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## Fees and Charges

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OCBC  
PREMIER  
PRIVATE CLIENT

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# Deposit Accounts

## Premier Deposit Accounts [SGD]

<b>Premier Statement Savings</b>	Minimum initial deposit	<b>Waived</b>
	Service fee	
<b>Premier EasiSave Account</b>	Minimum initial deposit	<b>Waived</b>
	Service fee	
	Account fee	
	Chequebook fee	
<b>Premier Dividend+ Savings Account</b>	Service fee	<b>Free</b>
	Minimum initial deposit	<b>S\$50,000</b>
<b>Premier Trade SGD Cash Account<sup>1</sup></b>	Service fee	<b>Free</b>
<b>Private Statement Savings Account<sup>1</sup></b>	Service fee	<b>Waived</b>
<b>Private EasiSave<sup>1</sup></b>	Service fee	<b>S\$7.50 if average daily balance for the month is less than S\$3,000.</b>
	Account fee	<b>Waived</b>
	Chequebook fee	<b>Waived</b>
	Cheque return fee	<b>S\$40.00 for each cheque returned due to insufficient funds</b>

## Other Savings/Current Accounts [SGD]

<b>Monthly Savings Account</b>	Minimum initial deposit	<b>S\$500 (waived for online account opening)</b>
	Service Fee if average daily balance for the month falls below S\$500 (For new accounts opened from 2 May 2018)	<b>S\$2 per month Waived for the first year</b>

<sup>1</sup>No new accounts offered.

	Minimum initial deposit	<b>S\$1,000</b>
<b>Passbook Savings Account</b>	Service fee if average daily balance for the month falls below S\$1,000	<b>S\$2 per month</b>
<b>Smart Parent Account<sup>1</sup> Smart Senior Account<sup>1</sup> Smart Saving Account<sup>1</sup></b>	Service fee if average daily balance for the month falls below S\$1,000	<b>S\$2 per month</b>

#### Fixed Deposit Accounts (SGD)

	Minimum initial deposit	<b>S\$5,000</b>
<b>SGD Fixed Deposit</b>	Premature termination fee	<b>Applicable for withdrawal made prior to maturity</b>

#### Standard Fees for all SGD Deposit Accounts

	Early Account closure fee (within 6 months of opening)	<b>S\$30</b>
<b>Other Service Charges</b>	Passbook replacement fee	<b>S\$15 per passbook</b>
	Excess fee <sup>2</sup>	<b>Prime + 4.75% p.a. on the excess amount</b>

#### Global Deposit Accounts (Foreign Currency)

<b>Standard Fees for all Foreign Currency Deposit Accounts</b>	Deposit/withdrawal in foreign currency notes (depending on currency type)	<b>0.75% minimum commission-in-lieu of exchange<sup>3</sup> Waived for first SGD 10,000 equivalent</b>
	Early Account closure fee (within 6 months of opening)	<b>US\$20</b>
	Excess fee <sup>2</sup>	<b>Prime + 2% on the excess amount for the respective foreign currency</b>
<b>USD Chequeing Account</b>	Minimum initial deposit	<b>US\$1,000</b>
	Service fee if average daily balance for the month falls below US\$1,000	<b>US\$10 per month</b>

<sup>1</sup> No new accounts offered.

<sup>2</sup> Excess fee is an incidental overdraft charge for accounts without limits.

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

	Service fee	<b>Free</b>	
<b>Premier Global Savings Account</b>	Minimum end day balance to earn interest	<b>USD 5,000</b> <b>AUD 5,000</b> <b>CAD 5,000</b> <b>CHF 5,000</b> <b>EUR 5,000</b>	<b>GBP 5,000</b> <b>HKD 50,000</b> <b>JPY 500,000</b> <b>NZD 5,000</b> <b>CNH 5,000</b>
	Minimum excess fee	<b>USD 5</b> <b>AUD 10</b> <b>CAD 8</b> <b>CHF 8</b> <b>EUR 6</b>	<b>GBP 4</b> <b>HKD 40</b> <b>JPY 700</b> <b>NZD 12</b>
<b>Global Savings Accounts</b>	Minimum initial deposit and end day balance to earn interest	<b>USD 5,000</b> <b>AUD 5,000</b> <b>CAD 5,000</b> <b>CHF 5,000</b> <b>EUR 5,000</b>	<b>GBP 5,000</b> <b>HKD 50,000</b> <b>JPY 500,000</b> <b>NZD 5,000</b> <b>CNH 5,000</b>
	Minimum excess fee	<b>USD 5</b> <b>AUD 10</b> <b>CAD 8</b> <b>CHF 8</b> <b>EUR 6</b>	<b>GBP 4</b> <b>HKD 40</b> <b>JPY 700</b> <b>NZD 12</b> <b>THB 220</b>

