

Mostly lower

Respective highest rates for S\$20,000, 12-month fixed deposits*

FINANCIAL INSTITUTION	APRIL 7	MAY 4	NOTES
DBS	1.4	1.15	Rate only available for roll-overs
Standard Chartered	0.9/1	0.8/0.9	Minimum S\$25K; 8-month tenor; higher rate for priority customers
OCBC	1.05	0.95	
CIMB	1.1	1.1	Rate for online placement
UOB	1	1	10-month tenor
Maybank	1.2	1.2	Minimum S\$25,000
HSBC	0.7	0.75	Minimum S\$30,000; 3-month tenor
Sing Investments & Finance	1.05/1.3	1.05/1.15	Ad-hoc promotion; higher rate for online placement
Hong Leong Finance	1.3	1.05	
ICBC	1.35	1.2/1.3	Higher rate for online placement
Singapore Savings Bonds	0.96	0.57	First-year rate

**For comparison's sake*