
Fees and Charges

OCBC
PREMIER
PRIVATE CLIENT

Contents

Deposit Accounts

- Premier Deposit Accounts [SGD] 2
- Other Savings/Current Accounts [SGD] 2
- Fixed Deposit Accounts [SGD] 3
- Standard Fees for all SGD Deposit Accounts 3
- Global Deposit Accounts [Foreign Currency] 3-4

Investment Business 4-5

Cheque 6

Remittances

- Inward Remittances 7
- Outward Remittances 7-8
- Cancellations/Amendments/Stop Payments 9
- Other Funds Transfer Services 9

eBanking Services

- ATM 10
- Online Banking 10
- Phone Banking 10

Other Banking Services

- Safe Deposit Box 11
- Guarantees 11
- Document Retrieval 11
- Audit Confirmation 12
- Over-the-counter 12

Line of Credit 13

Cards

- Credit cards 13
- Debit card 14

Mortgage 14

Deposit Accounts

Premier Deposit Accounts [SGD]

Premier Statement Savings	Minimum initial deposit	Waived
	Service fee	
Premier EasiSave Account	Minimum initial deposit	Waived
	Service fee	
	Account fee	
	Chequebook fee	
Premier Dividend+ Savings Account	Service fee	Free
	Minimum initial deposit	S\$50,000
Premier Trade SGD Cash Account¹	Service fee	Free

Other Savings/Current Accounts [SGD]

Monthly Saving Accounts	Minimum initial deposit	S\$0
	Service Fee if average daily balance for the month falls below S\$500 (For new accounts opened from 2 May 2018)	S\$2 per month Waived for the first year
Passbook Savings Account	Minimum initial deposit	S\$1,000
	Service fee if average daily balance for the month falls below S\$1,000	S\$2 per month
Smart Parent Account¹ Smart Senior Account¹ Smart Saving Account¹	Service fee if average daily balance for the month falls below S\$1,000	S\$2 per month

¹No new accounts offered.

Fixed Deposit Accounts (SGD)

SGD Fixed Deposit	Minimum initial deposit	S\$5,000
	Premature termination fee	Applicable for withdrawal made prior to maturity

Standard Fees for all SGD Deposit Accounts

Other Service Charges	Early Account closure fee (within 6 months of opening)	S\$30
	Passbook replacement fee	S\$15 per passbook
	Excess fee ²	Prime + 4.75% p.a. on the excess amount

Global Deposit Accounts (Foreign Currency)

Standard Fees for all Foreign Currency Deposit Accounts	Deposit/withdrawal in foreign currency notes (depending on currency type)	0.75% minimum commission-in-lieu of exchange³ Waived for first SGD 10,000 equivalent	
	Early Account closure fee (within 6 months of opening)	US\$20	
	Excess fee ²	Minimum US\$5 or equivalent for foreign currency accounts	
Premier Global Account	Service fee	Free	
	Minimum end day balance to earn interest	USD 5,000 EUR 5,000 AUD 5,000 GBP 5,000 CAD 5,000	JPY 500,000¹ HKD 50,000 NZD 5,000 CHF 5,000¹ CNH 5,000
Global Savings Accounts	Minimum initial deposit and end day balance to earn interest	USD 5,000 EUR 5,000 AUD 5,000 GBP 5,000 CAD 5,000	JPY 500,000¹ HKD 50,000 NZD 5,000 CHF 5,000¹ CNH 5,000
USD Chequeing Account	Minimum initial deposit	US\$1,000	
	Service fee if average daily balance for the month falls below US\$1,000	US\$10 per month	

¹ No new accounts offered.

² Excess fee is an incidental overdraft charge for accounts without limits.

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

Global Deposit Accounts (Foreign Currency)

	USD 5,000	JPY 500,000
	EUR 5,000	HKD 50,000
	AUD 5,000	NZD 5,000
	GBP 5,000	CHF 5,000
	CAD 5,000	CNH 250,000
Minimum initial deposit		
Global Fixed Deposit	Applicable for withdrawal made prior to maturity. To avoid premature termination fees, maturity instructions are to be given to the bank 2 working days prior to the maturity of Fixed Deposit	
Premature termination fee		

Investment Business

Our capacity in various transactions

Unless otherwise notified to you, the Bank will assume the position of counterparty to you, and deal with you as principal, in any contract or transaction which you have instructed the Bank to effect. The Bank will act as your agent in contracts or transactions relating to securities which are traded on an exchange units in unit trusts and interests in mutual funds.

