

# Flexi Fixed Deposit

## A truly flexible fixed deposit account

Brillar Flexi Fixed Deposit rewards you with attractive interest and auto-sweep facility from Flexi Fixed Deposit to Flexi One Account or vice versa.

### Earn attractive FD interest for 12-month tenure

When your Flexi One Account exceeds RM30,000, it will be transferred to your Flexi FD Account to earn attractive FD interest. (Transfers are automatic and done once a month in the multiples of RM30,000).

Effective 1 January 2019, no interest shall be payable on partially withdrawn amounts and premature withdrawals of FD.

### Interest Payout

Receive interest at maturity.

### Eligibility

- For individuals, either single or in joint names.
- The individual must have attained the age of 18 at the point of opening the account
- Non-residents may open the Flexi FD and Flexi One Account.
- The minimum initial deposit is RM10,000 for opening the Flexi FD Account.
- The minimum initial deposit is RM10 for opening the Flexi One Account.

## Make an early partial withdrawal and still earn an attractive FD interest on your remaining balance

Make an early partial withdrawal anytime and continue to earn an attractive FD interest on your remaining balance. (Partial withdrawal is in multiples of RM3,000.

## No Overdraft Facility is given

**Terms and Conditions apply.**

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

## Other flexible feature

- Comes with a Flexi One Account so you can have the convenience of chequing and savings at high interest rates.
- Auto-sweeping from Flexi FD to Flexi One Account when there are insufficient funds in your Flexi One Account for in-clearing cheques and standing instruction payments. (Auto-sweep is in multiples of RM3,000. A service charge of RM5 is imposed for each auto-sweep)
- Flexibility to make withdrawals at any branch nationwide.
- Consolidated monthly statements. No FD receipt issued.
- Access via ATM, Internet Banking and Phone Banking

## Interest rates

Tenure	Interest Rate (p.a.)
12 months	2.50%

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## 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
<b>Dishonoured Outward Return Cheques due to:</b> <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:	No charge

<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> <li>• Cheque amount above RM5,000.00</li> </ul> </li> </ul>	RM5.00 on payee and RM2.00 on drawer RM7.00 on payee and RM2.00 on drawer
Destruction of uncollected Cheque Book (more than 28 days): <ul style="list-style-type: none"> <li>• Individual Account</li> <li>• Business Account</li> </ul>	RM30.00 per cheque book RM50.00 per cheque book
Others: <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>	RM50.00 per printing RM50.00 per cheque RM50.00
<b>Statement Related</b>  Statement Request: <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> </ul> </li> </ul>	RM20.00 per month

<ul style="list-style-type: none"> <li>For statement of more than a year ago</li> </ul> <p>Hold Mail Request</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>	

Basic Current Account	RM20.00 (within 3 months from opening)
Other Current Account	RM20.00 (within 6 months from opening)
<b>Account Related</b> <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>	RM10.00 per account RM10.00 per account Service Charge RM10.00 per mandate and stamp duty RM10.00 per mandate
<b>SMS Notification Related</b> <ul style="list-style-type: none"> <li>• Applicable for Brillar Bank One Account only</li> <li>• Applicable for all account</li> </ul>	RM0.50 per SMS (no charge for first 20 SMS alerts per calendar month) RM5.00 monthly for Individual account RM10.00 monthly for Non-Individual account
<b>ATM Related</b>	<a href="#">Click for more details</a>
<b>Debit Card Related</b>	<a href="#">Click for more details</a>
<b>Service Charge Related</b>	

<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> </ul>	<p>RM5.00 every half year (June &amp; December)</p>
<ul style="list-style-type: none"> <li>Brillar Bank One Account, Top Yield Account and Flexi One Account where average monthly balance is below RM1,000.00;</li> </ul>	<p>RM5.00 per month</p> <p>RM50.00</p>
<ul style="list-style-type: none"> <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</li> </ul> </li> </ul>	<p>(No charge for Priority Banking customers with Mortgage Loan that is Personal Brillar Bank Housing Loan or Shop Loan only)</p>



<p>(based on outstanding balance) : Below RM200,000</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>	<p>RM5.00 per transaction</p>
<p><b>Brillar Bank One Account Overdraft (OD) Facility Fee Related</b></p> <ul style="list-style-type: none"> <li>• Prescribed Rate</li> </ul> <p>(Interest payable on utilisation of OD)</p> <ul style="list-style-type: none"> <li>• Excess Rate</li> </ul> <p>(Interest payable on overdrawn OD limit)</p> <ul style="list-style-type: none"> <li>• Commitment Fee</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>

<p>(Interest payable on unutilised OD in excess of RM250,000.00)</p>	
<p><b>BizOne Overdraft Facility (BizOne OD) Related</b></p> <ul style="list-style-type: none"> <li>• Prescribed Rate</li> </ul> <p>(Interest payable on utilisation of OD)</p> <ul style="list-style-type: none"> <li>• Excess Rate</li> </ul> <p>(Interest payable on overdrawn 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> <ul style="list-style-type: none"> <li>• Stamp Duties</li> </ul>	<p>1% p.a. above 1-month BizOne FD's prevailing board rate on daily rest on the utilized 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> <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> <li>• Legal 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> <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> </ul>	

<ul style="list-style-type: none"> <li>Late Payment Fee</li> </ul>	RM15.00 per usage  RM1.00 every 3 days, up to a maximum of RM9.00
<b>Basic Current Account Related</b>  Over-the-counter (OTC) Visits (per month): <ul style="list-style-type: none"> <li>First 6 OTC visits</li> <li>From the 7th OTC onwards</li> </ul>	No charge  Waived until further notice
<b>Others</b> <ul style="list-style-type: none"> <li>Sweeping from Brillar Bank Flexi Fixed Deposit to Brillar Bank Flexi One account</li> </ul>	RM5.00 for every RM3,000.00 swept

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

<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><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>RM5.00 every half year (June &amp; December)</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 RM300,000</li> </ul>	<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>
<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> </ul>	<p>No charge</p> <p>RM2.00 per withdrawal</p>

<ul style="list-style-type: none"> <li>2nd or subsequent withdrawals over-the-counter per month</li> </ul>	
<b>Basic Savings Account Related</b>  Over-the-counter (OTC) Visits (per month): <ul style="list-style-type: none"> <li>First 6 OTC visits</li> <li>From the 7th OTC onwards</li> </ul>	No charge  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)
Cheque Related	



<p>Dishonoured Inward Return Cheques due to:</p> <ul style="list-style-type: none"> <li>• Post-dated reason only</li> </ul>	<p>RM10.00 per cheque</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 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</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>

on outstanding balance) : Below RM200,000	
<b>Others</b>	
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

## Foreign Currency Current Account

Fees & Charges Description	Fees / Charges (subject to Government Tax, if applicable)
<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>	<p>RM30.00 or its equivalent every half year ( June &amp; 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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