

# **FEEES 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       |
|   | Premier Dividend+ Savings Account                                       | Chequebook Fee  |  | Waived       |
|   |   | Service Fee   |  | Free         |
| Premier Trade SGD Cash Account  | Minimum Initial Deposit   | S\$50,000   |  |              |
|   | Service Fee   | Free  |  |              |
| Other Savings/Current Accounts (SGD)  | 360 Account   | Minimum Initial Deposit   | S\$1,000   |              |
|   |   | Service fee if average daily balance for the month falls below S\$3,000   | S\$2 per month<br>waived for the first year      |              |
|   |   | Chequebook Fee  | Issued upon request<br>S\$10 per cheque book     |              |
|   | Monthly Savings Account   | 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<br>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 Account <sup>1</sup><br>Smart Senior Account <sup>1</sup><br>Smart Saving Account <sup>1</sup> | Service fee if average daily balance for the month falls below S\$1,000 | S\$2 per month  |  |              |
| 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 <sup>2</sup>   | Prime + 4.75% p.a. on the excess amount          |              |

<sup>1</sup> No new accounts offered

<sup>2</sup> Excess fee is an incidental overdraft charge for accounts without limits

# Deposit Accounts

|  |  | OCBC  | OCBC Premier   |   |
|--|--|---|--|---|
| Global Deposit Accounts (Foreign Currency) | <b>Standard Fees for all Foreign Currency Deposit Accounts</b> | Deposit/withdrawal in foreign currency notes (depending on currency type)   | 1% minimum commission-in-lieu of exchange <sup>3</sup>                     | 0.75% minimum commission-in-lieu of exchange <sup>3</sup>                     |
|  |  | Early Account Closure Fee (Within 6 months of opening)  | US\$20   |   |
|  |  | Excess Fee <sup>4</sup>   | Prime + 2% on the excess amount for the respective foreign currency        |   |
|  | <b>Premier Global Savings Accounts</b>                         | Service Fee   | Not Applicable   | Free  |
|  |  | Minimum day end balance to earn interest  | USD 5,000<br>AUD 5,000<br>CAD 5,000<br>CHF 5,000 <sup>5</sup><br>EUR 5,000 | GBP 5,000<br>HKD 50,000<br>JPY 500,000 <sup>5</sup><br>NZD 5,000<br>CNH 5,000 |
|  |  | Minimum excess fee  | USD 5<br>AUD 10<br>CAD 8<br>CHF 8<br>EUR 6                                 | GBP 4<br>HKD 40<br>JPY 700<br>NZD 12  |
|  | <b>Global Savings Accounts</b>                                 | Minimum Initial Deposit and day end balance to earn interest  | USD 5,000<br>AUD 5,000<br>CAD 5,000<br>CHF 5,000 <sup>5</sup><br>EUR 5,000 | GBP 5,000<br>HKD 50,000<br>JPY 500,000 <sup>5</sup><br>NZD 5,000<br>CNH 5,000 |
|  |  | Minimum excess fee  | USD 5<br>AUD 10<br>CAD 8<br>CHF 8<br>EUR 6                                 | GBP 4<br>HKD 40<br>JPY 700<br>NZD 12<br>THB 220                               |
|  | <b>USD Chequeing Account</b>                                   | Minimum Initial Deposit   | US\$1,000  |   |
|  |  | Service fee if average daily balance for the month falls below US\$1,000  | US\$10 per month   |   |
| <b>Global Fixed Deposit</b>                | Minimum Initial Deposit  | USD 5,000<br>AUD 5,000<br>CAD 5,000<br>CHF 5,000<br>EUR 5,000   | GBP 5,000<br>HKD 50,000<br>JPY 500,000<br>NZD 5,000<br>CNH 250,000         |   |
|  | Premature Termination Fee                                      | Premature termination fees applicable for withdrawal made prior to maturity<br>To avoid premature termination fees, maturity instructions are to be given to the bank 2 working days prior to the maturity of Fixed Deposit |  |   |

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>4</sup> Excess fee is an incidental overdraft charge for accounts without limits.

<sup>5</sup> No new accounts offered

# 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<br>AUD 5,000<br>CAD 5,000<br>CHF 5,000<br>EUR 5,000  | GBP 5,000<br>HKD 50,000<br>JPY 500,000<br>NZD 5,000<br>CNH 250,000 | SGD 5,000 |
|  |                              | 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 |  |           |

## 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

|  |  |   |
|--|--|---|
| <b>Bonds / Fixed Income</b>  | 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             |
| <b>Currency Linked Investment / Equity Linked Investment / Structured Investment Product</b><br>(including Structured Deposit)                     | Dual Currency Returns                        | Up to no more than the interest <sup>6</sup> 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                |
| <b>Structured Notes</b> (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 |   |

## 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.

|              |  |  |
|--------------|--|--|
| <b>Funds</b> | 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 60% 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.

