

When cash is king

Fixed deposit rates offered by financial institutions in January

12 MONTHS OR LESS BANK/FI

	TENOR (MTHS)	MIN SUM (\$)	RATE (% PA)
CIMB	6	20,000	1.6
Citibank	6	50,000	1.6
DBS	6	1,000	0.2
HSBC	7	30,000	1.65
	12	30,000	1.8
Maybank	6	25,000	1.6
	12	25,000	1.9
OCBC	12	20,000	1.7
StanChart	7	25,000	1.65
	12	25,000	1.85

13 MONTHS OR MORE BANK/FI

CIMB	24	20,000	1.95
Hong Leong Finance	13	25,000	1.79
	18	25,000	1.87
Maybank	24	25,000	2.00
	36	25,000	2.10
StanChart	24	25,000	2.05
UOB	13	20,000	1.6