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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)	Passbook Savings Account	Minimum Initial Deposit	S\$1,000	
		Service fee if monthly average balance falls below S\$1,000	S\$2 per month	
	Smart Senior Account ¹	Minimum Initial Deposit	S\$1,000	
		Service fee if monthly average balance 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 ²	Minimum S\$30 or Prime + 4.75% p.a., whichever is higher, on the excess amount	

¹ No new accounts offered

² Excess fee is an incidental overdraft charge for accounts without limits

DEPOSIT ACCOUNTS

		OCBC	OCBC Premier
Global Deposit Accounts (Foreign Currency)	Standard Fees for all Foreign Currency Deposit Accounts	Deposit/withdrawal in foreign currency notes (depending on currency type)	1% minimum commission-in-lieu of exchange ³
		Early Account Closure Fee (Within 6 months of opening)	0.75% minimum commission-in-lieu of exchange ³
		Excess Fee ²	US\$20
	Premier Trade Global Cash Account	Service Fee	Minimum US\$5 or equivalent for foreign currency accounts
	Global Savings Account	Minimum Initial Deposit and end day balance to earn interest	Not Applicable
	USD Chequeing Account	Service Fee	Free
	Global Fixed Deposit	Minimum Initial Deposit and end day balance to earn interest	USD 5,000 EUR 5,000 AUD 5,000 GBP 5,000 CAD 5,000 JPY 500,000 HKD 50,000 NZD 5,000 CHF 5,000
		Premature Termination Fee	USD 1,000 US\$10 USD 5,000 EUR 5,000 AUD 5,000 GBP 5,000 CAD 5,000 JPY 500,000 HKD 50,000 NZD 5,000 CHF 5,000 THB 500,000

² Excess fee is an incidental overdraft charge for accounts without limits.

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

CHEQUE

			OCBC	OCBC Premier	
Cheque Charges	Cheque Book Charge	Premier EasiSave Account		Not Applicable	Waived
	Cheque Retrieval ⁴	For retrieval of less than 1 year ago		S\$21.40*	Waived (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*	
		Physical Cheque Retrieval		S\$53.50 per cheque*	
	Stop Cheque Payment	SGD Cheques	Reported via Branch	S\$30 per cheque	Waived (for maximum of 2 cheques per customer per month)
			Reported via Phone/ Online Banking	S\$15 per cheque	
		USD Cheques		US\$30 per cheque	
	Loss of Cheque Book	SGD Cheque books	Reported via Branch	S\$60	Waived (for maximum of 2 cheques per customer per month)
			Reported via Phone/ Online Banking	S\$30	
		USD Cheque books		US\$30	
	Returned Cheques (Outward)	SGD Cheque		S\$40 per cheque	
		USD Cheque		US\$40 per cheque	
	Marked Cheques	OCBC Bank Cheques ⁵		S\$40 per cheque	
		Other Bank's Cheques		S\$80 per cheque + courier charges (if applicable)	
	Foreign Currency Cheques Clearing Charges	Sent for Local Clearing: USD cheques drawn on local banks		Free	
Sent for Overseas Collection: In Brunei Dollars		S\$15 per cheque + 1/4% commission in lieu of exchange ³ (min S\$5) + Postage and/or Agent Fees (if applicable)			
In other currencies		1/8% commission (min S\$30, max S\$100) + Postage and/or Agent Fees (if applicable)			

* Charges are inclusive of GST

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange.

⁴ NOTE: Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$21.40

⁵ Service is not available on Sundays and Public Holidays.

REMITTANCES

			OCBC	OCBC Premier
Inward Remittance	Telegraphic Transfer	Credit to Fixed Deposit Credit to SGD or FCY Account	Free S\$10	
	MEPS (Electronic Payment System)	Incoming Payments	Free	
	Demand Draft (Credit to SGD or FCY Account)	Drawn on OCBC Bank	Free	
		Drawn on other bank	1/8% commission (min S\$30) + Agent Fees and/or Postage (if applicable)	
	Traveller's cheques	Encashment of Traveller's Cheque	Free except for cheques in: <ul style="list-style-type: none"> Australian Dollar: 5% or £7.00, whichever is higher (Thomas Cook's Travellers' Cheques only) Japanese Yen: JPY200 per Traveller's Cheque 	
Outward Remittance	Telegraphic Transfers to OCBC first party accounts overseas	Commission	Same as fees for 'Telegraphic Transfers to non-OCBC or/and third party accounts'	Waived
		Cable Charge	S\$20	Waived
		Agent Fee (if applicable)	Fixed fee based on remitting currency ³	Waived
	Telegraphic Transfers to non-OCBC or/and third party accounts	Commission: Debit SGD Account	1/8% commission (Min S\$10, Max S\$100)	50% Discount (Min S\$5, Max S\$50)
		Debit FCY Account (involving Foreign Exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
		Debit FCY Account, including FCY Fixed Deposit (not involving foreign exchange)	1/8% commission (Min S\$10, Max S\$120) and 1/8% commission in lieu of exchange ³ (Min S\$25, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
		Cable Charge	S\$20	
		Agent Fee (if applicable)	Fixed fee based on remitting currency ⁶	
	Outward Remittances through Online Banking	Telegraphic Transfers/ Overseas Fund Transfer Account Holder: Debit from SGD Accounts	Same/Third Party: 1/8% commission (Min S\$10, Max S\$100) + Agent Fee (if applicable): fixed fee based on remitting currency ³ + Cable Charge (flat fee of S\$20)	Commission Waived (Cable Charge S\$20 and Agent Fee apply)
		MEPS (MAS Electronic Payment System)/Same day Fund Transfer Out-going Payment	S\$5	

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

⁶ 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 3rd party bank charges are applicable.