# Wealth Financing

|   |  | OCBC   | OCBC Premier |
|---|--|--|--------------|
| <b>Short Term Advance Facility / Overdraft Facility</b> | Premature termination fee (Break Cost) | Applicable for loan repayment made prior to maturity |              |

<sup>6</sup> 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  | <b>Telegraphic Transfer</b>  | Credit to Fixed Deposit<br>Credit to SGD or FCY Account  | Free<br>S\$10   |   |
|                    | <b>MEPS</b> [Electronic Payment System]  | Incoming Payments  | Free  |   |
|                    | <b>Demand Draft</b> [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 | <b>Telegraphic Transfer to non-OCBC accounts</b>   | Cable Charge   | S\$20   |   |
|                    |  | Agent Fee (if applicable)  | Fixed fee based on remitting currency <sup>7</sup>  |   |
|                    |  | Commission:<br>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 <sup>8</sup> (Min S\$25, Max S\$120)  |   |
|                    | <b>Telegraphic Transfer to accounts within OCBC Group<sup>9</sup></b> [For over-the-counter transactions only] | Cable Charge   | S\$20   | Waived  |
|                    |  | Agent Fee (if applicable)  | Fixed fee based on remitting currency <sup>8</sup>  | Waived  |
|                    |  | Commission   | Same as fees for 'Telegraphic Transfers to non-OCBC accounts'   | Waived  |
|                    | <b>Outward Remittances through Online Banking</b>  | <b>Telegraphic Transfers/ Overseas Fund Transfer</b><br>Account Holder:<br>Debit from SGD Accounts | Same/Third Party:<br>1/8% commission (Min S\$10, Max S\$100) + Agent Fee (if applicable); fixed fee based on remitting currency <sup>8</sup> + Cable Charge (flat fee of S\$20)   | Commission and Cable Charge waived. Agent Fee apply.  |
|                    |  | Account Holder:<br>Debit from FCY Accounts (with Foreign Exchange)                                 | Same/Third Party:<br>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:<br>Debit from FCY Accounts (without Foreign Exchange)                              | Same/Third Party:<br>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 |
|                    |  | <b>MEPS (MAS Electronic Payment System)/Same day Fund Transfer</b> Out-going Payment               |   | S\$5  |

<sup>7</sup> 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 3<sup>rd</sup> party bank charges are applicable.

<sup>8</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>9</sup> 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   | <b>Cashier's Order</b>  | Payable to Own Name   | Free                                       |  |
|  |   | Payable to Third Party  | S\$5 per cashier's order                   |  |
|  | <b>MEPS</b><br>[Electronic Payment System]  | Outgoing Payments   | S\$20                                      |  |
|  | <b>Demand Draft</b><br>[from SGD or FCY Accounts] <sup>10</sup>                       | Commission:<br>Debit SGD Account  | 1/8% commission<br>[Min S\$15, Max S\$100] | 50% Discount<br>[Min S\$7.50, Max S\$50] |
|  |   | Debit FCY Account<br>[involving Foreign Exchange]                               | 1/8% commission<br>[Min S\$10, Max S\$120] | 50% Discount<br>[Min S\$5, Max S\$60]    |
|  |   | Debit FCY Account<br>[not involving foreign exchange]                           | 1/8% commission<br>[Min S\$10, Max S\$120] | 50% Discount<br>[Min S\$5, Max S\$60]    |
| 1/8% commission in lieu of exchange <sup>11</sup><br>[Min S\$25, Max S\$120] |   |   |  |  |
| Postage [if applicable]  | As per existing rates   |   |  |  |
| Cancellations / Amendments / Stop Payments                                   | <b>Cancellations</b>  | Cancel Cashier's Order  | S\$5 per cashier's order                   |  |
|  |   | Cancel Demand Draft <sup>12</sup> :<br>SGD Account<br>Foreign Currency Account: | S\$10 per draft<br>US\$5 per draft         |  |
|  | <b>Stop Payment</b>   | Cashier's Order   | S\$20 per cashier's order                  |  |
| Demand Draft <sup>14</sup> :<br>SGD Account<br>Foreign Currency Account      |   | S\$20 per draft<br>US\$10 per draft   |  |  |
| <b>Amendment</b>   | Amendment/Investigation:<br>Telegraphic Transfer                                      | Cable Charge (flat fee S\$20)<br>+ Agent Fee [if applicable]                    |  |  |
| Other Fund Transfer Services   | <b>GIRO</b>   | GIRO standing Instruction   | S\$10 per transaction                      |  |
|  |   | Outward GIRO Return   | S\$10 per item                             |  |
|  |   | Inward GIRO Return  | S\$0.50 per item                           |  |
|  | <b>Standing Instructions</b><br>[Telegraphic Transfer /<br>Electronic Payment System] | Set-up Charge   | S\$10<br>Standard charges apply            |  |
|  |   | Amendment/Cancellation  | S\$10                                      |  |
|  | Rejected items due to<br>insufficient funds   | S\$30   |  |  |

