



Fees & charges



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ACCOUNT CHARGES

SGD DEPOSIT ACCOUNTS

360 Account

Minimum Initial Deposit
Service Fee

S\$1,000
S\$2 per month if average daily balance for the month falls below S\$3,000. Waived for the first year Issued upon request, S\$10 per cheque book

Cheque Book Fee

Basic Bank Account¹

Minimum Initial Deposit
Service Fee

S\$1
S\$2 per month if average daily balance for the month falls below S\$500

Bonus+ Account

Minimum Initial Deposit
Service Fee

S\$10,000 fresh funds
S\$2 per month if average daily balance for the month falls below S\$3,000

EasiSave Account

Minimum Initial Deposit

S\$1,000

With Debit Card:

Service Fee

S\$10 per month if average daily balance for the month falls below S\$3,000
S\$2 per month (regardless of balance)
S\$10 per cheque book

Account Fee

Cheque Book Fee

Without Debit Card:

Service Fee

S\$7.50 per month if average daily balance for the month falls below S\$3,000
S\$2 per month (regardless of balance)
S\$10 per cheque book

Account Fee

Cheque Book Fee

FRANK Account

Minimum Initial Deposit
Service Fee

S\$0
S\$2 per month if average daily balance for the month falls below S\$1,000 (waived if below 26 years old)

Passbook Savings Account

Minimum Initial Deposit
Service Fee

S\$1,000
S\$2 per month if average daily balance for the month falls below S\$1,000

Personal Current Account

Minimum Initial Deposit
Service Fee

S\$1,000
S\$7.50 per month if average daily balance for the month falls below S\$3,000
S\$10 per cheque book

Cheque Book Fee

Statement Savings Account

Minimum Initial Deposit
Service Fee

S\$1,000
S\$2 per month if average daily balance for the month falls below S\$1,000

Islamic Banking Accounts

Al-Wadi'ah Savings Account

With and without Debit Card:

Minimum Initial Deposit
Service Fee

S\$1,000
S\$2 per month if average daily balance for the month falls below S\$1,000

Al-Wadi'ah Current Account

Minimum Initial Deposit
Service Fee

S\$1,000
S\$7.50 per month if average daily balance for the month falls below S\$3,000
S\$10 per cheque book
S\$30 flat per overdrawn occurrence, charge in June and/or December of the year where applicable

Cheque Book Fee

Fee for Overdrawn Account

SGD Time Deposits

Minimum Initial Deposit
Available Tenors

S\$5,000
1-12, 18, 24 and 36 months (shorter tenors available for higher amounts)
Premature withdrawal fees applicable for withdrawal made prior to maturity

Premature Termination

No new account will be offered for the products listed below:

EasiSave Gold Account

MoneyMax Account

Yield PLUS Account

Service Fee

S\$10 per month if average daily balance for the month falls below S\$3,000
S\$2 per month (regardless of balance)
S\$10 per cheque book

Account Fee

Cheque Book Fee

MOI Account

Smart Parent Account

Smart Senior Account

Smart Savings Account

Service Fee

S\$2 per month if average daily balance for the month falls below S\$1,000

Seniorate Account

S\$2 per month if average daily balance for the month falls below S\$500

GLOBAL DEPOSIT ACCOUNTS (FOREIGN CURRENCY)

Global Time Deposit Account

Minimum Initial Deposit	<ul style="list-style-type: none"> • USD5,000 • EUR5,000 • JPY500,000 • GBP5,000 • CAD5,000 	<ul style="list-style-type: none"> • AUD5,000 • HKD50,000 • NZD5,000 • CHF5,000 • CNH250,000
Available Tenors	1, 2, 3, 6, 9 and 12 months (shorter tenors available for higher amounts)	
Premature Termination	Premature withdrawal fees applicable for withdrawal made prior to maturity	

(Important: Maturity instructions have to be given to the Bank 2 working days prior to maturity of Time Deposit to avoid premature termination fees.)

Global Savings Account

Minimum Initial Deposit and Minimum Day End Balance to Earn Interest	<ul style="list-style-type: none"> • USD5,000 • EUR5,000 • CNH5,000 • GBP5,000 • CAD5,000 	<ul style="list-style-type: none"> • AUD5,000 • HKD50,000 • NZD5,000 • CHF5,000 • JPY500,000
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Note: No new accounts will be offered for CHF and JPY.

