

Foreign Currency Deposit Account

Features	NAB Multi-Currency Call Account	OCBC Global Savings Account	OCBC Premier Global Account
Currencies offered	USD, AUD, NZD, GBP, HKD, EUR, CAD, JPY and CHF	USD, AUD, NZD, GBP, HKD, EUR, CNH, CAD, JPY and CHF	USD, AUD, NZD, GBP, HKD, EUR, CNH, CAD and JPY
Minimum daily balance to earn interest	Equivalent to US\$5,000	5,000 units of the respective currency except for HKD (50,000 units) and JPY (500,000 units)	5,000 units of the respective currency except for HKD (50,000 units) and JPY (500,000 units)
Interest rates (p.a.)	<p>AUD, NZD 0.25%</p> <p>Other currencies 0%</p>	<p>AUD First A\$100,000: 0.25% Next A\$250,000: 0.40% Next A\$650,000: 0.60% Above A\$1,000,000: 1.00%</p> <p>NZD First NZ\$100,000: 0.25% Next NZ\$250,000: 0.40% Next NZ\$650,000: 0.60% Above NZ\$1,000,000: 1.00%</p> <p>USD First US\$100,000: 0.02% Next US\$250,000: 0.03% Next US\$650,000: 0.05% Above US\$1,000,000: 0.08%</p>	<p>AUD First A\$100,000: 0.50% Next A\$250,000: 0.75% Next A\$650,000: 1.00% Above A\$1,000,000: 1.50%</p> <p>NZD First NZ\$100,000: 0.50% Next NZ\$250,000: 0.75% Next NZ\$650,000: 1.00% Above NZ\$1,000,000: 1.30%</p> <p>USD First US\$100,000: 0.02% Next US\$250,000: 0.05% Next US\$650,000: 0.08% Above US\$1,000,000: 0.12%</p>

Features	NAB Multi-Currency Call Account	OCBC Global Savings Account	OCBC Premier Global Account
		<p>CNH First CNH500,000: 0.20% Next CNH1,500,000: 0.20% Next CNH3,000,000: 0.25% Above CNH5,000,000: 0.08%</p> <p>Other currencies 0%</p>	<p>CNH First CNH500,000: 0.25% Next CNH1,500,000: 0.25% Next CNH3,000,000: 0.50% Above CNH5,000,000: 0.75%</p> <p>CAD 0.05%</p> <p>Other currencies 0%</p>
Interest calculation method	Based on 365-day basis for HKD, GBP and 360-day basis for the other currencies	Based on 365-day basis for HKD, GBP and 360-day basis for the other currencies	Based on 365-day basis for HKD, GBP and 360-day basis for the other currencies
Minimum average daily balance to avoid service fees	Not applicable	Not applicable	Not applicable
Service fee	No charge	No charge	No charge
Maintenance fee	US\$18, A\$25, NZ\$28, CAD25, CHF25, EURO15, GBP10, HK\$150, JPY2,000	No charge	No charge
Early account closure fee for account closed within 6 months of opening	No charge	US\$20	US\$20
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 and JPY	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 365-day basis for HKD, GBP and 360-day basis for the other currencies	Based on 365-day basis for HKD, GBP and 360-day basis for the other currencies
Service fee	Not applicable	Not applicable