



Offshore Deposit Interest Rates % p.a valid from 14 October 2025

Tenor Bucket	USD upto 5,000,000	USD upto 20,000,000
7 days to <1 month	3.35%	3.30%
1 month to < 2 months	4.00%	3.95%
2 months to < 3 months	3.95%	3.90%
3 Months to < 6 months	3.80%	3.75%
6 months to < 9 months	3.70%	3.65%
9 months to < 12 months	3.55%	3.50%
12 months to < 18 months	3.40%	3.35%
18 months to < 2 years	3.15%	3.10%
2 years to < 3 years	2.90%	**
3 years to < 4 years	2.50%	**
4 years to < 5 years	2.25%	**
5 years	2.10%	**

** will be decided by Treasury on case to case basis.

The above rates are applicable for deposits for Individual and corporates upto amounts mentioned in respective currencies. For deposits of higher amounts, please contact your Relationship Manager for rates.

Premature Withdrawal Charges :-

Deposit Tenor	Deposit Amount upto USD 5 mio (equivalent)*	Deposit Amount above USD 5 mio (equivalent)*
Upto 6 Months	Applicable Rate for Run Tenor less 1%	Will be decided by Treasury on case to case basis
6 Months to 1 Year	Applicable Rate for Run Tenor less 0.25%	
Above 1 Year	Applicable Rate Run for Tenor	

*Principal Amount of Deposit will be protected in all cases

*Premature liquidation will not be allowed on Deposits booked without premature withdrawal option

SGD deposit rates (minimum deposit amount is SGD 250,000):

Tenor	SGD
1 month	1.10%
2 months	1.10%
3 months	1.05%
6 months	1.00%
12 months	0.90%