

Corporate & Institutional Banking Pricing Guide

1 Account Charges

Singapore Dollar Business Accounts

Fees	SGD Chequing Account
Minimum Initial Deposit	S\$5,000
Service Fee	S\$35 per month if monthly average balance falls below S\$10,000.
Early Account Closure Fee	S\$50 for accounts closed within 6 months of opening.
Excess Fee (Incidental overdraft charge for accounts without limits)	Minimum S\$30 or Prime + 4.75% p.a. (whichever is higher) on the excess amount.
Velocity@ocbc (Business Internet Banking) Token	Please refer to Page 9 for details. Transaction fees apply.
eAlerts@ocbc	Standard charges apply. First 3 months waived. Please refer to page 8 for detailed charges.
Transaction Fees	Standard charges apply as per sections "Transaction Charges" & "Other Service Charges" in the following pages, unless otherwise mentioned.
Cheques	Standard charges apply. Please refer to page 4 for detailed charges.
GIRO (Payment & Collection)	Standard charges apply. Please refer to page 6 for detailed charges.

Foreign Currency Business Accounts

Fees	Call Account	USD Chequing Account			
Minimum Initial Deposit	<ul style="list-style-type: none"> <li style="width: 50%;">• AUD10,000 <li style="width: 50%;">• NZD10,000 <li style="width: 50%;">• CAD25,000 <li style="width: 50%;">• GBP5,000 <li style="width: 50%;">• HKD500,000 	US\$1,000			
Service Fee	Currency	If monthly average balance falls below	Service fee payable (in respective currency)	US\$10 per month if monthly average balance falls below US\$1,000.	
	AUD	1,000	15		
	CAD	1,000	15		
	GBP	500	10		
	HKD	8,000	80		
	NZD	1,000	15		
	Currency	Monthly average balance	Service fee (in respective currency)		
	CHF	CHF 25,000 and below	Waived		
		Above CHF 25,000	2.5% p.a. for a monthly average balance in excess of CHF 25,000		
	EUR	EUR 25,000 and below	Waived		
Above EUR 25,000		0.5% p.a. for a monthly average balance in excess of EUR 25,000			
JPY	JPY 3,000,000 and below	Waived			
	Above JPY 3,000,000	0.5% p.a. for a monthly average balance in excess of JPY 3,000,000			
Early Account Closure Fee	US\$20 (or equivalent) for accounts closed within 6 months of opening.		US\$20 for accounts closed within 6 months of opening.		
Account Set-up Fee	(For CHF, EUR & JPY only) CHF500, EUR500, JPY65,000		N.A.		
Excess Fee (Incidental overdraft charge for accounts without limits)	<p>AUD : Minimum AUD10 or AUD Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>CAD : Minimum CAD8 + CAD Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>CHF : Minimum CHF8 or CHF Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>EUR : Minimum EUR6 or EUR Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>GBP : Minimum GBP4 + GBP Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>HKD : Minimum HKD40 or HKD Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>JPY : Minimum JPY750 + JPY Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p> <p>NZD : Minimum NZD12 or NZD Prime Rate + 4% p.a. (whichever is higher) on the excess amount.</p>		Minimum US\$10 or USD Prime Rate + 4% p.a. (whichever is higher) on the excess amount.		
Minimum Day End Balance to Earn Interest	<ul style="list-style-type: none"> <li style="width: 50%;">• AUD10,000 <li style="width: 50%;">• HKD500,000 <li style="width: 50%;">• CAD25,000 <li style="width: 50%;">• NZD10,000 <li style="width: 50%;">• GBP5,000 	N.A.			

2 Time Deposits

Singapore Dollar Time Deposit

Minimum Initial Deposit	Available Tenures	Premature Termination
S\$5,000	1-12, 18, 24 and 36 months (shorter tenures available for higher amounts)	Premature withdrawal fees applicable for withdrawal made prior to maturity.

Foreign Currency Time Deposit

Minimum Initial Deposit	Available Tenures	Premature Termination
<ul style="list-style-type: none">• AUD10,000• CAD25,000• CHF25,000• EUR5,000• GBP5,000• HKD200,000• JPY1,000,000• NZD10,000• USD5,000	1, 2, 3, 6, 9 and 12 months (shorter tenures available for higher amounts)	Premature withdrawal fees applicable for withdrawal made prior to maturity.

