

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 July 2020	5.49

HSBC AMANAH BASE RATE (% p.a.)	
Effective Date: 15 July 2020	2.39

HSBC AMANAH TERM DEPOSIT-i (TD-i) STANDARD SCHEME (Protected by PIDM up to RM250,000 for each depositor)	
Tenure (Month)	Profit Rate (% p.a.) <i>Effective Date: 15 January 2021</i>
1 – 2	1.40
3 – 5	1.55
6	1.60
7 – 17	1.65
18 – 23	2.00
24 – 35	2.30
36 – 47	2.35
48 – 59	2.60
60	2.70

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

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 above 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 (Protected by PIDM up to RM250,000 for each depositor)	
Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 10,000	0.00
Up to 50,000	0.00
Up to 100,000	0.00
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.25
Above 1,000,000	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.

HSBC AMANAH PREMIER JUNIOR SAVERS ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 50,000	1.70
Above 50,000	0.45

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

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 10,000	0.00
Up to 50,000	0.00
Up to 100,000	0.00
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.25
Above 1,000,000	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.

HSBC AMANAH ADVANCE LINK ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

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

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

(Protected by PIDM up to RM250,000 for each depositor)

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	0.10
Up to 200,000	0.20
Up to 500,000	0.25
Up to 1,000,000	0.25
Above 1,000,000	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.

HSBC AMANAH JUNIOR TOPRATE STATEMENT SAVINGS ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Balance Range (RM)	Historical Hibah Rate (% p.a.)
0 to 50,000	1.45
Above 50,000	0.45

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

(Protected by PIDM up to RM250,000 for each depositor)

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.

HSBC AMANAH EVERYDAY GLOBAL ACCOUNT-i

(Protected by PIDM up to RM250,000 for each depositor)

Currency	Balance Range (RM)	Historical Hibah Rate (% p.a.)
MYR	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
	USD	0.01
	GBP	0
	EUR	0
	AUD	0.01
	SGD	0.01
	HKD	0.01
	CAD	0.01
	NZD	0.01

JPY	0
SAR	0
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 (Protected by PIDM up to RM250,000 for each depositor)		
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%	0.00%
next 100,000	0.05%	0.13%
next 150,000	0.08%	0.25%
next 400,000	0.38%	0.55%
next 800,000	0.58%	0.75%
thereafter	1.05%	1.25%

- 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.
- 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.

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.