Fees and Charges



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Deposit Accounts

| | | | ОСВС | OCBC Premier |
|---|---|---|--|------------------------------|
| | Premier Statement Savings | Minimum Initial Deposit | | |
| [D] | | Service Fee | | |
| Its (S | Premier EasiSave Account | Minimum Initial Deposit | | Waived |
| coun | | Service Fee | | vvalved |
| sit Ac | | Account Fee | Not Applicable | |
| Depo | | Chequebook Fee | | |
| Premier Deposit Accounts (SGD) | Premier Dividend+ Savings Account | Service Fee | | Free |
| Prei | | Minimum Initial Deposit | | \$\$50,000 |
| | Premier Trade SGD Cash Account | Service Fee | | Free |
| | 360 Account | Minimum Initial Deposit | S\$1, | ,000 |
| | | Service fee if average daily balance for the month falls below S\$3,000 | S\$2 per month waived for the first year | |
| ts [SGD] | | Chequebook Fee | lssued upon request S\$10 per cheque book | |
| Account | Monthly Savings Account | Minimum Initial Deposit | S\$500 (waived for online account opening | |
| Other Savings/Current Accounts (SGD) | | Service Fee if average daily balance for the month falls below S\$500(For new accounts opened from 2 May 2018) | | r month the first year |
| r Saviı | Passbook Savings Account | Minimum Initial Deposit | S\$1,000 S\$2 per month | |
| Othe | | Service fee if average daily balance for the month falls below S\$1,000 | | |
| | Smart Parent Account ¹ Smart Senior Account ¹ Smart Saving Account ¹ | Service fee if average daily balance for the month falls below S\$1,000 | S\$2 per month | |
| oosit (SGD) | SGD Fixed Deposit | Minimum Initial Deposit | S\$5 | ,000 |
| Fixed Deposit Accounts (SGD) | | Premature Termination Fee | | or withdrawal to maturity |
| for all counts | Other Service Charges | Early Account Closure Fee [Within 6 months of opening] | SŞ | 30 |
| d Fees osit Ac | | Passbook Replacement Fee | S\$15 per | passbook |
| Standard Fees for all SGD Deposit Accounts | | Excess Fee ² | | % p.a. on the amount |

¹ No new accounts offered

² Excess fee is an incidental overdraft charge for accounts without limits

Deposit Accounts

| | | | ОСВС | OCBC Premier | |
|--|---|---|---|--|--|
| | Standard Fees for all Foreign Currency Deposit Accounts | Deposit/withdrawal in foreign currency notes (depending on currency type) | 1% minimum commission-in-lieu of exchange ³ | 0.75% minimum commission-in-lieu of exchange³ | |
| | | Early Account Closure Fee (Within 6 months of opening) | US\$ | 20 | |
| | | Excess Fee ⁴ | Prime + 2% on the excess amount for the respective foreign currency | | |
| | Premier Global Savings Accounts | Service Fee | Not Applicable | Free | |
| Global Deposit Accounts [Foreign Currency] | | Minimum day end balance to earn interest | USD 5,000 AUD 5,000 CAD 5,000 CHF 5,000 EUR 5,000 | GBP 5,000 HKD 50,000 JPY 500,000 NZD 5,000 CNH 5,000 | |
| | | Minimum excess fee | USD 5 AUD 10 CAD 8 CHF 8 EUR 6 | GBP 4 HKD 40 JPY 700 NZD 12 | |
| | Global Savings Accounts | Minimum Initial Deposit and day end balance to earn interest | USD 5,000 AUD 5,000 CAD 5,000 CHF 5,000 EUR 5,000 | GBP 5,000 HKD 50,000 JPY 500,000 NZD 5,000 CNH 5,000 | |
| Global Deposit | | Minimum excess fee | USD 5 AUD 10 CAD 8 CHF 8 EUR 6 | GBP 4 HKD 40 JPY 700 NZD 12 | |
| | USD Chequeing Account | Minimum Initial Deposit | US\$1,000 | | |
| | | Service fee if average daily balance for the month falls below US\$1,000 | US\$10 pe | er month | |
| | Global Fixed Deposit | Minimum Initial Deposit | USD 5,000 AUD 5,000 CAD 5,000 CHF 5,000 EUR 5,000 | GBP 5,000 HKD 50,000 JPY 500,000 NZD 5,000 CNH 250,000 | |
| | | Premature Termination Fee | Premature termination fees applicable for withdrawal made prior to maturity To avoid premature termination fees, maturity instructio are to be given to the bank 2 working days prior to th maturity of Fixed Deposit | | |

³ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

⁴ Excess fee is an incidental overdraft charge for accounts without limits.

