SGD fixed deposits mid-September: RHB 1.70%, GXS 1.75%, UOB fresh funds 1.55%

Description

Several SGD fixed-deposit boards were still advertising mid-September promo rates as of 16 September 2026, with RHB listing **1.70% p.a.** for Personal Banking at six and 12 months from S$20,000, and GXS Boost Pocket listing up to **1.75% p.a.** at 12 months.

Rates change without much warning. Read the bankâ??s own page before you lock funds; the figures below are the published promo boards, not a forecast.

RHB and GXS

RHBâ??s Personal Banking promo sits at 1.70% p.a. for six- and 12-month tenors from S$20,000 via branch. Premier customers are listed at 1.80% p.a. Coverage of the board notes no fresh-funds condition on that RHB sheet.

GXS Boost Pocket advertises up to 1.75% p.a. for a 12-month tenure, built from a base rate plus bonus if you keep the pocket to maturity. The pocket cap across Boost Pockets is S$95,000 on GXSâ??s own help pages.

Other boards in the same window

CIMBâ??s online board has been listing about 1.70% p.a. at nine and 12 months from S$10,000, with September extras on some Preferred offers running to 30 September. UOBâ??s fresh-funds sheet for 9 to 30 September lists 1.55% p.a. at 10 and 12 months and 1.50% p.a. at six months from S$10,000. OCBCâ??s online promo has been around 1.50% p.a. at 12 months.

Deposit insurance

SGD deposits at SDIC member banks are insured up to **S$100,000** aggregate per depositor per member. That ceiling is separate from the interest rate; it caps the insured principal, not the coupon.

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