USD Chequing Account

Minimum Initial Deposit	US\$1,000
Service Fee	US\$10 per month if daily average balance for the month falls below US\$1,000

Others

Deposit/Withdrawal in Foreign Currency Notes (subject to availability)	Minimum 1% commission-in-lieu of exchange ² (subject to currency type)
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PREMIER BANKING ACCOUNTS

Please obtain a copy of the Premier Pricing Guide from a Premier Banking Centre or visit www.ocbc.com/premier

PRIVATE BANKING ACCOUNTS

Private Bank Statement Savings

Service Fee	S\$2 per month if average daily balance for the month falls below S\$1,000 – Waived
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Private Bank EasiSave

Service Fee	S\$7.50 per month if average daily balance for the month falls below S\$3,000
Account Fee	S\$2 per month – Waived
Cheque Book Fee	S\$10 per cheque book – Waived

Private Bank Global Savings

Service Fee	No service fee
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OTHER ACCOUNT FEES

Early Account Closure Fee for account closed within 6 months of opening	S\$30 for SGD accounts US\$20 for foreign currency accounts
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Replacement of Lost Passbook	S\$15 per passbook
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Excess Fee (Incidental overdraft charge for accounts without limits)	<ul style="list-style-type: none"> • Prime + 4.75%p.a. on the excess amount for SGD accounts • Minimum US\$5 or equivalent for foreign currency accounts
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CHEQUE CHARGES

MARKED CHEQUES

Direct Marked Cheque³ S\$100 per cheque + Courier Charges (if applicable)

FOREIGN CURRENCY CHEQUES

Cleared Locally:

- USD Cheques Drawn on Local Clearing Participating Banks

- Other Currency Cheques and USD Drawn on Non-Participating Banks

Sent for Overseas Clearing:

- In Other Currencies

Free

1/8% commission (min S\$30, max S\$100)
+ Postage (if applicable) + Agent Fees (if applicable)

1/8% commission (min S\$30, max S\$100)
+ Postage (if applicable) + Agent Fees (if applicable)

RETURNED CHEQUE CHARGES

Outward Returned Cheques (SGD)
Outward Returned Cheques (USD)

S\$40 per returned cheque (due to insufficient funds or post-dated)
US\$40 per cheque (due to insufficient funds/technical reasons)

CHEQUE IMAGE RETRIEVAL

Cheque Image Retrieval

S\$21.40 (inclusive of S\$1.40 GST) for retrieval of less than 1 year ago
S\$32.10 (inclusive of S\$2.10 GST) for retrieval between 1 and 3 years ago
S\$53.50 (inclusive of S\$3.50 GST) for retrieval of more than 3 years ago

Note: For each urgent cheque image retrieval (within 7 business days), an additional charge of S\$21.40 (inclusive of S\$1.40 GST) will be levied.

LOSS OF CHEQUE BOOK

Loss of Cheque Book (SGD)
• Report via Branch
• Report via Phone Banking/
Online Banking
Loss of Cheque Book (USD)

S\$60 per cheque book
S\$30 per cheque book
US\$30 per cheque book

STOP PAYMENT

Stop Payment (SGD)
• Report via Branch
• Report via Phone Banking/
Online Banking
Stop Payment (USD)

S\$30 per cheque
S\$15 per cheque
US\$30 per cheque

OVER-THE-COUNTER CHARGES

COIN CHARGES

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

Note: Coins deposited may not be credited into the relevant account on the same day of deposit. 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, White Sands) and 9.30am to 11.30am (all other branches).

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

CASH CHARGES

Cash Deposit First S\$20,000 per day – free; every subsequent deposit of S\$10,000 or part thereof – S\$10

Deposit of unsorted/folded notes

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).

INTERNAL FUNDS TRANSFER / MULTIPLE DEPOSITS TO DIFFERENT ACCOUNTS

(per customer basis, aggregated across all accounts of the customer)

Per visit

For funds transfer made at any OCBC branch counter to any OCBC Singapore accounts:

First 3 transactions Free
4th transaction onwards S\$5 per transaction

Charges are applicable per submission over the counters. Examples of internal funds transfer include single cheque deposit for crediting to multiple OCBC accounts, or instructions at our branch counter to transfer funds to multiple OCBC accounts.

