

Fees & Charges for Credit Cards

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| Interest-free Period | 23 calendar days from statement date if there is no balance carried forward from the previous statement. |
| Interest on Purchases | The interest rate for OCBC Credit Cards is 26.88% per annum (or 26.76% for NTUC/OCBC Plus! Visa Credit Cards). If we do not receive full payment by the due date, a minimum charge of \$2.50 a month, calculated from the transaction date, will be billed to your account. |
| Interest on Cash Advance | 28.92% per annum on the amount withdrawn subject to compounding if the monthly interest charge are not received in full by OCBC bank (minimum charge of S\$2.50) |
| Minimum Monthly Payment | <u>Accounts with Outstanding Amounts within the Credit Limit</u> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount. |
| Late Payment Charges | S\$100 if the minimum payment is not received by the payment due date. |
| Annual Fees | Please refer to www.ocbc.com/cards for the respective credit card annual fees. |
| Retrieval Fees | Requests for copies of sales draft and statements are subject to the following charges (inclusive of prevailing GST). Sales Draft Copy S\$15 (per copy) Original S\$25 (per copy) Statement Current to 2 months FREE 3 to 12 months S\$5 (per statement) More than 12 months S\$30 (per statement) |
| Cash Advance fee | S\$15 or 6% of amount withdrawn whichever is greater. |
| Fees for Foreign Currency Transactions | Foreign currency transactions, other than USD transactions, are converted to USD first before being converted to SGD based on the rate determined by the respective card associations. Until 15 March 2019, all foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (1.8%) of the foreign transaction amount. From 15 March 2019, all foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (2.0%) of the foreign transaction amount. |
| Currency Conversion Fee | An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction. |
| Payment Hierarchy | If full payment is not received by OCBC Bank by payment due date, payment is first applied to the balance that attracts the highest interest rate |
| Lost / Stolen Card Liability | S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf) |
| FRANK Card Replacement Fee | Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$30 card replacement fee applies from 3 card onwards. |
| FRANK Card Design Fee | For lost/stolen card or change of card design, card design fee of S\$10 – S\$20 applies. For damaged or faulty card, card design fee of S\$10 – S\$20 applies if you wish to change your card design. |
| NETS FlashPay Top-up Fee | S\$50 (top-up value); S\$0.25 per automatic top-up (waived till 31 December 2015). |
| There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details. | |

