Standard Chartered

Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 Jan 2018	Page / *Halaman* : 1 of 8

e-Statement

RUBENA MOHAN A/L VENGADRAMAN
NO 32 LORONG 32/143E
INDAH RESIDENCE 2
KOTA KEMUNING
40460 SHAH ALAM
SELANGOR MALAYSIA

YOUR FINANCIAL STATUS / *STATUS KEWANGAN ANDA*

AS AT STATEMENT DATE IN (RM EQUIVALENT) *Seperti pada tarikh Penyata dalam (nilai RM)*		
1. DEPOSITS		**3,181.52**
RM Deposits / Deposit	3,181.52	
FX Deposits / *Deposit Wang Asing*	0.00	
2. INVESTMENTS *Pelaburan*		**0.00**
Investment Services / *Perkhidmatan Pelaburan*	0.00	
FX Structured Investment / *Pelaburan Berstruktur*	0.00	
RM Structured Investment / *Pelaburan Berstruktur*	0.00	
Investment Account-i / *Akaun Pelaburan-i*	0.00	
3. PERSONAL FINANCING FACILITIES *Kemudahan Pembiayaan Peribadi*		**0.00**
Installment Facility / *Kemudahan Ansuran*	0.00	
Overdrafts / *Overdraf*	0.00	
Credit Cards / *Kad Kredit*	0.00	
4. NET POSITION (1+2-3) *Kedudukan Bersih*		**3,181.52**
5. INSURANCE / TAKAFUL *Insuran / Takaful*		**0.00**
6. HOME FINANCING FACILITIES *Kemudahan Pembiayaan Perumahan*		**0.00**

YOUR ACCOUNT BALANCES / *BAKI AKAUN-AKAUN ANDA*

Account Type *Jenis Akaun*	**Account Number** *Nombor Akaun*	**Currency Balance** *Baki Mata Wang*	**RM Balance or equivalent** *Baki RM atau Bersamaan*
JUSTONE PERSONAL CURRENT ACCOUNT	769-1-9493059-7		3,167.42
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		4.41
	769-1-9496591-9		8.85
JUSTONE PERSONAL CURRENT ACCOUNT	769-1-9496592-7		0.84

As part of our constant endeavour to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars when they occur.
Please contact us at 603-7711 8888 / 1300 88 8888 for assistance at any time. It's always a pleasure serving you.

The revised Investment Product Terms will be effective from 22th Jan 2018. Please visit www.sc.com/my for more details.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Dec	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**109.82**
28 Dec	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	3,000.00		3,109.82
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER VALUE DATE AS OF 29 DEC		350.00	2,759.82
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER VALUE DATE AS OF 29 DEC		350.00	2,409.82
29 Dec	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	650.00		3,059.82
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,200.00	1,859.82
	MYDEBIT PURCHASE AT 18:39:39 BAR BAR BLACKSHEEP MY MY 5399816351120313/1		50.55	1,809.27
	ATM CASH WDL - MEPS		700.00	1,109.27
	GOODS & SERVICES TAX @ 6.00%		0.24	1,109.03
	TRANSACTION FEES - MEPS		4.00	1,105.03
30 Dec	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		200.00	905.03
31 Dec	CHARGE REVERSAL FOR 1217 476338 KOTA KEMUNING MYR/500.00 5399816351120313/044943	44.00		949.03
	GST REVERSAL FOR 1217 476338 KOTA KEMUNING MYR/500.00 5399816351120313/044943	2.64		951.67
	12/29 SHELL - SYARIKAT ARBI MYR 334.90		334.90	616.77
01 Jan	ATM CASH WDL - MEPS		450.00	166.77
	GOODS & SERVICES TAX @ 6.00%		0.24	166.53
	TRANSACTION FEES - MEPS		4.00	162.53
02 Jan	12/30 UNIQLO-1 UTAMA MYR 139.80		139.80	22.73
04 Jan	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	10,000.00		10,022.73
	IBFT,CIMB BANK 8003487492,NEUTRAL NET ENTERPRI 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	9,522.73
	To be continued / *Disambung semula ...*			

