

# Junior Fixed Deposit

## 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- Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of Junior Fixed Deposit.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

Tenure	Interest Rates (p.a.)
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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



## Current Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
<b>Cheque Related</b>	
Issuance of cheque book	Stamp duty of RM0.15 per cheque
3rd and subsequent cheque books in a calendar month	RM10.00 per cheque book and RM0.15 per cheque leaf
Cheque Processing Fee	RM0.50 per issuance
Dishonoured Outward Return Cheques due to: <ul style="list-style-type: none"> <li>Insufficient funds (e.g. refer to drawer, effects not cleared, not arranged for, &amp; exceeded arrangement)</li> <li>Technical Error (e.g. alterations)</li> </ul>	RM150.00 per cheque  RM10.00 per cheque
Dishonoured Inward Return Cheques due to: <ul style="list-style-type: none"> <li>Post-dated reason only</li> </ul>	RM10.00 per cheque (imposed on payee)

Postage charges for Return Cheques	RM5.00
Stop Payment upon request: <ul style="list-style-type: none"> <li>On cheque issued</li> <li>Due to loss/ stolen cheques/ cheque book</li> </ul>	RM10.00 per cheque RM10.00 per instruction
Stop Payment upon presentation of stop payment cheque: <ul style="list-style-type: none"> <li>If sufficient funds</li> <li>If insufficient funds</li> </ul>	RM10.00 per cheque RM150.00 per cheque
Cheque encashment at domicile branch: <ul style="list-style-type: none"> <li>1st party (by accountholder) encashment</li> <li>3rd party encashment</li> </ul>	No charge  RM2.00 per encashment (No charge for company representative/s encashing cheques on behalf of the company)
Cheque encashment at non-domicile branch: <ul style="list-style-type: none"> <li>1st party (by accountholder) encashment</li> <li>3rd party encashment               <ul style="list-style-type: none"> <li>Cheque amount RM5,000.00 and below</li> </ul> </li> </ul>	No charge  RM5.00 on payee and RM2.00 on drawer RM7.00 on payee and RM2.00 on drawer

<ul style="list-style-type: none"> <li>Cheque amount above RM5,000.00</li> </ul>	
<p>Destruction of uncollected Cheque Book (more than 28 days):</p> <ul style="list-style-type: none"> <li>Individual Account</li> <li>Business Account</li> </ul>	<p>RM30.00 per cheque book RM50.00 per cheque book</p>
<p>Others:</p> <ul style="list-style-type: none"> <li>Printing special cheques</li> <li>Handling Charges on Representing Cheques</li> <li>Redesignation of Special Account for bad cheque offenders</li> </ul>	<p>RM50.00 per printing RM50.00 per cheque RM50.00</p>
<p><b>Statement Related</b></p> <p>Statement Request:</p> <ul style="list-style-type: none"> <li>Weekly</li> <li>Ad Hoc <ul style="list-style-type: none"> <li>For statement up to one year ago</li> <li>For statement of more than a year ago</li> </ul> </li> </ul> <p>Hold Mail Request</p>	<p>RM20.00 per month</p> <p>RM10.00 per request and RM2.00 per page RM10.00 per request and RM5.00 per page</p>

	<p>RM20.00 per month per mail</p> <p>(No charge for Priority and Private Banking customers)</p>
<p><b>Dormant Account Related</b></p> <p>Basic Current Account (No activity for 12 months and above):</p> <ul style="list-style-type: none"> <li>• Balance RM10.00 and below</li> <li>• Balance more than RM10.00</li> </ul> <p>Dormant Current Account (No activity for 12 months and above):</p> <ul style="list-style-type: none"> <li>• Balance RM10.00 and below</li> <li>• Balance more than RM10.00</li> </ul>	<p>Account closed and balance absorbed as charge RM10.00 yearly</p> <p>Account closed and balance absorbed as charge RM10.00 yearly</p>
<p><b>Close Account Related</b></p> <p>Basic Current Account</p> <p>Other Current Account</p>	<p>RM20.00 (within 3 months from opening)</p> <p>RM20.00 (within 6 months from opening)</p>

