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   • SGD Deposit Accounts
   • Global Deposit Accounts (Foreign Currency)
   • Premier Banking Accounts
   • Private Banking Accounts
   • Other Account Fees

2. CHEQUE CHARGES
   • Marked Cheques
   • Foreign Currency Cheques
   • Returned Cheque Charges
   • Cheque Image Retrieval
   • Loss of Cheque Book
   • Stop Payment

3. OVER-THE-COUNTER CHARGES
   • Coin Charges
   • Cash Charges
   • Internal Funds Transfer/Multiple Deposits to Different Accounts

4. E-BANKING CHARGES
   • ATM
   • Cash Deposit Machine
   • Phone Banking
   • Online Banking
   • Outward Remittances for Online Banking

5. REMITTANCES
   • Inward Remittances
   • Outward Remittances
   • Cancellations/Stop Payments/Amendments/Investigations

6. OTHER SERVICES
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   • Standing Instructions (Telegraphic Transfer/Overseas Fund Transfer and MEPS/Same-day Fund Transfer)
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   • Guarantees
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ACCOUNT CHARGES

SGD DEPOSIT ACCOUNTS

360 Account
Minimum Initial Deposit
Service Fee
Cheque Book Fee

Basic Bank Account
Minimum Initial Deposit
Service Fee

Bonus+ Account
Minimum Initial Deposit
Service Fee

EasiSave Account
Minimum Initial Deposit
With Debit Card:
Service Fee
Account Fee
Cheque Book Fee
Without Debit Card:
Service Fee
Account Fee
Cheque Book Fee

FRANK Account
Minimum Initial Deposit
Service Fee

Mighty Savers Account
Minimum Initial Deposit
Service Fee

Monthly Savings Account
Minimum Initial Deposit
Service Fee (For new accounts opened from 2 May 2018)

Passbook Savings Account
Minimum Initial Deposit
Service Fee

Personal Current Account
Minimum Initial Deposit
Service Fee
Cheque Book Fee

$1,000
$2 per month if average daily balance for the month falls below $3,000. Waived for the first year
Issued upon request, $10 per cheque book

$1
$2 per month if average daily balance for the month falls below $500

$5,000 fresh funds
$2 per month if average daily balance for the month falls below $3,000

$1,000

$10 per month if average daily balance for the month falls below $3,000
$2 per month (regardless of balance)
$10 per cheque book

$7.50 per month if average daily balance for the month falls below $3,000
$2 per month (regardless of balance)
$10 per cheque book

$0
$2 per month if average daily balance for the month falls below $1,000 (waived if below 26 years old)

$0
Waived

$0
$2 per month if average daily balance for the month falls below $500. Waived for the first year

$1,000
$2 per month if average daily balance for the month falls below $1,000

$1,000
$7.50 per month if average daily balance for the month falls below $3,000
$10 per cheque book
**Statement Savings Account**
Minimum Initial Deposit
Service Fee

$1,000
S$2 per month if average daily balance for the month falls below $1,000

(For new accounts opened from 2 July 2018)

**Statement Savings Account (Non-Resident)**
Minimum Initial Deposit
Service Fee

**Mighty Savers Account**
Minimum Initial Deposit
Service Fee

**Basic Bank Account**
Minimum Initial Deposit
Service Fee

**Bonus+ Account**
Minimum Initial Deposit S$5,000 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 S$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$2 per month if average daily balance for the month falls below S$1,000 (waived if below 26 years old)

**Mighty Savers Account**
Minimum Initial Deposit S$0
Service Fee Waived

**Monthly Savings Account**
Minimum Initial Deposit S$0
Service Fee (For new accounts S$2 per month if average daily balance for the month opened from 2 May 2018) falls below S$500. Waived for the first year

**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

(Non-Resident) (For new accounts opened from 2 July 2018)
Minimum Initial Deposit S$50,000
Service Fee S$50 per month if average daily balance for the month falls below S$25,000

**Islamic Banking Accounts**

**Al-Wadi’ah Savings Account**
With and without Debit Card:
Minimum Initial Deposit
Service Fee

$1,000
S$2 per month if average daily balance for the month falls below S$1,000

**Al-Wadi’ah Current Account**
Minimum Initial Deposit
Service Fee

$1,000
S$7.50 per month if average daily balance for the month falls below S$3,000
$10 per cheque book
$30 flat per overdrawn occurrence, charge in June and/or December of the year where applicable

**SGD Time Deposits**
Minimum Initial Deposit
Available Tenures
Premature Termination

$5,000
1-12, 18, 24 and 36 months (shorter tenures available for higher amounts)
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 Fee

$10 per month if average daily balance for the month falls below S$3,000
S$2 per month (regardless of balance)
S$10 per cheque book

**MOI Account**
**Smart Parent Account**
**Smart Senior Account**
**Smart Savings Account**
Service Fee

S$2 per month if average daily balance for the month falls below S$1,000
S$2 per month if average daily balance for the month falls below S$500

**Seniorate Account**
Service Fee

No service fee

**Private Bank Global Savings**
Service Fee
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 Tenures 1, 2, 3, 6, 9 and 12 months (shorter tenures available for higher amounts)
Premature Termination Premature withdrawal fees applicable for withdrawal made prior to maturity

(Important: Maturity instructions have to be given to the Bank 2 working days prior to maturity of Time Deposit to avoid premature termination fees.)

