

## Fees & Charges for Debit Cards

<b>Fees for Foreign Currency Transactions</b>	<p>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.</p> <p>Until 15 January 2019, 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.</p> <p>From 16 January 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.</p>
<b>Currency Conversion Fee</b>	<p>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.</p> <p>Until 15 January 2019, the additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.</p> <p>From 16 January 2019, the additional fee charged is 2.8% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.</p>
<b>Overseas Cash Withdrawal Administrative Fee</b>	<p>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 debited to your card account as part of the foreign currency transaction.</p> <p>Until 15 January 2019, the bank applies an administrative fee of 1.8% of the foreign currency transaction.</p> <p>From 16 January 2019, the bank applies an administrative fee of 2.25% of the foreign currency transaction.</p>
<b>Lost / Stolen Card Liability</b>	<p>S\$100 (For details, refer to clause 9 of ABS Guide on “What You Should Know About Credit Cards” using the following hyperlink <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf</a>)</p>
<b>FRANK Card Replacement Fee</b>	<p>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.</p>
<b>FRANK Card Design Fee</b>	<p>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.</p>
<p>There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.</p>	