Per calendar month

1 – 20th transaction per month: Free
21st transaction onwards: S\$3 per transaction

E-BANKING CHARGES

ATM

Card Replacement Fee	
• Lost/Stolen Card	S\$5 per card
• Forgotten PIN	S\$5 per card
• Damaged Card	Free
Shared ATM	30 cents charge from third withdrawal onwards per calendar month
OCBC Wing Hang ATMs in Hong Kong and Macau	Free
OCBC Malaysia ATMs in Malaysia	Free
OCBC NISP ATMs in Indonesia	Free
Participating MEPS ATM in Malaysia ⁴	S\$5 per withdrawal
Other ATMs in China and other countries with Visa/Plus service	1) Nominal service charge of 3% is levied on the S\$ equivalent of the amount withdrawn (min S\$5 and max S\$20 per transaction) 2) Administrative fee of 1.8% of the foreign currency transaction ⁵ 3) Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank

For more information on ATM fees and charges, please visit www.ocbc.com

Cash Deposit Machine

Cash Deposit	Maximum 5 deposits per account per day
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Phone Banking

Funds Transfer to Other Bank	S\$0.50 per returned item
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Online Banking

Funds Transfer to Other Bank	S\$0.50 per returned item
2FA Hardware Token	S\$20 per token
Replacement Fee	

Outward Remittances for Online Banking

Telegraphic Transfer/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 ⁶ + Cable Charge (flat fee of S\$20)
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MEPS (MAS Electronic Payment System)/

Same-day Fund Transfer

Out-going Payments	S\$5
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REMITTANCES

Inward Remittances

Telegraphic Transfer/Overseas Fund Transfer

Credit to Time Deposit	Free
Credit to SGD or FCY Account	S\$10

MEPS (MAS Electronic Payment System)/

Same-day Fund Transfer

Incoming Payments	Free
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Demand Draft

Credit to SGD or FCY Account:

• Drawn on OCBC Bank	Free
• Drawn on Other Banks	1/8% commission (min S\$30) + Agent Fees (if applicable) + Postage (if applicable)

Traveller's Cheques

Encashment of Traveller's Cheques:

• In AUD or EUR	5% or £7.00, whichever is higher (Thomas Cook Travellers' cheque only) JPY200 per Traveller's Cheque
• In Japanese Yen	Free
• In Other Currencies	Free

Outward Remittances

Telegraphic Transfer/Overseas Fund Transfer

These fees will apply to SGD and Foreign Currency account withdrawals made to third party and same party including savings, current, call and time deposits.

Account Holder:

• Withdrawal from SGD Accounts	1/8% commission (min S\$10, max S\$100) + Agent Fee (if applicable): fixed fee based on remitting currency ⁶ + Cable Charge (flat fee of S\$20)
• Withdrawal from Foreign Currency Account Without Foreign Exchange	1/8% commission (min S\$10, max S\$120) + 1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120) + Agent Fee (if applicable): fixed fee based on remitting currency ⁶ + Cable Charge (flat fee of S\$20)

• Withdrawal from Foreign Currency Account With Foreign Exchange	1/8% commission (min S\$10, max S\$120) + Agent Fee (if applicable): fixed fee based on remitting currency ⁶ + Cable Charge (flat fee of S\$20)
• Withdrawal from Foreign Currency Time Deposits	1/8% commission (min S\$10, max S\$120) + 1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120) + Agent Fee (if applicable): fixed fee based on remitting currency ⁶ + Cable Charge (flat fee of S\$20)

Cashier's Orders

Account Holder:

• Payable to Account Holder's own name	Free
• Payable to 3rd Party's name	S\$5

MEPS (MAS Electronic Payment System)/ Same-day Fund Transfer

Out-going Payments	S\$20
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Demand Draft

These fees will apply to SGD and Foreign Currency account withdrawals made to third party and same party including savings, current, call and time deposits.

