

Member of PIDM

Scroll down and find out the Base Financing Rate, Base Rate, Profit Rate and Historical Hibah Rate for our financing and deposit accounts.

HSBC AMANAH BASE FINANCING RATE (% p.a.)	
Effective Date: 15 May 2019	6.74

HSBC AMANAH BASE RATE (% p.a.)	
Effective Date: 15 May 2019	3.64

HSBC AMANAH TERM DEPOSIT-i (TD-i) STANDARD SCHEME* (Eligible for protection by PIDM)	
Tenure (Month)	Profit Rate (% p.a.) <i>Effective Date: 15 May 2019</i>
1 – 2	2.75
3 – 5	2.85
6	2.85
7 – 11	2.90
12 – 17	2.90
18 – 23	3.25
24 – 35	3.40
36 – 47	3.50
48 – 59	3.80
60	3.90

Profit payments for TD-i Standard Scheme as follows:

- For placements below 12 months, both the deposit and profit will be paid on the maturity date
- For placements exceeding 12 months, profit will be paid at six monthly intervals until the maturity date and if the last period to maturity is less than six months, profit shall be paid on the actual remaining number of months to the maturity date.

If the Customer withdraws the deposit before the maturity date, the Customer agrees that the Bank

shall be entitled for a rebate equivalent to:

- For deposits 3 months and below: profit from the Murabahah Sale Price; and
- For deposits exceeding 3 months: half of the profit for the completed months plus the profit for the uncompleted months.

The rebate shall be deducted from the Murabahah Sale Price.

HSBC AMANAH PREMIER ACCOUNT-i (Eligible for protection by PIDM)	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 10,000	0.00
Up to 25,000	0.20
Up to 50,000	0.20
Up to 100,000	0.45
Up to 200,000	0.50
Up to 500,000	0.65
Above 500,000	0.70

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH ADVANCE ACCOUNT-i (Eligible for protection by PIDM)	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 10,000	0.00
Up to 50,000	0.05
Up to 100,000	0.15
Up to 200,000	0.25
Up to 500,000	0.35
Up to 1,000,000	0.45
Above 1,000,000	0.55

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH ADVANCE LINK ACCOUNT-i (Eligible for protection by PIDM)	
<i>This product has been discontinued, rates herein are applicable to existing customers only</i>	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
All amounts	1.40

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH STATEMENT SAVINGS ACCOUNT-i (Eligible for protection by PIDM)

This product has been discontinued, rates herein are applicable to existing customers only

Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 50,000	0.00
Up to 100,000	0.15
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.30
Above 1,000,000	0.35

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

HSBC AMANAH BASIC SAVINGS ACCOUNT-i (Eligible for protection by PIDM)

Balance Range (RM)	Historical Hibah Rate (% p.a.)
All amounts	0.25

Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah (reward) for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah (reward) will be granted.

1-Biz Account-i for Retail Business Banking Customer only

HSBC Amanah 1-BIZ ACCOUNT-i (Eligible for protection by PIDM)		
Balance range (RM)	Historical Hibah Rate (% p.a.)	
	Integrated Total Relationship Balance < RM200,000	Integrated Total Relationship Balance ≥RM200,000
First 50,000	0.00%	0.15%
next 100,000	1.28%	1.38%
next 150,000	1.38%	1.50%
next 300,000	1.68%	1.80%
next 500,000	1.88%	2.00%
thereafter	2.10%	2.30%

- Any payment of hibah (reward) rate is subject to HSBC Amanah's sole discretion. Customer may or may not receive any hibah for the account. The disclosure of historical hibah rate shall not be construed as an indicative or prospective rate of return, a guarantee and/or legally-binding promise that hibah will be granted
- Historically, calculation of hibah (if any) was accrued on a daily basis, based on end-of-day ledger balances, and payable on monthly basis;
- Historically, hibah rate (if any) was calculated on a 365-days basis, except for leap years, where it was calculated based on a 366-days basis.

Disclaimer:

While every effort is made to ensure the accuracy of rates published on the Bank's website, you are advised to verify the profit rates with your branch of account or call 1 300-80-2428 before placement of HSBC Amanah Term Deposit-i. The Bank reserves the right to change, vary or amend the quoted rates, as the case may be, from time to time at its absolute discretion.

In the event that there was a change in Profit/Financing rate (due to OPR change or other reasons), the Bank took up to 5 (five) banking days to effect the change.

** Minimum deposit of RM5,000 for one (1) month tenure or RM1,000 for tenure of two (2) months and above.*