

# Plus! Pricing Guide

## CARDS

### Plus! Visa Credit Card/ NTUC Plus! Visa Credit Card

<p><b>Annual Fee</b> (limited to 1 main card and deposit account per person)</p>	<p>Plus! Visa Credit Card: Free annual waiver for first year. S\$107 (including GST) on each anniversary of your card account. Enjoy fee waiver from 2<sup>nd</sup> year onwards when you charge at least S\$2,500 in Visa transactions to your card per annum.</p> <p>NTUC Plus! Visa Credit Card: No annual fee (prevailing union membership fee applies).</p> <p>Plus! Visa / NTUC Plus! Visa Supplementary Credit Card: No annual fee. (up to a maximum of 3 supplementary cards)</p>
<p><b>Card Replacement</b></p>	<p>S\$25 per card replacement.</p> <p>Note: Cash withdrawal limit will be reset to default value of S\$3,000. Please submit a fresh request if you wish to change the cash withdrawal limit on your replacement card.</p>
<p><b>Cash Advance Fee</b></p>	<p>Cash advance withdrawal limits are pegged to your available credit limit.</p> <p>Maximum withdrawal amount from an OCBC ATM is S\$1,000 per transaction up to your available credit limit, subject to a maximum of S\$20,000 per day. Overseas ATMs may have different maximum withdrawal limits.</p> <p>A Cash Advance Fee of S\$15 or 6% on the amount withdrawn, whichever is greater, applies for each Cash Advance transaction.</p> <p>Cash Advance interest of 28.92% per annum for Plus! Visa / NTUC Plus! Visa Credit Card will be calculated on a daily basis and levied on the amount withdrawn from the withdrawal date until full payment.</p>
<p><b>Credit Refund</b></p>	<p>Cashier's Order will each be charged a S\$5 fee.</p>

Plus! U is a collaboration between NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.

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<b>Foreign Currencies Admin Fee</b>	<p>A foreign currencies administrative fee of 1.8% of the foreign transaction amount would be debited as part of the foreign currency transaction.</p> <p>This is on top of the foreign transaction, which will be converted to USD first before being converted to SGD based on the rate determined by Visa International which is 1%.</p>
<b>Interest-Free Period</b>	23 calendar days from statement date if there is no balance carried forward from the previous statement.
<b>Interest Charges</b>	25.92% per annum if full payment is not made by payment due date. Minimum charge is S\$2.50 per month and is calculated from the transaction date until the date that full payment is made.
<b>Late Payment Fee</b>	\$100 if the minimum payment is not received by payment due date for Plus!/NTUC Plus! Visa Credit Card.
<b>Minimum Monthly Payment</b>	3% of statement balance (or S\$50, whichever is greater) plus any overdue amount and/or exceeds your credit limit.
<b>Currency Conversion Fee</b>	<p>An additional fee will be levied on all Visa transactions effected in Singapore dollars and processed overseas (including online transactions).</p> <p>This includes but is not limited to (i) any Visa retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa cards on overseas websites in Singapore Dollars.</p> <p>The additional fee charged is 1% on all converted Singapore dollar amounts for Visa transactions.</p>

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### Plus! Visa Debit Card/ NTUC Plus! Visa Debit Card

<b>Annual Fee</b> <b>(limited to 1 main card and deposit account per person)</b>	<p>Plus! Visa Debit Card: Free annual fee waiver for first year. S\$24 per annum will be charged on each anniversary of your card account. Enjoy fee waiver from the 2<sup>nd</sup> year onwards when you charge at least S\$1,200 in Visa transactions to your card per annum.</p> <p>NTUC Plus! Visa Debit Card: No annual fee (prevailing union membership fee applies).</p>
<b>Card Replacement</b>	S\$25 per card replacement.

### Cash-on-Instalments

<b>Processing Fee</b>	<p>The following processing fees will apply depending on the tenure of the Cash-on-Instalments applied for:</p> <ol style="list-style-type: none"> <li>1) 12 months at 0% p.a. with 6% processing fee* [EIR: 11.47% p.a.]</li> <li>2) 24 months at 0% p.a. with 9% processing fee* [EIR: 9.16% p.a.]</li> <li>3) 36 months at 5.80% p.a. with 2% processing fee* [EIR: 12.11% p.a.]</li> <li>4) 48 months at 5.80% p.a. with 2% processing fee* [EIR: 11.71% p.a.]</li> <li>5) 60 months at 5.80% p.a. with 2% processing fee* [EIR: 11.38% p.a.]</li> </ol> <p>Cash-on-Instalments is not available for Plus! / NTUC Plus! Visa Debit Card.</p> <p>*For Cash-on-Instalments, the Effective Interest Rate is 11.47% p.a., 9.16% p.a., 12.11% p.a., 11.71% p.a. and 11.38% p.a. after incorporating the 6%, 9% and 2% processing fee for the 12, 24, 36, 48, 60 months tenure respectively.</p>
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## SAVINGS

### Plus! Savings Account/ NTUC-OCBC Starter Account

<b>Excess Fee</b> (incidental overdraft for accounts without limits)	4.75% + Prime on the excess amount (no minimum amount).
<b>Minimum Amount to Earn Interest</b>	S\$1
<b>Minimum Balance/ Monthly Service Fee</b>	S\$0
<b>Minimum Initial Deposit</b>	S\$0

## LOANS

### FairPrice Plus! Personal Loan

<b>Approval Letter Reprint Charge</b>	S\$20 per request.
<b>Cancellation Fee</b>	S\$80
<b>Cashier's Order Replacement Fee</b>	S\$10 per request.
<b>Late Payment Fee</b>	S\$50
<b>Prepayment Fee</b>	3% of repaid amount (subject to minimum of S\$1,000).
<b>Restructuring Fee</b>	S\$250 per approved restructure request.
<b>Statement Reprint Charge</b>	S\$20 per request.

