

# Foreign Currency Fixed Deposit @ Brillar Bank

## Features and Benefits

### Attractive returns on your foreign currency investments

#### Wide Range of Currencies

*Note: Investing in foreign currencies is subject to exchange rate risk. The Foreign Currency Accounts and its Accountholders are subject to guidelines under the Foreign Exchange Policy Notices ("FEP Notices") and Bank Negara Malaysia.*

#### Preferential Forex Conversion Rates

More value from every Ringgit you invest.

#### KINDLY BE REMINDED:

The operations, sources and uses of funds to and from a Foreign Currency Account ("FCA") shall be governed in accordance with the Investment Foreign Currency Asset ("IFCA") under the **Foreign Exchange Policy Notices** ("FEP Notices") issued by Bank Negara Malaysia ("BNM")

**Terms and Conditions apply.**

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

## Wide Range of Exchange Currencies (Min. Opening Amount)

Currencies	Min. Opening Amount
US Dollar (USD)	\$1,000

Canadian Dollar (CAD)	\$1,000
Austalian Dollar (AUD)	\$1,000
British Pound (GBP)	£1,000
Chinese Renminbi (CN¥)	10,000元
European Euro (EUR)	€1,000
Hong Kong Dollar (HKD)	\$10,000
Japanese Yen (JPY)	100,000¥
New Zealand Dollar (NZD)	\$1,000
Singapore Dollar (SGD)	S\$1,000

# Interest Rates for Foreign Currency Fixed Deposit

**(Effective 8 September 2023)**

*Note: Rates subject to change without prior notice from the Bank.*

USD	
Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	0.15% %
3 WEEK	0.20 %
1 MONTH	0.25 %
2 MONTHS	0.40 %
3 MONTHS	0.60 %
4 MONTHS	0.70 %

Tenure	Interest Rates
5 MONTHS	0.80 %
6 MONTHS	0.85 %
7 MONTHS	0.85 %
8 MONTHS	0.85 %
9 MONTHS	0.90 %
10 MONTHS	0.90 %
11 MONTHS	0.90 %
12 MONTHS	0.95 %

AUD

Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %

Tenure	Interest Rates
3 WEEK	- %
1 MONTH	- %
2 MONTHS	- %
3 MONTHS	0.05 %
4 MONTHS	0.10 %
5 MONTHS	0.15 %
6 MONTHS	0.15 %
7 MONTHS	0.20 %
8 MONTHS	0.20 %
9 MONTHS	0.20 %
10 MONTHS	0.25 %
11 MONTHS	0.25 %

Tenure	Interest Rates
12 MONTHS	0.25 %

CAD

Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %
1 MONTH	0.20 %
2 MONTHS	0.25 %
3 MONTHS	0.35 %
4 MONTHS	0.45 %
5 MONTHS	0.55 %
6 MONTHS	0.65 %

Tenure	Interest Rates
7 MONTHS	0.65 %
8 MONTHS	0.65 %
9 MONTHS	0.70 %
10 MONTHS	0.75 %
11 MONTHS	0.75 %
12 MONTHS	0.80 %

CNY	
Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %
1 MONTH	0.65 %

Tenure	Interest Rates
2 MONTHS	0.68 %
3 MONTHS	0.70 %
4 MONTHS	0.72 %
5 MONTHS	0.73 %
6 MONTHS	0.75 %
7 MONTHS	0.80 %
8 MONTHS	0.85 %
9 MONTHS	0.90 %
10 MONTHS	1.00 %
11 MONTHS	1.10 %
12 MONTHS	1.15 %



EUR	
Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %
1 MONTH	- %
2 MONTHS	- %
3 MONTHS	- %
4 MONTHS	- %
5 MONTHS	- %
6 MONTHS	- %
7 MONTHS	- %
8 MONTHS	- %

Tenure	Interest Rates
9 MONTHS	- %
10 MONTHS	- %
11 MONTHS	- %
12 MONTHS	- %

GBP

Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %
1 MONTH	0.30 %
2 MONTHS	0.40 %
3 MONTHS	0.50 %

Tenure	Interest Rates
4 MONTHS	0.55 %
5 MONTHS	0.65 %
6 MONTHS	0.75 %
7 MONTHS	0.75 %
8 MONTHS	0.75 %
9 MONTHS	0.80 %
10 MONTHS	0.85 %
11 MONTHS	0.85 %
12 MONTHS	0.90 %

HKD

Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %

Tenure	Interest Rates
2 WEEK	- %
3 WEEK	- %
1 MONTH	0.05 %
2 MONTHS	0.10 %
3 MONTHS	0.15 %
4 MONTHS	0.15 %
5 MONTHS	0.20 %
6 MONTHS	0.25 %
7 MONTHS	0.30 %
8 MONTHS	0.35 %
9 MONTHS	0.45 %
10 MONTHS	0.45 %

Tenure	Interest Rates
11 MONTHS	0.50 %
12 MONTHS	0.60 %

JPY	
Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %
1 MONTH	- %
2 MONTHS	- %
3 MONTHS	- %
4 MONTHS	- %
5 MONTHS	- %

Tenure	Interest Rates
6 MONTHS	- %
7 MONTHS	- %
8 MONTHS	- %
9 MONTHS	- %
10 MONTHS	- %
11 MONTHS	- %
12 MONTHS	- %

NZD

Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %

Tenure	Interest Rates
1 MONTH	0.60 %
2 MONTHS	0.70 %
3 MONTHS	0.80 %
4 MONTHS	0.90 %
5 MONTHS	0.95 %
6 MONTHS	1.10 %
7 MONTHS	1.15 %
8 MONTHS	1.15 %
9 MONTHS	1.20 %
10 MONTHS	1.25 %
11 MONTHS	1.30 %
12 MONTHS	1.40 %

SGD	
Tenure	Interest Rates
1 DAY	- %
1 WEEK	- %
2 WEEK	- %
3 WEEK	- %
1 MONTH	0.15 %
2 MONTHS	0.15 %
3 MONTHS	0.20 %
4 MONTHS	0.25 %
5 MONTHS	0.25 %
6 MONTHS	0.30 %
7 MONTHS	0.30 %
8 MONTHS	0.35 %



Tenure	Interest Rates
9 MONTHS	0.35 %
10 MONTHS	0.35 %
11 MONTHS	0.35 %
12 MONTHS	0.35 %

## Fee and charges

### Fixed Deposit Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
<b>Cheque Related</b>  Dishonoured Inward Return Cheques due to: <ul style="list-style-type: none"><li>• Post-dated reason only</li></ul>	RM10.00 per cheque

<p><b>Changes to Account Related:</b></p> <ul style="list-style-type: none"> <li>• Change to operating mandate</li> <li>• Addition of joint accountholders</li> </ul>	<p>RM10.00 per account RM10.00 per account</p> <p>(No charge for Priority Banking customers)</p>
<p><b>Service Charge Related</b></p> <p>Applicable for Priority Banking customers only</p> <p>Average balance of the Deposit Accounts fall below the minimum amount for 3 consecutive months:</p> <ul style="list-style-type: none"> <li>• Deposit Accounts (Personal Fixed Deposit, Personal Savings and Personal Current Account) : Below RM100,000</li> <li>• Combination of Deposit Accounts &amp; Unit Trust (based on outstanding balance) : Below RM200,000</li> </ul>	<p>RM50.00</p> <p>(No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Housing Loan or Shop Loan only)</p>

**Others**

Replacement of lost Fixed Deposit Receipt

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

Withdrawal by Banker's Cheque

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