

Revision of Board Rates/Profit-Sharing Ratio/Bonus Interest/Bonus Hibah/Profit Rates effective 1 December 2020

A) Kindly be informed that the Board Rates and Profit Sharing Ratio for the following products will be revised as per the table below **effective 1 December 2020**:

Name of Product	Balance Tier (RM)	Current Interest Rate (% p.a.)	NEW Interest Rate (% p.a.)	
1) Master Savings Account*	0-50,000	0.05	0.05	
2) eSavers Account*	Above 50,000 to 100,000	0.05	0.05	
3) MyDream Account*	Above 100,000 to 200,000	0.05	0.05	
4) SeniorSave Account*	Above 200,000 to 1,000,000	0.15	0.05	
5) PowerPay Account*	Above 1,000,000	0.15	0.05	
6) M ² Current Account*				
7) SuperSalary Account*				
Name of Product	Balance Tier (RM)	Current Profit Sharing Ratio (PSR)	NEW Profit Sharing Ratio (PSR)	Indicative Profit Rate (% p.a.)
		Bank: Customer	Bank: Customer	
8) SaadiqSaver-i Account**	0-50,000	1:99	1:99	0.05
	Above 50,000 to 100,000	1:99	1:99	0.05
	Above 100,000 to 200,000	1:99	1:99	0.05
	Above 200,000 to 1,000,000	3:97	1:99	0.05
	Above 1,000,000	3:97	1:99	0.05

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

**Not protected by PIDM



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B) The Bonus Interest/Profit Rate/Bonus Hibah rate for **JustOne Accounts** will be revised **effective 1 December 2020** as follows.

1) **JustOne Personal Savings Account***

Current Bonus Interest Rate (% p.a.)	NEW Bonus Interest Rate (% p.a.)
0.40	0.15

2) **JustOne Priority Savings Account***

Current Bonus Interest Rate (% p.a.)	NEW Bonus Interest Rate (% p.a.)
0.60	0.35

3) **Saadq JustOne Personal Savings Account-i***

Balance Tier (MYR)	Current Profit Rate(% p.a.)	NEW Profit Rate(% p.a.)
Below 1,500	0.10	0.10
1,500 and above	0.50	0.25

4) **Saadq JustOne Priority Savings Account-i***

Balance Tier (MYR)	Current Profit Rate(% p.a.)	NEW Profit Rate(% p.a.)
Below 10,000	0.10	0.10
10,000 and above	0.70	0.45

5) **Saadq JustOne Personal Investment Account-i****

Current Bonus Hibah Rate (% p.a.)	NEW Bonus Hibah Rate (% p.a.)
0.40	0.15

6) **Saadq JustOne Priority Investment Account-i****

Current Bonus Hibah Rate (% p.a.)	NEW Bonus Hibah Rate (% p.a.)
0.60	0.35

*Protected by PIDM up to RM250,000 per depositor

**Not protected by PIDM. The bonus Hibah is given on balances on top of Profit-Sharing Ratio (PSR) and subject to a single fresh fund deposit or fulfil the average monthly balance into the Saadiq JustOne Personal/Priority Account-i. For the full product terms and conditions, please refer to <https://www.sc.com/my/saadq/investments/>



[sc.com/my](https://www.sc.com/my)



All other product features, fees and charges will remain unchanged. The new rates are also available on the Standard Chartered website. If you have any questions, please speak to our branch personnel or email to our Client Care Centre at Malaysia.Feedback@sc.com.

Thank you.



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