

# Overnight Policy Rate (OPR) and Alliance Bank's Standardised Base Rate (SBR)

On 8 May 2025, the Monetary Policy Committee (MPC) announced to maintain the Overnight Policy Rate (OPR) at 3.00%.

Following BNM's announcement, Alliance Bank Malaysia Berhad ("Alliance Bank") and Alliance Islamic Bank Berhad ("Alliance Islamic Bank") will maintain the Standardised Base Rate ("SBR") at 3.00%.

Refer to Monetary Policy Statement Snapshot May 2025: Click [HERE](#) and for Frequent Asked Question (FAQ) on Monetary Policy, Click [HERE](#)

## What is Overnight Policy Rate (OPR)?



OPR is a BNM's policy interest rate that influences banks' lending and financing rates, as well as deposit rates.

## How OPR impact your loan/financing interest rate?



The SBR is linked solely to the Overnight Policy Rate (OPR), as determined by the Monetary Policy Committee (MPC) of Bank Negara. For floating rate loan/financing pegged to SBR, If OPR maintained, the SBR will be maintained and there will be no changes to your loan/financing interest/profit rates which your monthly instalment amount will remain the same.



If there is increase in OPR, it will cause higher interest/profit rates and will increase your monthly instalment amount.

The reverse happens when reduce OPR, it will reduce the interest/profit rates and monthly instalment amount.

## Payment Assistance



We believe that banking should be more than just a transactional experience. Beyond just a bank, we strive to be a true partner that supports our customers through every stage of their financial journey.



If you are having difficulty with your loan/financing repayment/payment, we are here to assist you with our available repayment/payment options.

Please refer to <https://www.alliancebank.com.my/Payment-Assistance> for more details.



Alternatively, you may visit and seek advisory from Khidmat Nasihat Pembiayaan @ Agensi Kaunseling dan Pengurusan (AKPK) at <https://www.akpk.org.my>.



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