

Frequently Asked Questions

Debit Card Linkage to Global Savings Account

<p>How is my foreign currency transaction processed when I link my OCBC Debit Card to a Global Savings Account?</p>	<p>If your Global Savings Account is linked to your OCBC Debit Card, purchases made in foreign currencies and overseas ATM cash withdrawals will be automatically deducted from your respective foreign currency account with no foreign currency transaction fees.</p> <p>For example, if you make a USD 100 purchase using your Debit Card linked to your Global Savings Account, the USD 100 transaction will be deducted directly from the USD funds in your Global Savings Account. There will be no foreign currency transaction fees nor administrative fees.</p> <p>Similarly, you will be able to withdraw foreign currency funds from an overseas ATM directly from the respective foreign currencies within your Global Savings Account. Overseas ATM cash withdrawal fees may apply.</p>
<p>What happens when there are insufficient foreign currency funds in my Global Savings Account?</p>	<p>If your Debit Card is linked to both a Global Savings Account and a SGD-denominated OCBC Account, we will use money in your SGD Account to pay – in full – for any foreign currency transactions made using your debit card.</p> <p>When this happens, the transaction will be 1) converted into SGD at such rate of exchange that we may determine, and 2) subject to a foreign currency transaction fee of 3.25% (comprising a currency conversion charge (1%) imposed by the respective card associations, and a bank administrative fee (2.25%)).</p> <p>Your transaction will be unsuccessful if your SGD-denominated OCBC Account has insufficient funds, or if your Debit Card is linked to a Global Savings Account only.</p>
<p>I do not want OCBC to deduct from my SGD Account for my foreign currency transactions if my Global Savings Account has insufficient funds. How do I disable this?</p>	<p>You would be able to disable this feature by calling our OCBC hotline at 1800-363-3333. However, this means that if there is insufficient money in your Global Savings Account, your transaction will be unsuccessful.</p>
<p>Do I need to select the foreign currency for my foreign currency transaction?</p>	<p>There is no need to manually select the currency for your transaction. The currency will be defaulted to the currency of the transaction the merchant or overseas ATM is offering.</p>
<p>Which OCBC Debit Cards are eligible to be linked to a Global Savings Account?</p>	<p>Eligible OCBC Debit Cards include:</p> <ul style="list-style-type: none">• YES! Debit Card• FRANK Debit Card• Premier World Elite Debit Card
<p>How do I open a new Global Savings Account?</p>	<p>You would be able to open a new Global Savings Account via any of these channels:</p> <ol style="list-style-type: none">1. Apply online via the OCBC Global Savings Account webpage by clicking here.2. Apply via OCBC Mobile Banking App <i>Select 'Main Menu' > 'Apply' > 'Accounts' > 'Global Savings Account'</i>3. At any OCBC Banking Branch. Check our locations here.

<p>I already have a Global Savings Account. How do I link my Debit Card to this account?</p>	<p>You would be able to link your Debit Card to your Global Savings Account via any of these channels:</p> <ol style="list-style-type: none"> 1. Via OCBC Mobile Banking App <i>Select 'Main Menu' > 'Card Services' > 'ATM transactions – Link/Delink Accounts'</i> 2. Complete the <i>Debit Card Maintenance Form</i> and submit it to us. You can download a copy here.
<p>How many foreign currencies can I transact with my Global Savings Account-linked Debit Card?</p>	<p>There are 7 available foreign currencies: Australia Dollar (AUD), Canadian Dollar (CAD), Euro (EUR), British Pound (GBP), Hong Kong Dollar (HKD), New Zealand Dollar (NZD), and US Dollar (USD).</p> <p>Chinese Yuan Offshore (CNH) is not available for purchase or cash withdrawal transactions. All Chinese Yuan Offshore transactions will be charged to your SGD account linked to the Debit Card.</p>
<p>Where can I find out more information about the Global Savings Account and its fees and charges?</p>	<p>You can visit our Global Savings Account webpage to find out more by clicking here. For more information on Debit Card fees and charges, click here.</p>



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