<sup>10</sup> 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.

<sup>11</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>12</sup> Where applicable, agent fee and/or cable charge will be charged.



# Cheque

|                                 |   |  | OCBC                                  | OCBC Premier  |   |
|---------------------------------|---|--|---------------------------------------|---|---|
| Cheque Charges                  | <b>Cheque Book Charge</b>   | Premier EasiSave Account   | Not Applicable                        | Waived  |   |
|                                 | <b>Cheque Image Retrieval<sup>13</sup></b>  | For retrieval of less than 1 year ago  | S\$21.40 <sup>14</sup>                | Waived<br>(for maximum of 2 cheques per customer per month) |   |
|                                 |   | For retrieval between 1 & 3 years ago  | S\$32.10 <sup>14</sup>                |   |   |
|                                 |   | For retrieval of more than 3 years ago   | S\$53.50 <sup>14</sup>                |   |   |
|                                 | <b>Stop Cheque Payment</b>  | SGD Cheques  | Reported via Branch                   | S\$30 per cheque  | Waived<br>(for maximum of 2 cheques per customer per month)     |
|                                 |   |  | Reported via Phone/<br>Online Banking | S\$15 per cheque  |   |
|                                 |   | USD Cheques  | US\$30 per cheque                     |   |   |
|                                 | <b>Loss of Cheque Book</b>  | SGD Cheque books   | Reported via Branch                   | S\$60   | Waived<br>(for maximum of 2 chequebooks per customer per month) |
|                                 |   |  | Reported via Phone/<br>Online Banking | S\$30   |   |
|                                 |   | USD Cheque books   | US\$30                                |   |   |
|                                 | <b>Outward Returned Cheques due to insufficient funds or post-dated</b>   | SGD Cheque   | S\$40 per returned cheque             |   |   |
|                                 |   | USD Cheque   | US\$40 per cheque                     |   |   |
|                                 | <b>Marked Cheques</b>   | OCBC Bank Cheques <sup>15</sup>  | S\$100 per cheque                     |   |   |
| Other Bank's Cheques            |   | S\$100 per cheque + courier charges (if applicable)  |                                       |   |   |
| <b>Foreign Currency Cheques</b> | Cleared Locally: <ul style="list-style-type: none"> <li>• USD Cheques Drawn on Local Clearing Participating Banks</li> <li>• Other Currency Cheques and USD Drawn on Non-Participating Banks</li> </ul> | Free<br><br>1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable) |                                       |   |   |
|                                 | Sent for Overseas Clearing: <ul style="list-style-type: none"> <li>• In Other Currencies</li> </ul>   | 1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)             |                                       |   |   |

<sup>13</sup> Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$21.40

<sup>14</sup> Inclusive of GST

<sup>15</sup> Service is not available on Sundays and Public Holidays.

# Ebanking services

|  |   | OCBC  | OCBC Premier                    |  |
|--|---|---|---------------------------------|--|
| ATM  | ATM Card Replacement  | Lost/Stolen card                                    | \$S5 per card                   | Waived<br>(Maximum 2 requests per annum) |
|  |   | Damaged Card  | Free                            |  |
|  | ATM Charges   | Coin Deposit  | \$S0.012 per coin <sup>16</sup> |  |
|  |   | 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 <sup>17</sup>    | \$S5 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]<br>2) Administrative fee of 2.25% of the foreign currency transaction <sup>18</sup><br>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 | \$S0.50                         |  |
|  | 2FA Hardware token replacement fee  | \$S20 per token                                     | Waived                          |  |
| Phone banking  | Phone Banking Fees  | Funds transfer to other bank                        | \$S0.50 per returned item       |  |

<sup>16</sup> Total fee rounded to the nearest 1 cent. Waived for accounts under the Mighty Savers programme.

