

Velocity@ocbc

CASH MANAGEMENT TRANSACTION FEES & CUT- OFF TIMES

TELEGRAPHIC TRANSFER

Account Holder

Description/Charges	Commission	Agent Fees ¹	Commission in-lieu of Exchange ²	Cable Charge	Cut-off Times ³ (Mon - Fri)
Debit from SGD Account (Same/Third Party)	1/8% commission (min S\$10, max S\$100)	Where Applicable <i>Fixed fee based on remitting Currency</i>	Not Applicable	<i>Flat fee of S\$20</i>	Please refer to table of Cut-Off Times for the various types of currencies.
Debit from Foreign Currency Account without Foreign Exchange (Same/Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	1/8% Commission-in-lieu of Exchange (min S\$25, max S\$120)	<i>Flat fee of S\$20</i>	
Debit from Foreign Currency Account with Foreign Exchange (Same/Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	Not Applicable	<i>Flat fee of S\$20</i>	
Withdrawal from Foreign Currency Time Deposits (Same/Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	1/8% Commission-in-lieu of Exchange (min S\$25, max S\$120)	<i>Flat fee of S\$20</i>	

¹Fixed agent fee for TT in JPY is only applicable for amount up to JPY100million. Additional 3rd party bank charges will be applicable for amount more than JPY100million.

²Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

³Outward TT received before cut-off time will be processed same day value. For all other currencies it will be processed next working day.

Submission Cut-Off Times for Telegraphic Transfer		
Currency	Submission Cut-Off Time	Process for Value
AUD	9.30am	Same Day
BND	2.30pm	Same Day
CAD	4.30pm	Same Day
CHF	4.30pm	Same Day
DKK	4.30pm	Same Day
EUR	5.00pm	Same Day
GBP	5.00pm	Same Day
HKD	3.30pm	Same Day
JPY	9.30am	Same Day
NOK	4.30pm	Same Day
NZD	9.30am	Same Day
SEK	4.30pm	Same Day
SGD	4.30pm	Same Day
USD	6.00pm	Same Day
OTHERS	3.30pm	Next Day

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CASH MANAGEMENT TRANSACTION FEES & CUT- OFF TIMES

DEMAND DRAFT

Account Holder

Description/ Charges	Commission	Agent Fees	Commission in-lieu of Exchange ¹	Postage	Cable Charge	Cut-off Times ² (Mon - Fri)
Debit from SGD Account <i>Draft drawn in currency country</i>	1/8% commission (min S\$15, max S\$100)	Not Applicable	Not Applicable	Where Applicable	Not Applicable	5pm
Debit from SGD Account <i>Draft NOT drawn in currency country</i>	1/8% commission (min S\$15, max S\$100)	Where Applicable <i>Fixed fee based on remitting Currency</i>	Not Applicable	Where Applicable	Where Applicable <i>Flat fee of S\$20</i>	
Debit from Foreign Currency Account without Foreign Exchange (Same/Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	1/8% Commission-in-lieu of Exchange (min S\$25, max S\$120)	Where Applicable	Where Applicable <i>Flat fee of S\$20</i>	
Debit from Foreign Currency Account with Foreign Exchange (Same/Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	Not Applicable	Where Applicable	Where Applicable <i>Flat fee of S\$20</i>	
Withdrawal from Foreign Currency Time Deposits without Foreign Exchange (Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	1/8% Commission-in-lieu of Exchange (min S\$25, max S\$120)	Where Applicable	Where Applicable <i>Flat fee of S\$20</i>	
Withdrawal from Foreign Currency Time Deposits with Foreign Exchange (Third Party)	1/8% commission (min S\$10, max S\$120)	Where Applicable <i>Fixed fee based on remitting Currency</i>	Not Applicable	Where Applicable	Where Applicable <i>Flat fee of S\$20</i>	
Withdrawal from Foreign Currency Time Deposits (Same Party)	1 st draft per day free, every subsequent draft at S\$20 each	Not Applicable	Not Applicable	Not Applicable	Not Applicable	

¹Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

²Outward DD to banks in Singapore for USD, GBP and HKD will be processed same day value. For all other currencies it will be processed next working day.