#### Global Deposit Accounts (Foreign Currency)

	Minimum initial deposit	<b>USD 5,000</b> <b>AUD 5,000</b> <b>CAD 5,000</b> <b>CHF 5,000</b> <b>EUR 5,000</b>	<b>GBP 5,000</b> <b>HKD 50,000</b> <b>JPY 500,000</b> <b>NZD 5,000</b> <b>CNH 250,000</b>
<b>Global Fixed Deposit</b>	Premature termination fee	<b>Applicable for withdrawal made prior to maturity. To avoid premature termination fees, maturity instructions are to be given to the bank 2 working days prior to the maturity of Fixed Deposit</b>	

#### Deposit services pertaining to the OCBC Wealth Account

<b>Multi Currency Cash Holdings</b>	Service fee	<b>Free</b>		
	Minimum initial deposit	<b>Waived</b>		
	Temporary Excess fee	<b>5.5% on excess amount for respective currency</b>		
<b>Multi Currency Time Deposit</b>	Minimum initial deposit	<b>USD 5,000</b> <b>AUD 5,000</b> <b>CAD 5,000</b> <b>CHF 5,000</b> <b>EUR 5,000</b>	<b>GBP 5,000</b> <b>HKD 50,000</b> <b>JPY 500,000</b> <b>NZD 5,000</b> <b>CNH 250,000</b>	<b>SGD 5,000</b>
	Premature termination fee	<b>Applicable for withdrawal made prior to maturity. To avoid premature termination fees, maturity instructions are to be given to the bank 2 working days prior to maturity of Time deposits</b>		

# Investment Business

## Our capacity in various transactions

Unless otherwise notified to you, the Bank will assume the position of counterparty to you, and deal with you as principal, in any contract or transaction which you have instructed the Bank to effect. The Bank will act as your agent in contracts or transactions relating to securities which are traded on an exchange units in unit trusts and interests in mutual funds.

## Our affiliation with product issuers and fund houses

The Bank may distribute products issued by OCBC and other affiliates of the Bank (e.g. Lion Global Investors Limited) [collectively the "Group"] which in turn may be entitled to separate commissions. The Bank may recommend and/or effect transactions in which the Group has, directly or indirectly, an interest. For example, companies in the Group may have banking, advisory or other relationships and arrangements with companies whose securities are purchased and sold for your account.

## Disclosure of monetary and non-monetary benefits in relation to product distribution

The Bank may receive commissions, fees, rebates or non-monetary benefits (such as free security price quotations, research publications and invitations to seminars) from any counterparty, broker, agent or another company within the Group in respect of any trades, transactions or services effected for you. You agree that the Bank is entitled to retain such commissions, fees, rebates and non-monetary benefits. The fees and charges set out below are not exhaustive. In exceptional cases, the fees and charges for certain specialised products may fall outside the scope of those listed below, and in such event, you will be notified accordingly.

## Where the Bank acts as principal and not as agent to you

Where the Bank acts as principal, the Bank and other affiliates of the Bank will benefit from your purchase/sale of the product. Fees and charges incurred by the Bank and other affiliates of the Bank as well as profit margins, if any, are inherently contained and subsumed into the calculation of the interest rate, interest amounts and/or other variables of the relevant product.

In instances where the Bank is able to execute the trade at a more favorable price / parameter(s) than the price / parameter(s) quoted to and confirmed with you, the full benefits will be passed back to you in a manner determined by the Bank at its sole discretion.

