Fees & Charges for Credit Cards

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 27.78% per annum. 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. If the minimum payment is not received by OCBC Bank by the payment due
	date, the prevailing interest rate applicable to the outstanding balance in and all new purchases
	charged to your card account from the date each purchase is made, will be increased to a higher
	interest rate of 30.78% per annum. This additional interest will be notified to you via statement.
	This interest rate will revert to the prevailing interest rate as soon as your account is no longer past
	due in the current and last two months.
Interest on Cash Advance	28.92% per annum on the amount withdrawn subject to compounding if the monthly interest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	Accounts with Outstanding Amounts within the Credit Limit
	S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount.
	Accounts with Outstanding Amounts exceeding the Credit Limit
	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	The credit card annual fees will be revised with effect from 1 January 2024. 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\$6 (per statement)
	More than 12 months S\$33 (per statement)
Cash Advance fee	S\$15 or 8% of amount withdrawn whichever is greater.
Overlimit Fee	A fee of \$40 will be charged if the total outstanding balance of all your credit cards exceed your
	total credit card credit limit at any point of time. This fee will be charged to the credit card with the
	earliest statement cycle and highest outstanding balance.
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 3 December 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%) of the foreign transaction amount.
	From 3 December 2019, all foreign currency transactions are subjected to a currency conversion
	charge imposed by the respective card associations (1%) and a bank administrative fee (2.25%) 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.

Internal

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)
Card Replacement Fee	Card replacement fee is waived for up to 2 replacements in 12 months period and a \$\$32.70 card replacement fee applies from 3 card onwards. Please refer to www.ocbc.com/cards for the respective credit card replacement fee.
FRANK Card Design Fee	For lost/stolen card or change of card design, card design fee of \$\$10 – \$\$20 applies. For damaged or faulty card, card design fee of \$\$10 – \$\$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.



Oversea-Chinese Banking Corporation Limited 65 Chulia Street OCBC Centre Singapore 049513

OCBC Customer Service: 1800 363 3333

www.ocbc.com