3 Transaction Charges

All charges, if converted into another currency, are performed at the Bank's published foreign exchange rates.

Cheques

Cheques Clearing		Charges				
Standard Clearing Fees		S\$0.75 per cheque from the 31st cleared cheque onwards (per calendar month)				
Returned Cheques (SGD)		S\$50 per returned cheque due to insufficient funds S\$40 per returned cheque due to technical reasons.				
Returned Cheques (USD)		US\$40 per cheque (due to insufficient funds/technical reasons)				
Cheques Retrieval		Charges				
Cheque Image Retrieval*		S\$21.40 (inclusive of GST) for retrievals of cheques cleared less than 1 year ago S\$32.10 (inclusive of GST) for retrievals of cheques cleared between 1 to 3 years ago S\$53.50 (inclusive of GST) for retrievals of cheques cleared more than 3 years ago				
Stop Payment		Charges				
Stop Payment (SGD)		S\$30 per cheque				
<ul style="list-style-type: none"> via Branch/Business Banking Commercial Service Centre via Business PhoneBanking/ Business Internet Banking 		S\$15 per cheque				
Stop Payment (USD)		US\$30 per cheque				
<ul style="list-style-type: none"> via Branch/Business Banking Commercial Service Centre via Business PhoneBanking/ Business Internet Banking 		US\$10 per cheque				
Loss of Cheque Book		Charges				
Loss of Cheque Book (SGD)		S\$60				
<ul style="list-style-type: none"> Report via Branch/Business Banking Commercial Service Centre Report via Business PhoneBanking/Business Internet Banking 		S\$30				
Loss of Cheque Book (USD)		US\$30				
Marked Cheques		Charges				
Direct Marked Cheque ¹		S\$100 per cheque + Courier Charges (if applicable)				
Foreign Currency Cheques		Charges	Commission	Agent Fees	Commission-in-lieu of exchange ²	Courier/Postage
Cleared Locally:						
<ul style="list-style-type: none"> USD Cheques Drawn on Local Clearing Participating Banks 		Free	N.A.	N.A.	N.A.	N.A.
<ul style="list-style-type: none"> Other Currency Cheques and USD Drawn on Non-Participating Banks 		N.A.	1/8% commission (min S\$30, max S\$100)	If applicable	N.A.	If applicable
<ul style="list-style-type: none"> Sent for Overseas Clearing In All Currencies 		N.A.	1/8% commission (min S\$30, max S\$100)	If applicable	N.A.	If applicable

*For each urgent cheque image retrieval (within 7 business days), an additional charge of S\$21.40 (inclusive of GST) will be levied.

Inward Remittances

Telegraphic Transfer	Charges
Credit to SGD Account	S\$10
Credit to FCY Account	S\$10
Credit to Time Deposit	Free

MEPS (MAS Electronic Payment System)	Charges
Credit to Account	Free

Demand Draft	Drawn on OCBC Bank	Drawn on other Banks
Credit to SGD or FCY Account	Free	1/8% commission (min S\$30 + Agent fees (if applicable) + postage (if applicable))

Outward Remittances

Telegraphic Transfer					
Account Holder	Commission	Agent Fees ³	Commission-in-lieu of exchange ³	Cable Charge	
				Velocity@ocbc (Business Internet Banking)	Branch
Debit from SGD Accounts	Same/Third Party: 1/8% commission (min S\$10, max S\$100)	If applicable, fixed fee based on remitting currency ³	N.A.	Flat fee of S\$20	Flat fee of S\$30
Debit from Foreign Currency Account without Foreign Exchange	Same/Third Party: 1/8% commission (min S\$10, max S\$120)		1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)		
Debit from Foreign Currency Account with Foreign Exchange	Same/Third Party: 1/8% commission (min S\$10, max S\$100)		N.A.		
Withdrawal from Foreign Currency Time Deposits	Same/Third Party: 1/8% commission (min S\$10, max S\$100)		1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)		

Outward Remittances

MEPS (MAS Electronic Payment System)	
Account Holder	Charges
Out-going Payments	S\$20

Cashier's Order	
Account Holder	Charges
Payable to Own Name/ Third Party	S\$5 per Cashier's Order

