

FEES AND CHARGES

**OCBC
PREMIER
BANKING**

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Deposit Accounts

			OCBC	OCBC Premier
Premier Deposit Accounts (SGD)	Premier Statement Savings	Minimum Initial Deposit	Not Applicable	Waived
		Service Fee		Waived
	Premier EasiSave Account	Minimum Initial Deposit		Waived
		Service Fee		Waived
		Account Fee		Waived
		Chequebook Fee		Waived
	Premier Dividend+ Savings Account	Service Fee		Free
		Minimum Initial Deposit		S\$50,000
Other Savings/Current Accounts (SGD)	360 Account	Service Fee	Not Applicable	Free
		Minimum Initial Deposit		
		Service fee if average daily balance for the month falls below S\$3,000		
	Monthly Savings Account	Minimum Initial Deposit		
		Service Fee if average daily balance for the month falls below S\$500 (For new accounts opened from 2 May 2018)		
	Passbook Savings Account	Minimum Initial Deposit		
		Service fee if average daily balance for the month falls below S\$1,000		
	Smart Parent Account ¹ Smart Senior Account ¹ Smart Saving Account ¹	Service fee if average daily balance for the month falls below S\$1,000		
Fixed Deposit Accounts (SGD)	SGD Fixed Deposit	Minimum Initial Deposit		
		Premature Termination Fee		
Standard Fees for all SGD Deposit Accounts	Other Service Charges	Early Account Closure Fee (Within 6 months of opening)		
		Passbook Replacement Fee		
		Excess Fee ²		

¹ No new accounts offered

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

Deposit Accounts

		OCBC	OCBC Premier
Global Deposit Accounts (Foreign Currency)	Standard Fees for all Foreign Currency Deposit Accounts	Deposit/withdrawal in foreign currency notes (depending on currency type)	1% minimum commission-in-lieu of exchange ³
		Early Account Closure Fee (Within 6 months of opening)	US\$20
		Excess Fee ⁴	Prime + 2% on the excess amount for the respective foreign currency
	Premier Global Savings Accounts	Service Fee	Not Applicable
		Minimum day end balance to earn interest	Free
		USD 5,000 AUD 5,000 CAD 5,000 CHF 5,000 EUR 5,000	GBP 5,000 HKD 50,000 JPY 500,000 NZD 5,000 CNH 5,000
	Global Savings Accounts	Minimum excess fee	USD 5 AUD 10 CAD 8 CHF 8 EUR 6
		USD 5 AUD 10 CAD 8 CHF 8 EUR 6	GBP 4 HKD 40 JPY 700 NZD 12
		Minimum Initial Deposit and day end balance to earn interest	USD 5,000 AUD 5,000 CAD 5,000 CHF 5,000 EUR 5,000
	USD Chequeing Account	Minimum Initial Deposit	USD\$1,000
		Service fee if average daily balance for the month falls below US\$1,000	US\$10 per month
		Minimum Initial Deposit	USD 5,000 AUD 5,000 CAD 5,000 CHF 5,000 EUR 5,000
	Global Fixed Deposit	Minimum Initial Deposit	GBP 5,000 HKD 50,000 JPY 500,000 NZD 5,000 CNH 250,000
		Premature Termination Fee	Premature termination fees 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

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

⁴ Excess fee is an incidental overdraft charge for accounts without limits.

Deposit Accounts

		OCBC Premier			
Deposit services pertaining to the OCBC Wealth Account	Multi Currency Cash Holdings	Service fee	Free		
		Minimum initial deposit	Waived		
		Temporary Excess fee	5.5% on excess amount for respective currency		
	Multi Currency Time Deposit	Minimum initial deposit	USD 5,000	GBP 5,000	SGD 5,000
			AUD 5,000	HKD 50,000	
CAD 5,000			JPY 500,000		
CHF 5,000	NZD 5,000				
EUR 5,000	CNH 250,000				
	Premature termination fee	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 maturity of Time deposits			

Wealth Financing

		OCBC	OCBC Premier
Short Term Advance Facility / Overdraft Facility	Premature termination fee [Break Cost]	Applicable for loan repayment made prior to maturity	

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.