Note: This is not a Tax Invoice for GST purposes.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		180.00	9,342.73
	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		1,800.00	7,542.73
	TRANSFER WITHDRAWAL NTRF TO CARD 9458669620370775 INTERNET BANKING		860.00	6,682.73
05 Jan	IBFT,MAYBANK 106017053875,DHIVYA A/P KANTHAIYA PAY FOR 3RD PARTY INSTANT TRANSFER		200.00	6,482.73
06 Jan	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		5,500.00	982.73
	ATM CASH WDL - MEPS		600.00	382.73
	GOODS & SERVICES TAX @ 6.00%		0.24	382.49
	TRANSACTION FEES - MEPS		4.00	378.49
07 Jan	01/05 DOME-SUBANG PARADE MYR 102.30		102.30	276.19
08 Jan	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	6,000.00		6,276.19
	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		3,000.00	3,276.19
	IBFT,MAYBANK 106098420701,PUNITHA A/P ARUMUGAM 3RD PARTY TRANSFER INSTANT TRANSFER		100.00	3,176.19
	FPX PAYMENT EXABYTES NETWORK SDN BHD 29124586		560.74	2,615.45
09 Jan	MYDEBIT PURCHASE AT 18:38:10 DR FRUIT-T2 MY MY 5399816351120313/1		86.90	2,528.55
	ATM CASH WDL - MEPS		600.00	1,928.55
	GOODS & SERVICES TAX @ 6.00%		0.24	1,928.31
	TRANSACTION FEES - MEPS		4.00	1,924.31
	IBFT,CIMB BANK 7000039205,ISMAIL BIN MOIDEEN 3RD PARTY TRANSFER INSTANT TRANSFER		900.00	1,024.31
10 Jan	01/08 FETAL MEDICINE & GYNAE MYR 115.00		115.00	909.31
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER VALUE DATE AS OF 11 JAN		600.00	309.31

To be continued / *Disambung semula ...*

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e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
11 Jan	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		300.00	9.31
12 Jan	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	3,900.00		3,909.31
	ATM CASH WDL - MEPS		500.00	3,409.31
	GOODS & SERVICES TAX @ 6.00%		0.24	3,409.07
	TRANSACTION FEES - MEPS		4.00	3,405.07
14 Jan	01/12 BHPETROL-JLN KAMUNTING MYR 155.90		155.90	3,249.17
	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 0120180019157300C102		720.00	2,529.17
15 Jan	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T134483540400		98.58	2,430.59
	ATM CASH WDL - MEPS		600.00	1,830.59
	GOODS & SERVICES TAX @ 6.00%		0.24	1,830.35
	TRANSACTION FEES - MEPS		4.00	1,826.35
16 Jan	01/13 PUCHONG TAYAR MYR 390.00		390.00	1,436.35
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	936.35
18 Jan	IBFT ISMAIL BIN MOIDEEN TAUFIK	900.00		1,836.35
	IBANKING BILL PAYMENT TNB INTERNET BANKING		437.65	1,398.70
19 Jan	01/16 PETRON KESAS WESTBOUND MYR 140.02		140.02	1,258.68
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	8,000.00		9,258.68
	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		2,000.00	7,258.68
	ATM CASH WDL - MEPS		600.00	6,658.68
	GOODS & SERVICES TAX @ 6.00%		0.24	6,658.44
	TRANSACTION FEES - MEPS		4.00	6,654.44
20 Jan	FPX PAYMENT MOBILE88.COM SDN BHD 01 T134788153500		25.52	6,628.92
	FPX PAYMENT MOBILE88.COM SDN BHD 01 T134789641500		25.52	6,603.40
	To be continued / *Disambung semula ...*			

Note: This is not a Tax Invoice for GST purposes.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		300.00	6,303.40
	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY VALUE DATE AS OF 21 JAN		300.00	6,003.40
23 Jan	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		500.00	5,503.40
	IBFT,MAYBANK 512343213050,GAYA MURNI SDN BHD BILLS PAYMENT PO 02230118		602.08	4,901.32
24 Jan	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T135029893500		450.14	4,451.18
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,400.00	3,051.18
	TRANSFER WITHDRAWAL NTRF TO CARD 9458669620370775 INTERNET BANKING		869.56	2,181.62
	ATM CASH WDL - MEPS		600.00	1,581.62
	GOODS & SERVICES TAX @ 6.00%		0.06	1,581.56
	TRANSACTION FEES - MEPS		0.94	1,580.62
25 Jan	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		300.00	1,280.62
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	6,000.00		7,280.62
	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		2,500.00	4,780.62
26 Jan	MYDEBIT PURCHASE AT 13:45:51 6600168137 5399816351120313/1		320.00	4,460.62
	ATM CASH WDL - MEPS		500.00	3,960.62
	GOODS & SERVICES TAX @ 6.00%		0.24	3,960.38
	TRANSACTION FEES - MEPS		4.00	3,956.38
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER VALUE DATE AS OF 27 JAN		500.00	3,456.38
27 Jan	01/24 SHELL-SCUDERIA KIOSK MYR 128.29		128.29	3,328.09
	01/25 PETRON KESAS WESTBOUND MYR 160.67		160.67	3,167.42
	To be continued / *Disambung semula ...*			

Note: This is not a Tax Invoice for GST purposes.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT — 769-1-9493059-7

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Jan	**CLOSING BALANCE /** *Baki penutup*			**3,167.42**

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

Note 2: Maximum liability for the unauthorized transactions is RM250 unless the Cardholder has acted fraudulently or unlawfully or failed to inform the Bank of the lost/stolen Debit Card.

Note 3: As part of our constant endeavor to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you inform us of any changes to your personal particulars when they occur.

