

# Pricing Guide – Personal



Oversea-Chinese Banking Corporation Limited  
65 Chulia Street OCBC Centre Singapore 049513  
**OCBC Customer Service: 1800 438 3333** [www.ocbc.com](http://www.ocbc.com)

WMSH-DC-PRCGDPV-101001



- 1 Available for customers with a monthly income of less than S\$2,000.
- 2 Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
- 3 Service is not available on Sundays and Public Holidays.
- 4 For Telegraphic Transfer in JPY, the fixed agent fee is applicable only for amounts up to JPY100 million. For amounts more than JPY100 million, both fixed agent fee and 3rd party bank charges are applicable.
- 5 Applicable to ATM and Debit Cards only.
- 6 Applicable to participating China Union Pay member banks only.
- 7 For more details on our Safe Deposit Boxes, please contact OCBC Bank Customer Service at 1800 438 3333.
- 8 Includes monthly SGD/FCY statement of account, SGD/FCY time deposit interest statements and advices, deposit/withdrawal/debit/credit vouchers, savings accounts details. Consolidated statement for passbook savings is not chargeable. (Retrieval charges debited from FCY accounts will be based on the prevailing buying TT rate applicable.)

**This guide is updated as of 1 November 2011. The fees and charges are subjected to change from time to time.**

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# Account Charges

## SGD DEPOSIT ACCOUNTS

### Savings Account

#### Savings Account

Minimum Initial Deposit	\$500
Service Fee	\$2 per month if monthly average balance falls below \$1,000

#### Basic Bank Account<sup>1</sup>

Minimum Initial Deposit	\$1
Service Fee	\$2 per month if monthly average balance falls below \$500

#### Statement Savings Account

Minimum Initial Deposit	\$1,000
Service Fee	\$2 per month if monthly average balance falls below \$1,000

#### SmartParent Account

Minimum Initial Deposit	\$1,000
Service Fee	\$2 per month if monthly average balance falls below \$1,000

#### SmartSavings Account

Minimum Initial Deposit	\$1,000
Service Fee	\$2 per month if monthly average balance falls below \$1,000

#### SmartSenior Account

Minimum Initial Deposit	\$1,000
Service Fee	\$2 per month if monthly average balance falls below \$1,000

#### Young Savers Account

Minimum Initial Deposit	\$0
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#### MOI Account (No new accounts offered)

Service Fee	\$2 per month if monthly average balance falls below \$100
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### Current Accounts

#### EasiSave Account

Minimum Initial Deposit	\$1,000
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#### With Debit Card:

Service Fee	\$10 per month if monthly average balance falls below \$3,000
Account Fee	\$2 per month (regardless of balance)
Cheque Book Fee	\$10 per cheque book

### Safe Deposit Box<sup>6</sup>

Key Deposit (Refundable upon return of keys)	\$150
Lost Key Charges:	
Loss of 1 key	\$160.50 (inclusive of GST)
Loss of 2 keys	\$214 (inclusive of GST)
Late Payment Fees	\$20
Safe Custody Fee	\$160.50 per annum (inclusive of GST)
Force Opening Charges	\$107 (inclusive of GST)

### Guarantees

#### Banker's Guarantee

Issuance Commission (New/Renewal)	1.5% per annum (minimum 1 year or \$150, whichever is higher)
Amendment (Increase in Amount/Extension)	
Other Amendments	\$100 per amendment

### Retrieval of Documents/Statements

Document/Statement	Free for the current and previous month (statement only)
Retrieval Charges <sup>8</sup> (for each monthly statement)	\$20 for retrievals of less than 1 year ago \$30 for retrievals between 1 and 3 years ago \$50 for retrievals of more than 3 years ago
Hold Mail Service (available for OCBC Premier Banking and Private Bank customers only)	\$385.20 per year (inclusive of GST)

### Audit Confirmation

Non-Borrowing Customer	\$30 per confirmation
Borrowing Customer	
• with retail accounts	\$50 per confirmation
• without retail accounts	\$53.50 per confirmation (inclusive of GST)
Letter of Reference/Foreign Endorsement (non-loans related)	\$30 per request
Letter of Reference/Foreign Endorsement (loans related)	\$32.10 per request (inclusive of GST)
ERS Cheque Encashment	\$4 per cheque (for customers below 62 years old)
Tracers/Investigations	Cable Charge

## REMITTANCES

### Inward Remittances

#### Telegraphic Transfer

Credit to Time Deposit	Free
Credit to SGD or FCY Account	S\$10

#### MEPS (MAS Electronic Payment System)

Incoming Payments	Free
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#### Demand Draft