<p><b>Account Related</b></p> <ul style="list-style-type: none"> <li>• Change of operating mandate</li> <li>• Addition of joint accountholders</li> <li>• Mandate for operating account</li> </ul>	<p>RM10.00 per account</p> <p>RM10.00 per account</p> <p>Service Charge RM10.00 per mandate and stamp duty RM10.00 per mandate</p>
<p><b>SMS Notification Related</b></p> <ul style="list-style-type: none"> <li>• Applicable for Brillar Bank One Account only</li> <li>• Applicable for all account</li> </ul>	<p>RM0.50 per SMS (no charge for first 20 SMS alerts per calendar month)</p> <p>RM5.00 monthly for Individual account</p> <p>RM10.00 monthly for Non-Individual account</p>
<p><b>ATM Related</b></p>	<p><a href="#">Click for more details</a></p>
<p><b>Debit Card Related</b></p>	<p><a href="#">Click for more details</a></p>
<p><b>Service Charge Related</b></p> <ul style="list-style-type: none"> <li>• Where average balance for half year is below RM1,000.00 (other than Smartlink / Flexi One/ Top Yield/ One Account)</li> </ul>	<p>RM10.00 every half year (June &amp; December)</p>

<ul style="list-style-type: none"> <li>• Brillar Bank Smartlink Account where average balance for half year is below RM200.00;</li> <li>• Brillar Bank One Account, Top Yield Account and Flexi One Account where average monthly balance is below RM1,000.00;</li> <li>• Where average balance of all the Deposit Accounts of a Priority Banking Customer fall below the minimum amount for 3 consecutive months. <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> </li> </ul>	<p>RM5.00 every half year (June &amp; December)</p> <p>RM5.00 per month</p> <p>RM50.00</p> <p>(No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Bank Housing Loan or Shop Loan only)</p>
<p><b>Brillar Bank SmartLink Account Related</b></p>	



<ul style="list-style-type: none"> <li>• Cash withdrawal without cheque, or</li> <li>• Cheque encashment performed by 1st party at domicile or interbranch</li> </ul>	RM5.00 per transaction
<p><b>Brillar Bank One Account Overdraft (OD) Facility Fee Related</b></p> <ul style="list-style-type: none"> <li>• Prescribed Rate (Interest payable on utilisation of OD)</li> <li>• Excess Rate (Interest payable on overdrawn OD limit)</li> <li>• Commitment Fee (Interest payable on unutilised OD in excess of RM250,000.00)</li> </ul>	<p>1% p.a. above BLR on daily rest on the utilised OD amount</p> <p>4% p.a. above BLR on daily rest on the amount drawn in excess of the approved OD limit</p> <p>1% p.a. on daily rest on the unutilised OD amount.</p>
<b>BizOne Overdraft Facility (BizOne OD) Related</b>	

<ul style="list-style-type: none"> <li>• Prescribed Rate</li> </ul> <p>(Interest payable on utilisation of OD)</p>	<p>1% p.a. above 1-month BizOne FD's prevailing board rate on daily rest on the utilized OD amount.</p>
<ul style="list-style-type: none"> <li>• Excess Rate</li> </ul> <p>(Interest payable on overdrawn OD limit)</p>	<p>4% p.a. above BLR on daily rest on the amount drawn in excess of the approved OD limit</p>
<ul style="list-style-type: none"> <li>• Commitment Fee</li> </ul> <p>(Interest payable on unutilised OD in excess of RM250,000.00)</p>	<p>1% p.a. on daily rest on the unutilised OD amount.</p>
<ul style="list-style-type: none"> <li>• Stamp Duties</li> </ul>	<p>As per the Stamp Duty Act 1949 (Revised 1989) Ad Valorem (0.5% on approved OD amount)</p>
<ul style="list-style-type: none"> <li>• Disbursement Fees</li> </ul>	<p>Disbursement Fees including but not limited to registration fees (e.g. for Form 34 to be filed with the Companies Commission of Malaysia for companies), and any tax or levy as per the scale fees charged by the respective authorities.</p>

<ul style="list-style-type: none"> <li>• Legal Fees</li> </ul>	<p>Legal fees will be incurred in relation to the stamping and registration of relevant loan/security documentation.</p>
<p><b>Mortgage Overdraft (OD) Facility Fee Related</b></p> <ul style="list-style-type: none"> <li>• Excess Rate (Interest payable on Overdrawn limit)</li> <li>• Commitment Fee (Interest payable on unutilised OD in excess of RM250,000.00)</li> </ul>	<p>4% p.a. above BLR on daily rest on the amount drawn in excess of the approved OD limit; or 6.8% p.a. above BR on daily rest on the amount drawn in excess of the approved OD limit</p> <p>1% p.a. on daily rest on the unutilised OD amount.</p>
<p><b>Brillar Bank MyPAL Related</b></p> <ul style="list-style-type: none"> <li>• Convenience Fee</li> <li>• Late Payment Fee</li> </ul>	<p>RM15.00 per usage</p> <p>RM1.00 every 3 days, up to a maximum of RM9.00</p>
<p><b>Basic Current Account Related</b></p>	

