



# Fees & Charges

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# DEPOSIT ACCOUNTS

|   |   |   | OCBC   | OCBC Premier |
|---|---|---|--|--------------|
| Premier Deposit Accounts (SGD)  | Premier Statement Savings   | Minimum Initial Deposit   | Not Applicable                                   | Waived       |
|   |   | Service Fee   |  | Waived       |
|   | Premier EasiSave Account  | Minimum Initial Deposit   |  | Waived       |
|   |   | Service Fee   |  | Waived       |
|   |   | Account Fee   |  | Waived       |
|   |   | Chequebook Fee  |  | Waived       |
|   | Premier Dividend+ Savings Account                                       | Service Fee   |  | Free         |
| Premier Trade SGD Cash Account  | Service Fee   | Free  |  |              |
| Other Savings/Current Accounts (SGD)  | 360 Account   | Minimum Initial Deposit   | S\$1,000   |              |
|   |   | Service fee if average daily balance for the month falls below S\$3,000 | S\$2 per month waived for the first year         |              |
|   |   | Chequebook Fee  | Issued upon request<br>S\$10 per cheque book     |              |
|   | Passbook Savings Account  | Minimum initial deposit   | S\$1,000   |              |
|   |   | Service fee if average daily balance for the month falls below S\$1,000 | S\$2 per month                                   |              |
| Smart Parent Account <sup>1</sup><br>Smart Senior Account <sup>1</sup><br>Smart Saving Account <sup>1</sup> | Service fee if average daily balance for the month falls below S\$1,000 | S\$2 per month  |  |              |
| Fixed Deposit Accounts (SGD)  | SGD Fixed Deposit   | Minimum Initial Deposit   | S\$5,000   |              |
|   |   | Premature Termination Fee   | Applicable for withdrawal made prior to maturity |              |
| Standard Fees for all SGD Deposit Accounts  | Other Service Charges   | Early Account Closure Fee (Within 6 months of opening)                  | S\$30  |              |
|   |   | Passbook Replacement Fee  | S\$15 per passbook                               |              |
|   |   | Excess Fee <sup>2</sup>   | Prime + 4.75% p.a. on the excess amount          |              |

<sup>1</sup> No new accounts offered

<sup>2</sup> Excess fee is an incidental overdraft charge for accounts without limits

# DEPOSIT ACCOUNTS

| Global Deposit Accounts (Foreign Currency) | <b>Standard Fees for all Foreign Currency Deposit Accounts</b> | Deposit/withdrawal in foreign currency notes (depending on currency type) | 1% minimum commission-in-lieu of exchange <sup>3</sup>  | 0.75% minimum commission-in-lieu of exchange <sup>3</sup> |
|--|--|---|---|---|
|  |  | Early Account Closure Fee (Within 6 months of opening)                    | US\$20  |   |
|  |  | Excess Fee <sup>2</sup>   | Minimum US\$5 or equivalent for foreign currency accounts   |   |
|  | <b>Premier Trade Global Cash Account</b>                       | Service Fee   | Not Applicable  | Free  |
|  | <b>Global Savings Account</b>                                  | Minimum Initial Deposit and end day balance to earn interest              | USD 5,000<br>EUR 5,000<br>AUD 5,000<br>GBP 5,000<br>CAD 5,000<br>JPY 500,000<br>HKD 50,000<br>NZD 5,000<br>CHF 5,000<br>CNH 5,000   |   |
|  | <b>USD Chequeing Account</b>                                   | Minimum Initial Deposit   | US\$1,000   |   |
|  |  | Service fee if average daily balance for the month falls below US\$1,000  | US\$10 per month  |   |
|  | <b>Global Fixed Deposit</b>                                    | Minimum Initial Deposit   | USD 5,000<br>EUR 5,000<br>AUD 5,000<br>GBP 5,000<br>CAD 5,000<br>JPY 500,000<br>HKD 50,000<br>NZD 5,000<br>CHF 5,000<br>CNH 250,000   |   |
|  |  | Premature Termination Fee   | Premature termination fees applicable for withdrawal made prior to maturity<br>To avoid premature termination fees, maturity instructions are to be given to the bank 2 working days prior to the maturity of Fixed Deposit |   |

<sup>2</sup> Excess fee is an incidental overdraft charge for accounts without limits.