Credit to SGD or FCY Account:

- Drawn on OCBC Bank Free
- Drawn on Other Banks 1/8% commission (min S\$30)  
+ Agent Fees (if applicable)  
+ Postage (if applicable)

#### Traveller's Cheques

Encashment of Traveller's Cheques:

- In AUD 5% or £7.00, whichever is higher  
(Thomas Cook Travellers' cheque only)
- In Japanese Yen JPY200 per Traveller's Cheque
- In Other Currencies Free

### Outward Remittances

#### Telegraphic Transfer

Account Holder:

- Debit from SGD Accounts Same/Third Party: 1/8% commission (min S\$10, max S\$100) + Agent Fee (if applicable):  
fixed fee based on remitting currency<sup>4</sup>  
+ Cable Charge (flat fee of S\$20)
- Debit from Foreign Currency Account Without Foreign Exchange Same/Third Party: 1/8% commission (min S\$10, max S\$120)  
+ 1/8% commission-in-lieu of exchange<sup>2</sup> (min S\$25, max S\$120)  
+ Agent Fee (if applicable): fixed fee based on remitting currency<sup>4</sup>  
+ Cable Charge (flat fee of S\$20)
- Debit from Foreign Currency Account With Foreign Exchange Same/Third Party: 1/8% commission (min S\$10, max S\$120)  
+ Agent Fee (if applicable): fixed fee based on remitting currency<sup>4</sup>  
+ Cable Charge (flat fee of S\$20)
- Withdrawal from Foreign Currency Time Deposits Same/Third Party: 1/8% commission (min S\$10, max S\$120)  
+ 1/8% commission-in-lieu of exchange<sup>2</sup> (min S\$25, max S\$120)  
+ Agent Fee (if applicable): fixed fee based on remitting currency<sup>4</sup>  
+ Cable Charge (flat fee of S\$20)

#### Global Savings Account

Minimum Initial Deposit and Minimum Day End Balance to Earn Interest

- USD5,000
- EUR5,000
- JPY500,000
- GBP5,000
- CAD5,000
- AUD5,000
- HKD50,000
- NZD5,000
- CHF5,000

#### USD Chequing Account

Minimum Initial Deposit  
Service Fee

US\$1,000  
US\$10 per month if monthly average balance falls below US\$1,000

### Others

Deposit/Withdrawal in Foreign Currency Notes (subject to availability)

Minimum 1% commission-in-lieu of exchange<sup>2</sup> (subject to currency type)

## OTHER ACCOUNT FEES

Early Account Closure Fee for account closed within 6 months of opening S\$30 for SGD accounts  
US\$20 for foreign currency accounts

Replacement of Lost passbook S\$15 per passbook

Excess Fee (Incidental overdraft charge for accounts without limits) • Minimum S\$30 or Prime + 4.75%p.a. (whichever is higher) on the excess amount for SGD accounts  
• Minimum US\$5 or equivalent for foreign currency accounts

## CASH TRANSACTIONS AT TELLER COUNTER

#### Coin Charges

Coin Deposit S\$1.50 for every 100 coins deposited or part thereof  
Coin Withdrawal S\$1.50 for every S\$50 withdrawn or part thereof  
Coin Exchange S\$1.50 for every S\$50 changed or part thereof

#### Cash Deposit Charges

Cash Deposit First S\$30,000 free per day; every subsequent S\$10,000 or part thereof at S\$5. Applicable for all denominations.

## CHEQUE CHARGES

### Cheques Charges

Outward Returned Cheques (SGD)	S\$40 per returned cheque due to insufficient funds
Outward Returned Cheques (USD)	US\$40 per cheque (due to insufficient funds/technical reasons)

### Cheque Retrieval

Cheque Retrieval	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
Physical Cheque Retrieval	S\$53.50 (inclusive of GST) per cheque

Note: For each urgent cheque image retrieval (within 7 business days), an additional charge of S\$21.40 (inclusive of GST) will be levied.

