

## Revision of Product Board Rates and Profit-Sharing Ratio

Kindly be informed that the board rates and profit-sharing ratio (PSR) for the following products will be revised **effective 14 JULY 2020, 17 JULY 2020 and 1 AUGUST 2020** as per details below.

All other product features, fees and charges will remain unchanged.

The new rates are also available on the Standard Chartered website.

### A) REVISION OF PRODUCT BOARD RATES **EFFECTIVE 14 JULY 2020**

#### 1) Fixed Deposit and Term Deposit-i\* (*Applicable for Retail Individuals and Business Banking clients only*)

Tenure	Current Interest/Profit Rate (% p.a.)	<b>NEW</b> Interest/Profit Rate (% p.a.)
1 month	1.70	<b>1.45</b>
2 months	1.70	<b>1.45</b>
3 months	1.80	<b>1.55</b>
4 months	1.80	<b>1.55</b>
5 months	1.80	<b>1.55</b>
6 months	1.85	<b>1.60</b>
7 months	1.85	<b>1.60</b>
8 months	1.85	<b>1.60</b>
9 months	1.90	<b>1.65</b>
10 months	1.90	<b>1.65</b>
11 months	1.90	<b>1.65</b>
12 months	2.00	<b>1.75</b>
Above 12 months	2.00	<b>1.75</b>

\* Protected by PIDM up to RM250,000 for each depositor



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**2) Young Savers Account\***

Balance Tier	Current Interest Rate (% p.a.)	<b>NEW</b> Interest Rate (% p.a.)
Up to RM50,000	1.70	<b>1.45</b>
Above RM50,000	0.25	0.25

**B) REVISION OF PRODUCT BOARD RATES AND PROFIT-SHARING RATIO EFFECTIVE  
17 JULY 2020**

**1) Business\$aver Account\***

Balance Tier	Current Interest Rate (% p.a.)	<b>NEW</b> Interest Rate (% p.a.)
RM0 to RM50,000	0.10	<b>0.00</b>
Above RM50,000 to RM300,000	0.38	<b>0.28</b>
Above RM300,000 to RM800,000	0.48	<b>0.48</b>
Above RM800,000 to RM2,000,000	0.88	<b>0.68</b>
Above RM2,000,000	1.08	<b>1.00</b>

**2) Business JustOne Deposit Account-i\***

Balance Tier	Current Profit Rate (% p.a.)	<b>NEW</b> Profit Rate (% p.a.)
RM0 to RM50,000	0.10	0.00
Above RM50,000 to RM300,000	0.38	0.38
Above RM300,000 to RM800,000	0.68	<b>0.48</b>
Above RM800,000 to RM2,000,000	1.08	<b>0.78</b>
Above RM2,000,000	1.28	<b>1.20</b>

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**C) REVISION OF PRODUCT BOARD RATES AND PROFIT-SHARING RATIO EFFECTIVE 1 AUGUST 2020**

**1) Current Account PLUS\***

Balance Tier	Current Interest Rate (% p.a.)	<b>NEW</b> Interest Rate (% p.a.)
RM0 to RM2,000	0.50	0.10
Above RM2,000 to RM50,000	1.00	0.10
Above RM50,000 to RM100,000	1.50	0.10
Above RM100,000 to RM200,000	2.00	0.10
Above RM200,000	2.00	0.10

**2) Investment Account-i\*\***

Balance Tier	Current Profit-Sharing Ratio (PSR)	<b>NEW</b> Profit-Sharing Ratio (PSR)	Indicative Profit Rate (% p.a.)
	Customer: Bank	Customer: Bank	
RM 0 to RM50,000	4:96	2:98	0.10
Above RM50,000 to RM100,000	8:92		
Above RM100,000 to RM200,000	20:80		
Above RM200,000	20:80		

**3) Staff Investment Account-i\*\***

Balance Tier	Current Profit-Sharing Ratio (PSR)	<b>NEW</b> Profit-Sharing Ratio (PSR)	Indicative Profit Rate (% p.a.)
	Customer: Bank	Customer: Bank	
All balances	50:50	2:98	0.10

\*Protected by PIDM up to RM250,000 for each depositor

\*\*Not protected by PIDM



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Revision of Product Board Rate and Profit-Sharing Ratio  
Standard Chartered Bank Malaysia Berhad 198401003274  
Standard Chartered Saadiq Berhad 200801022118

**4) Saadiq Investment Account-i\*\***

Balance Tier	Current Profit-Sharing Ratio (PSR)	<b>NEW</b> Profit-Sharing Ratio (PSR)	Indicative Profit Rate (% p.a.)
	Customer: Bank	Customer: Bank	
RM0 to RM100,000	4:96	2:98	0.10
Above RM100,000 to RM250,000	10:90		
Above RM250,000	15:85		

**5) Saadiq Young Saver-i\*\***

Balance Tier	Current Profit-Sharing Ratio (PSR)	<b>NEW</b> Profit-Sharing Ratio (PSR)	Indicative Profit Rate (% p.a.)
	Customer: Bank	Customer: Bank	
RM0 to RM100,000	4:94	2:98	0.10
Above RM100,000 to RM200,000	10:90		
Above RM200,000	15:85		

**6) Saadiq Business\$aver-i\*\***

Balance Tier	Current Profit-Sharing Ratio (PSR)	<b>NEW</b> Profit-Sharing Ratio (PSR)	Indicative Profit Rate (% p.a.)
	Customer: Bank	Customer: Bank	
RM0 to RM50,000	2:98	2:98	0.10
Above RM50,000 to RM300,000	7.6:92.4	7.6:92.4	0.38
Above RM300,000 to RM800,000	13.6:86.4	9.6:90.4	0.48
Above RM800,000 to RM2,000,000	21.6:78.4	15.6:84.4	0.78
Above RM2,000,000	25.6:74.4	24:76	1.20

If you have any questions, please speak to our branch personnel or call our 24-hour Client Care Centre at 1300 888 888.

Thank you.

**\*\*Not protected by PIDM**



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