

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	25.92% per annum if full payment is not received by OCBC Bank by the due date. Minimum charge is \$2.50 per month and is calculated from the transaction date until the date that payment is received by OCBC Bank.
Interest on Cash Advance	28.92% per annum on the amount withdrawn subject to compounding if the monthly interest charge are not received in full by OCBC bank (minimum charge of S\$2.50)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	<u>Accounts with Outstanding Amounts within the Credit Limit</u> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late Payment Charges	S\$80 if the minimum payment is not received by payment due date for OCBC Credit Cards (excluding NTUC Plus! Visa Credit Card). S\$60 if the minimum payment is not received by payment due date for NTUC Plus! Visa Credit Card. From 1 June 2017, the late payment charge for OCBC Credit Cards will be revised from S\$80 to S\$100, except for <ul style="list-style-type: none"> • The NTUC Plus! Visa Credit Card: The charge will be revised from S\$60 to S\$100; • Corporate or Private Label Cards: Unchanged.
Annual Fees	Please refer to www.ocbc.com/cards for the respective credit card annual fees.
Cash Advance fee	S\$15 or 6% of amount withdrawn whichever is greater.
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. All foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (1.8%) 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.
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)
FRANK Card Replacement Fee	Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$30 card replacement fee applies from 3 card onwards.
FRANK Card Design Fee	For lost/stolen card or change of card design, card design fee of S\$10 – S\$20 applies. For damaged or faulty card, card design fee of S\$10 – S\$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.	

