



<b>Currency Conversion Fee</b>	An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard 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 and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.
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#### Internal

<b>Payment Hierarchy</b>	If full payment is not received by OCBC Bank by payment due date, payment is first applied to the balance that attracts the highest interest rate.
<b>Lost / Stolen Card Liability</b>	S\$100 (For details, refer to clause 9 of ABS Guide on “What You Should Know About Credit Cards” using the following hyperlink <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf</a> )
<b>Card Replacement Fee</b>	Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$32.70 card replacement fee applies from 3 card onwards.  Please refer to <a href="http://www.ocbc.com/cards">www.ocbc.com/cards</a> for the respective credit card replacement fee.
<b>FRANK Card Design Fee</b>	For lost/stolen card or change of card design, card design fee of S\$10 – S\$20 applies. For damaged or faulty card, card design fee of S\$10 – S\$20 applies if you wish to change your card design.
<b>NETS FlashPay Top-up Fee</b>	S\$50 (top-up value); S\$0.25 per automatic top-up (waived till 31 December 2015).
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	



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