REMITTANCES

			OCBC	OCBC Premier
Outward Remittance	Cashier's Order	Payable to Own Name	Free	
		Payable to Third Party	S\$5 per cashier's order	Waived
	MEPS (Electronic Payment System)	Outgoing Payments	S\$20	
	Demand Draft (from SGD or FCY Accounts) ¹²	Commission: Debit SGD Account	1/8% commission (Min S\$15, Max S\$100)	50% Discount (Min S\$7.50, Max S\$50)
		Debit FCY Account (involving Foreign Exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
		Debit FCY Account (not involving foreign exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
			1/8% commission in lieu of exchange ³ (Min S\$25, Max S\$120)	
Cancellations / Amendments / Stop Payments	Cancellations	Cancel Cashier's Order	S\$5 per cashier's order	
		Cancel Demand Draft ⁷ : SGD Account	S\$10 per draft	
		Foreign Currency Account:	US\$5 per draft	
	Stop Payment	Cashier's Order	S\$20 per cashier's order	
		Demand Draft ⁷ : SGD Account Foreign Currency Account	S\$20 per draft US\$10 per draft	
Other Fund Transfer Services	Amendment	Amendment/Investigation: Telegraphic Transfer	Cable Charge (flat fee S\$20) + Agent Fee (if applicable)	
	GIRO	EasiPay standing Instruction	S\$10 per transaction	
		Outward GIRO Return	S\$10 per item	
		Inward GIRO Return	Minimum S\$0.50 to maximum of S\$1.50 per item	
	Standing Instructions (Telegraphic Transfer / Electronic Payment System)	Set-up Charge	S\$10 Standard charges apply	
		Amendment/Cancellation	S\$10	
	Internal Funds Transfer (within OCBC Singapore accounts)	Rejected items due to insufficient funds	S\$30	
		First 3 transactions	Free	
		4th Transaction onwards	S\$5 per transaction (Charges are applicable per submission made through any OCBC branch)	

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

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

¹² 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 (Maximum 2 requests per annum)
		Reissuance of PIN	S\$5 per card	Waived
		Damaged Card	Free	
	ATM Charges	Shared ATM	30 cents from 3 rd withdrawal per calendar month	
		Overseas ATM	3% is levied on the S\$ equivalent of (a) the amount withdrawn and (b) such service fee as may be imposed by the acquirer bank, which may vary from bank to bank (minimum S\$5 and maximum S\$20 per transaction)	
		OCBC Malaysia and BANK NISP ATMs	S\$2 per transaction	
		Participating MEPS ATM in Malaysia ⁸	S\$5 per withdrawal	
Online Banking	Online Banking Fees	Remittance to China ⁹	S\$15 per remittance	
		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	Online Remittance to China ⁹	S\$15 per remittance	
		Open COE Bidding	S\$10 per submission S\$10 per revision	
		Funds transfer to other bank	S\$0.50 per returned item	

⁸ Applicable to ATM and Debit Cards only.

⁹ Applicable to participating China UnionPay member banks.

OTHER BANKING SERVICES

			OCBC	OCBC Premier
Safe Deposit Box	Safe Deposit Box Fees and Charges	Annual Fee	Standard Fees	20% discount on Standard Annual Fee
		Key Deposit (refundable)	S\$150	
		Lost Key Charges: 1 key 2 keys	S\$160.50* S\$214*	
		Late Payment Fees	S\$20	
		Safe Custody Fee	S\$160.50*	
		Force Opening Charges	S\$107*	
Cash Transactions at Teller Counters	Cash Deposit Charges	First S\$20,000 per day	Free	
		Every subsequent S\$10,000 or thereof	S\$10 (Applicable for all denominations)	
		Deposit of unsorted / folded notes	S\$50	
Guarantees	Banker's Guarantee	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	Document/Statement Retrieval Charges ¹⁰ per monthly statement	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 ¹¹	S\$100	
Audit Confirmation	Audit Confirmation Fee	Non-borrowing customer	S\$30 per confirmation	Waived (for maximum of 2 waiver per annum)
		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*	
	Tracers/Investigations		Cable Charges apply	

* Charges are inclusive of GST

¹⁰ 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.

¹¹ Payment to be collected upon retrieval request.

OTHER BANKING SERVICES

		OCBC	OCBC Premier
Over-The-Counter	Over-The-Counter Branch Transaction Fee (Per customer basis, aggregated across all accounts of the customer)	1 - 20th transaction per month: Free 21st transaction onwards: S\$3 per transaction	

CREDIT CARDS

		Principal	Supplementary
Annual Fee^	OCBC Elite World Card	S\$1,605.00	Free
	OCBC Titanium MasterCard	S\$192.60	S\$96.30
	OCBC Robinsons VISA Platinum	S\$128.40	S\$64.20
	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

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 October 2014 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

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
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2 Orchard Turn
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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
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Kallang Wave^

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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
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65 Chulia Street
OCBC Centre, Mezzanine Floor
Singapore 049513

Thomson

181 Upper Thomson Road
Singapore 574331

Serangoon Garden

86/88 Serangoon Garden Way
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*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