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## BANKING SERVICES

### ATMs

<b>OCBC Malaysia &amp; Bank NISP Indonesia ATMs</b>	No charges.
<b>Overseas ATMs</b>	3% is levied on the S\$ equivalent of the amount withdrawn (minimum S\$5 and maximum S\$20 per transaction).
<b>Participating MEPS ATMs in Malaysia (applies to Plus! Visa Debit Card only)</b>	\$5 per withdrawal.
<b>Shared ATMs</b>	S\$0.30 charge from 3 <sup>rd</sup> withdrawal onwards per calendar month (when asked for type of account, please select "Current" instead of "Savings").

### Cash Deposit Machines

<b>Cash Deposit</b>	Maximum 5 deposits per day.
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### Cashier's Order

<b>Cancellation</b>	S\$5 per Cashier Order.
<b>Request for Cashier's Order</b>	S\$10 per Cashier Order.
<b>Stop Payment</b>	S\$20 per Cashier's Order.

### Counter Service Fees (at OCBC Branches)

<b>Cash Deposit</b>	S\$10 per transaction subject to minimum deposit of S\$3,000. No coins deposit available.
<b>Cash Withdrawal / Cash Advance</b>	S\$10 per transaction subject to minimum withdrawal of S\$3,000. For cash advance, the cash advance fee applies. No coins withdrawal available.

### Internet Banking/ Phone Banking

<b>Failed 3rd Party Funds Transfer via Internet / Phone Banking</b>	S\$0.50 per returned item.
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## BANKING SERVICES

### GIRO and Standing Instructions

<b>Handling Fee for Outward GIRO via Diskette</b>	S\$10 per diskette.
<b>Inward GIRO Return</b>	Up to 50 items: S\$0.50 per item. 51 to 200 items: S\$0.70 per item. 201 to 500 items: S\$1.00 per item. Above 500 items: S\$1.50 per item.
<b>Outward GIRO</b>	S\$0.20 per item.
<b>Outward GIRO Return</b>	S\$10 per item.
<b>Rejected GIRO</b>	S\$30 per item.
<b>Standing Order Instruction</b>	S\$10 per transaction.

### Inward Remittances

<b>Demand Draft – Credit to Plus! Savings Account</b>	Drawn on OCBC Bank: Free. Drawn on Other Banks: 1/8% commission (minimum S\$30) + Agent Fees (if applicable) + Postage (if applicable).
<b>Telegraphic Transfer – Credit to Plus! Savings Account</b>	In SGD – S\$10 In FCY – S\$10

### Other Services

<b>Document Retrieval (excluding cheques) / Statement Retrieval (for each monthly statement)</b>	S\$20 per document / statement.
<b>Letter of Financial Standing</b>	S\$30 per request (inclusive of GST).
<b>Sales Draft Retrieval</b>	S\$20 per sales draft.

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## BANKING SERVICES

### Cheque Charges

<b>Outward Returned Cheques (SGD)</b>	S\$40 per returned cheque due to insufficient funds.
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### Cheque Retrieval

<b>Cheque Retrieval</b>	S\$21.40 (inclusive of GST) for retrieval of less than 1 year ago S\$32.10 (inclusive of GST) for retrieval between 1 and 3 years ago S\$53.50 (inclusive of GST) for retrieval of more than 3 years ago.  Note: For each urgent cheque image retrieval (within 7 business days), an additional charge of S\$21.40 (inclusive of GST) will be levied.
<b>Physical Cheque Retrieval</b>	S\$53.30 (inclusive of GST) per cheque

### Stop Payment

<b>Stop Payment (SGD)</b> <ul style="list-style-type: none"><li>Report via OCBC Branch</li><li>Report via Contact Centre</li></ul>	S\$30 per cheque + S\$10 Counter Service Fees S\$30 per cheque
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### Loss of Cheque Book

<b>Loss of Cheque Book (SGD)</b> <ul style="list-style-type: none"><li>Report via OCBC Branch</li><li>Report via Contact Centre</li></ul>	S\$60 per cheque + S\$10 Counter Service Fees S\$60 per cheque
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### Marked Cheque

<b>Direct Marketing</b> <ul style="list-style-type: none"><li>OCBC Bank Cheque</li><li>Other Bank Cheque</li></ul>	S\$40 per cheque S\$80 per cheque + Courier Charges (if applicable)
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Hotline: **1800 820 2020** (9am – 10pm daily)

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