

Business Pricing Guide

Account Charges

SGD BUSINESS ACCOUNTS

Fees	Business Entrepreneur Account*	Islamic Banking Account Al-Wadi'ah Current Account (An account that complies with the Syariah rules as stipulated under the Islamic guidelines)	SGD Business Account/ SGD Chequing Account	Business Privilege Account (Account has been decommissioned from 1 November 2010)
Minimum Initial Deposit	S\$500	S\$1,000	S\$5,000	S\$5,000
Service Fee	Waived for 1st 6 months. Thereafter, S\$25 per month if monthly average balance falls below S\$8,000.	S\$15 per month if monthly average balance falls below S\$3,000.	S\$25 per month if monthly average balance falls below S\$8,000.	S\$25 per month if monthly average balance falls below S\$8,000.
Early Account Closure Fee	S\$50 for accounts closed within 1 year of opening	S\$50 for accounts closed within 6 months of opening	S\$50 for accounts closed within 6 months of opening	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.	Minimum S\$30 or Prime + 4.75% p.a. (whichever is higher) on the excess amount.	Minimum S\$30 or Prime + 4.75% p.a. (whichever is higher) on the excess amount.	Minimum S\$30 or Prime + 4.75% p.a. (whichever is higher) on the excess amount.
Annual Account Service Fee	S\$30 applies to each new account opened on or after 3 November 2010	N.A.	S\$30 applies to each new SGD Business Account opened on or after 3 November 2010	N.A.
Transaction Fees	Standard charges apply per section "Transaction Charges" & "Other Service Charges" in the following pages, unless otherwise mentioned below.			
a) Cheques	Waived for 1st 2 years. Thereafter, S\$0.50 per cheque from the 31st cheque onwards (per calendar month).	S\$2 per cheque from the 11th cheque onwards if monthly average balance falls below S\$1,000.	Standard charges apply.	Waived
b) GIRO	S\$0.10 per item via Velocity@ocbc for 1st 2 years. Thereafter, S\$0.20 per item.	Standard charges apply.	Standard charges apply.	S\$0.10 per item via Velocity@ocbc.
c) Velocity@ocbc (Internet Banking) Digipass	1st Digipass free upon account signup. Additional digipasses at S\$20 each. Transaction fees apply.	Standard charges apply.	Standard charges apply.	3 Digipasses free upon account signup. Additional digipasses at S\$20 each. Transaction fees apply.
d) eAlerts@ocbc	Standard charges apply.	Standard charges apply.	Standard charges apply.	S\$15 per month for Cash Alerts.

* **Note:** After the first two years, a Business Entrepreneur Account will automatically be converted into a SGD Business Account.

Information updated as of 1 October 2011. The fees and charges are subject to change from time to time.

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FOREIGN CURRENCY BUSINESS ACCOUNTS

Fees	Call Account	USD Chequing Account	USD Business Smart Account	EUR Business Smart Account																											
Minimum Initial Deposit	<ul style="list-style-type: none"> • AUD10,000 • CAD25,000 • CHF25,000 • EUR5,000 • HKD500,000 • JPY1,000,000 • NZD10,000 • GBP5,000 	US\$1,000	US\$500	EUR500																											
Service Fee	<table border="1"> <thead> <tr> <th>Currency</th> <th>If monthly average balance falls below</th> <th>Service fee payable (in respective currency)</th> </tr> </thead> <tbody> <tr> <td>AUD</td> <td>1,000</td> <td>15</td> </tr> <tr> <td>CAD</td> <td>1,000</td> <td>15</td> </tr> <tr> <td>CHF</td> <td>1,500</td> <td>15</td> </tr> <tr> <td>EUR</td> <td>1,000</td> <td>10</td> </tr> <tr> <td>GBP</td> <td>500</td> <td>10</td> </tr> <tr> <td>HKD</td> <td>8,000</td> <td>80</td> </tr> <tr> <td>JPY</td> <td>180,000</td> <td>1,000</td> </tr> <tr> <td>NZD</td> <td>1,000</td> <td>15</td> </tr> </tbody> </table>	Currency	If monthly average balance falls below	Service fee payable (in respective currency)	AUD	1,000	15	CAD	1,000	15	CHF	1,500	15	EUR	1,000	10	GBP	500	10	HKD	8,000	80	JPY	180,000	1,000	NZD	1,000	15	US\$10 per month if monthly average balance falls below US\$1,000.	Waived for 1st 6 months. Thereafter, US\$15 per month if monthly average balance falls below US\$1,000.	Waived for 1st 6 months. Thereafter, EUR15 per month if monthly average balance falls below EUR1,000.
Currency	If monthly average balance falls below	Service fee payable (in respective currency)																													
AUD	1,000	15																													
CAD	1,000	15																													
CHF	1,500	15																													
EUR	1,000	10																													
GBP	500	10																													
HKD	8,000	80																													
JPY	180,000	1,000																													
NZD	1,000	15																													
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.	US\$50 for accounts closed within 1 year of opening.	EUR50 for accounts closed within 1 year of opening.																											
Excess Fee (Incidental overdraft charge for accounts without limits)	<p>AUD : Minimum AUD10 or AUD Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>CAD : Minimum CAD8 + CAD Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>CHF : Minimum CHF8 or CHF Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>EUR : Minimum EUR6 or EUR Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>GBP : Minimum GBP4 + GBP Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>HKD : Minimum HKD40 or HKD Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>JPY : Minimum JPY700 + JPY Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p> <p>NZD : Minimum NZD12 or NZD Prime Rate + 2% p.a. (whichever is higher) on the excess amount.</p>	Minimum US\$5 or USD Prime Rate + 2% p.a. (whichever is higher) on the excess amount.	Minimum US\$5 or USD Prime Rate + 2% p.a. (whichever is higher) on the excess amount.	Minimum EUR5 or EUR Prime Rate + 2% p.a. (whichever is higher) on the excess amount.																											
Minimum Day End Balance to Earn Interest	<ul style="list-style-type: none"> • AUD10,000 • CAD25,000 • CHF25,000 • EUR5,000 • GBP5,000 • HKD500,000 • JPY1,000,000 • NZD10,000 	N.A.	US\$1,000	EUR\$1,000																											

