

# Junior Fixed Deposit @ Brillar Bank

## Features and Benefits

### A fixed deposit account for your child

Junior Fixed Deposit account is designed for children below the age of 18. It gives attractive interest that's calculated daily. Fixed deposit placement starts from RM1,000.

- Earn attractive interest for long-term Junior FD tenures (12 months and above).
- Minimum RM1,000 FD placement only.
- Interest calculated daily and paid at maturity into Junior Savings Account.
- Flexibility to make early partial withdrawals from your FD and still earn FD interest on remaining balance (Partial withdrawal must be in multiples of RM3,000).
- Quarterly statement on account summary, balances and activities.
- Option to enroll for standing instruction from Junior Savings Account to Junior FD in multiples of RM1,000 to a maximum of RM5,000.
- Partial withdrawal available at any branch.
- Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of Junior Fixed Deposit.

## Eligibility

- Children below 18 years old.
- Application must be submitted by parents/legal guardian.

## Terms and Conditions apply

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

## Interest Rate for Junior Fixed Deposit

| Tenure | Interest Rates (p.a.) |
|--------|-----------------------|
|--------|-----------------------|

|                |       |
|----------------|-------|
| 1 month        | 2.15% |
| 2 - 3 months   | 2.25% |
| 4 - 5 months   | 2.30% |
| 6 months       | 2.30% |
| 7 - 11 months  | 2.35% |
| 12 - 60 months | 2.50% |

## How to Apply

Visit any Brillar Bank branches and bring along:

- Children's birth certificate and MyKid.
- Parent or legal guardian's MyKad/passport

# Fee and charges

## Fixed Deposit Account

| Fees & Charges Description  | Fees / Charges<br>(subject to Government Tax, if applicable)                                 |
|---|--|
| <b>Cheque Related</b><br><br>Dishonoured Inward Return Cheques due to: <ul style="list-style-type: none"><li>• Post-dated reason only</li></ul>             | RM10.00 per cheque   |
| <b>Changes to Account Related:</b> <ul style="list-style-type: none"><li>• Change to operating mandate</li><li>• Addition of joint accountholders</li></ul> | RM10.00 per account<br>RM10.00 per account<br><br>(No charge for Priority Banking customers) |
| <b>Service Charge Related</b>   |  |

|  |  |
|--|--|
| <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<br/>(No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Housing Loan or Shop Loan only)</p>                             |
| <p><b>Others</b></p> <p>Replacement of lost Fixed Deposit Receipt</p> <p>Withdrawal by Banker's Cheque</p>   | <p>RM5.00 per receipt and RM10.00 for Letter of Indemnity stamp duty</p> <p>RM5.00 per cheque. RM0.15 per cheque for stamp duty. Cheque processing fee of RM0.50</p> |