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

# CHEQUE

|   |  | OCBC                                   | OCBC Premier   |                   |   |
|---|--|--|--|-------------------|---|
| Cheque Charges  | <b>Cheque Book Charge</b>  | Premier EasiSave Account               | Not Applicable   | Waived            |   |
|   | <b>Cheque Image Retrieval<sup>4</sup></b>  | For retrieval of less than 1 year ago  |  | S\$21.40*         | Waived<br>(for maximum of 2 cheques per customer per month) |
|   |  | For retrieval between 1 & 3 years ago  |  | S\$32.10*         |   |
|   |  | For retrieval of more than 3 years ago |  | S\$53.50*         |   |
|   | <b>Stop Cheque Payment</b>   | SGD Cheques                            | Reported via Branch  | S\$30 per cheque  | Waived<br>(for maximum of 2 cheques per customer per month) |
|   |  |  | Reported via Phone/<br>Online Banking  | S\$15 per cheque  |   |
|   |  | USD Cheques                            |  | US\$30 per cheque |   |
|   | <b>Loss of Cheque Book</b>   | SGD Cheque books                       | Reported via Branch  | S\$60             | Waived<br>(for maximum of 2 cheques per customer per month) |
|   |  |  | Reported via Phone/<br>Online Banking  | S\$30             |   |
|   |  | USD Cheque books                       |  | US\$30            |   |
| <b>Outward Returned Cheques due to insufficient funds or post-dated</b> | SGD Cheque   |  | S\$40 per returned cheque  |                   |   |
|   | USD Cheque   |  | US\$40 per cheque  |                   |   |
| <b>Marked Cheques</b>   | OCBC Bank Cheques <sup>5</sup>   |  | S\$40 per cheque   |                   |   |
|   | Other Bank's Cheques   |  | S\$80 per cheque + courier charges (if applicable)   |                   |   |
| <b>Foreign Currency Cheques</b>   | Cleared Locally:<br>• USD Cheques Drawn on Local Clearing Participating Banks<br>• Other Currency Cheques and USD Drawn on Non-Participating Banks |  | Free<br><br>1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable) |                   |   |
|   | Sent for Overseas Clearing:<br>• In Other Currencies   |  | 1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)             |                   |   |

\* Inclusive of GST

<sup>4</sup> Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$21.40

<sup>5</sup> Service is not available on Sundays and Public Holidays.

# REMITTANCES

|   |  |  | OCBC   | OCBC Premier                          |
|---|--|--|--|---------------------------------------|
| Inward Remittance                                 | <b>Telegraphic Transfer</b>  | Credit to Fixed Deposit<br>Credit to SGD or FCY Account  | Free<br>S\$10  |                                       |
|   | <b>MEPS</b><br>(Electronic Payment System)   | Incoming Payments  | Free   |                                       |
|   | <b>Demand Draft</b><br>(Credit to SGD or FCY Account)  | Drawn on OCBC Bank   | Free   |                                       |
| Drawn on other bank                               |  | 1/8% commission (min S\$30) +<br>Agent Fees and/or Postage (if applicable)   |  |                                       |
| Outward Remittance                                | <b>Telegraphic Transfer to non-OCBC accounts</b>   | Commission:<br>Debit SGD Account   | 1/8% commission<br>(Min S\$10, Max S\$100)                       | 50% Discount<br>(Min S\$5, Max S\$50) |
|   |  | Debit FCY Account<br>(involving Foreign Exchange)  | 1/8% commission<br>(Min S\$10, Max S\$120)                       | 50% Discount<br>(Min S\$5, Max S\$60) |
|   |  | Debit FCY Account<br>(not involving foreign exchange)  | 1/8% commission<br>(Min S\$10, Max S\$120)                       | 50% Discount<br>(Min S\$5, Max S\$60) |
|   |  | and 1/8% commission in lieu of exchange <sup>3</sup><br>(Min S\$25, Max S\$120)  |  |                                       |
|   | Cable Charge   | S\$20  |  |                                       |
|   | Agent Fee (if applicable)  | Fixed fee based on remitting currency <sup>6</sup>   |  |                                       |
|   | <b>Telegraphic Transfer to accounts within OCBC Group<sup>†</sup></b>                              | Commission   | Same as fees for<br>'Telegraphic Transfers to non-OCBC accounts' | Waived                                |
| Cable Charge                                      |  | S\$20  | Waived   |                                       |
| Agent Fee (if applicable)                         |  | Fixed fee based on remitting currency <sup>3</sup>   | Waived   |                                       |
| <b>Outward Remittances through Online Banking</b> | <b>Telegraphic Transfers/ Overseas Fund Transfer</b><br>Account Holder:<br>Debit from SGD Accounts | Same/Third Party:<br>1/8% commission<br>(Min S\$10, Max S\$100) +<br>Agent Fee (if applicable):<br>fixed fee based on remitting currency <sup>3</sup> +<br>Cable Charge<br>(flat fee of S\$20) | Commission and Cable Charge waived.<br>Agent Fee apply.          |                                       |
|   | <b>MEPS (MAS Electronic Payment System)/Same day Fund Transfer</b> Out-going Payment               | S\$5   |  |                                       |

<sup>†</sup> Applicable to all first and third party accounts with OCBC China, OCBC Malaysia, OCBC NISP Indonesia, OCBC Wing Hang, Bank of Singapore, Great Eastern, Lion Global Investors and OCBC Securities.