<b>Bonds / Fixed Income</b>	Primary Market	<b>Up to 0.5% of the nominal amount of the trade</b>
	Secondary Market	<b>Up to 2% of the nominal amount of the trade</b>
	Rebate for Primary Market issuance	<b>Up to 0.25% of the nominal amount of the trade</b>
<b>Certificate of Deposits</b>	OCBC issues	<b>Up to 0.3% of the nominal amount of the trade</b>
	Non OCBC issues	<b>Up to 0.5% of the nominal amount of the trade</b>
<b>Currency Linked Investment / Equity Linked Investment / Structured Investment Product</b> (including Structured Deposit)	Dual Currency Investments	<b>Up to no more than the interest<sup>4</sup> payable to you</b>
	Other Foreign Exchange (FX) related	<b>Up to 3% of the notional amount of the trade</b>
	Non-FX related	<b>Up to 3% of the notional amount of the trade</b>

<sup>4</sup> Subject to the investment's features and conditions, the interest refers to the amount to be received from or payable to a client based on a triggered event (e.g. upon maturity, below strike price).

**Structured Notes** [with Underlying linked to Equity, Interest Rates, Foreign Exchange, Credit, Funds, Commodities and any other Asset Class]

Up to 3% of the notional amount of the trade.

**Structured Warrants**

Up to 3% of the notional amount of the trade.

**Securities**

Inward transfer of securities free of payment	<b>Waived Note: Third party charges (if any) may apply.</b>
Outward transfer of securities free of payment	<b>S\$100 Note: Third party charges (if any) may apply.</b>
Purchase ^ / Sale of securities	<b>Please refer to the OSPL Commission Rates and Charges for more information</b>
Brokerage (Singapore Market)	<b>0.18% of sale proceeds (subject to a minimum fee of S\$40) + any applicable fees charged for the sale of securities (as above)</b>
Brokerage (Other Markets)	<b>Please refer to your Client Advisor</b>

All third party fees and charges (including but not limited to stamp duty fees, handling fees, transaction levy, trading fees and/or any other fees incurred for the outward transfer of securities) shall be borne by the customer. You may request for the latest fee schedule containing the full details of the fees and charges applicable to each fund from any of our OCBC branches or from your Client Advisor.

**Where the Bank acts as agent and not as principal to you**

You may request for the latest fee schedule containing the full details of the fees and charges applicable to each fund from any of our OCBC branches or from your Client Advisor.

**Funds**

Upfront Sales Charge	<b>Up to 5% of the gross investment amount</b>
Redemption Charge	<b>Up to the redemption fee amount imposed by the fund house</b>
Trailer Fee Sharing (to be received by the bank from the fund house)	<b>Up to 75% of the management fee receivable by the fund house</b>
Switching Charge:	<b>Up to 1% of the gross switching amount (for redemption and subsequent investment of funds within the same fundhouse, executed on the same day)</b>

**Important Notes**

You may receive less than your principal amount initially invested or potentially lose your entire principal sum invested in an investment product in case of early withdrawal/termination of an investment product. You will also be required to bear any applicable costs and charges associated with your early withdrawal/termination of the investment product.

## Wealth Financing

**Short Term Advance Facility / Overdraft Facility**

Premature termination fee (Break Cost)

**Applicable for loan repayment made prior to maturity**

<sup>^</sup>Where applicable, subject to any prior arrangements agreed with OCBC

# Cheque

## Cheque Charges

<b>Cheque Book Charge</b>	Premier EasiSave Account	<b>Waived</b>
<b>Cheque Image Retrieval<sup>5</sup></b>		<b>Waived</b> <b>(for maximum of 2 cheques per customer per month)</b> <b>Subsequent cheque image retrieval will be charged S\$20* to S\$50*</b>
<b>Stop Cheque Payment</b>	SGD cheques reported via branch SGD cheques reported via phone /online banking USD cheques	<b>Waived</b>
<b>Loss of Cheque Book</b>	SGD cheque books reported via branch SGD cheque books reported via phone/online banking USD cheque books	<b>Waived</b> <b>(for maximum of 2 cheque books per customer per month)</b> <b>Subsequent cheque book will be charged S\$30 to S\$60; USD cheque book at US\$30</b>
<b>Outward Returned Cheques due to insufficient funds or post-dated</b>	SGD cheque USD cheque	<b>Waived</b>
<b>Cheque Clearing Charge</b>	SGD Cheque Issued USD Cheque Issued	<b>S\$0.75 per cheque</b> <b>(waived for account holders above 60 years old till 31 Dec 2025)</b> <b>US\$1 per cheque</b> <b>(waived for account holders above 60 years old till 31 Dec 2025)</b>
<b>Marked Cheques</b>	OCBC bank cheques <sup>6</sup> Other bank's cheques	<b>S\$100 per cheque</b> <b>S\$100 per cheque + Courier Charges (if applicable)</b>
<b>Foreign Currency Cheques</b>	Cleared Locally: • USD Cheques Drawn on Local Clearing Participating Banks • Other Currency Cheques and USD Drawn on Non-Participating Banks Send for Overseas Clearing: • In Other Currencies	<b>Free</b> <b>1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)</b> <b>1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable)</b>

<sup>5</sup> Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$20 (subject to the addition of prevailing GST).