In instances where the Bank is able to execute the trade at a more favorable price / parameter[s] than the price / parameter[s] quoted to and confirmed with you, the full benefits will be passed back to you in a manner determined by the Bank at its sole discretion.

Investment Business

Bonds / Fixed Income	Primary Market	Up to 0.5% of the notional amount of the trade
	Secondary Market	Up to 2% of the notional amount of the trade
	Rebate for Primary Market issuance	Up to 0.25% of the notional amount of the trade
Certificate of Deposits	OCBC issues	Up to 0.3% of the notional amount of the trade
	Non OCBC issues	Up to 0.5% 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 interest ⁵ 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	
Securities	Inward transfer of securities free of payment	Waived Note: Third party charges (if any) may apply.
	Outward transfer of securities free of payment	S\$100 Note: Third party charges (if any) may apply.
	Sale of securities	Please refer to the OSPL Commission Rates and Charges for more information.
	Brokerage [Singapore Market]	0.18% of sale proceeds (subject to a minimum fee of S\$40) + any applicable fees charged for the sale of securities (as above)
	Brokerage [Other Markets]	Please refer to your Relationship Manager
All third party fees and charges (including but not limited to stamp duty fees, handling fees, transaction levy, trading fees and/or any other fees incurred for the outward transfer of securities) shall be borne by the customer. 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 Relationship Manager.		

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

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 Relationship Manager.

Funds	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
	Switching Charge	Up to 1% of the gross switching amount [for redemption and subsequent investment of funds within the same fundhouse, executed on the same day]

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.

⁵ 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).

Remittances

			OCBC	OCBC Premier
Inward Remittance	Telegraphic Transfer	Credit to Fixed Deposit Credit to SGD or FCY Account	Free S\$10	
	MEPS [Electronic Payment System]	Incoming Payments	Free	
	Demand Draft [Credit to SGD or FCY Account]	Drawn on OCBC Bank	Free	
		Drawn on other bank	1/8% commission (min S\$30) + Agent Fees and/or Postage (if applicable)	
Outward Remittance	Telegraphic Transfer to non-OCBC accounts	Cable Charge	S\$20	
		Agent Fee (if applicable)	Fixed fee based on remitting currency ⁶	
		Commission: Debit SGD Account	1/8% commission (Min S\$10, Max S\$100)	50% Discount (Min S\$5, Max S\$50)
		Debit FCY Account (involving Foreign Exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
		Debit FCY Account (not involving foreign exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
			and 1/8% commission in lieu of exchange ⁷ (Min S\$25, Max S\$120)	
	Telegraphic Transfer to accounts within OCBC Group⁸ [For over-the-counter transactions only]	Cable Charge	S\$20	Waived
		Agent Fee (if applicable)	Fixed fee based on remitting currency ⁷	Waived
		Commission	Same as fees for 'Telegraphic Transfers to non-OCBC accounts'	Waived
	Outward Remittances through Online Banking	Telegraphic Transfers/ 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 ⁷ + Cable Charge (flat fee of S\$20)	Commission and Cable Charge waived. Agent Fee apply.
		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)	Commission and Cable Charge waived. Agent Fee apply
		Account Holder: Debit from FCY Accounts (without Foreign Exchange)	Same/Third Party: 1/8% commission (min S\$10, max S\$120) and 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)	Commission and Cable Charge waived. 1/8% Commission-in-lieu of exchange (Min S\$25, Max S\$120) + Agent Fee apply
		MEPS (MAS Electronic Payment System)/Same day Fund Transfer Out-going Payment	S\$5	

⁶ For telegraphic transfer in JPY, only the fixed agent fee is applicable for amounts up to JPY 100 million. For amounts more than JPY 100 million, both fixed agent fee and 3rd party bank charges are applicable.