<sup>17</sup> Applicable to ATM and Debit Cards only.

<sup>18</sup> 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                         | <b>Safe Deposit Box Fees and Charges</b>   | Annual Fee  | Standard Fees  | 20% discount on Standard Annual Fee |
|  |  | Key Deposit (refundable)                                      | S\$150   |                                     |
|  |  | Lost Key Charges:<br>1 key<br>2 keys                          | S\$160.50 <sup>19</sup><br>S\$214 <sup>19</sup>  |                                     |
|  |  | Late Payment Fees   | S\$20  |                                     |
|  |  | Safe Custody Fee  | S\$160.50 per annum <sup>19</sup>  |                                     |
|  |  | Force Opening Charges   | S\$107 <sup>19</sup>   |                                     |
| Document Retrieval                       | <b>Document/Wealth Report/Statement Retrieval Charges<sup>20</sup> per monthly statement</b>   | 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                       | <b>Audit Confirmation Fee</b>  | Non-borrowing customer  | S\$30 per confirmation   |                                     |
|  |  | Borrowing customer with retail accounts                       | S\$50 per confirmation   |                                     |
|  |  | Borrowing customer without retail accounts                    | S\$53.50 per confirmation <sup>19</sup>  |                                     |
|  |  | Letter of Reference (non loans related)                       | S\$30 per request  |                                     |
|  |  | Letter of Reference (loans related)                           | S\$32.10 per request <sup>19</sup>   |                                     |
|  | <b>Tracers/Investigations</b>  |   | Cable Charges apply  |                                     |
| Over-The-Counter Charges                 | <b>Cash Charges</b>  | Cash Deposit  | First S\$20,000 per day : Free<br>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 <sup>19</sup> . Otherwise, an additional S\$50 fee will be levied. |                                     |
|  | <b>Coin Charges</b>  | Coin Deposit <sup>22</sup>                                    | 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 <sup>22</sup>                                   | S\$1.50 for every S\$50 changed or part thereof  |                                     |
|  | <b>Internal Fund Transfer/ Multiple Deposits to Different Accounts</b><br>(per customer basis, aggregated across all accounts of the customer) | Per visit:<br>First 3 transactions<br>4th transaction onwards | Free<br>S\$5 per transaction   |                                     |
| <b>All Over-The-Counter Transactions</b> | Per calendar month:<br>First 20 transactions<br>21st transaction onwards   | Free<br>S\$3 per transaction                                  |  |                                     |

<sup>19</sup> Inclusive of GST

<sup>20</sup> 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.

<sup>21</sup> 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).

<sup>22</sup> 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, White Sands) and 9.30am to 11.30am (all other branches). Please refer to [www.ocbc.com](http://www.ocbc.com) to view the list of Sunday Banking branches.

## Other banking services

|            |                           | OCBC  | OCBC Premier |
|------------|---------------------------|---|--------------|
| Guarantees | <b>Banker's Guarantee</b> | Issuance Commission [new/renewal] and Amendment [Increase in Amount/ Extension] |              |
|            |                           | 1.5% per annum<br>(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 | 20.90% p.a. | 6% p.a.      |

## Credit Cards

|                               |                          | Principal | Supplementary   |
|-------------------------------|--------------------------|-----------|---|
| Annual Fee p.a. <sup>23</sup> | OCBC Premier VOYAGE Card | S\$488.00 | S\$188.00<br>(first year waived for first two supplementary card) |
|                               | OCBC Titanium Card       | S\$192.60 | S\$96.30  |
|                               | OCBC 365 Credit Card     |           |   |

<sup>23</sup> Inclusive of GST

For other fees and charges applicable to OCBC Credit Cards, please refer to [ocbc.com/creditcardfee](http://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<br>(Min S\$5 and Max S\$20) |

For other fees and charges applicable to OCBC Debit Cards, please refer to [ocbc.com/debitcardfee](http://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](http://www.ocbc.com/premier)

We also have dedicated Premier Banking teller counters at over 40 OCBC Bank branches to help you with your banking transactions. For a list of locations, please visit [www.ocbc.com](http://www.ocbc.com)

These fees and charges are effective from 3 February 2022 and are subject to change from time to time.



**Oversea-Chinese Banking Corporation Limited**  
65 Chulia Street #23-00 OCBC Centre Singapore 049513  
Premier Hotline: 1800 PREMIER (773 6437)  
or (65) 6530 5930 when calling from overseas  
[www.ocbc.com/premier](http://www.ocbc.com/premier)