

Revision of Interest Rates and Fees & Charges on Personal Deposit Accounts

Dear Customers

- We are notifying you about revisions to the interest rates we will pay on these accounts from 2 June 2014 onwards.

Account Name	Existing Interest Rates		Revised Interest Rates	
Al-Wadi'ah Savings Basic Banking Account Moi Account MultiSave Account OCBC School Savings Passbook Savings Savers Account Seniorate Account SmartParent Account SmartSavings Account SmartSenior Account Special Savings (CPF) Statement Savings Student EasiStart WealthSavers Young Savers Account	<u>Balance Amount</u>	<u>Rates (p.a.)</u>	<u>Balance Amount</u>	<u>Rates (p.a.)</u>
	First \$250,000	0.05%	First \$350,000	0.05%
	\$250,001 to \$1,000,000	0.08%	\$350,001 to \$1,000,000	0.08%
	Above \$1,000,000	0.10%	Above \$1,000,000	0.10%
EasiSave MoneyMax	<u>Balance Amount</u>	<u>Rates (p.a.)</u>	<u>Balance Amount</u>	<u>Rates (p.a.)</u>
	First \$50,000	0.05%	First \$100,000	0.05%
	\$50,001 to \$1,000,000	0.10%	\$100,001 to \$350,000	0.08%
	Above \$1,000,000	0.15%	\$350,000 to \$1,000,000	0.10%
Yield Plus Account	<u>Balance Amount</u>	<u>Rates (p.a.)</u>	Above \$1,000,000	0.15%
	First \$50,000	0.15%		
	\$50,001 to \$250,000	0.20%		
	\$250,001 to \$1,000,000	0.30%		
	Above \$1,000,000	0.35%		
Premier EasiSave Premier Statement Savings Private EasiSave Private Statement Savings	<u>Balance Amount</u>	<u>Rates (p.a.)</u>	<u>Balance Amount</u>	<u>Rates (p.a.)</u>
	First \$250,000	0.15%	\$0 to \$100,000	0.10%
	\$250,001 to \$1,000,000	0.225%	\$100,001 to \$1,000,000	0.20%
	\$1,000,001 to \$2,000,000	0.25%	Above \$1,000,000	0.25%
	Above \$2,000,000	0.30%		
EasiSave Gold	<u>Balance Amount</u>	<u>Rates (p.a.)</u>		
	First \$100,000	0.10%		
	Above \$100,000	0.20%		

Information correct as at 30 April 2014

2. Changes to the terms of the following accounts and account charges will take effect from 2 June 2014 as well.

Account Name	Revised Account Terms	
Seniorate Account	Minimum Monthly Average Balance Fall Below Fee	\$500 \$2
Moi Account WealthSavers	Minimum Monthly Average Balance Fall Below Fee	\$1,000 \$2
Bonus + Account	Minimum Monthly Average Balance Fall Below Fee	\$3,000 \$2

3. We are providing greater clarity for the following items found in our Pricing Guide:

Internal Funds Transfer/ Multiple Deposits to Different Accounts	Clarification
For fund transfers made at any OCBC branch counter to any OCBC Singapore accounts: - First 3 transactions per visit : Free - 4th transaction onwards : S\$5 per transaction	Charges are applicable per submission over our branch counters. Examples of Internal Funds Transfer include single cheque deposit for crediting to multiple OCBC accounts, or instructions at our branch counter to transfer funds to multiple OCBC accounts.
Excess Fees (Incidental Overdraft Charges)	Clarification
There will be a standardisation of Excess Fees (Incidental Overdraft Charges)	In the event your saving account exceeds the available balance, interest will be charged at Prime + 4.75%p.a. on the excess amount.

Please call our hotline at 1800 363 3333 should you require more assistance.

Thank you for banking with us.