<sup>6</sup> Service is not available on Sundays and Public Holidays.

\* Subject to the addition of prevailing GST



# Remittances

## Inward Remittances

<b>Telegraphic Transfer</b>	Credit to Fixed Deposit	<b>Free</b>
	Credit to SGD or FCY Account	<b>Waived</b>
<b>MEPS</b> [MAS Electronic Payment System]	Incoming payments	<b>Free</b>
<b>Demand Draft</b> [Credit to SGD or FCY Account]	Drawn on OCBC Bank	<b>Free</b>
	Drawn on other banks	<b>1/8% commission (min S\$30) + Postage and/or Agent Fees (if applicable)</b>

## Outward Remittances

<b>Telegraphic Transfer to accounts within OCBC Group<sup>†</sup></b> [For over-the-counter transactions only]	Commission	<b>Waived</b>
	Cable charge	
	Agent fee (if applicable)	
<b>Telegraphic Transfer to non-OCBC accounts</b>	Commission: Debit SGD Account	<b>1/16% commission (min S\$5, max S\$50)</b>
	Debit FCY Account (involving foreign exchange)	<b>1/16% commission (min S\$5, max S\$60)</b>
	Debit FCY Account (not involving foreign exchange)	<b>1/16% commission (min S\$5, max S\$60) Commission-in-lieu of exchange<sup>3</sup> waived</b>
	Cable charge	<b>S\$20</b>
	Agent fee (if applicable)	<b>Fixed fee based on remitting currency<sup>7</sup></b>

<sup>†</sup> Applicable to all first and third party accounts with OCBC China, OCBC Malaysia, OCBC Al-Amin, OCBC NISP Indonesia, OCBC WingHang, Bank of Singapore, Great Eastern, Lion Global Investors and OCBC Securities.

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>7</sup> For telegraphic transfer in JPY, only the fixed agent fee is applicable for amount up to JPY 100 million. For amounts more than JPY 100 million, both fixed agent fee and 3rd party bank charges are applicable.

<b>Outward Remittances through Online Banking</b>	Telegraphic Transfers/Overseas Fund Transfer Account holder: Debit from SGD Accounts	<b>Commission and cable charge waived (Agent Fee apply)</b>
	Account Holder: Debit from FCY Accounts (with Foreign Exchange)	<b>Commission and cable charge waived (Agent Fee apply)</b>
	Account Holder: Debit from FCY Accounts (without Foreign Exchange)	<b>Commission, commission-in-lieu and cable charge waived (Agent fee apply)</b>
	MEPS (MAS Electronic Payment System)/Same day Fund Transfer Out-going payment	<b>S\$5</b>
<b>Cashier's Order</b>	Payable to own name / third party	<b>S\$10 (waived 1 per month)</b>
<b>MEPS</b> [MAS Electronic Payment System]	Outgoing payments	<b>S\$20</b>
<b>Demand Draft</b> [Credit to SGD or FCY Account] <sup>8</sup>	Commission: Debit SGD Account	<b>1/16% commission (min S\$7.50, max S\$50)</b>
	Debit FCY Account (involving foreign exchange)	<b>1/16% commission (min S\$5, max S\$60)</b>
	Debit FCY Account (not involving foreign exchange)	<b>1/16% commission (min S\$5, max S\$60) Commission-in-lieu of exchange<sup>3</sup> waived</b>
	Postage (if applicable)	<b>As per existing rates</b>

<sup>3</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>8</sup> These fees will apply to SGD and Foreign Currency account withdrawals made to third party and same party including savings, current, call and fixed deposits.