### Stop Payment

Stop Payment (SGD)	
• Report via Branch	S\$30 per cheque
• Report via PhoneBanking/ Internet Banking	S\$15 per cheque
Stop Payment (USD)	US\$30 per cheque

### Loss of Cheque Book

Loss of Cheque Book (SGD)	
• Report via Branch	S\$60
• Report via PhoneBanking/ Internet Banking	S\$30
Loss of Cheque Book (USD)	US\$30

### Marked Cheques

Direct Marking	
• OCBC Bank Cheques <sup>3</sup>	S\$40 per cheque
• Other Banks' Cheques	S\$80 per cheque + Courier Charges (if applicable)

### Foreign Currency Cheques

Cleared Locally:	
• USD Cheques Drawn on Local Clearing Participating Banks	Free
• Other Currency Cheques and USD Drawn on Non-Participating Banks	1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)
Sent for Overseas Clearing	
• In Brunei Dollar	S\$15 per cheque + 1/4% commission-in-lieu of exchange <sup>2</sup> (min S\$5) + Postage (if applicable) + Agent Fees (if applicable)
• In Other Currencies	1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)

## E-BANKING CHARGES

### ATM

Card Replacement Fee	
• Lost/Stolen Card	S\$5 per card
• Forgotten PIN	S\$5 per card
• Damaged Card	Free
Shared ATM	30 cents charge from third withdrawal onwards per calendar month
Overseas ATM	3% is levied on the S\$ equivalent of (a) the amount withdrawn and (b) such service fee as may be imposed by the acquirer bank, which may vary from bank to bank (min S\$5 and max S\$20 per transaction)
OCBC Malaysia & Bank NISP Indonesia ATMs	S\$2 per transaction
Participating MEPS ATM in Malaysia <sup>5</sup>	S\$5 per withdrawal
Remittance to China <sup>6</sup>	S\$15 per remittance

### Cash Deposit Machine

Cash Deposit	Maximum 5 deposits per account per day
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### Phone Banking

Open COE Bidding	S\$10 per submission S\$10 per revision
Funds Transfer to Other Bank	S\$0.50 per returned item

### Internet and Mobile Banking

Funds Transfer to Other Bank	S\$0.50 per returned item
2FA Hardware Token	S\$20 per token
Replacement Fee	
Remittance to China <sup>7</sup>	S\$15 per remittance

## PRIVATE BANK ACCOUNTS

### SGD Savings Accounts

#### Private Bank Statement Savings

Service Fee \$2 per month – Waived

### SGD Current Accounts

#### Private Bank EasiSave

Service Fee \$7.50 per month if monthly average balance falls below S\$3,000  
 Account Fee \$2 per month – Waived  
 Cheque Book Fee S\$10 per cheque book – Waived

### Foreign Currency Account

#### Premier Trade Global Cash Account

Early Account Closure Fee Deposit/Withdrawal in US\$20 (or equivalent) for accounts closed within 6 months of opening

Foreign Currency Notes (subject to availability) Minimum 1% commission-in-lieu of exchange<sup>2</sup> (subject to currency type)

#### Private Bank Global Savings

Service Fee No service fee

\*For Premier Accounts fees and charges, please refer to the Premier Pricing Guide.

## GLOBAL DEPOSITS ACCOUNTS (FOREIGN CURRENCY)

#### Global Time Deposit Account

Minimum Initial Deposit

- USD5,000
- AUD5,000
- EUR5,000
- HKD5,000
- JPY500,000
- NZD5,000
- GBP5,000
- CHF5,000
- CAD5,000
- THB500,000

Available Tenors 1, 2, 3, 6, 9 and 12 months (shorter tenors available for higher amounts)

Premature Termination Premature withdrawal fees applicable for withdrawal made prior to maturity

(Important: Maturity instructions have to be given to the Bank 2 working days prior to maturity of Time Deposit to avoid premature termination fees.)

#### Cashier's Orders

Account Holder:

- Payable to Account Holder's own name Free
- Payable to 3rd Party's name S\$5

#### MEPS (MAS Electronic Payment System)

Out-going Payments S\$20

#### Demand Draft

Account Holder:

Debit from SGD Accounts

Draft drawn in currency country: 1/8% commission (min S\$15, max S\$100)  
 + Postage (if applicable)  
 Draft not drawn in currency country: 1/8% commission (min S\$15, max S\$100)  
 + Agent Fee (if applicable, fixed fee based on remitting currency)  
 + Cable Charge (if applicable, flat fee of S\$20)  
 + Postage (if applicable)

Debit from Foreign Currency With Foreign Exchange

Same/Third party: 1/8% commission (min S\$10, max S\$120)  
 + Agent Fee Account (if applicable, fixed fee based on remitting currency)  
 + Cable Charge (if applicable, flat fee of S\$20)  
 + Postage (if applicable)

