

CORPORATES
Foreign Currency Deposit Account

Features	NAB Multi-Currency Call Account (non-SGD)	Foreign Currency Call Account	OCBC Business Foreign Account
Minimum daily balance to earn interest	Equivalent to USD\$5,000	AUD – 5,000 CAD – 25,000 GBP – 5,000 HKD – 500,000 NZD – 5,000 In respective currencies	AUD – 5,000 NZD – 5,000 In respective currencies
Interest rates (p.a.)	Dependent on prevailing interest rates	0.25% for AUD and NZD (for NAB customers only) For other currencies – Interest rates vary based on currency and prevailing interest rates	0.25% for AUD and NZD (for NAB customers only)
Interest calculation method	Dependent on currency	Dependent on currency	Dependent on currency
Minimum average daily balance to avoid service fees	Not applicable	USD – 1,000 AUD – 1,000 CAD – 1,000 GBP – 500 HKD – 8,000 NZD – 1,000 In respective currencies	USD – 30,000 AUD – 30,000 CAD – 30,000 GBP – 30,000 HKD – 180,000 NZD – 30,000 In respective currencies

Service fee	No charge	USD - 10 AUD - 15 CAD - 15 GBP - 10 HKD - 80 NZD - 15 monthly average balance falls below min balance in respective currencies EUR - 0.5% p.a. for a monthly average balance in excess of EUR 25,000 EUR 25,000 and below - Waive CHF - 2.5% p.a. for a monthly average balance in excess of CHF 25,000 CHF 25,000 and below - Waive JPY - 0.5% p.a. for a monthly average balance in excess of JPY 3,000,000 JPY 3,000,000 and below - Waive	USD – 100 AUD – 100 CAD – 100 GBP – 100 HKD – 600 NZD – 100 In respective currencies
Maintenance fee	AUD – 25 NZD – 28 USD – 18 EUR – 15 GBP – 10 HKD – 150 In respective currency per month	Account set up fee for CHF,EUR,JPY (Waived for NAB)	S\$20 per month (waived for first 12 months) Account set up fee of S\$500 (Waived for NAB)

Early account closure fee	No charge	US\$20 (or equivalent) for accounts (closed within 6 months of opening)	USD – 1,000 AUD – 1,000 CAD – 1,000 GBP – 1,000 HKD – 6,500 NZD – 1,000 In respective currencies, within 1 year of account opening
Chequebook offered	No	No	No

Features	NAB Multi-Currency Term Deposit Account	OCBC Foreign Currency Time Deposit Account
Currencies offered	USD, AUD, NZD, GBP, HKD, EUR, CAD, JPY, CHF	USD, AUD, NZD, GBP, HKD, EUR, CAD, JPY, CHF and CNH
Minimum placement amount	Equivalent of US\$20,000	5,000 units of a foreign currency except for HKD (50,000 units), CNH (250,000 units) and JPY (500,000 units)
Tenures	7-day 14-day 1-12 months	1-day 7-day 14-day 1-12 months
Interest rates (p.a.)	NAB board rates	Based on your original tenure with the same value and maturity dates; at the original contracted rate at NAB. Subsequent placements or renewals will be at OCBC board rates.

Interest calculation method	Based on daily balances on a 365-day basis	Based on 365-day basis for HKD, GBP and 360-day basis for the other currencies
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