Global Savings Account
Minimum Initial Deposit
• USD5,000
• EUR5,000
• CNH5,000
• GBP5,000
• CAD5,000
• AUD5,000
• HKD50,000
• NZD5,000
• CHF5,000
• JPY500,000

Note: No new accounts will be offered for CHF and JPY.

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 exchange² (subject to currency type)

PREMIER BANKING ACCOUNTS

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

Global Time Deposit Account
Minimum Initial Deposit
• USD5,000 • AUD5,000 • EUR5,000 • HKD50,000 • JPY500,000 • NZD5,000 • GBP5,000 • CHF5,000 • CAD5,000 • CNH250,000

Available Tenures 1, 2, 3, 6, 9 and 12 months (shorter tenures available for higher amounts)
Premature Termination Premature withdrawal fees applicable for withdrawal made prior to maturity
(Important: Maturity instructions have to be given to the Bank 2 working days prior to maturity of Time Deposit to avoid premature termination fees.)

Global Savings Account
Minimum Initial Deposit and Minimum Day End Balance to Earn Interest
• USD5,000 • AUD5,000 • EUR5,000 • HKD50,000 • JPY500,000 • NZD5,000 • GBP5,000 • CHF5,000 • CAD5,000

Note: No new accounts will be offered for CHF and JPY.

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

OTHER ACCOUNT FEES

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
Account Fee
S$2 per month – Waived
Cheque Book Fee
S$10 per cheque book – Waived

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
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

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

Our coin deposit and exchange services are available every Tuesday and Thursday during the following hours: 3.00pm to 5.00pm (Sunday Banking branches*, City Square, Holland Village, Paya Lebar Square, Suntec City, Sun Plaza, White Sands) and 9.30am to 11.30am (all other branches).

*Please refer to www.ocbc.com to view the list of Sunday Banking branches.

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 Marked Cheque\(^3\) S$100 per cheque + Courier Charges (if applicable)

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

Free

1/8% commission (min S$30, max S$100) + Postage (if applicable) + Agent Fees (if applicable)

RETURNED CHEQUE CHARGES

Outward Returned Cheques (SGD) S$40 per returned cheque (due to insufficient funds or post-dated)
Outward Returned Cheques (USD) US$40 per cheque (due to insufficient funds/technical reasons)

CHEQUE IMAGE RETRIEVAL

Cheque Image Retrieval S$21.40 (inclusive of S$1.40 GST) for retrieval of less than 1 year ago

S$32.10 (inclusive of S$2.10 GST) for retrieval between 1 and 3 years ago

S$53.50 (inclusive of S$3.50 GST) for retrieval of more than 3 years ago

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.

LOSS OF CHEQUE BOOK

Loss of Cheque Book (SGD)
• Report via Branch S$60 per cheque book
• Report via Phone Banking/ Online Banking S$30 per cheque book

Loss of Cheque Book (USD) US$30 per cheque book

STOP PAYMENT

Stop Payment (SGD)
• Report via Branch S$30 per cheque
• Report via Phone Banking/ Online Banking S$15 per cheque

Stop Payment (USD) US$30 per cheque
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.

Note: Coins deposited may not be credited into the relevant account on the same day of deposit. Our coin deposit and exchange services are available every Tuesday and Thursday during the following hours: 3.00pm to 5.00pm (Sunday Banking branches*, City Square, Holland Village, Paya Lebar Square, Suntec City, Sun Plaza, White Sands) and 9.30am to 11.30am (all other branches).

*Please refer to www.ocbc.com to view the list of Sunday Banking branches.

CASH CHARGES

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

Deposit of unsorted/folded notes: 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).

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.

ALL OVER-THE-COUNTER TRANSACTIONS

Per calendar month
1 – 20th transaction per month: Free
21st transaction onwards: S$3 per transaction
ATM

Coin Deposit Fee
(with effect from 27 April 2018)
Card Replacement Fee
• Lost/Stolen Card
• Damaged Card
Shared ATM
OCBC Wing Hang ATMs in Hong Kong and Macau
OCBC Malaysia ATMs in Malaysia
OCBC NISP ATMs in Indonesia
Participating MEPS ATM in Malaysia
Other ATMs in China and other countries with Visa/Plus service

S$0.012 per coin
(Total fee rounded to the nearest 1 cent)
S$5 per card
Free
Waived
Free
Free
S$5 per withdrawal

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 2.25% of the foreign currency transaction
3) Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank

For more information on ATM fees and charges, please visit www.ocbc.com

Cash Deposit Machine
Cash Deposit via ATMs
Cash Deposit (Card-less)
Cash Deposit (with Card)

