

# e-Fixed Deposit @ Brillar Bank

## Features and Benefits

### Manage your e-fixed deposits with Brillar Bank Online

- New placements and withdrawals can be made anytime via Brillar Online.
- Account and placement details can be viewed upon successful placement.
- Receive interest at maturity.
- Option for auto renewal.
- Flexibility to make early partial withdrawals from your eFD and still earn eFD interest on remaining balances (Partial withdrawals must be in multiples of RM1,000).
- Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of eFD.

### Eligibility

- Minimum deposit of RM5,000 for 1 month placement and RM500 for 2 months and above.
- For individuals with Brillar Bank Conventional / Islamic Current or Savings Account.
- Malaysian aged 18 years old and above.

### Terms and Conditions apply.

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

## Interest rates for e-Fixed Deposit

Tenure	Interest Rates (p.a.)
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1 month	1.85%
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)
<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>
<p><b>Others</b></p>	

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