

e-Fixed Deposit

Manage your e-fixed deposits with Brillar Bank Connect

- New placements and withdrawals can be made anytime via Brillar Bank Connect.
- 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- Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of eFD.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

Tenure	Interest Rates (p.a.)
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



Current Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
Cheque Related	
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"> Insufficient funds (e.g. refer to drawer, effects not cleared, not arranged for, & exceeded arrangement) Technical Error (e.g. alterations) 	RM150.00 per cheque RM10.00 per cheque
Dishonoured Inward Return Cheques due to: <ul style="list-style-type: none"> Post-dated reason only 	RM10.00 per cheque (imposed on payee)
Postage charges for Return Cheques	RM5.00
Stop Payment upon request: <ul style="list-style-type: none"> On cheque issued Due to loss/ stolen cheques/ cheque book 	RM10.00 per cheque RM10.00 per instruction
Stop Payment upon presentation of stop payment cheque: <ul style="list-style-type: none"> If sufficient funds If insufficient funds 	RM10.00 per cheque RM150.00 per cheque
Cheque encashment at domicile branch:	

<ul style="list-style-type: none"> • 1st party (by accountholder) encashment • 3rd party encashment 	<p>No charge</p> <p>RM2.00 per encashment (No charge for company representative/s encashing cheques on behalf of the company)</p>
<p>Cheque encashment at non-domicile branch:</p> <ul style="list-style-type: none"> • 1st party (by accountholder) encashment • 3rd party encashment <ul style="list-style-type: none"> • Cheque amount RM5,000.00 and below • Cheque amount above RM5,000.00 	<p>No charge</p> <p>RM5.00 on payee and RM2.00 on drawer RM7.00 on payee and RM2.00 on drawer</p>
<p>Destruction of uncollected Cheque Book (more than 28 days):</p> <ul style="list-style-type: none"> • Individual Account • Business Account 	<p>RM30.00 per cheque book RM50.00 per cheque book</p>
<p>Others:</p> <ul style="list-style-type: none"> • Printing special cheques • Handling Charges on Representing Cheques • Redesignation of Special Account for bad cheque offenders 	<p>RM50.00 per printing RM50.00 per cheque RM50.00</p>

<p>Statement Related</p> <p>Statement Request:</p> <ul style="list-style-type: none"> • Weekly • Ad Hoc <ul style="list-style-type: none"> • For statement up to one year ago • For statement of more than a year ago <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>Dormant Account Related</p> <p>Basic Current Account (No activity for 12 months and above):</p> <ul style="list-style-type: none"> • Balance RM10.00 and below • Balance more than RM10.00 	<p>Account closed and balance absorbed as charge</p> <p>RM10.00 yearly</p>

<p>Dormant Current Account (No activity for 12 months and above):</p> <ul style="list-style-type: none"> Balance RM10.00 and below Balance more than RM10.00 	<p>Account closed and balance absorbed as charge RM10.00 yearly</p>
<p>Close Account Related</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>Account Related</p> <ul style="list-style-type: none"> Change of operating mandate Addition of joint accountholders Mandate for operating account 	<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>SMS Notification Related</p> <ul style="list-style-type: none"> Applicable for Brillar Bank One Account only Applicable for all account 	<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>

ATM Related	Click for more details
Debit Card Related	Click for more details
Service Charge Related <ul style="list-style-type: none"> Where average balance for half year is below RM1,000.00 (other than Smartlink / Flexi One/ Top Yield/ One Account) Brillar Bank Smartlink Account where average balance for half year is below RM200.00; Brillar Bank One Account, Top Yield Account and Flexi One Account where average monthly balance is below RM1,000.00; Where average balance of all the Deposit Accounts of a Priority Banking Customer fall 	<p>RM10.00 every half year (June & December)</p> <p>RM5.00 every half year (June & 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>below the minimum amount for 3 consecutive months.</p> <ul style="list-style-type: none"> • 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 	
<p>Brillar Bank SmartLink Account Related</p> <ul style="list-style-type: none"> • Cash withdrawal without cheque, or • Cheque encashment performed by 1st party at domicile or interbranch 	<p>RM5.00 per transaction</p>
<p>Brillar Bank One Account Overdraft (OD) Facility Fee Related</p> <ul style="list-style-type: none"> • Prescribed Rate <p>(Interest payable on utilisation of OD)</p>	<p>1% p.a. above BLR on daily rest on the utilised OD amount</p>

