Fixed Deposit @ Brillar Bank

Brillar Bank Fixed Deposit account is a good start for your long-term savings plan.

Features and benefits

Long Term

A choice of terms from 1 - 60 months.

Interest Payout

Receive interest at maturity.

Flexibility of early fixed deposit partial withdrawal without losing interest on remaining balance

Partial withdrawal is in multiples of RM1,000. Outstanding balances will be shown on the monthly estatement.

Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.

Convenient Withdrawal

You can withdraw from any branch nationwide.

Eligibility

- Minimum deposit of RM5,000 for 1 month placement and RM500 for 2 months and above.
- Applicable for individual and non-individual customers.
- For Malaysian aged 18 years old & above.
- For Malaysian aged below 18 years old, account must be opened as a trust account.

Terms and Conditions apply

Member of PIDM. Protected by PIDM up to RM250,000 for each depositor.

Interest rates for Fixed Deposit

Tenure	Interest Rates (p.a.)
1 month	2.15%
2 months	2.25%
3 months	2.25%
4 months	2.30%
5 months	2.30%

6 months	2.30%
7 months	2.35%
8 months	2.35%
9 months	2.35%
10 months	2.35%
11 months	2.35%
12 months	2.35%
13 – 60 months	2.35%

Fee and charges

Fixed Deposit Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
Cheque Related	
Dishonoured Inward Return Cheques due to: • Post-dated reason only	RM10.00 per cheque
Changes to Account Related:	
 Change to operating mandate Addition of joint accountholders 	RM10.00 per account RM10.00 per account (No charge for Priority Banking customers)
Service Charge Related	
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Applicable for Priority Banking customers only

Average balance of the Deposit Accounts fall below the minimum amount for 3 consecutive months:

- Deposit Accounts (Personal Fixed Deposit, Personal Savings and Personal Current Account): Below RM100,000
- Combination of Deposit
 Accounts & Unit Trust (based on outstanding balance):
 Below RM200,000

RM50.00

(No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Housing Loan or Shop Loan only)

Others

Replacement of lost Fixed Deposit Receipt

Withdrawal by Banker's Cheque

RM5.00 per receipt and RM10.00 for Letter of Indemnity stamp duty

RM5.00 per cheque. RM0.15 per cheque for stamp duty. Cheque processing fee of RM0.50