Demand Draft			
Account Holder	Commission	Commission-in-lieu of exchange ²	Postage
Debit from SGD Accounts	1/8% commission (min S\$15, max S\$100)	N.A.	If applicable
Debit from Foreign Currency Accounts <u>with</u> Foreign Exchange	1/8% commission (min S\$10, max S\$120)	N.A.	If applicable
Debit from Foreign Currency Account <u>without</u> Foreign Exchange	1/8% commission (min S\$10, max S\$120)	1/8% commission-in-lieu of exchange (min S\$25, max S\$120)	If applicable

GIRO (Payment and Collection) and Standing Instructions

Description	Charges
Outward GIRO	S\$0.20 per item
Outward GIRO Return	S\$10 per item
Inward GIRO Return	Up to 50 items: S\$0.50 per item 51 to 200 items: S\$0.70 per item 201 to 500 items: S\$1 per item Above 500 items: S\$1.50 per item
GIRO Standing Instruction	S\$10 per transaction

FAST

FAST (Fast And Secure Transfers) - Transfer in S\$, available via Velocity@ocbc (business internet banking) and Business Mobile Banking app	
Description	Charges
FAST (Payment and Collection)	S\$0.20 per transaction (promotional fee from 1 May to 31 December 2018) S\$0.50 per transaction (from 1 January 2019)

PAYNOW

PayNow is a new service that – via Velocity@ocbc (business internet banking) or our Business Mobile Banking app – lets you:	
<ul style="list-style-type: none"> • Receive money from a sender who uses just your Unique Entity Number (UEN) or QR code. Your bank account number need not be used; • Make a secure payment using the recipient's UEN (for businesses) or NRIC/ mobile number (for individuals). 	
Description	Charges
To receive money through PayNow	Per transaction: S\$0.20 (Introductory Promotion: Free till 31 December 2019)
To make payment through PayNow	Per transaction: <ul style="list-style-type: none"> • Applicable GIRO or FAST transaction fee • S\$0.20 lookup fee* (Introductory Promotion: Free till 30 June 2019) *To check if recipient has registered for PayNow

Internal Funds Transfer

Description	Charges	
	Branch / Manual Instruction	Velocity@ocbc (Business Internet Banking)
For funds transfer within OCBC Singapore accounts	S\$5 per transaction	Free

Standing Instructions (Telegraphic Transfer/MEPS)

Description	Charges
Set-up Charge Note: Standard charges apply as per section "Outward Remittances" in this Corporate & Institutional Banking Pricing Guide	S\$10
Amendment/Cancellation	S\$10
Rejected items due to insufficient funds	S\$30

Cancellations/Stop Payments/Amendments/Investigations

Cancellation				
Description	Charge (SGD Account)	Charge (Foreign Currency Account)	Agent Fee	Cable Charge
Cashier's Order	S\$5 per Cashier's Order	N.A.	N.A.	N.A.
Demand Draft	S\$10 per draft	US\$5 per draft	If applicable	If applicable
Stop Payments				
Description	Charge (SGD Account)	Charge (Foreign Currency Account)	Agent Fee	Cable Charge
Cashier's Order	S\$20 per Cashier's Order	N.A.	N.A.	N.A.
Demand Draft	S\$20 per draft	US\$10 per draft	If applicable	If applicable
Amendments/Cancellations/Investigations				
Description	Charge (SGD Account)	Charge (Foreign Currency Account)	Agent Fee	Cable Charge
Telegraphic Transfer	N.A.	N.A.	If applicable	Flat fee of S\$20

4 Other Service Charges

ATM/OCBC Business Debit Card

Description	Card Replacement Fee/Charges
Lost/Stolen Card	ATM: S\$5 per card OCBC Business Debit Card: S\$20 per card
Damaged Card	Free
ATM Charges (Coin Deposit Fee)	S\$0.012 per coin (total fee rounded to the nearest 1 cent)
Sales Draft Retrieval Fee (1st copy) (Applicable for OCBC Business Debit Card)	S\$5
Sales Draft Retrieval Fee (Subsequent copy) (Applicable for OCBC Business Debit Card)	S\$15
Shared ATM	S\$0.30 charge from third withdrawal onwards per calendar month 3% is levied on the S\$ equivalent of the amount withdrawn (min S\$5 and max S\$20 per transaction)
OCBC Malaysia & Bank NISP Indonesia ATMs	S\$2 per transaction
Participating MEPS ATMs in Malaysia[#]	S\$5 per withdrawal
Transactions (including refunds) in foreign currencies	2% administrative fee + costs of conversion applies
Dynamic Currency Conversion Fee	All MasterCard transactions effected in Singapore dollars in a foreign country or on a foreign website will have an additional fee of 1% levied on the converted Singapore dollar amount.

