

OCBC CPF INVESTMENT ACCOUNT (CPFIA) - SCHEDULE OF BANK CHARGES

A:	TRANSACTION CHARGE	
1.	Fixed Deposits, Fund Management Accounts & Insurance Policies	
	- Payment/Receipt of Funds	\$2.50 per transaction
2.	Gold	
	- Safe custody charges	0.25% per annum, based on the highest balance during the month subject to a minimum of \$2.00 per month.
3.	Shares/ Loan Stocks/ Unit Trust	
	- Purchase, Sale, Rights Application, Excess Rights Application (successful or unsuccessful), Cash Offer, Conversion of Loan Stock and IPO Allotment.	\$2.50 per 1000 shares/units or part thereof, subject to a maximum of \$25.00 per transaction.
	- Right's application for warrants using cash	\$15.00 per transaction
4.	Singapore Government securities	
	- Purchase and Sale transaction	\$2.50 per transaction
5.	Statutory Board Bonds	
	- Purchase and Sales Transactions	\$2.50 per tradable lot or part thereof, subject to a maximum of \$25.00 per transaction.
6.	Other transactions	
	- Interbank Transfer of Account	\$3.00 per 1000 shares/units or part thereof, subject to maximum of \$30.00 per transaction. For other investment, \$3.00 per transaction
	- Cancellation of trades	\$5.00 to process each unsuccessful transaction eg. Due to insufficient funds, holdings or cancellation of trades
	 Application for Initial Public Offer By:- Electronic Share Application CPF Cashier's Order 	\$2.00 per transaction \$2.00 per transaction
	SERVICE CHARGE	
1. Shares/ Loan Stocks/ Unit Trusts/ Singapore Government Securities / Fixed Deposit/ Fund Management Accounts. Insurance Policies/ Statutory Board Bonds		\$2.00 per counter per quarter

Note:

- 1. Service charge is levied for maintenance of account and for service rendered in respect of entitlements, handling of dividend, interest & bonus payment and provision of account statements
- 2. All charges for account holders with residential address in Singapore are subject to the prevailing Goods and Services Tax (GST) rate.
- 3. CDP settlement fee of \$0.35 per transaction and share transfer charge of \$10 per counter applies where applicable for shares related transactions. These charges are subject to the prevailing Goods and Services Tax (GST) rate.

Important Contact Information Relating to your CPF Investment Account (CPFIA)

Hotlines/ Websites	CPF Board (For enquiries on balances in your CPF Ordinary Account for investment purpose)	OCBC (For enquiries relating to your CPFIA)
Website	www.cpf.gov.sg	www.ocbc.com.sg
Local (Singapore)	1800-227-1188	1800-363-3333
Overseas	65-6227-118	65-6363-3333

Electronic Banking Facilities for Your Retirement Portfolio (CPFIA & SRS Account)

	Access to Facility	Services Available
Internet Banking	Log on to https://www/ocbc.com/internet-banking.	 Account Opening (including SRS Account & OCBC Securities Trading Account) Account Enquiry (including Investment Holdings) Transaction history Enquiry SRS Contribution Refund to CPF Board CPF Investment Simulator
Mobile Banking	Download OCBC Mobile Banking onto your GPRS or 3G phone via the browser at mobile.ocbc.com. For iPhone users, please go to iTunes to download * Service is dependent on network coverage and normal GPRS rates apply	 Account Enquiry (including Investment Holdings) SRS Contribution
Phone Banking	Dial 1800-363 3333 (Singapore or 65-6363 333 (Overseas) Key in phone code and PIN issued to you by the bank	 CPFIA Balance Enquiry Share Holding Enquiry CPFIA Transfer (Refund of Balance in CPFIA To CPF Ordinary Account
АТМ	Any OCBC Bank ATM ATM card linked to the CPFIA	 CPFIA Balance Enquiry CPFIA Refund Share Holding Enquiry IPO Application (Not applicable to SRS Accounts)

To ensure that your statement of account and other written correspondences are posted to the correct address, please update CPF Investment Unit of any change in your address promptly. You can update your address either at the branch via internet banking, by post or by fax (follow-up with the original). Thank you.

*All facilities provide 24 hours services unless otherwise stated.