<p>Over-the-counter (OTC) Visits (per month):</p> <ul style="list-style-type: none"> <li>• First 6 OTC visits</li> <li>• From the 7th OTC onwards</li> </ul>	<p>No charge</p> <p>Waived until further notice</p>
<p><b>Others</b></p> <ul style="list-style-type: none"> <li>• Sweeping from Brillar Bank Flexi Fixed Deposit to Brillar Bank Flexi One account</li> </ul>	<p>RM5.00 for every RM3,000.00 swept</p>

## Savings Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
<p><b>Cheque Related</b></p> <p>Dishonoured Inward Return Cheques due to:</p> <ul style="list-style-type: none"> <li>• Post-dated reason only</li> </ul>	<p>RM10.00</p> <p>(No charge for Priority and Private Banking customers)</p>
<p><b>Passbook Related</b></p>	

<p>Lost Savings Passbook:</p> <ul style="list-style-type: none"> <li>Only applicable for Harvest Savings Account and Senior Savers Account</li> </ul>	<p>RM10.00 per passbook and RM10.00 for Letter of Indemnity stamp duty</p>
<p><b>Close Account Related</b></p> <p>Basic Savings Account</p> <p>Other Savings Account</p>	<p>RM20.00 (within 3 months from opening)</p> <p>RM20.00 (within 6 months from opening)</p>
<p><b>Dormant Account Related</b></p> <p>Basic Savings Account (no activity 12 months and above):</p> <ul style="list-style-type: none"> <li>Balance RM10.00 and below</li> <li>Balance more than RM10.00</li> </ul> <p>Other Savings Account (no activity 12 months and above):</p> <ul style="list-style-type: none"> <li>Balance RM10.00 and below</li> <li>Balance more than RM10.00</li> </ul>	<p>Account closed and balance absorbed as charge</p> <p>RM10.00 yearly</p> <p>Account closed and balance absorbed as charge</p> <p>RM10.00 yearly</p>

<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 and Private Banking customers)</p>
<p><b>SMS Notification Related:</b></p> <ul style="list-style-type: none"> <li>• Individual account</li> <li>• Non-individual account</li> </ul>	<p>RM5.00 monthly RM10.00 monthly</p>
<p><b>Service Charge Related</b></p> <p>Applicable for Pay&amp;Save Account only</p> <ul style="list-style-type: none"> <li>• Brillar Bank Pay&amp;Save Account where average balance for half year is below RM200.00;</li> </ul> <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</li> </ul>	<p>RM5.00 every half year (June &amp; December)</p> <p>RM50.00 (No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Bank Housing Loan or Shop Loan only)</p>

<p>Savings and Personal Current Account) : Below RM100,000</p> <ul style="list-style-type: none"> <li>Combination of Deposit Accounts &amp; Unit Trust (based on outstanding balance) : Below RM300,000</li> </ul>	
<b>ATM Related</b>	<a href="#">Click for more details</a>
<b>Debit Card Related</b>	<a href="#">Click for more details</a>
<p><b>Junior Savings Account Related</b></p> <p>Over the counter withdrawal:</p> <ul style="list-style-type: none"> <li>1st withdrawal over-the-counter per month</li> <li>2nd or subsequent withdrawals over-the-counter per month</li> </ul>	<p>No charge</p> <p>RM2.00 per withdrawal</p>
<p><b>Basic Savings Account Related</b></p> <p>Over-the-counter (OTC) Visits (per month):</p>	No charge

<ul style="list-style-type: none"> <li>• First 6 OTC visits</li> <li>• From the 7th OTC onwards</li> </ul>	Waived until further notice
<b>Others</b> <ul style="list-style-type: none"> <li>• CDS account opening (only applicable for Pay&amp;Save Account)</li> </ul>	RM10.00

## 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
<b>Changes to Account Related:</b> <ul style="list-style-type: none"> <li>• Change to operating mandate</li> </ul>	



<ul style="list-style-type: none"> <li>• Addition of joint accountholders</li> </ul>	RM10.00 per account RM10.00 per account  (No charge for Priority Banking customers)
<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>	RM50.00 (No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Housing Loan or Shop Loan only)
<p><b>Others</b></p> <p>Replacement of lost Fixed Deposit Receipt</p>	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
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## **Foreign Currency Current Account**

<b>Fees &amp; Charges Description</b>	<b>Fees / Charges (subject to Government Tax, if applicable)</b>
<b>Transaction Fee</b>	RM10.00 or its equivalent  (Charges are waived for all new and active Dual Currency Investments (DCI) customers)
<b>Service Charge</b>	RM30.00 or its equivalent every half year ( June & December)  (Charges are waived for all new and active Dual Currency Investments (DCI) customers and Foreign Currency Bond customers)