Business Deposit Card

Description	Card Issuance/Replacement Charges
Card Issuance	S\$5 per card
Replacement of card due to lost/stolen/damaged card	S\$5 per card

eAlerts@ocbc

Service Type	Service Fee
Cash Alerts	S\$25 per month. 1st 3 months waived. A monthly fee of S\$25 will be payable for any one of the following combinations: <ul style="list-style-type: none"> Two different accounts with one Authorised User or One account with two different Authorised Users or Account 1 for Authorised User 1 and Account 2 for Authorised User 2 A monthly fee of S\$10 will be payable for each additional account or Authorised User to be alerted
Trade Finance Alerts	S\$25 per month. 1st 3 months waived. A monthly fee of S\$25 will be payable for Trade Finance eAlerts for 2 different email user addresses A monthly fee of S\$10 will be payable for each additional Authorised User to be alerted
Cash and Trade Finance Alerts	S\$35 per month. 1st 3 months waived. A monthly fee of S\$15 will be payable for each additional account or Authorised User to be alerted.

Velocity@ocbc (Business Internet Banking)

Service Package Type	Charges
Basic Service Package (Account Inquiry only)	<ul style="list-style-type: none"> Digital token: free Hardware token: S\$20 each
Standard Service Package (Account Inquiry and any 1 Maker/Authoriser for transaction approvals)	<ul style="list-style-type: none"> Digital token: free Hardware token: S\$20 each Transaction fees apply
Classic Service Package (Account Inquiry and up to 2 Authorisers for transaction approvals)	<ul style="list-style-type: none"> Digital token: free Hardware token: S\$20 each Transaction fees apply
Premium Service Package (Account Inquiry and Complex Authorisation Controls for transaction approvals)	<ul style="list-style-type: none"> Digital token: free Hardware token: S\$20 each Transaction fees apply Annual fee of S\$500 may apply <p>Waiver of annual fee is subject to 250 transactions per annum, which may include Telegraphic Transfer, MAS Electronic Payment System (MEPS), Demand Draft, Cashier's Order, GIRO Payment/Collection, FAST Payment/ Collection, Letter of Credit, Banker's Guarantee and Standby LC.</p>

5 Account and Statement Service Charges

Description/Services	Charges
Document/Statement Retrieval Charges⁴ (for each monthly statement)	<p>Non-Borrowing Customer Free for the current and previous month (statement only) S\$20 for retrieval of less than 1 year ago S\$30 for retrieval between 1 to 3 years ago S\$50 for retrieval of more than 3 years ago S\$150 per month + S\$150 restoration charges for statements beyond 6 years - subject to availability</p> <p>Borrowing Customer Free for the current and previous month (statement only) S\$21.40 for retrieval of less than 1 year ago (inclusive of GST) S\$32.10 for retrieval between 1 to 3 years ago (inclusive of GST) S\$53.50 for retrieval of more than 3 years ago (inclusive of GST)</p>
Audit Confirmation	S\$55 per financial year confirmation
Letter of Reference/Foreign Endorsement (non-loan-related)	S\$30 per letter
Letter of Reference/Foreign Endorsement (loan-related)	S\$32.10 per letter (inclusive of GST)
Retrieval of MT103	S\$5 (not subject to GST)
Tracers/Investigations	Cable Charge

6 Cash Deposit/Withdrawal and Exchange Services Charges

Cash Deposit/Withdrawal and Exchange Services at Teller Counter

Description	Charges
Coin Deposit	S\$1.50 for every 100 coins deposited or part thereof
Coin Withdrawal	S\$1.50 for every S\$50 coins withdrawn or part thereof
Coin Exchange	S\$1.50 for every S\$50 changed or part thereof

Note: Our coin deposit and exchange services are available every Tuesday and Thursday during the following hours:

- 3.00pm to 5.00pm (Sunday Banking branches*, City Square, Holland Village, Paya Lebar Square, Suntec City, Sun Plaza and White Sands branches)
- 9.30am to 11.30am (All other branches)
- 10.00am to 12.00pm (Ubi Business Banking Centre)

*Please refer to www.ocbc.com to view the list of Sunday Banking branches.