Our affiliation with product issuers and fund houses

The Bank may distribute products issued by OCBC and other affiliates of the Bank (e.g. Lion Global Investors Limited) [collectively the "Group"] which in turn may be entitled to separate commissions. The Bank may recommend and/or effect transactions in which the Group has, directly or indirectly, an interest. For example, companies in the Group may have banking, advisory or other relationships and arrangements with companies whose securities are purchased and sold for your account.

Disclosure of monetary and non-monetary benefits in relation to product distribution

The Bank may receive commissions, fees, rebates or non-monetary benefits (such as free security price quotations, research publications and invitations to seminars) from any counterparty, broker, agent or another company within the Group in respect of any trades, transactions or services effected for you. You agree that the Bank is entitled to retain such commissions, fees, rebates and non-monetary benefits. The fees and charges set out below are not exhaustive. In exceptional cases, the fees and charges for certain specialised products may fall outside the scope of those listed below, and in such event, you will be notified accordingly.

Where the Bank acts as principal and not as agent to you

Where the Bank acts as principal, the Bank and other affiliates of the Bank will benefit from your purchase/sale of the product. Fees and charges incurred by the Bank and other affiliates of the Bank as well as profit margins, if any, are inherently contained and subsumed into the calculation of the interest rate, interest amounts and/or other variables of the relevant product.

Bonds / Fixed Income		Up to 2% of the notional amount of the trade
Currency Linked Investment / Equity Linked Investment / Structured Investment Product (including Structured Deposit)	Dual Currency Returns	Up to no more than the interest⁴ payable to you
	Other Foreign Exchange (FX) related	Up to 3% of the notional amount of the trade
	Non-FX related	Up to 3% of the notional amount of the trade
Structured Notes (with Underlying linked to Equity, Interest Rates, Foreign Exchange, Credit, Funds, Commodities and any other Asset Class)		Up to 3% of the notional amount of the trade.

You may request for the latest fee schedule containing the full details of the fees and charges applicable to each fund from any of our OCBC branches or from your Client Advisor.

Unit Trusts	Upfront Sales Charge	Up to 5% of the gross investment amount
	Redemption Charge	Up to the redemption fee amount imposed by the fund house
	Trailer Fee Sharing (to be received by the bank from the fund house)	Up to 75% of the management fee receivable by the fund house

Important Notes

You may receive less than your principal amount initially invested or potentially lose your entire principal sum invested in an investment product in case of early withdrawal/termination of an investment product. You will also be required to bear any applicable costs and charges associated with your early withdrawal/termination of the investment product.

⁴ Subject to the investment's features and conditions, the interest refers to the amount to be received from or payable to a client based on a triggered event (e.g. upon maturity, below strike price).

Cheque

Cheque Charges

Cheque Book Charge	Premier EasiSave Account	Waived
Cheque Image Retrieval⁵		Waived (for maximum of 2 cheques per customer per month) Subsequent cheque image retrieval will be charged S\$21.40* to S\$53.50*
Stop Cheque Payment	SGD cheques reported via branch SGD cheques reported via phone /online banking USD cheques	Waived
Loss of Cheque Book	SGD cheque books reported via branch SGD cheque books reported via phone/online banking USD cheque books	Waived (for maximum of 2 cheque books per customer per month) Subsequent cheque book will be charged S\$30 to S\$60; USD cheque book at US\$30
Outward Returned Cheques due to insufficient funds or post-dated	SGD cheque USD cheque	Waived
Marked Cheques	OCBC bank cheques ⁶ Other bank's cheques	S\$100 per cheque 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 Send for Overseas Clearing: • In Other Currencies	Free 1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable) 1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)

⁵ Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$21.40.

⁶ Service is not available on Sundays and Public Holidays.

* Inclusive of GST.

Remittances

Inward Remittances

Telegraphic Transfer	Credit to Fixed Deposit	Free
	Credit to SGD or FCY Account	Waived
MEPS [MAS Electronic Payment System]	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) + Postage and/or Agent Fees (if applicable)

Outward Remittances

Telegraphic Transfer to accounts within OCBC Group[†] [For over-the-counter transactions only]	Commission	Waived
	Cable charge	
	Agent fee (if applicable)	
Telegraphic Transfer to non-OCBC accounts	Commission: Debit SGD Account	1/16% commission (min S\$5, max S\$50)
	Debit FCY Account (involving foreign exchange)	1/16% commission (min S\$5, max S\$60)
	Debit FCY Account (not involving foreign exchange)	1/16% commission (min S\$5, max S\$60) Commission-in-lieu of exchange³ waived
	Cable charge	S\$20
	Agent fee (if applicable)	Fixed fee based on remitting currency⁷

[†] Applicable to all first and third party accounts with OCBC China, OCBC Malaysia, OCBC Al-Amin, OCBC NISP Indonesia, OCBC WingHang, Bank of Singapore, Great Eastern, Lion Global Investors and OCBC Securities.