Deposit Accounts

| | | | OCBC Premier |
|-------------------------------|---------------------------------|------------------------------|---|
| | Multi Currency Cash Holdings | Service fee | Free |
| <u>ب</u> و | noluliigs | Minimum initial deposit Waiv | |
| | | Temporary Excess fee | 5.5% on excess amount for respective currency |
| services pert CBC Wealth A | Multi Currency Time Deposit | Minimum initial deposit | USD 5,000 GBP 5,000 SGD 5,000 AUD 5,000 HKD 50,000 CAD 5,000 JPY 500,000 CHF 5,000 NZD 5,000 EUR 5,000 CNH 250,000 |
| Deposit the O(| | Premature termination fee | 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 |

Wealth Financing

Short Term Advance Facility / Overdraft Facility Premature termination fee [Break Cost]

Applicable for loan repayment made prior to maturity

OCBC Premier

OCBC

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.

Investment Business

| Bonds / Fixed Income | Primary Market | Up to 0.5% of the nominal amount of the trade |
|--|--|---|
| | Secondary Market | Up to 2% of the nominal amount of the trade |
| | Rebate for Primary Market issuance | Up to 0.25% of the nominal amount of the trade |
| Certificate of Deposits | OCBC issues | Up to 0.3% of the nominal amount of the trade |
| · | Non OCBC issues | Up to 0.5% of the nominal amount of the trade |
| Currency Linked Investment / | Dual Currency Investments | Up to no more than the interest ⁵ payable to you |
| Equity Linked Investment / Structured Investment Product | FX Capped Return | Up to no more than the capped returns payable to you |
| (including Structured Deposit) | Other Foreign Exchange [FX] related | Up to 3% of the notional amount of the trade |
| | Non-FX related | Up to 3% of the notional amount of the trade |
| Structured Notes [with Underlying linked to Equity, Interest Rates, Foreign Exchange, Credit, Funds, | For tenors less than or equal to 2 years | Up to 3% of the notional amount of the trade. |
| Commodities and any other Asset Class] | For tenors of more than 2 years | Up to 4% of the notional amount of the trade. |
| Securities | Inward transfer of securities free of payment | Waived Note: Third party charges (if any) may apply. |
| | Outward transfer of securities free of payment | S\$100 Note: Third party charges (if any) may apply. |
| | Sale of securities | Please refer to the OSPL Commission Rates and Charges for more information. |
| | Brokerage (Singapore Market) | 0.18% of sale proceeds (subject to a minimum fee of S\$40) + any applicable fees charged for the sale of securities (as above) |
| | Brokerage (Other Markets) | Please refer to your Relationship Manager |

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 Relationship Manager.

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 Relationship Manager.

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

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.

⁵ 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).

Remittances

| | | | ОСВС | OCBC Premier |
|--------------------|--|--|---|--|
| nce | Telegraphic Transfer | Credit to Fixed Deposit Credit to SGD or FCY Account | Fre S\$ | |
| Inward Remittance | MEPS (Electronic Payment System) | Incoming Payments | Free | |
| vard R | Demand Draft [Credit to SGD or | Drawn on OCBC Bank | Fre | ee |
| Inv | FCY Account] | Drawn on other bank | 1/8% commission Agent Fees and/or Pe | |
| | Telegraphic Transfer to non-OCBC accounts | Cable Charge | S\$ | 20 |
| | non-OCBC accounts | Agent Fee (if applicable) | Fixed fee based on | remitting currency ⁶ |
| | | Commission: Debit SGD Account | 1/8% commission [Min S\$10, Max S\$100] | 50% Discount [Min S\$5, Max S\$50] |
| | | Debit FCY Account (involving Foreign Exchange) | 1/8% commission [Min S\$10, Max S\$120] | 50% Discount [Min S\$5, Max S\$60] |
| | | Debit FCY Account | 1/8% commission [Min S\$10, Max S\$120] | 50% Discount (Min S\$5, Max S\$60) |
| | | [not involving foreign exchange] | and 1/8% commissior (Min S\$25, | n in lieu of exchange ⁷ Max \$\$120] |
| | Telegraphic Transfer to accounts within OCBC Group ⁸ [For over-the-counter transactions only] | Cable Charge | S\$20 | Waived |
| | | Agent Fee (if applicable) | Fixed fee based on remitting currency ⁷ | Waived |
| ittance | | Commission | Same as fees for 'Telegraphic Transfers to non-OCBC accounts' | Waived |
| Outward Remittance | Outward Remittances through Online Banking | Telegraphic Transfers/ Overseas Fund 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 ⁷ + Cable Charge (flat fee of S\$20) | Commission and Cable Charge waived. Agent Fee apply. |
| | | Account Holder: Debit from FCY Accounts [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 + Cable Charge (flat fee of S\$20) | Commission and Cable Charge waived. Agent Fee apply |
| | | Account Holder: Debit from FCY Accounts (without Foreign Exchange) | Same/Third Party: 1/8% commission (min S\$10, max S\$120) and Commission-in-lieu of exchange (min S\$25, max S\$120) + Agent fee (if applicable): fixed fee based on remitting currency + Cable Charge (flat fee of S\$20) | Commission and Cable Charge waived. 1/8% Commission-in-lieu of exchange [Min S\$25, Max S\$120] + Agent Fee apply |
| | | MEPS (MAS Electronic Payment System)/Same day Fund Transfer Out-going Payment | SS | \$5 |