Debit from Foreign Currency Account Without Foreign

Same/Third party: 1/8% commission (min S\$10, max S\$120)  
 + 1/8% commission-in-lieu of exchange<sup>2</sup> (min S\$25, max S\$120)  
 + Agent fee (if applicable, fixed fee based on remitting currency)  
 + Cable Charge (if applicable, flat fee of S\$20)  
 + Postage (if applicable)

Withdrawal from Foreign Currency Time Deposits

Same Party: 1st draft per day free, every subsequent draft at S\$20 each  
 Third Party: (without foreign exchange) 1/8% commission (min S\$10, max S\$120)  
 + 1/8% commission-in-lieu of exchange<sup>2</sup> (min S\$25, max S\$120)  
 + Agent Fee (if applicable, fixed fee based on remitting currency)  
 + Cable Charge (if applicable, flat fee of S\$20)  
 + Postage (if applicable)  
 Third Party: (with foreign exchange) 1/8% commission (min S\$10, max S\$120)  
 + Agent Fee (if applicable, fixed fee based on remitting currency)  
 + Cable Charge (if applicable, flat fee of S\$20)  
 + Postage (if applicable)

## Cancellations/Stop Payments/Amendments/Investigations

### Cancellations

Cashier's Order	S\$5 per Cashier's Order
Demand Draft	SGD Account: S\$10 + Agent Fee (if applicable) + Cable Charge (if applicable) Foreign Currency Account: US\$5 + Agent Fee (if applicable) + Cable Charge (if applicable)

### Stop Payments

Cashier's Order	S\$20 per Cashier's Order
Demand Draft	SGD Account: S\$20 per draft + Agent Fee (if applicable) + Cable Charge (if applicable) Foreign Currency Account: US\$10 per draft + Agent Fee (if applicable) + Cable Charge (if applicable)

### Amendments/Investigations/Cancellations

Telegraphic Transfer	Agent Fee (if applicable) + Cable Charge (flat fee of S\$20)
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## OTHER SERVICES

### GIRO and Standing Instructions

Easi-Pay Standing Instruction	S\$10 per transaction
Outward GIRO Return	S\$10 per item
Inward GIRO Return	S\$0.50 per item

### Standing Instructions (Telegraphic Transfer and MEPS)

Set-up Charge	S\$10
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Note: Standard charges apply per section "Outward Remittances" in this Pricing Guide – Personal

Amendment/Cancellation	S\$10
Rejected items due to insufficient funds	S\$30

### Internal Funds Transfer

For funds transfers within OCBC Singapore accounts:

For first 3 transactions	Free
4th transaction onwards	S\$5 per transaction

Charges are applicable per submission made through any OCBC Branch

### Without Debit Card:

Service Fee	S\$7.50 per month if monthly average balance falls below S\$3,000
Account Fee	S\$2 per month (regardless of balance)
Cheque Book Fee	S\$10 per cheque book

### Personal Current Account

Minimum Initial Deposit	S\$1,000
Service Fee	S\$7.50 per month if monthly average balance falls below S\$3,000
Cheque Book Fee	S\$10 per cheque book

### MoneyMax Account (No new accounts offered)

Service Fee	S\$10 per month if monthly average balance falls below S\$3,000
Account Fee	S\$2 per month (regardless of balance)
Cheque Book Fee	S\$10 per cheque book

### EasiSave Gold Account (No new accounts offered)

Service Fee	S\$15 per month if monthly average balance falls below S\$15,000
Account Fee	S\$2 per month (regardless of balance)
Cheque Book Fee	S\$10 per cheque book

### PLUS Account (No new accounts offered)

Service Fee	S\$10 per month if monthly average balance falls below S\$10,000
Account Fee	S\$2 per month (regardless of balance)
Cheque Book Fee	S\$10 per cheque book

## Islamic Banking Accounts

### Al-Wadi'ah Savings Account

With and without Debit Card:

Minimum Initial Deposit	S\$1,000
Service Fee	S\$2 per month if monthly average balance falls below S\$1,000

### Al-Wadi'ah Current Account

Minimum Initial Deposit	S\$1,000
Service Fee	S\$7.50 per month if monthly average balance falls below S\$3,000
Cheque Book Fee	S\$10 per cheque book
Fee for Overdrawn Account	S\$30 flat per overdrawn occurrence, charge in June and/or December of the year where applicable

### SGD Time Deposits

Minimum Initial Deposit	S\$5,000
Available Tenors	1-12, 18, 24 and 36 months (shorter tenors available for higher amounts)
Premature Termination	Premature withdrawal fees applicable for withdrawal made prior to maturity