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Time Deposits

SGD TIME DEPOSIT

Minimum Initial Deposit	Available Tenors	Premature Termination
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.

FOREIGN CURRENCY TIME DEPOSIT

Minimum Initial Deposit	Available Tenors	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 tenors available for higher amounts)	Premature withdrawal fees applicable for withdrawal made prior to maturity.

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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\$0.50 per cheque from the 31st cheque onwards (per calendar month)				
Outward Returned Cheques (SGD)		S\$50 per returned cheque due to insufficient funds				
Outward Returned Cheques (USD)		US\$40 per cheque (due to insufficient funds/technical reasons)				
Cheque 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 S\$53.50 (inclusive of GST) for retrievals of cheques cleared more than 3 years ago				
Physical Cheque Retrieval		S\$53.50 (inclusive of GST) per cheque				
Stop Payment		Charges				
Stop Payment (SGD) • via Branch/Business Banking Commercial Service Centre • via PhoneBanking/Internet Banking		S\$30 per cheque S\$15 per cheque				
Stop Payment (USD) • via Branch/ Business Banking Commercial Service Centre • via PhoneBanking/Internet Banking		US\$30 per cheque US\$10 per cheque				
Loss of Cheque Book		Charges				
Loss of Cheque Book (SGD) • Report via Branch/Business Banking Commercial Service Centre • Report via PhoneBanking/ Internet Banking		S\$60 S\$30				
Loss of Cheque Book (USD)		US\$30				
Marked Cheques		Charges				
Direct Marking • OCBC Bank Cheques • Other Banks' Cheques		S\$40 per cheque ¹ S\$80 per cheque + Courier Charges (if applicable)				
Foreign Currency Cheques		Charges	Commission	Agent Fees	Commission-in-lieu of exchange	Courier/ Postage
Cleared Locally: • USD Cheques Drawn on Local Clearing Participating Banks		Free	N.A.	N.A.	N.A.	N.A.
• 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
Sent for Overseas Clearing • In Brunei Dollar		S\$15 per cheque	N.A.	If applicable	1/4% commission-in- lieu of exchange ² (min S\$5)	If applicable
• In Other 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.

Information updated as of 1 October 2011. The fees and charges are subject to change from time to time.

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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	Commission-in-lieu of exchange	Cable Charge
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
Debit from Foreign Currency Account Without Foreign Exchange	Same/Third Party: 1/8% commission (min S\$10, max S\$120)	If applicable: fixed fee based on remitting currency ³	1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)	Flat fee of S\$20
Debit from Foreign Currency Account With Foreign Exchange	Same/Third Party: 1/8% commission (min S\$10, max S\$120)	If applicable: fixed fee based on remitting currency ³	N.A.	Flat fee of S\$20
Withdrawal from Foreign Currency Time Deposits	Same/Third Party: 1/8% commission (min S\$10, max S\$120)	If applicable: fixed fee based on remitting currency ³	1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)	Flat fee of S\$20

