

# Fees & Charges for Debit Cards

<b>Transactions Made in Foreign Currencies</b>	<p>Card transactions in foreign currencies (other than USD), will be converted into USD before being converted into SGD based on the rate determined by the respective card associations.</p> <p>From 6 November 2020, all foreign currency transactions made with your OCBC Debit Card will be subject to a foreign exchange fee of 3.25% of the foreign transaction amount (comprising a currency conversion charge (1%) imposed by the respective card associations, and a bank administrative fee (2.25%)) unless:</p> <ul style="list-style-type: none"> <li>• your card is the default card linked to your Global Savings Account;</li> <li>• you have allowed card transactions in foreign currencies supported by your Global Savings Account to be debited from the corresponding foreign currency account; and</li> <li>• there is sufficient foreign currency balance in the corresponding Global Savings Account.</li> </ul> <p>Where you meet the conditions above, the card transaction amount (other than transactions in Chinese Offshore Renminbi (CNH)) will be debited from your corresponding Global Savings Account, and no currency conversion charge nor bank administrative fee will be charged.</p>
<b>Currency Conversion Fee</b>	<p>An additional fee of 2.8% will be levied on all Visa and MasterCard transactions made in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard retail transaction made in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion; and (ii) any online retail card transaction charged in Singapore dollars to your Visa and MasterCard cards via websites.</p>
<b>Overseas Cash Withdrawal Service Fee</b>	<p>For overseas ATM foreign currency cash withdrawals from your Global Savings Account, a nominal service fee of 3% is levied on the foreign currency amount withdrawn (subject to a minimum of S\$5 equivalent and maximum of S\$20 equivalent per transaction). There is no charge if you withdraw money from OCBC ATMs overseas.</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>Card Courier Fee</b>	S\$13.08 (inclusive of prevailing GST).
<b>Card Replacement Fee</b>	S\$20 (excluding GST).
<b>FRANK Card Replacement Fee</b>	FRANK Card replacement fee is waived for up to 2 card replacements in 12 months and a S\$32.70 card replacement fee applies from 3 <sup>rd</sup> card onwards.
<b>OCBC MyOwn Debit Card Replacement Fee</b>	OCBC MyOwn Debit Card replacement fee is waived for up to 2 card replacements in 12 months and a S\$32.70 card replacement fee applies from 3 <sup>rd</sup> card onwards.
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	



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