## Cancellations/Amendments/Stop Payments

<b>Cancellations</b>	Cancel Cashier's Order	<b>S\$5 per cashier's order</b>
	Cancel Demand Draft <sup>9</sup> : SGD Account Foreign Currency Account	<b>S\$10 per draft US\$5 per draft</b>
<b>Stop Payment</b>	Cashier's Order	<b>S\$20 per cashier's order</b>
	Demand Draft <sup>9</sup> : SGD Account Foreign Currency Account	<b>S\$20 per draft US\$10 per draft</b>
<b>Amendment</b>	Amendment/Investigation: Telegraphic Transfer	<b>Cable charge (flat fee S\$20) + Agent fee (if applicable)</b>

## Other Funds Transfer Services

<b>GIRO</b>	GIRO Standing Instruction	<b>S\$10 per transaction</b>
	Outward GIRO Return	<b>Waived</b>
	Inward GIRO Return	<b>S\$0.50 per item</b>
<b>Standing Instructions (Telegraphic Transfer /Electronic Payment System)</b>	Set-up charge	<b>S\$10 Standard charges apply</b>
	Amendment/Cancellation	<b>S\$10</b>
	Rejected items due to insufficient funds	<b>S\$30</b>

<sup>9</sup> Where applicable, agent fee and/or cable charge will be charged.

## eBanking Services

### ATM

<b>ATM Card Replacement Fee</b>	Lost/stolen card	<b>Waived (Maximum 2 request per annum, S\$5 per card for subsequent replacement)</b>
	Damaged card	<b>Free</b>
<b>ATM Charges</b>	Coin Deposit	<b>S\$0.012 per coin<sup>10</sup></b>
	Shared ATM	<b>Waived</b>
	OCBC Wing Hang ATMs in Hong Kong and Macau	<b>Free</b>
	OCBC Malaysia ATMs in Malaysia	<b>Free</b>
	OCBC NISP ATMs in Indonesia	<b>Free</b>
	Participating MEPS ATM in Malaysia <sup>11</sup>	<b>S\$5 per withdrawal</b>
	Other ATMs in China and other countries with Visa/Plus Service	<b>1) Nominal service charge of 3% is levied on the S\$ equivalent of the amount withdrawn (min S\$5 and max S\$20 per transaction)</b> <b>2) Administrative fee of 2.25% of the foreign currency transaction<sup>12</sup></b> <b>3) Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank</b>

### Online Banking

<b>Online Banking Fees</b>	Funds transfer to other banks	<b>Free</b>
	Per returned item from funds transfer to other banks	<b>S\$0.50</b>
	2FA Hardware token replacement fee	<b>Waived</b>

### Phone Banking

<b>Phone Banking Fees</b>	Funds transfer to other banks	<b>S\$0.50 per returned item</b>
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<sup>10</sup> Total fee rounded to the nearest 1 cent. Waived for accounts under the Mighty Savers programme.

<sup>11</sup> Applicable to ATM and Debit Cards only.

<sup>12</sup> Foreign currency transactions are converted to local currency based on the rate determined by the respective card associations. Costs incurred by the Bank due to this currency conversion, together with the administrative fee will be charged to your card account as part of the foreign currency transaction.

## Other Banking Services

### Safe Deposit Box

<b>Safe Deposit Box Fees and Charges</b>		<b>50% discount on Standard Annual Fee</b>
	Annual fee	
	Key deposit (refundable)	<b>S\$150</b>
	Lost key charges 1 key 2 keys	<b>S\$150*</b> <b>S\$200*</b>
	Late payment fees	<b>S\$20</b>
	Safe custody fee	<b>S\$150 per annum*</b>
	Force opening charges	<b>S\$100*</b>

### Guarantees

<b>Banker's Guarantee</b>	Issuance commission (new/renewal) and amendment (increase in amount/extension)	<b>1.5% per annum (minimum 1 year or S\$150 whichever is higher)</b>
	Other amendments	<b>S\$100 per amendment</b>

### Document Retrieval

<b>Document/Wealth Report/ Statement Retrieval Charges<sup>13</sup> per monthly statement</b>	Current and previous month (statements only)	<b>Free</b>
	Within 1 year	<b>Waived</b>
	For retrievals between 1 and 3 years	<b>S\$30</b>
	For retrievals of more than 3 years	<b>S\$50</b>

<sup>13</sup> Includes monthly SGD/FCY statement of accounts, SGD/FCY Fixed Deposit Interest statement and advices, deposit/withdrawal/debit/credit vouchers, savings account details. Consolidated statement for passbook savings is not chargeable. Retrieval charges debited from FCY accounts will be based on prevailing TT rate applicable.