⁷ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

⁸ Applicable to all first and third party accounts with OCBC China, OCBC Malaysia, OCBC Al-Amin, OCBC NISP Indonesia, OCBC Wing Hang, Bank of Singapore, Great Eastern, Lion Global Investors and OCBC Securities.

Remittances

			OCBC	OCBC Premier
Outward Remittance	Cashier's Order	Payable to Own Name	S\$5 (waived for 1 Cashier's Order per day)	Free
		Payable to Third Party	S\$5 per cashier's order	Waived
	MEPS (Electronic Payment System)	Outgoing Payments	S\$20	
	Demand Draft (from SGD or FCY Accounts) ⁹	Commission: Debit SGD Account	1/8% commission (Min S\$15, Max S\$100)	50% Discount (Min S\$7.50, Max S\$50)
		Debit FCY Account (involving Foreign Exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
		Debit FCY Account (not involving foreign exchange)	1/8% commission (Min S\$10, Max S\$120)	50% Discount (Min S\$5, Max S\$60)
			1/8% commission in lieu of exchange ¹⁰ (Min S\$25, Max S\$120)	
Cancellations / Amendments / Stop Payments	Cancellations	Cancel Cashier's Order	S\$5 per cashier's order	
		Cancel Demand Draft ¹¹ : 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 ¹¹ : 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 Fund Transfer Services	GIRO	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 / Electronic Payment System)	Set-up Charge	S\$10 Standard charges apply	
		Amendment/Cancellation	S\$10	
		Rejected items due to insufficient funds	S\$30	

⁹ 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.

¹⁰ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

¹¹ Where applicable, agent fee and/or cable charge will be charged.

Cheque

			OCBC	OCBC Premier	
Cheque Charges	Cheque Book Charge	Premier EasiSave Account		Not Applicable	Waived
	Cheque Image Retrieval ¹²	For retrieval of less than 1 year ago		S\$20 ¹³	Waived (for maximum of 2 cheques per customer per month)
		For retrieval between 1 & 3 years ago		S\$30 ¹³	
		For retrieval of more than 3 years ago		S\$50 ¹³	
	Stop Cheque Payment	SGD Cheques	Reported via Branch	S\$30 per cheque	Waived (for maximum of 2 cheques per customer per month)
			Reported via Phone/ Online Banking	S\$15 per cheque	
		USD Cheques		US\$30 per cheque	
	Loss of Cheque Book	SGD Cheque books	Reported via Branch	S\$60	Waived (for maximum of 2 chequebooks per customer per month)
			Reported via Phone/ Online Banking	S\$30	
		USD Cheque books		US\$30	
	Outward Returned Cheques due to insufficient funds or post-dated	SGD Cheque		S\$40 per returned cheque	
		USD Cheque		US\$40 per cheque	
	Cheque Clearing Charge	SGD Cheque Issued		S\$0.75 per cheque (waived for account holders above 60 years old till 31 Dec 2025)	
		USD Cheque Issued		US\$0.55 per cheque (waived for account holders above 60 years old till 31 Dec 2025)	
	Marked Cheques	OCBC Bank Cheques ¹⁴		S\$100 per cheque	
Other Bank's Cheques		S\$100 per cheque + courier charges (if applicable)			
Foreign Currency Cheques	- USD Cheques Drawn on Local Clearing Participating Banks - Other Currency Cheques and USD Drawn on Non-Participating Banks		Free 1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)		
	Sent for Overseas Clearing: In Other Currencies		1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)		

¹² Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$20 [subject to the addition of prevailing GST]

¹³ Subject to the addition of prevailing GST

¹⁴ Service is not available on Sundays and Public Holidays.

eBanking Services

			OCBC	OCBC Premier
ATM	ATM Card Replacement	Lost/Stolen card	S\$5 per card	Waived (Maximum 2 requests per annum)
		Damaged Card	Free	
	ATM Charges	Coin Deposit	S\$0.012 per coin ¹⁵	
		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 ¹⁶	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 transaction ¹⁷ 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 bank	Free	
		Per returned item from funds transfer to other bank	S\$0.50	
		2FA Hardware token replacement fee	S\$20 per token	Waived
Phone banking	Phone Banking Fees	Funds transfer to other bank	S\$0.50 per returned item	

¹⁵ Total fee rounded to the nearest 1 cent. Waived for accounts under the Mighty Savers programme.