⁶ For telegraphic transfer in JPY, only the fixed agent fee is applicable for amounts up to JPY 100 million. For amounts more than JPY 100 ⁷ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
 ⁸ Applicable to all first and third party accounts with OCBC China, OCBC Malaysia, OCBC Al-Amin, OCBC NISP Indonesia, OCBC Wing Hang,

Bank of Singapore, Great Eastern, Lion Global Investors and OCBC Securities.

Remittances

| | | | ОСВС | OCBC Premier |
|---|--|---|--|---|
| | Cashier's Order | Payable to Own Name/ Third Party | S\$15 | S\$10 |
| | MEPS [Electronic Payment System] | Outgoing Payments | S\$ | 20 |
| Outward Remittance | Demand Draft [from SGD or FCY Accounts] ⁹ | Commission: Debit SGD Account | 1/8% commission (Min S\$15, Max S\$100) | 50% Discount (Min S\$7.50, Max S\$50) |
| ard Ren | | Debit FCY Account (involving Foreign Exchange) | 1/8% commission (Min S\$10, Max S\$120) | 50% Discount (Min S\$5, Max S\$60) |
| Outwa | | Debit FCY Account (not involving foreign exchange) | 1/8% commission [Min S\$10, Max S\$120] | 50% Discount (Min S\$5, Max S\$60) |
| | | | 1/8% commission ir (Min S\$25, | n lieu of exchange ¹⁰ Max S\$120] |
| | | Postage (if applicable) | As per exis | ting rates |
| dments / ts | Cancellations | Cancel Cashier's Order | S\$5 per cashier's order | |
| | | Cancel Demand Draft ¹¹ : SGD Account Foreign Currency Account: | S\$10 per draft US\$5 per draft | |
| Amer /men | Stop Payment | Cashier's Order | S\$20 per cashier's order | |
| Cancellations / Amendments Stop Payments | | Demand Draft ¹¹ : SGD Account Foreign Currency Account | S\$20 p US\$10 p | |
| Canc | Amendment | Amendment/Investigation: Telegraphic Transfer | Cable Charge (flat fee S\$20) + Agent Fee (if applicable) | |
| es | GIRO | GIRO standing Instruction | S\$10 per t | ransaction |
| ervic | | Outward GIRO Return | S\$10 p | er item |
| fer S | | Inward GIRO Return | S\$0.50 p | per item |
| Other Fund Transfer Services | Standing Instructions [Telegraphic Transfer / | Set-up Charge | | 510 harges apply |
| r Fur | Electronic Payment System) | Amendment/Cancellation | SŞ | 610 |
| Othei | | Rejected items due to insufficient funds | S\$ | 30 |

⁹ These fees will apply to SGD and Foreign Currency account withdrawals made to third party and same party including savings, current, ¹⁰ Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.
 ¹¹ Where applicable, agent fee and/or cable charge will be charged.