Description	Charges
Cash Deposit	First S\$20,000 per day - free; every subsequent S\$10,000 (or less) - S\$10. For faster processing of notes deposited, please follow the guidelines below. Otherwise, an additional S\$50 fee will be levied. 1. 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).
Over The Counter Branch Transactions (Applicable to new Business Banking customers from 15 October 2014 onwards) <i>The 5 transactions are calculated on an aggregate basis for all your bank accounts under the same customer name.</i>	Free S\$5 per transaction S\$10 per transaction
Over The Counter Branch Transactions (Applicable to new Business Banking customers who opened accounts between 1 November 2013 to 14 October 2014) <i>The 5 transactions are calculated on an aggregate basis for all your bank accounts under the same customer name.</i>	Free S\$3 per transaction

* Chargeable transactions include cash deposits (including bulk cash) and withdrawal/cash cheque encashment.

Express Bulk Cash Deposit Service (Free 30 disposable security bags* upon sign up)

Description	Charges
Cash Deposit	<p>First S\$30,000 per day - free; every subsequent S\$10,000 (or less) - S\$5.</p> <p>For faster processing of notes deposited, please follow the guidelines below. Otherwise, an additional S\$50 fee will be levied.</p> <ol style="list-style-type: none"> Sort the notes by denomination and arrange them with the front side facing up, unfolded; Separate the notes into paper and polymer types, then pack them using rubber bands in 100-piece bundles of the same denomination; 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). <p>Note: Ensure coins are packed not more than a total of S\$5 worth of coins per bag.</p>
OCBC Security Bag/Tag <ul style="list-style-type: none"> Disposable bag (small) Disposable bag (big) Reusable bag Security Tag <p><small>* Small size: 257mm (W) x 305mm (L)</small></p>	<ul style="list-style-type: none"> S\$0.40/bag (inclusive of GST) (min. 500 bags, in multiples of 500) S\$0.60/bag (inclusive of GST) (min. 500 bags, in multiples of 500) S\$53/bag (inclusive of GST) S\$0.11/tag (inclusive of GST) (min. 1,000 tags, in multiples of 1,000)

Express Bulk Cheque Deposit Service

Description	Charges
OCBC Security Bag/Tag <ul style="list-style-type: none"> Disposable bag Reusable bag Security Tag 	<ul style="list-style-type: none"> S\$0.40/bag (inclusive of GST) (min. 500 bags, in multiples of 500) S\$53/bag (inclusive of GST) S\$0.11/tag (inclusive of GST) (min. 1,000 tags, in multiples of 1,000)

Deposit/Withdrawal in Foreign Currency Notes

Description	Cash Deposit Charges
Deposit/Withdrawal in Foreign Currency Notes	Minimum 1% commission-in-lieu of exchange ² (subject to availability of currency types and currency notes)

Cash Deposit via ATMs

Description	Cash Deposit Charges
Cash Deposit (Card-less)	Free. Maximum 5 deposits per account per day
Cash Deposit (with Card)	Free. Maximum S\$100,000 per account per day

¹ For OCBC Bank Cheques, service is not available on Sundays and Public Holidays.

² Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

³ For Telegraphic Transfer in JPY, the fixed agent fee is applicable only for amounts up to JPY100million. For amounts more than JPY100 million, both fixed agent fee and 3rd party bank charges are applicable.

⁴ Includes monthly SGD/FCY statement of account, SGD/FCY time deposit interest statements and advices, deposit/withdrawal/debit/credit vouchers. (Retrieval charges debited from FCY accounts will be based on the prevailing buying TT rate applicable.)

Applicable to ATM and Debit Cards only.

Information updated as of 15 May 2019. The fees and charges are subject to change from time to time.