Please contact us at 03-7711 8888 for assistance at anytime. It's always a pleasure serving you

Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

Note: This is not a Tax Invoice for GST purposes.

JUSTONE PERSONAL SAVINGS ACCOUNT — 769-1-9493060-0

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Dec	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**17.51**
31 Dec	BONUS INTEREST FOR THE MONTH 1217	0.01		17.52
06 Jan	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	5,500.00		5,517.52
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL PAY FOR 3RD PARTY VALUE DATE AS OF 07 JAN		300.00	5,217.52
07 Jan	JOMPAY BILL PAYMENT 8797 FEDEX 910741926		2,459.87	2,757.65
08 Jan	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG PAY FOR 3RD PARTY INSTANT TRANSFER		300.00	2,457.65
	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	3,000.00		5,457.65
	ET25961801080067 CHARGES DR		35.00	5,422.65
	GST CHGOPAL/TI/2018/0000189715 MYR2.100|EX1.000000000 ET25961801080067		2.10	5,420.55
	ET25961801080067 USD|1280.000|4.058518464 ETERNAL TECHNOLOGY CHINA CO LIMITED HAU DND BELL		5,157.80	262.75
11 Jan	IBFT,MAYBANK 106017053875,DHIVYA A/P KANTHAIYA PAY FOR 3RD PARTY INSTANT TRANSFER		191.94	70.81
	To be continued / *Disambung semula ...*			

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e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL SAVINGS ACCOUNT — 769-1-9493060-0

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
14 Jan	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL F7401000159M20171200		66.40	4.41
27 Jan	**CLOSING BALANCE /** *Baki penutup*			**4.41**

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

Note 2: Maximum liability for the unauthorized transactions is RM250 unless the Cardholder has acted fraudulently or unlawfully or failed to inform the Bank of the lost/stolen Debit Card.

Note 3: As part of our constant endeavor to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you inform us of any changes to your personal particulars when they occur.

Please contact us at 03-7711 8888 for assistance at anytime. It's always a pleasure serving you

Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

Note: This is not a Tax Invoice for GST purposes.

JUSTONE PERSONAL SAVINGS ACCOUNT — 769-1-9496591-9

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Dec	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.84**
31 Dec	BONUS INTEREST FOR THE MONTH 1217	0.01		8.85
27 Jan	**CLOSING BALANCE /** *Baki penutup*			**8.85**

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

Note 2: Maximum liability for the unauthorized transactions is RM250 unless the Cardholder has acted fraudulently or unlawfully or failed to inform the Bank of the lost/stolen Debit Card.

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Please contact us at 03-7711 8888 for assistance at anytime. It's always a pleasure serving you

Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

Note: This is not a Tax Invoice for GST purposes.

JUSTONE PERSONAL CURRENT ACCOUNT — 769-1-9496592-7

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Dec	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 Jan	**CLOSING BALANCE /** *Baki penutup*			**0.84**
	To be continued / *Disambung semula ...*			

Note: This is not a Tax Invoice for GST purposes.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9496592-7**

Eligible for protection by PIDM

Date *Tarikh*	**Description** *Diskripsi*	**Deposit** *Deposit*	**Withdrawal** *Pengeluaran*	**RM Balance** *Baki RM*

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

Note 2: Maximum liability for the unauthorized transactions is RM250 unless the Cardholder has acted fraudulently or unlawfully or failed to inform the Bank of the lost/stolen Debit Card.

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Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

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INTEREST RATE INFORMATION / *MAKLUMAT KADAR FAEDAH*

RM Deposit Rates / *Kadar Deposit RM*		**% p.a.** / *setahun*	**RM Fixed Deposits** / *Deposit Tetap RM* **Months** / *Bulan*	**% p.a.** / *setahun*	
ORDINARY SAVINGS ACCOUNTS		0.2500	01	2.7000	Please refer to any of our branches for interest rates on larger amounts or longer tenure.
MASTER SAVINGS ACCOUNTS *			03	2.8500	
Up to $ 25,000		0.0000			*Sila rujuk kepada mana-mana cawangan kami bagi kadar faedah untuk amaun yang lebih besar atau jangkamasa yang lebih panjang.*
Up to $ 150,000		0.1000	06	2.9000	
Up to $ 300,000		0.2000			
Up to $ 800,000		0.3000	09	2.9000	
Above $ 800,000		0.7000			
HIGHER EDUCATION FUND	Up to	1.5000	12	3.0000	Base Rate / *Kadar Asas ialah 3.5200%*
HOME SAVE PLAN	Up to	1.0000			Base Lending rate / *Kadar Pinjaman Asas ialah 6.7000%*
RETIREMENT FUND	Up to	2.2000	15	3.0000	3 Months KLIBOR rate / *Kadar KLIBOR 3 Bulan ialah 3.4300%*

* Balance of $25,000 or less earns Interest rate of 0.0000 % p.a.