<ul style="list-style-type: none"> Excess Rate <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"> Commitment Fee <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>
<p>BizOne Overdraft Facility (BizOne OD) Related</p> <ul style="list-style-type: none"> Prescribed Rate <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"> Excess Rate <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"> Commitment Fee <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"> Stamp Duties Disbursement Fees Legal Fees 	<p>As per the Stamp Duty Act 1949 (Revised 1989) Ad Valorem (0.5% on approved OD amount)</p> <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> <p>Legal fees will be incurred in relation to the stamping and registration of relevant loan/security documentation.</p>
<p>Mortgage Overdraft (OD) Facility Fee Related</p> <ul style="list-style-type: none"> Excess Rate (Interest payable on Overdrawn limit) 	<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>

<ul style="list-style-type: none"> Commitment Fee (Interest payable on unutilised OD in excess of RM250,000.00) 	1% p.a. on daily rest on the unutilised OD amount.
Brillar Bank MyPAL Related <ul style="list-style-type: none"> Convenience Fee Late Payment Fee 	RM15.00 per usage RM1.00 every 3 days, up to a maximum of RM9.00
Basic Current Account Related Over-the-counter (OTC) Visits (per month): <ul style="list-style-type: none"> First 6 OTC visits From the 7th OTC onwards 	No charge Waived until further notice
Others <ul style="list-style-type: none"> Sweeping from Brillar Bank Flexi Fixed Deposit to Brillar Bank Flexi One account 	RM5.00 for every RM3,000.00 swept

Savings Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
Cheque Related Dishonoured Inward Return Cheques due to: <ul style="list-style-type: none"> Post-dated reason only 	RM10.00 (No charge for Priority and Private Banking customers)
Passbook Related Lost Savings Passbook: <ul style="list-style-type: none"> Only applicable for Harvest Savings Account and Senior Savers Account 	RM10.00 per passbook and RM10.00 for Letter of Indemnity stamp duty
Close Account Related Basic Savings Account Other Savings Account	RM20.00 (within 3 months from opening) RM20.00 (within 6 months from opening)
Dormant Account Related	

<p>Basic Savings Account (no activity 12 months and above):</p> <ul style="list-style-type: none"> • Balance RM10.00 and below • Balance more than RM10.00 <p>Other Savings Account (no activity 12 months and above):</p> <ul style="list-style-type: none"> • Balance RM10.00 and below • Balance more than RM10.00 	<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>Changes to Account Related:</p> <ul style="list-style-type: none"> • Change to operating mandate • Addition of joint accountholders 	<p>RM10.00 per account</p> <p>RM10.00 per account</p> <p>(No charge for Priority and Private Banking customers)</p>
<p>SMS Notification Related:</p> <ul style="list-style-type: none"> • Individual account • Non-individual account 	<p>RM5.00 monthly</p> <p>RM10.00 monthly</p>
<p>Service Charge Related</p> <p>Applicable for Pay&Save Account only</p>	<p>RM5.00 every half year (June & December)</p>

<ul style="list-style-type: none"> Brillar Bank Pay&Save Account where average balance for half year is below RM200.00; <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"> 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 RM300,000 	<p>RM50.00 (No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Bank Housing Loan or Shop Loan only)</p>
ATM Related	Click for more details
Debit Card Related	Click for more details
Junior Savings Account Related	

<p>Over the counter withdrawal:</p> <ul style="list-style-type: none"> • 1st withdrawal over-the-counter per month • 2nd or subsequent withdrawals over-the-counter per month 	<p>No charge</p> <p>RM2.00 per withdrawal</p>
<p>Basic Savings Account Related</p> <p>Over-the-counter (OTC) Visits (per month):</p> <ul style="list-style-type: none"> • First 6 OTC visits • From the 7th OTC onwards 	<p>No charge</p> <p>Waived until further notice</p>
<p>Others</p> <ul style="list-style-type: none"> • CDS account opening (only applicable for Pay&Save Account) 	<p>RM10.00</p>

Fixed Deposit Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
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<p>Cheque Related</p> <p>Dishonoured Inward Return Cheques due to:</p> <ul style="list-style-type: none"> • Post-dated reason only 	<p>RM10.00 per cheque</p>
<p>Changes to Account Related:</p> <ul style="list-style-type: none"> • Change to operating mandate • Addition of joint accountholders 	<p>RM10.00 per account RM10.00 per account</p> <p>(No charge for Priority Banking customers)</p>
<p>Service Charge Related</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"> • Deposit Accounts (Personal Fixed Deposit, Personal Savings and Personal Current Account) : Below RM100,000 	<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>

<ul style="list-style-type: none"> Combination of Deposit Accounts & Unit Trust (based on outstanding balance) : Below RM200,000 	
<p>Others</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>

Foreign Currency Current Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
Transaction Fee	<p>RM10.00 or its equivalent</p> <p>(Charges are waived for all new and active Dual Currency Investments (DCI) customers)</p>

Service Charge	<p>RM30.00 or its equivalent every half year (June & December)</p> <p>(Charges are waived for all new and active Dual Currency Investments (DCI) customers and Foreign Currency Bond customers)</p>
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