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OUTWARD REMITTANCES

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

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

Demand Draft					
Account Holder	Commission	Agent Fees	Commission-in-lieu of exchange	Cable Charge	Postage
Debit from SGD Accounts Draft drawn in currency country:	1/8% commission (min S\$15, max S\$100)	N.A.	N.A.	N.A.	If applicable
Debit from SGD Accounts Draft not drawn in currency country:	1/8% commission (min S\$15, max S\$100)	If applicable, fixed fee based on remitting currency	N.A.	If applicable, flat fee of S\$20	If applicable
Debit from Foreign Currency With Foreign Exchange	Same/Third party: 1/8% commission (min S\$10, max S\$120)	If applicable, fixed fee based on remitting currency	N.A.	If applicable, flat fee of S\$20	If applicable
Debit from Foreign Currency Account Without Foreign Exchange	Same/Third party: 1/8% commission (min S\$10, max S\$120)	If applicable, fixed fee based on remitting currency	1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)	If applicable, flat fee of S\$20	If applicable
Withdrawal from Foreign Currency Time Deposits Same Party:	1st draft per day free, every subsequent draft at S\$20 each				
Withdrawal from Foreign Currency Time Deposits Third Party: (without foreign exchange)	1/8% commission (min S\$10, max S\$120)	If applicable, fixed fee based on remitting currency	1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120)	If applicable, flat fee of S\$20	If applicable
Withdrawal from Foreign Currency Time Deposits Third Party: (with foreign exchange)	1/8% commission (min S\$10, max S\$120)	If applicable, fixed fee based on remitting currency	N.A.	If applicable, flat fee of S\$20	If applicable

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INTERNAL FUNDS TRANSFERS

Charges are applicable per submission made through any OCBC Branch.

For fund transfers within OCBC Singapore accounts	Charges
For first 3 transactions	Free
4th transaction onwards	S\$5 per transaction

GIRO AND STANDING INSTRUCTIONS

Description	Charges
Outward GIRO	S\$0.20 per item
Handling Fee for Outward GIRO via Diskette	S\$10 per diskette
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
Easi-Pay Standing Instruction	S\$10 per transaction

STANDING INSTRUCTIONS (TELEGRAPHIC TRANSFER / MEPS)

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

CANCELLATIONS / STOP PAYMENTS / AMENDMENTS / INVESTIGATIONS

Cancellations				
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	US\$5	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

Business Pricing Guide

Other Service Charges

ATM/OCBC BUSINESS CARD

Description	Card Replacement Fee/Charges
Lost/Stolen Card	ATM: S\$5 per card OCBC Business card: S\$20 per card
Forgotten PIN	S\$5 per ATM card
Damaged Card	Free
Sales Draft Retrieval Fee (1st copy) (Applicable for OCBC Business Card)	S\$5
Sales Draft Retrieval Fee (Subsequent copy) (Applicable for OCBC Business Card)	S\$15
Shared ATM	S\$0.30 charge from third withdrawal onwards per calendar month
Shared ATM	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 ATM in Malaysia[#]	S\$5 per withdrawal

CASH DEPOSIT MACHINE

Description	Charges
Cash deposit	Maximum 5 deposits per account per day

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eAlerts@ocbc

Service Type	Service Fee
Cash Alerts	S\$20 per month. 1st 3 months waived.
Trade Finance Alerts	S\$20 per month. 1st 3 months waived.
Cash and Trade Finance Alerts	S\$30 per month. 1st 3 months waived.

Velocity@ocbc (Internet Banking)

Package Type	Charges
Basic Service Package (Account Inquiry only)	<ul style="list-style-type: none"> • 1 free Digipass • Additional Digipasses at S\$20 each
Basic Plus Service Package (Account Inquiry and any 1 Creator/Authoriser for transaction approvals)	<ul style="list-style-type: none"> • 1 free Digipass • Additional Digipasses at 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"> • 1 free Digipass • Additional Digipasses at S\$20 each • Transaction fees apply
Premium Service Package (Account Inquiry and Complex Authorisation Controls for transaction approvals)	<ul style="list-style-type: none"> • 10 free Digipasses • Additional Digipasses at S\$20 each • Transaction fees apply • Annual fee of S\$500 may apply

Account and Statement Service Charges

Description/Services	Charges
Document/Statement Retrieval Charges⁴ (for each monthly statement)	<p>Non-Borrowing Customer</p> <p>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 S\$50 for retrieval of more than 3 years ago</p> <p>Borrowing Customer</p> <p>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 (inclusive of GST) S\$53.50 for retrieval of more than 3 years ago (inclusive of GST)</p>
Audit Confirmation: Non-Borrowing Customer Borrowing Customer	S\$30 per financial year confirmation
• with retail accounts • without retail accounts	S\$50 per financial year confirmation S\$53.50 per financial year confirmation (inclusive of GST)
Letter of Reference/Foreign Endorsement (non-loans related)	S\$30 per letter
Letter of Reference/Foreign Endorsement (loans related)	S\$32.10 per letter (inclusive of GST)
Retrieval of MT103	S\$5
Tracers/Investigations	Cable Charge

Business Pricing Guide

Cash Deposit/Withdrawal and Exchange Services Charges

CASH DEPOSIT AND EXCHANGE SERVICES AT TELLER COUNTER

Description	Cash Deposit 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
Description	Cash Deposit Charges
Cash Deposit	First S\$30,000 free per day; every subsequent S\$10,000 or part thereof at S\$5. Applicable for all denominations

DEPOSIT/WITHDRAWAL IN FOREIGN CURRENCY NOTES

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

- ¹ 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.

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Business Banking Commercial Service Centre: (65) 6538 1111
www.ocbc.com



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