

Singapore Dollar Deposit Account

Features	NAB Multi-Currency Call Account (SGD)	OCBC Statement Savings Account	OCBC Premier Statement Savings Account
Minimum daily balance to earn interest	Equivalent to US\$5,000	Not applicable	Not applicable
Interest rates (p.a.)	0%	First S\$350,000: 0.05% Next S\$650,000: 0.08% Above S\$1,000,000: 0.10%	First S\$100,000: 0.10% Next S\$900,000: 0.20% Above S\$1,000,000: 0.25%
Interest calculation method	Based on daily balances on a 365-day basis	Based on daily balances on a 365-day basis	Based on daily balances on a 365-day basis
Minimum average daily balance to avoid service fees	Not applicable	Waived (Minimum S\$1,000)	Not applicable
Service fee	No charge	Waived (\$2 service fee)	No charge
Maintenance fee	S\$30	Not applicable	Not applicable
Early account closure fee for account closed within 6 months of opening	No charge	S\$30	S\$30
Chequebook offered	No	No	No



Features	NAB Multi-Currency Term Deposit Account	OCBC SGD Time Deposit Account
Minimum placement amount	Equivalent of US\$20,000	S\$5,000
Tenures	7-day 14-day 1-12 months	7-day 14-day 1-12 months 18-month 24-month 36-month 48-month
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 daily balances on a 365-day basis
Service fee	Not applicable	Not applicable