

Grow with attractive Online SGD FD Rate in SG!

From 17 October 2023, get up to 2.15% p.a. on the 12-Month tenure.

TENOR	PERSONAL BANKING (ONLINE PROMOTED INTEREST RATE (P.A.A.) S\$1,000 AND ABOVE	PREFERRED BANKING (ONLINE PROMOTED INTEREST RATE (P.A.A.) S\$10,000 AND ABOVE
3 Months	1.95	1.90
6 Months	1.75	1.80
9 Months	1.85	1.90
12 Months	2.10	2.15

Rates are subject to change.

Click on the link below to view our latest Fixed Deposit rates.

[View All Rates](#) >

CIMB and RHB pay 2.10 to 2.20% on 12-month fixed deposits this weekend

Description

Two banks are paying more than 2% a year on a 12-month Singapore dollar fixed deposit this weekend, on rates posted on their own websites as at Saturday (24 October). CIMB’s online promotion pays up to 2.15%, and RHB’s branch and app promotion pays up to 2.20%. Each top rate needs a higher banking tier.

Grow with attractive Online S

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3 Months	1.35
6 Months	1.75
9 Months	1.85
12 Months	2.10

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CIMB's online fixed deposit rates, in force from 17 October. Screenshot:
cimbpreferred.com.sg

CIMB: 2.10% online, 2.15% for Preferred

CIMB's Exclusive SGD Online Fixed Deposit promotion runs from 17 October. For 12 months, it pays:

- Personal Banking: 2.10% a year, from S\$10,000
- Preferred Banking: 2.15% a year, from S\$10,000

The rate applies to placements made online. New customers open a CIMB FastSaver account and transfer funds into it from another Singapore bank, and the fixed deposit is placed from there. CIMB stresses that the rates can change.

One timing point for this morning: CIMB's online deposit application forms are offline from 12am to 10am on 24 October, so weekend applications open after 10am.

Why Wait Fixed Deposit-i Promotion

Get rewarded with S\$88 for every S\$100k** fresh funds placed for 12 months.**

Enjoy S\$88 cash credit for every S\$100,000 fresh funds placed (up to S\$176 per eligible fixed deposit account) when you make a placement from 1 October to 31 October 2026 (both dates inclusive). **T&Cs apply.

Apply now >

CIMB's Why Wait Fixed Deposit-i cash credit runs to 31 October. Screenshot: cimbpreferred.com.sg

CIMB's Shariah-compliant option

The Why Wait Fixed Deposit-i, CIMB's Shariah-compliant version, pays 2.10% online for 12 months from S\$10,000. Placements of fresh funds made from 1 to 31 October also earn an S\$88 cash credit for every S\$100,000 placed for 12 months, capped at S\$176 for each eligible account.

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Enjoy

Fees & Charges

Tenure	Personal Banking (p.a.)	Prem
3-month	1.60%	
6-month	2.00%	
12-month	2.10%	

RHB's fixed deposit promotional rates. Screenshot: rhbgroup.com.sg

RHB: 2.10%, or 2.20% for Premier

RHB's promotion is available at any RHB branch or on the RHB Mobile SG app. For 12 months, with a minimum of S\$20,000:

- Personal Banking: 2.10% a year
- Premier Banking: 2.20% a year

Premier status needs a Total Relationship Balance of S\$200,000 across deposits and investments. The terms, effective from 9 October, limit the promotion to individual customers with personal or joint accounts. The rates apply to new placements and to eligible renewals, meaning existing RHB fixed deposits that mature during the promotion period. Deposits on auto-renewal pick up the promotional rate on their renewal date.

Pulling the money out early costs every cent of interest: the RHB terms state that no interest is paid on premature withdrawals. New-to-bank customers who want to use the app first open an RHB current or savings account in it, then move funds across to the fixed deposit.

Deposit insurance

Singapore dollar deposits of non-bank depositors at both banks are insured by the Singapore Deposit Insurance Corporation, up to S\$100,000 in aggregate per depositor per scheme member.

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