Free. Maximum 5 deposits per account per day
Free. Maximum $100,000 per account per day

Phone Banking
Funds Transfer to Other Bank

S$0.50 per returned item

Online Banking
Funds Transfer to Other Bank

2FA Hardware Token Replacement Fee

S$0.50 per returned item
S$20 per token

Outward Remittances for Online Banking
Telegraphic Transfer/Overseas Fund Transfer

Account Holder:
Debit from SGD Accounts

Same/Third Party: 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)

Account Holder:
Debit from FCY Accounts (with Foreign Exchange)

Same/Third Party: 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)

Account Holder:
Debit from FCY Accounts (without Foreign Exchange)

Same/Third Party: 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)

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

S$5
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
• In Other Currencies 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 SGD Account S$10 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
Foreign Currency Account US$5 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
Stop Payments
Cashier’s Order
Demand Draft
• SGD Account
• Foreign Currency Account
Withdrawal from Foreign Currency 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-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 Free own name
• 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 1/8% commission (min S$10, max S$120) + Account without Foreign Exchange 1/8% commission-in-lieu of exchange (min S$25, max S$120) + Postage (if applicable)
• Withdrawal from Foreign Currency 1/8% commission (min S$10, max S$120) + Account with Foreign Exchange Postage (if applicable)

Cancellations/Stop Payments/Amendments/Investigations
Cancellations
Cashier’s Order S$5 per Cashier’s Order
Demand Draft
• SGD Account S$10 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)
• Foreign Currency Account US$5 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)

Stop Payments
Cashier’s Order
Demand Draft
• SGD Account
• Foreign Currency Account
Withdrawal from Foreign Currency 1/8% commission (min S$10, max S$120) + Agent Fee (if applicable) + Cable Charge (if applicable)
Withdrawal from Foreign Currency Time Deposits 1/8% commission-in-lieu of exchange (min S$25, max S$120) + Agent Fee (if applicable) + Cable Charge (if applicable)

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 S$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) S$150
Lost Key Charges:
Loss of 1 key S$160.50 (inclusive of S$10.50 GST)
Loss of 2 keys S$214 (inclusive of S$14 GST)
Late Payment Fees S$20
Safe Custody Fee S$160.50 per annum (inclusive of S$10.50 GST)
Force Opening Charges S$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\(^9\) (for each document/monthly statement)

- Current and previous month
  - <1 year: Free (statement only)
  - 1 year to 3 years: S$20
  - >3 years to 6 years: S$30
  - >6 years: S$50

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

Audit Confirmation

- Non-Borrowing Customer: S$30 per confirmation
- Borrowing Customer:
  - with retail accounts: S$50 per confirmation
  - without retail accounts: S$53.50 per confirmation (inclusive of S$3.50 GST)
- Letter of Reference/Foreign Endorsement (non-loans related): S$30 per request
- Letter of Reference/Foreign Endorsement (loans related): S$32.10 per request (inclusive of S$2.10 GST)
- ERS Cheque Encashment: S$4 per cheque (for customers below 62 years old)
- Tracers/Investigations: Cable Charges apply

\(^1\) Available for customers with a monthly income of less than S$2,000.
\(^2\) Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
\(^3\) For OCBC Bank Cheques, service is not available on Sundays and Public Holidays.
\(^4\) Waived for accounts under the Mighty Savers programme.
\(^5\) Applicable to ATM and Debit Cards only.
\(^6\) 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.
\(^7\) 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.
\(^8\) For more details on our Safe Deposit Boxes, please contact OCBC Bank Customer Service at 1800 363 3333.
\(^9\) 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 30 January 2019 and subjected to change from time to time.
Retrieval of Documents/Statements

Retrieval Charges
(for each document/monthly statement)
- Current and previous month: Free (statement only)
- <1 year: S$20
- 1 year to 3 years: S$30
- >3 years to 6 years: S$50
- >6 years: S$100 (Payment to be collected upon retrieval request)

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

Audit Confirmation
- Non-Borrowing Customer: S$30 per confirmation
- Borrowing Customer
  - with retail accounts: S$50 per confirmation
  - without retail accounts: S$53.50 per confirmation (inclusive of S$3.50 GST)

Letter of Reference/Foreign Endorsement (non-loans related)
- S$30 per request
- S$32.10 per request (inclusive of S$2.10 GST)

Letter of Reference/Foreign Endorsement (loans related)

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

Tracers/Investigations
- Cable Charges apply

Available for customers with a monthly income of less than S$2,000.

Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

For OCBC Bank Cheques, service is not available on Sundays and Public Holidays.

Waived for accounts under the Mighty Savers programme.

Applicable to ATM and Debit Cards only.

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.

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.

For more details on our Safe Deposit Boxes, please contact OCBC Bank Customer Service at 1800 363 3333.

Retrieval charges debited from FCY accounts will be based on the prevailing buying TT rate applicable.

Information is accurate as of 29 January 2019 and subjected to change from time to time.