Account Holder:

• Withdrawal from SGD Accounts	1/8% commission (min S\$15, max S\$100) + Postage (if applicable)
• Withdrawal from Foreign Currency Account without Foreign Exchange	1/8% commission (min S\$10, max S\$120) + 1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)+ Postage (if applicable)
• Withdrawal from Foreign Currency Account with Foreign Exchange	1/8% commission (min S\$10, max S\$120) + Postage (if applicable)

Cancellations/Stop Payments/Amendments/Investigations

Cancellations

Cashier's Order	S\$5 per Cashier's Order
Demand Draft	
• SGD Account	S\$10 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
• Foreign Currency Account	US\$5 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)

Stop Payments

Cashier's Order	S\$20 per Cashier's Order
Demand Draft	
• SGD Account	S\$20 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
• Foreign Currency Account	US\$10 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)

Amendments/Investigations/Cancellations

Telegraphic Transfer/ Overseas Fund Transfer	Agent Fee (if applicable) + Cable Charge (flat fee of S\$20)
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OTHER SERVICES

GIRO and Standing Instructions

GIRO Standing Instruction	S\$10 per transaction
Outward GIRO Return	S\$10 per item
Inward GIRO Return	S\$0.50 per item

Standing Instructions (Telegraphic Transfer/ Overseas Fund Transfer and MEPS/Same-day Fund Transfer)

Set-up Charge	S\$10
Note: Standard charges apply per section "Outward Remittances" in this Pricing Guide – Personal	

Amendment/Cancellation	S\$10
Rejected items due to insufficient funds	S\$30

Safe Deposit Box⁷

Key Deposit (Refundable upon return of keys)	S\$150
Lost Key Charges:	
Loss of 1 key	S\$160.50 (inclusive of S\$10.50 GST)
Loss of 2 keys	S\$214 (inclusive of S\$14 GST)
Late Payment Fees	S\$20
Safe Custody Fee	S\$160.50 per annum (inclusive of S\$10.50 GST)
Force Opening Charges	S\$107 (inclusive of S\$7 GST)

Guarantees

Banker's Guarantee

Issuance Commission (New/Renewal)	1.5% per annum (minimum 1 year or S\$150, whichever is higher)
Amendment (Increase in Amount/Extension)	

Other Amendments	S\$100 per amendment
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Retrieval of Documents/Statements

Retrieval Charges⁸ (for each document/monthly statement)

Current and previous month	Free (statement only)
<1 year	S\$20
1 year to 3 years	S\$30
>3 years to 6 years	S\$50
>6 years	S\$100 (Payment to be collected upon retrieval request)
Hold Mail Service (available for OCBC Premier Banking and Private Bank Customers only)	S\$385.20 per year (inclusive of S\$25.20 GST)

Audit Confirmation

Non-Borrowing Customer	S\$30 per confirmation
Borrowing Customer	
• with retail accounts	S\$50 per confirmation
• without retail accounts	S\$53.50 per confirmation (inclusive of S\$3.50 GST)
Letter of Reference/Foreign Endorsement (non-loans related)	S\$30 per request
Letter of Reference/Foreign Endorsement (loans related)	S\$32.10 per request (inclusive of S\$2.10 GST)
ERS Cheque Encashment	S\$4 per cheque (for customers below 62 years old)
Tracers/Investigations	Cable Charges apply

¹ Available for customers with a monthly income of less than S\$2,000.

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

³ For OCBC Bank Cheques, service is not available on Sundays and Public Holidays.

⁴ Applicable to ATM and Debit Cards only.

⁵ Foreign currency transactions are converted to local currency based on the rate determined by the respective card associations. Costs incurred by the Bank due to this currency conversion, together with the administrative fee will be charged to your card account as part of the foreign currency transaction.

⁶ For Telegraphic Transfer in JPY, the fixed agent fee is applicable only for amounts up to JPY100 million. For amounts more than JPY100 million, both fixed agent fee and 3rd party bank charges are applicable.

⁷ For more details on our Safe Deposit Boxes, please contact OCBC Bank Customer Service at 1800 363 3333.

⁸ Includes monthly SGD/FCY statement of account, SGD/FCY time deposit interest statements and advices, deposit/withdrawal/debit/credit vouchers, savings accounts details. Consolidated statement for passbook savings is not chargeable. (Retrieval charges debited from FCY accounts will be based on the prevailing buying TT rate applicable.)

Information is accurate as of 1 Dec 2017 and subjected to change from time to time.