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>6</sup> For telegraphic transfer in JPY, only the fixed agent fee is applicable for amounts up to JPY 100 million. For amounts more than JPY 100 million, both fixed agent fee and 3<sup>rd</sup> party bank charges are applicable.

# REMITTANCES

|  |   | OCBC   | OCBC Premier                               |  |
|--|---|--|--|--|
| Outward Remittance   | <b>Cashier's Order</b>  | Payable to Own Name  | Free                                       |  |
|  |   | Payable to Third Party   | S\$5 per cashier's order                   |  |
|  | <b>MEPS</b><br>(Electronic Payment System)  | Outgoing Payments  | S\$20                                      |  |
|  | <b>Demand Draft</b><br>(from SGD or FCY Accounts) <sup>11</sup>                       | Commission:<br>Debit SGD Account   | 1/8% commission<br>(Min S\$15, Max S\$100) | 50% Discount<br>(Min S\$7.50, Max S\$50) |
|  |   | Debit FCY Account<br>(involving Foreign Exchange)                              | 1/8% commission<br>(Min S\$10, Max S\$120) | 50% Discount<br>(Min S\$5, Max S\$60)    |
|  |   | Debit FCY Account<br>(not involving foreign exchange)                          | 1/8% commission<br>(Min S\$10, Max S\$120) | 50% Discount<br>(Min S\$5, Max S\$60)    |
|  |   | 1/8% commission in lieu of exchange <sup>3</sup><br>(Min S\$25, Max S\$120)    |  |  |
|  | Postage (if applicable)   | As per existing rates  |  |  |
| Cancellations / Amendments / Stop Payments                             | <b>Cancellations</b>  | Cancel Cashier's Order   | S\$5 per cashier's order                   |  |
|  |   | Cancel Demand Draft <sup>7</sup> :<br>SGD Account<br>Foreign Currency Account: | S\$10 per draft<br>US\$5 per draft         |  |
|  | <b>Stop Payment</b>   | Cashier's Order  | S\$20 per cashier's order                  |  |
| Demand Draft <sup>7</sup> :<br>SGD Account<br>Foreign Currency Account |   | S\$20 per draft<br>US\$10 per draft  |  |  |
| <b>Amendment</b>   | Amendment/Investigation:<br>Telegraphic Transfer                                      | Cable Charge (flat fee S\$20)<br>+ Agent Fee (if applicable)                   |  |  |
| Other Fund Transfer Services   | <b>GIRO</b>   | GIRO standing Instruction  | S\$10 per transaction                      |  |
|  |   | Outward GIRO Return  | S\$10 per item                             |  |
|  |   | Inward GIRO Return   | S\$0.50 per item                           |  |
|  | <b>Standing Instructions</b><br>(Telegraphic Transfer /<br>Electronic Payment System) | Set-up Charge  | S\$10<br>Standard charges apply            |  |
|  |   | Amendment/Cancellation   | S\$10                                      |  |
|  | Rejected items due to<br>insufficient funds   | S\$30  |  |  |

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>7</sup> Where applicable, agent fee and/or cable charge will be charged.

<sup>11</sup> These fees will apply to SGD and Foreign Currency account withdrawals made to third party and same party including savings, current, call and fixed deposits.