\* Subject to the addition of prevailing GST

## Audit Confirmation

<b>Audit Confirmation Fee</b>		<b>Waived (for a maximum of 2 waivers per annum) Subsequent Audit Confirmation will be charged S\$30 to S\$50*</b>
<b>Tracers/Investigations</b>		<b>Cable charges apply</b>
Over-the-counter		
<b>Cash Charges</b>		<b>First S\$20,000 per day : Free Every subsequent S\$10,000 or part thereof: S\$10</b>
	Cash Deposit	
	Deposit of unsorted/ folded notes	<b>For faster processing of notes deposited, please follow the following guideline<sup>14</sup>. Otherwise, an additional S\$50 fee will be levied.</b>
<b>Coin Charges</b>		<b>S\$2.00 for every 100 coins deposited or part thereof</b>
	Coin Deposit <sup>15</sup>	
	Coin Withdrawal	<b>S\$2.00 for every S\$50 withdrawn or part thereof</b>
	Coin Exchange <sup>15</sup>	<b>S\$2.00 for every S\$50 changed or part thereof</b>
<b>Internal Fund Transfer/ Multiple Deposits to Different Accounts</b> (per customer basis, aggregated across all accounts of the customer)	Per visit: First 3 transactions 4 <sup>th</sup> transaction onwards	<b>Free S\$5 per transaction</b>
<b>All Over-The-Counter Transactions</b>	Per calendar month: First 20 transaction 21 <sup>st</sup> transaction onwards	<b>Free Waived</b>

<sup>14</sup> 1. Sort the notes by denomination and arrange them with the front side facing up, unfolded; 2. Separate the notes into paper and polymer types, then pack them using rubber bands in 100-piece bundles of the same denomination; 3. Bundle loose notes (ie fewer than 100 pieces per denomination) together, sorted by denomination, and stack them upwards from the largest-sized notes (at the bottom) to the smallest (at the top).

<sup>15</sup> Coins deposited may not be credited into the relevant account on the same day of deposit. Our coin deposit and exchange services are available every Tuesday and Thursday during the following hours: 3.00pm to 5.00pm (Sunday Banking branches, Holland Village, Paya Lebar Square, White Sands) and 9.30am to 11.30am (all other branches). Please refer to [www.ocbc.com](http://www.ocbc.com) to view the list of Sunday Banking branches.

\* Subject to the addition of prevailing GST

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## Line of Credit

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<b>EasiCredit</b>	Annual Fee	<b>S\$120</b>
	Prevailing Interest Rate	<b>6% p.a.</b>

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## Cards

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### Credit Cards

<b>OCBC PPC VOYAGE Card</b>	Annual fee	<b>Waived (for Main and first 2 supplementary cards)</b>
	Replacement card fee	<b>S\$150</b>

For other fees and charges applicable to OCBC Credit Cards, please refer to [www.ocbc.com/creditcardfee](http://www.ocbc.com/creditcardfee) or OCBC Cardmember Agreement for full details.

### Debit Card

<b>OCBC Premier Private Client World Elite™ Debit Card</b>	Annual fee	<b>No annual fee</b>
	Replacement card fee	<b>S\$20 (for lost or stolen card only)</b>
	Overseas ATM cash withdrawal charges	<b>3% of the transaction amount (Min S\$5 and Max S\$20)</b>

For other fees and charges applicable to OCBC Debit Cards, please refer to [www.ocbc.com/debitcardfee](http://www.ocbc.com/debitcardfee) for full details.

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## Mortgage

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Enjoy preferential rates on Singapore and overseas Home Loan packages.

OCBC Premier Private Client Lounge [Exclusive for Premier Private Client members]

65 Chulia Street  
#34-00 OCBC Centre  
Singapore 049513

**Banking hours:**

Mon-Fri: 9.00am to 4.30pm

Sat: 9.00am to 11.30am

Please speak to your Client Advisor or call the Premier Private Client Hotline at 1800 424 8888 or +65 6424 8888 if you are calling from overseas for more details.

We also have dedicated Premier Banking teller counters at over 30 OCBC Bank branches to help you with your banking transactions. For a list of locations, please visit [www.ocbc.com](http://www.ocbc.com)

These fees and charges are effective from **1 May 2024** and are subject to change from time to time.



**Oversea-Chinese Banking Corporation Limited**  
65 Chulia Street OCBC Centre Singapore 049513  
Premier Private Client Hotline: 1800 424 8888 or  
+65 6424 8888 when calling from overseas