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CASH MANAGEMENT TRANSACTION FEES & CUT- OFF TIMES

CASHIER'S ORDER

Account Holder

Description	Charges	Cut-off Times (Mon- Fri)
Payable to Own Name or Third Party	S\$5 per Cashier's Order	5pm

INTERNAL FUNDS TRANSFER

Account Holder

Description	Charges	Cut-off Times (Mon- Fri)
Payable to Third Party OCBC A/C	Free	5.30pm

OWN ACCOUNT TRANSFER

Account Holder

Description	Charges	Cut-off Times (Mon- Fri)
Payable to Own Name	Free	5.30pm

MEPS

(MAS Electronic Payment System)

MEPS is an online Singapore Dollar (SGD) inter-bank payment and settlement system. Usually used for larger sums of transaction, which allows same day value transfer of funds.

Description	Charges	Cut-off Times (Mon- Fri)
Per Transfer	S\$20 flat	4.30pm

GIRO

This is a service that is designed for the electronic transfer of high-volume, low-value transactions. You are encouraged to submit your GIRO transactions at least 1 day prior to the value date or earlier before the cut-off time listed below:

Description	Charges	Cut-off Times (Mon- Fri)
GIRO Payment	S\$0.20/item	6pm
GIRO Collection	S\$0.20/item	6pm
Returned GIRO		
▶ 1 – 50 items	S\$0.50/item	N.A
▶ 51 – 200 items	S\$0.70/item	N.A
▶ 201 – 500 items	S\$1.00/item	N.A
▶ 501 & above	S\$1.50/item	N.A
BILL PAYMENT	Free	3pm

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CANCELLATION / STOP PAYMENT / AMENDMENTS

Cancellation/stop payment for any mode of transaction is to be made in writing to the Relationship Manager or Branch of account.

Please note that once the transaction has been approved by the customer via electronic means, any request to cancel, withdraw or amend such transaction shall be undertaken by the Bank on a best effort basis and subject to such conditions as the Bank may impose.

No refunds shall be made until proceeds have been received by the Bank.

Cancellations	Charges
Cashier's Order	S\$5 per Cashier's Order
Demand Draft	SGD Account : S\$10 + Agent Fee (where applicable) + Cable Charge (where applicable) Foreign Currency Account : US\$5 + Agent Fee (where applicable) +Cable Charge (where applicable)
Telegraphic Transfer	Agent Fee (where applicable) + Cable Charge: Flat Fee of S\$20
Stop Payments	Charges
Cashier's Order	S\$20 per Cashier's Order
Demand Draft	SGD Account: S\$20 per draft+ Agent Fee (where applicable) + Cable Charge (where applicable) Foreign Currency Account: US\$10 per draft + Agent Fee (where applicable) + Cable Charge (where applicable)
Telegraphic Transfer	Agent Fee (where applicable) + Cable Charge: Flat Fee of S\$20
Stop Cheque (SGD A/C) Stop Cheque (USD A/C)	S\$15 per cheque (S\$30 if via Branch) US\$10 per cheque
Amendments	Charges
Telegraphic Transfer	Agent Fee (where applicable) + Cable Charge: Flat Fee of S\$20

REMITTING US DOLLARS TO OCBC BANK SINGAPORE

For remittance in US dollars to OCBC Bank Singapore in favor of your account with us, kindly advise your remitter or remitting bank to pay as follows. Indicate the account name and account number accordingly.

Beneficiary Bank

Overseas Chinese Banking Corporation Limited
Singapore
Swift Code: OCBCSGSG
Chips UID 010275

Intermediary Bank

JP Morgan Chase Bank, New York
New York, USA
Swift Code: CHASUS33
ABA Routing No.: FW021000021
CHIPS UID: CP0002

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