# EBANKING SERVICES

|  |   | OCBC  | OCBC Premier   |  |
|--|---|---|--|--|
| ATM  | ATM Card Replacement  | Lost/Stolen card                                    | S\$5 per card  | Waived<br>(Maximum 2 requests per annum) |
|  |   | Reissuance of PIN                                   | S\$5 per card  | Waived                                   |
|  |   | Damaged Card  | Free   |  |
|  | ATM Charges   | Shared ATM  | 30 cents charge from third withdrawal onwards per calendar month |  |
|  |   | OCBC Wing Hang ATMs in Hong Kong and Macau          | Free   |  |
|  |   | OCBC Malaysia ATMs in Malaysia                      | Free   |  |
|  |   | OCBC NISP ATMs in Indonesia                         | Free   |  |
| Participating MEPS ATM in Malaysia <sup>8</sup>                |   | S\$5 per withdrawal                                 |  |  |
| Other ATMs in China and other countries with Visa/Plus service | 1) Nominal service charge of 3% is levied on the S\$ equivalent of the amount withdrawn (min S\$5 and max S\$20 per transaction)<br>2) Administrative fee of 1.8% of the foreign currency transaction <sup>9</sup><br>3) Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank |   |  |  |
| Online Banking   | Online Banking Fees   | Funds transfer to other bank                        | Free   |  |
|  |   | Per returned item from funds transfer to other bank | S\$0.50  |  |
|  | 2FA Hardware token replacement fee  | S\$20 per token                                     | Waived   |  |
| Phone banking  | Phone Banking Fees  | Funds transfer to other bank                        | S\$0.50 per returned item  |  |

<sup>8</sup> Applicable to ATM and Debit Cards only.

<sup>9</sup> Foreign currency transactions are converted to local currency based on the rate determined by the respective card associations. Costs incurred by the Bank due to this currency conversion, together with the administrative fee will be charged to your card account as part of the foreign currency transaction.



## OTHER BANKING SERVICES

|                    |  |   | OCBC  | OCBC Premier                                  |
|--------------------|--|---|---|---|
| Safe Deposit Box   | <b>Safe Deposit Box Fees and Charges</b>                                       | Annual Fee  | Standard Fees   | 20% discount on Standard Annual Fee           |
|                    |  | Key Deposit (refundable)  | S\$150  |   |
|                    |  | Lost Key Charges:<br>1 key  | S\$160.50*  |   |
|                    |  | 2 keys  | S\$214*   |   |
|                    |  | Late Payment Fees   | S\$20   |   |
|                    |  | Safe Custody Fee  | S\$160.50 per annum*  |   |
|                    | Force Opening Charges  | S\$107*   |   |   |
| Guarantees         | <b>Banker's Guarantee</b>  | Issuance Commission (new/renewal) and Amendment (Increase in Amount/ Extension) | 1.5% per annum (minimum 1 year or S\$150 whichever is higher) |   |
|                    |  | Other Amendments  | S\$100 per amendment  |   |
| Document Retrieval | <b>Document/Statement Retrieval Charges<sup>10</sup> per monthly statement</b> | Current and previous month (statements only)                                    | Free  |   |
|                    |  | For retrievals of less than 1 year ago  | S\$20   | Waived (for maximum of 2 documents in a year) |
|                    |  | For retrievals of between 1 and 3 years ago                                     | S\$30   |   |
|                    |  | For retrievals of more than 3 to 6 years ago                                    | S\$50   |   |
|                    | For retrievals of more than 6 years ago  | S\$100  |   |   |
|                    | <b>Hold Mail Service</b>   |   | Not applicable  | S\$385.20 per year*                           |
| Audit Confirmation | <b>Audit Confirmation Fee</b>  | Non-borrowing customer  | S\$30 per confirmation  |   |
|                    |  | Borrowing customer with retail accounts   | S\$50 per confirmation  |   |
|                    |  | Borrowing customer without retail accounts                                      | S\$53.50 per confirmation*                                    |   |
|                    |  | Letter of Reference (non loans related)   | S\$30 per request   |   |
|                    |  | Letter of Reference (loans related)   | S\$32.10 per request*   |   |
|                    |  | <b>Tracers/Investigations</b>   |   | Cable Charges apply                           |

\* Inclusive of GST

<sup>10</sup> Includes monthly SGD/FCY statement of accounts, SGD/FCY fixed deposit Interest statement and advices, deposit/withdrawal/debit/credit vouchers, savings account details. Consolidated statement for passbook savings is not chargeable. Retrieval charges debited from FCY accounts will be based on prevailing TT rate applicable.

## OTHER BANKING SERVICES

|                          |   | OCBC   | OCBC Premier   |
|--------------------------|---|--|--|
| Over-The-Counter Charges | Cash Charges  | Cash Deposit   | First S\$20,000 per day : Free<br>Every subsequent S\$10,000 or part thereof: S\$10  |
|                          |   | Deposit of unsorted/<br>folded notes                                     | For faster processing of notes deposited, please follow the guideline <sup>12</sup> . Otherwise, an additional S\$50 fee will be levied. |
|                          | Coin Charges  | Coin Deposit <sup>13</sup>   | S\$1.50 for every 100 coins deposited or part thereof  |
|                          |   | Coin Withdrawal  | S\$1.50 for every S\$50 withdrawn or part thereof  |
|                          |   | Coin Exchange  | S\$1.50 for every S\$50 changed or part thereof  |
|                          | Internal Fund Transfer/<br>Multiple Deposits to<br>Different Accounts<br>(per customer basis,<br>aggregated across all<br>accounts of the customer) | Per visit:<br>First 3 transactions<br>4th transaction onwards            | Free<br>S\$5 per transaction   |
|                          |   | Per calendar month:<br>First 20 transactions<br>21st transaction onwards | Free<br>S\$3 per transaction   |

