

Fees & Charges

The current interest rate for OCBC Credit Cards is 25.92% p.a. This will be compounded if the monthly interest charges are not repaid in full.

From 1 September 2018, the interest rate for OCBC credit cards (excluding NTUC/OCBC Plus! Visa Cards, Corporate Cards and Private Label Cards) will be revised to 26.88% p.a.

Cards	Annual Fees	Other Charges
OCBC 365 Credit Card	<p>Main Card: S\$192.60/year (First 2 years free)</p> <p>Supplementary Card: S\$96.30/year (First 2 years free)</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$10,000</p>
OCBC Titanium Credit Card, OCBC Titanium Rewards Credit Card	<p>Main Card: S\$192.60/year (First 2 years free)</p> <p>Supplementary Card: S\$96.30/year (First 2 years free)</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$10,000</p>
OCBC Plus! Visa Credit Card	<p>Main Card: S\$107/year (Free for first year)</p> <p>Supplementary Card: Free</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$2,500</p>
NTUC Plus! Visa Credit Card	<p>Main Card: Free (Prevailing NTUC Membership fee applies)</p> <p>Supplementary Card: Free</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p>
OCBC Robinsons Group Credit Card	<p>Main Card: S\$192.60/year (Free for first year)</p> <p>Supplementary Card: S\$96.30/year</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$5,000</p>
FRANK Debit Card	No annual fees	<p>Card Design Fee: From S\$0 - S\$30, depending on card design</p>

FRANK Credit Card	<p>Main Card: S\$80/year (First 2 years free)</p> <p>Supplementary Card: S\$40/year (First 2 years free)</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$10,000</p> <p>NETS FlashPay auto top-up:</p> <ul style="list-style-type: none"> • S\$50 (top-up value) • An Auto Top-Up fee of S\$0.25 (GST inclusive) will be charged by NETS for each NETS FlashPay Auto Top-Up transaction involving your FRANK Credit Card <p>Card Design Fee: Card design fee of S\$30 applies for the Artisan Collection</p>
OCBC BEST Denki Credit Card	<p>Main Card: S\$160.50 a year (First 2 years free)</p> <p>Supplementary Card: S\$80.25 a year (First 2 years free)</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$5,000</p>
OCBC Arts Credit Card, OCBC Platinum Credit Card	<p>Main Card: S\$160.50/year (Free for first year)</p> <p>Supplementary Card: S\$80.25 a year (Free for first year)</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p> <p>Annual fee waiver spend requirement: S\$10,000</p>
OCBC VOYAGE Credit Card	<p>Main Card: S\$488 (with GST) with 15,000 complimentary VOYAGE Miles</p> <p>Or</p> <p>S\$3,210 with 150,000 KrisFlyer Miles</p> <p>Supplementary Card: S\$188 (with GST), first year waived for first 2 supplementary cards</p>	<p>Late payment charge: S\$100 if the minimum payment is not received by payment due date.</p>