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

⁷ For telegraphic transfer in JPY, only the fixed agent fee is applicable for amount up to JPY 100 million. For amounts more than JPY 100 million, both fixed agent fee and 3rd party bank charges are applicable.

Outward Remittances through Online Banking	Telegraphic Transfers/Overseas Fund Transfer Account holder: Debit from SGD Accounts	Commission and cable charge waived (Agent Fee apply)
	Account Holder: Debit from FCY Accounts (with Foreign Exchange)	Commission and cable charge waived (Agent Fee apply)
	Account Holder: Debit from FCY Accounts (without Foreign Exchange)	Commission, commission-in-lieu and cable charge waived (Agent fee apply)
	MEPS (MAS Electronic Payment System)/Same day Fund Transfer Out-going payment	S\$5
Cashier's Order	Payable to own name	Free
	Payable to third party	Waived
MEPS [MAS Electronic Payment System]	Outgoing payments	S\$20
Demand Draft [Credit to SGD or FCY Account] ⁸	Commission: Debit SGD Account	1/16% commission (min S\$7.50, max S\$50)
	Debit FCY Account (involving foreign exchange)	1/16% commission (min S\$5, max S\$60)
	Debit FCY Account (not involving foreign exchange)	1/16% commission (min S\$5, max S\$60) Commission-in-lieu of exchange³ waived
	Postage (if applicable)	As per existing rates

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

⁸ These fees will apply to SGD and Foreign Currency account withdrawals made to third party and same party including savings, current, call and fixed deposits.

Cancellations/Amendments/Stop Payments

Cancellations	Cancel Cashier's Order	S\$5 per cashier's order
	Cancel Demand Draft ⁹ : SGD Account Foreign Currency Account	S\$10 per draft US\$5 per draft
Stop Payment	Cashier's Order	S\$20 per cashier's order
	Demand Draft ⁹ : SGD Account Foreign Currency Account	S\$20 per draft US\$10 per draft
Amendment	Amendment/Investigation: Telegraphic Transfer	Cable charge (flat fee S\$20) + Agent fee (if applicable)

Other Funds Transfer Services

GIRO	GIRO Standing Instruction	S\$10 per transaction
	Outward GIRO Return	Waived
	Inward GIRO Return	S\$0.50 per item
Standing Instructions (Telegraphic Transfer /Electronic Payment System)	Set-up charge	S\$10 Standard charges apply
	Amendment/Cancellation	S\$10
	Rejected items due to insufficient funds	S\$30

⁹ Where applicable, agent fee and/or cable charge will be charged.

eBanking Services

ATM

ATM Card Replacement Fee	Lost/stolen card	Waived (Maximum 2 request per annum, S\$5 per card for subsequent replacement)
	Damaged card	Free
ATM Charges	Coin Deposit	S\$0.012 per coin¹⁰
	Shared ATM	Waived
	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 ¹¹	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 2.25% of the foreign currency transaction¹² 3) Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank

Online Banking

Online Banking Fees	Funds transfer to other banks	Free
	Per returned item from funds transfer to other banks	S\$0.50
	2FA Hardware token replacement fee	Waived

Phone Banking

Phone Banking Fees	Funds transfer to other banks	S\$0.50 per returned item
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¹⁰ Total fee rounded to the nearest 1 cent. Waived for accounts under the Mighty Savers programme.

¹¹ Applicable to ATM and Debit Cards only.

¹² 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.

