Fees & charges

OCBC Bank

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## SGD DEPOSIT ACCOUNTS

### 360 Account
- **Minimum Initial Deposit**: S$1,000
- **Service Fee**: S$2 per month if average daily balance for the month falls below $3,000. Waived for the first year issued upon request, S$10 per cheque book

### Basic Bank Account
- **Minimum Initial Deposit**: S$1
- **Service Fee**: S$2 per month if average daily balance for the month falls below S$500

### Bonus+ Account
- **Minimum Initial Deposit**: S$10,000 fresh funds
- **Service Fee**: 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 $3,000
    - **Account Fee**: S$2 per month (regardless of balance)
    - **Cheque Book Fee**: S$10 per cheque book
  - **Without Debit Card**: 
    - **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 (regardless of balance)
    - **Cheque Book Fee**: S$10 per cheque book

### FRANK Account
- **Minimum Initial Deposit**: S$0
- **Service Fee**: S$0 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**: S$1,000
- **Service Fee**: S$2 per month if average daily balance for the month falls below S$1,000

### Personal Current Account
- **Minimum Initial Deposit**: S$1,000
- **Service Fee**: S$7.50 per month if average daily balance for the month falls below S$3,000
- **Cheque Book Fee**: S$10 per cheque book

### Statement Savings Account
- **Minimum Initial Deposit**: S$1,000
- **Service Fee**: S$2 per month if average daily balance for the month falls below S$1,000

### Islamic Banking Accounts

#### Al-Wad‘i’ah Savings Account
- **With and without Debit Card**: 
  - **Minimum Initial Deposit**: S$1,000
- **Service Fee**: S$2 per month if average daily balance for the month falls below S$1,000

#### Al-Wad‘i’ah Current Account
- **Minimum Initial Deposit**: S$1,000
- **Service Fee**: S$7.50 per month if average daily balance for the month falls below S$3,000
- **Cheque Book Fee**: S$10 per cheque book
- **Fee for Overdrawn Account**: S$30 flat per overdrawn occurrence, charge in June and/or December of the year where applicable

### SGD Time Deposits
- **Minimum Initial Deposit**: S$5,000
- **Available Tenors**: 1-12, 18, 24 and 36 months (shorter tenors available for higher amounts)
- **Premature Termination**: Premature withdrawal fees applicable for withdrawal made prior to maturity

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

- **EasiSave Gold Account**
- **MoneyMax Account**
- **Yield PLUS Account**

### Service Fees

- **MOI Account**
- **Smart Parent Account**
- **Smart Senior Account**
- **Smart Savings Account**
- **Seniorate Account**
GLOBAL DEPOSIT ACCOUNTS (FOREIGN CURRENCY)

Global Time Deposit Account
Minimum Initial Deposit
- USD5,000
- EUR5,000
- JPY500,000
- GBP5,000
- CAD5,000
- 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

Global Savings Account
Minimum Initial Deposit
- USD5,000
- EUR5,000
- JPY500,000
- GBP5,000
- CAD5,000

and Minimum Day End Balance to Earn Interest
- USD5,000
- EUR5,000
- JPY500,000
- GBP5,000
- CAD5,000
- AUD5,000
- HKD50,000
- NZD5,000
- CHF5,000

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 (subject to currency type)

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

Private Bank EasiSave
Service Fee
- S$7.50 per month if average daily balance for the month falls below S$3,000
- $2 per month – Waived
- $10 per cheque book – Waived

Private Bank Global Savings
Service Fee
No service fee

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

Replacement of Lost Passbook
- S$15 per passbook

Excess Fee
(Incidental overdraft charge for accounts without limits)
- Prime + 4.75% p.a. on the excess amount for SGD accounts
- Minimum US$5 or equivalent for foreign currency accounts

PREMIER BANKING ACCOUNTS

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

(Important: Coins deposited may not be credited into the relevant account on the same day of deposit.)

OVER-THE-COUNTER CHARGES

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

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).

MARKED CHEQUES
Direct Marking:
- OCBC Bank Cheques
- Other Banks’ Cheques

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

RETURNED CHEQUE CHARGES
Outward Returned Cheques (SGD)
Outward Returned Cheques (USD)

CHEQUE IMAGE RETRIEVAL
Cheque Image Retrieval

CHEQUE CHARGES
INTERNAL FUNDS TRANSFER / MULTIPLE DEPOSITS TO DIFFERENT ACCOUNTS
(Per customer basis, aggregated across all accounts of the customer)

L O S S O F C H E Q U E B O O K
Loss of Cheque Book (SGD)
- Report via Branch
- Report via Phone Banking/Online Banking

Loss of Cheque Book (USD)
- Report via Phone Banking/Online Banking

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

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

STOP PAYMENT

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.

STOP PAYMENT
Stop Payment (SGD)
- Report via Branch
- Report via Phone Banking/Online Banking

Stop Payment (USD)
- Report via Phone Banking/Online Banking

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

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.

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
ATM
Card Replacement Fee
• Lost/Stolen Card S$5 per card
• Forgotten PIN S$5 per card
• Damaged Card Free
Shared ATM
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 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 3) Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank

E-BANKING CHARGES
Cash Deposit Machine
Cash Deposit
Maximum 5 deposits per account per day

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

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:
 Same/Third Party: 1/8% commission (min. $10, max. $100) + Agent fee (if applicable): fixed fee based on remitting currency + Cable Charge (flat fee of S$20)

MEPS (MAS Electronic Payment System)/Same-day Fund Transfer
Out-going Payments S$5

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
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)
• In Japanese Yen JPY200 per Traveller’s Cheque 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 + 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 (min S$25, max S$120) + Agent Fee (if applicable): fixed fee based on remitting currency + 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 + 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 (min S$25, max S$120) + Agent Fee (if applicable): fixed fee based on remitting currency + 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

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 (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 $10 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
• SGD Account US$5 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
• Foreign Currency Account S$10 per amendment

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

Amendments/Investigations/Cancellations
Telegraphic Transfer/Overseas Fund Transfer Agent Fee (if applicable) + Cable Charge (flat fee of S$20)

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

Retrieval Charges (for each document/monthly statement)

Current and previous month
- Free (statement only)
- $20
- $30
- $50
- $100 (Payment to be collected upon retrieval request)

Hold Mail Service (available for OCBC Premier Banking and Private Bank Customers only)
- $385.20 per year (inclusive of $25.20 GST)

Audit Confirmation

Non-Borrowing Customer
- $30 per confirmation

Borrowing Customer
- $50 per confirmation
- $53.50 per confirmation (inclusive of $3.50 GST)

Letter of Reference/Foreign Endorsement (non-loans related)
- $30 per request

Letter of Reference/Foreign Endorsement (loans related)
- $32.10 per request (inclusive of $2.10 GST)

ERS Cheque Encashment
- $4 per cheque (for customers below 62 years old)

Tracers/Investigations
- Cable Charges apply

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1 Available for customers with a monthly income of less than $2,000.
2 Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
3 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 3 October 2016 and subjected to change from time to time.