## CREDIT CARDS

|                  |                                    | Principal | Supplementary   |
|------------------|------------------------------------|-----------|---|
| Annual Fee p.a.* | OCBC Premier Voyage Card           | S\$488.00 | S\$188.00<br>(first year waived for first two supplementary card) |
|                  | OCBC Titanium MasterCard           | S\$192.60 | S\$96.30  |
|                  | OCBC 365 Credit Card               | S\$160.50 | S\$80.25  |
|                  | OCBC Cashflo Credit Card           | S\$64.20  | S\$32.10  |
|                  | OCBC Robinsons Group Visa Platinum | S\$192.60 | S\$96.30  |
|                  | OCBC Platinum MasterCard           | S\$160.50 | S\$80.25  |
|                  | OCBC Arts Platinum MasterCard      | S\$160.50 | S\$80.25  |
|                  | BEST-OCBC Platinum MasterCard      | S\$53.50  | S\$32.10  |

\* Inclusive of GST

<sup>12</sup> Sort the notes by denomination and arrange them with the front side facing up, unfolded; 2. Separate the notes into paper and polymer types, then pack them using rubber bands in 100-piece bundles of the same denomination; 3. Bundle loose notes (ie fewer than 100 pieces per denomination) together, sorted by denomination, and stack them upwards from the largest-sized notes (at the bottom) to the smallest (at the top).

<sup>13</sup> Coins deposited may not be credited into the relevant account on the same day of deposit

## MORTGAGE

Enjoy preferential rates on our Singapore and Overseas Home Loan packages. Please speak to your Relationship Manager or call the Premier Hotline at 1800-PREMIER (773 6437) for more details.

These fees and charges are effective from **1 JULY 2016** and are subject to change from time to time.

# PREMIER CENTRE DIRECTORY

To experience the Premier difference for yourself, come visit us at any of our Premier Centres. You can also call our Premier Hotline at 1800 PREMIER (773 6437) if you have any queries or wish to make an appointment with us. For more information, please visit [www.ocbc.com/premier](http://www.ocbc.com/premier)

## Open from Mondays to Sundays, 11.00am to 7.00pm

### Ang Mo Kio Hub

53 Ang Mo Kio Avenue 3  
#B1-32/33  
Singapore 569933

### Hougang Mall

90 Hougang Avenue 10  
#01-01/02/03/04/05  
Singapore 538766

### Nex

23 Serangoon Central  
#B2-28/29  
Singapore 556083

### Bedok

Blk 204 Bedok North Street 1  
#01-403/405/407  
Singapore 460204

### ION Orchard

2 Orchard Turn  
#B2-57  
Singapore 238801

### Orchardgateway

277 Orchard Road  
orchardgateway  
#01-16 & #B2-12  
Singapore 238858

## Open from Mondays to Saturdays:

**9.00am to 4.30pm (Mon-Fri) and 9.00am to 11.30am (Sat)**

### Holland Village\*

249 Holland Avenue  
Level 2  
Singapore 278980

### Kallang Wave^

1 Stadium Place  
Kallang Wave, #01-66/67  
Singapore 397628

### Sixth Avenue

827 Bukit Timah Road  
Singapore 279886

### Marina Bay Financial Centre

10 Marina Boulevard  
Marina Bay Financial Centre Tower 2  
#01-04  
Singapore 018983

### OCBC Centre

65 Chulia Street  
OCBC Centre, Mezzanine Floor  
Singapore 049513

### Thomson

181 Upper Thomson Road  
Singapore 574331

### Serangoon Garden

86/88 Serangoon Garden Way  
Level 2  
Singapore 555982

\*Holland Village is open from 11am to 7pm from Monday to Friday and 11am to 1.30pm on Saturday.

^Kallang Wave is open from 11am to 7pm from Monday to Friday (Teller counter service closes at 6.30pm) and 10am to 8pm on Saturday (Teller counter service closes at 4pm)

We also have dedicated Premier Banking teller counters at over 50 OCBC Bank branches to help you with your banking transactions. For a list of locations, please visit [www.ocbc.com](http://www.ocbc.com)