Other Banking Services

Safe Deposit Box

Safe Deposit Box Fees and Charges		50% discount on Standard Annual Fee
	Annual fee	
	Key deposit (refundable)	S\$150
	Lost key charges 1 key 2 keys	S\$160.50* S\$214*
	Late payment fees	S\$20
	Safe custody fee	S\$160.50 per annum*
	Force opening charges	S\$107*

Guarantees

Banker's Guarantee	Issuance commission (new/renewal) and amendment (increase in amount/extension)	1.5% per annum (minimum 1 year or S\$150 whichever is higher)
	Other amendments	S\$100 per amendment

Document Retrieval

Document/Wealth Report/ Statement Retrieval Charges¹³ per monthly statement	Current and previous month (statements only)	Free
	Within 1 year	Waived
	For retrievals between 1 and 3 years	S\$30
	For retrievals of more than 3 years	S\$50

¹³ Includes monthly SGD/FCY statement of accounts, SGD/FCY Fixed Deposit Interest statement and advices, deposit/withdrawal/debit/credit vouchers, savings account details. Consolidated statement for passbook savings is not chargeable. Retrieval charges debited from FCY accounts will be based on prevailing TT rate applicable.

* Inclusive of GST

Audit Confirmation

Audit Confirmation Fee		Waived (for a maximum of 2 waivers per annum) Subsequent Audit Confirmation will be charged S\$30 to S\$53.50*
Tracers/Investigations		Cable charges apply
Over-the-counter		
Cash Charges		First S\$20,000 per day : Free Every subsequent S\$10,000 or part thereof: S\$10
	Cash Deposit	
	Deposit of unsorted/ folded notes	For faster processing of notes deposited, please follow the following guideline¹⁴. Otherwise, an additional S\$50 fee will be levied.
Coin Charges		S\$1.50 for every 100 coins deposited or part thereof
	Coin Deposit ¹⁵	
	Coin Withdrawal	S\$1.50 for every S\$50 withdrawn or part thereof
	Coin Exchange ¹⁵	S\$1.50 for every S\$50 changed or part thereof
Internal Fund Transfer/ Multiple Deposits to Different Accounts (per customer basis, aggregated across all accounts of the customer)	Per visit: First 3 transactions 4th transaction onwards	Free S\$5 per transaction
All Over-The-Counter Transactions	Per calendar month: First 20 transaction 21 st transaction onwards	Free Waived

¹⁴ 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).

¹⁵ 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.

* Inclusive of GST

Line of Credit

EasiCredit	Annual Fee	S\$80
	Prevailing Interest Rate	6% p.a.

Cards

Credit Cards

OCBC PPC VOYAGE Card	Annual fee	Waived (for Main and first 2 supplementary cards)
	Replacement card fee	S\$150
OCBC Plus! Credit Card	Annual fee	Waived
OCBC Robinson Group Credit Card	Annual fee	Waived

For other fees and charges applicable to OCBC Credit Cards, please refer to www.ocbc.com/assets/pdf/cards-fee-charge.pdf or OCBC Cardmember Agreement for full details.

Debit Card

OCBC Premier World Elite™ Debit Card	Annual fee	No annual fee
	Replacement card fee	S\$20 (for lost or stolen card only)
	Overseas ATM cash withdrawal charges	3% of the transaction amount (Min S\$5 and Max S\$20)
	Fees for foreign currency transactions	<p>Foreign currency transactions, other than USD transactions, are converted to USD first before being converted to SGD based on the rate determined Mastercard.</p> <p>All foreign currency transactions are subjected to a currency conversion charge imposed by Mastercard (1%) and a bank administrative fee (2.25%) of the foreign transaction amount</p>
	Currency conversion fee	<p>An additional fee will be levied on all Mastercard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) 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 Mastercard on overseas website in Singapore dollars.</p> <p>The additional fee charged is 1% on all converted Singapore dollar amounts for Mastercard transactions</p>

Mortgage

Enjoy preferential rates on Singapore and overseas Home Loan packages.

OCBC Premier Private Client Lounge [Exclusive for Premier Private Client members]

65 Chulia Street
#31-00 OCBC Centre
Singapore 049513

Banking hours:

Mon-Fri: 9.00am to 4.30pm

Sat: 9.00am to 11.30am

Please speak to your Client Advisor or call the Premier Private Client Hotline at 1800 424 8888 or +65 6424 8888 if you are calling from overseas for more details.

We also have dedicated Premier Banking teller counters at over 50 OCBC Bank branches to help you with your banking transactions. For a list of locations, please visit www.ocbc.com

These fees and charges are effective from **2 December 2019** and are subject to change from time to time.



Oversea-Chinese Banking Corporation Limited
65 Chulia Street #31-00 OCBC Centre Singapore 049513
Premier Private Client Hotline: 1800 424 8888 or
+65 6424 8888 when calling from overseas
Co.Reg.No.: 193200032W