¹⁶ Applicable to ATM and Debit Cards only.

¹⁷ 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.

Mortgage

Enjoy preferential rates on our Singapore and Overseas Home Loan packages. Please speak to your Relationship Manager or call the Premier Hotline at 1800-PREMIER [773 6437] for more details.

Other Banking Services

			OCBC	OCBC Premier
Safe Deposit Box	Safe Deposit Box Fees and Charges	Annual Fee	Standard Fees	20% discount on Standard Annual Fee
		Key Deposit (refundable)	S\$150	
		Lost Key Charges: 1 key 2 keys	S\$150 ¹⁸ S\$200 ¹⁸	
		Late Payment Fees	S\$20	
		Safe Custody Fee	S\$150 per annum ¹⁸	
		Force Opening Charges	S\$100 ¹⁸	
Document Retrieval	Document/Wealth Report/Statement Retrieval Charges ¹⁹ per monthly statement	Current and previous month (statements only)	FREE	
		Within 1 year	S\$20	Waived
		For retrievals of between 1 and 3 years	S\$30	
		For retrievals of more than 3 and 6 years	S\$50	S\$50
		For retrievals of more than 6 years	S\$100	
Audit Confirmation	Audit Confirmation Fee	Non-borrowing customer	S\$30 per confirmation	
		Borrowing customer with retail accounts	S\$50 per confirmation	
		Borrowing customer without retail accounts	S\$50 per confirmation ¹⁸	
		Letter of Reference (non loans related)	S\$30 per request	
		Letter of Reference (loans related)	S\$30 per request ¹⁸	
	Tracers/Investigations		Cable Charges apply	
Over-The-Counter Charges	Cash Charges	Cash Deposit	First S\$20,000 per day : Free Every subsequent S\$10,000 or part thereof: S\$10	
		Deposit of unsorted/ folded notes	For faster processing of notes deposited, please follow the guideline ²⁰ . Otherwise, an additional S\$50 fee will be levied.	
	Coin Charges	Coin Deposit ²¹	S\$2.00 for every 100 coins deposited or part thereof	
		Coin Withdrawal	S\$2.00 for every S\$50 withdrawn or part thereof	
		Coin Exchange ²¹	S\$2.00 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 transactions 21 st transaction onwards	Free S\$3 per transaction	

¹⁸ Subject to the addition of prevailing GST

¹⁹ 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.

²⁰ 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).

²¹ 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, Holland Village, Paya Lebar Square, 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.

Other Banking Services

		OCBC	OCBC Premier
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

Line of Credit

		OCBC	OCBC Premier
EasiCredit	Annual Fee	S\$120	
	Prevailing Interest Rate	22.90% p.a.	6% p.a.

Credit Cards

		Principal	Supplementary
Annual Fee p.a. ²²	OCBC Premier VOYAGE Card	S\$492.50	\$189.00 (first year waived for first two supplementary cards)
	OCBC Titanium Card	S\$194.40 (waived for the first two years)	S\$97.20 (waived for the first two years)
	OCBC 365 Credit Card		

²² Inclusive of GST

For other fees and charges applicable to OCBC Credit Cards, please refer to ocbc.com/creditcardfee 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)

For other fees and charges applicable to OCBC Debit Cards, please refer to ocbc.com/debitcardfee for full details.

Premier Centre Directory

To experience the Premier difference for yourself, come visit us at any of our Premier Centres. You can also call our Premier Hotline at 1800 PREMIER (773 6437) if you have any queries or wish to make an appointment with us. For more information, please visit www.ocbc.com/premier

We also have dedicated Premier Banking teller counters at over 30 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 **1 November 2023** and are subject to change from time to time.



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