Cheque

| | | | | OCBC | OCBC Premier |
|-------------|---|---|---|---|--|
| | Cheque Book Charge | Premier Ea | asiSave Account | Not Applicable | Waived |
| | Cheque Image Retrieval ¹² | For retrieval of less than 1 year ago | | S\$20 ¹³ | Waived |
| | | For retriev 1 & 3 years | al between s ago | \$\$30 ¹³ | (for maximum of 2 cheques per customer |
| | | For retriev 3 years ag | al of more than O | \$\$50 ¹³ | per month] |
| | Stop Cheque Payment | SGD | Reported via Branch | S\$30 per cheque | Waived |
| | | Cheques | Reported via Phone/ Online Banking | S\$15 per cheque | (for maximum of 2 cheques per customer |
| | | USD Cheq | ues | US\$30 per cheque | per month) |
| | Loss of Cheque Book | SGD | Reported via Branch | S\$60 | Waived |
| | | Cheque books | Reported via Phone/ Online Banking | S\$30 | (for maximum of 2 chequebooks per customer |
| Charges | | USD Cheq | ue books | US\$30 | per month] |
| Cheque Chai | Outward Returned Cheques due to | | jue | S\$40 per retu | urned cheque |
| ch | insufficient funds or post-dated | USD Cheque | | US\$40 per cheque | |
| | Cheque Clearing Charge | SGD Cheque Issued | | S\$0.75 per cheque (waived for account holders above 60 years old till 31 Dec 2025) | |
| | | USD Cheq | ue Issued | US\$1 per cheque (waived for account holders above 60 years old till 31 Dec 2025) | |
| | Marked Cheques | OCBC Ban | ık Cheques ¹⁴ | S\$100 per cheque | |
| | | Other Ban | k's Cheques | S\$100 per cheque + courier charges | |
| | Foreign Currency Cheques | | eques Drawn on Local 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 Other Currencies | | 1/8% commission (min S\$30, max S\$100) + Postage (if applicable) + Agent Fees (if applicable) | |

¹² Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$20 (subject to the addition of prevailing GST)

 $^{\rm 13}$ Subject to the addition of prevailing GST

¹⁴ Service is not available on Sundays and Public Holidays.

eBanking Services

| | | | OCBC | OCBC Premier | |
|-----------------------|----------------------|---|--|--|--|
| | ATM Card Replacement | Lost/Stolen card | S\$5 per card | Waived (Maximum 2 requests per annum) | |
| | | Damaged Card | Fi | ree | |
| | ATM Charges | Coin Deposit | S\$0.012 per coin ¹⁵ | | |
| | | Shared ATM | Waived | | |
| ATM | | OCBC Wing Hang ATMs in Hong Kong and Macau | Free | | |
| A | | OCBC Malaysia ATMs in Malaysia | Fr | ee | |
| | | OCBC NISP ATMs in Indonesia | Free | | |
| | | Participating MEPS ATM in Malaysia ¹⁶ | S\$5 per withdrawal | | |
| | | Other ATMs in China and other countries | | | |
| | | with Visa/Plus service | 2) Administrative fee of 2.25% of | the foreign currency transaction ¹⁷ | |
| | | | 3] Additional service fee, which may vary from bank to bank, may be imposed by the ATM bank | | |
| bu | Online Banking Fees | Funds transfer to other bank | Free | | |
| Online Banking | | Per returned item from funds transfer to other bank | S\$0.50 | | |
| Onli | | 2FA Hardware token replacement fee | S\$20 per token | Waived | |
| Phone banking | Phone Banking Fees | Funds transfer to other bank | S\$0.50 per returned item | | |

¹⁵ Total fee rounded to the nearest 1 cent. Waived for accounts under the Mighty Savers programme.

¹⁶ Applicable to ATM and Debit Cards only.

¹⁷ 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.

Mortgage

Enjoy preferential rates on our Singapore and Overseas Home Loan packages. Please speak to your Relationship Manager or call the Premier Hotline at 1800-PREMIER (773 6437) for more details.

Other Banking Services

| | | | ОСВС | OCBC Premier | |
|------------------------|---|--|--|--|--|
| | Safe Deposit Box Fees and Charges | Annual Fee | Standard Fees | 20% discount on Standard Annual Fee | |
| Xo | loop and enarged | Key Deposit (refundable) | S\$150 | | |
| Safe Deposit Box | | Lost Key Charges: 1 key 2 keys | \$\$150 ¹⁸ \$\$200 ¹⁸ | | |
| Safe | | Late Payment Fees | S\$ | 20 | |
| | | Safe Custody Fee | S\$150 per | r annum ¹⁸ | |
| | | Force Opening Charges | S\$1 | DO ¹⁸ | |
| /al | Document/Wealth Report/Statement | Current and previous month (statements only) | FR | EE | |
| trie | Retrieval Charges ¹⁹ per monthly statement | Within 1 year | S\$20 | Waived | |
| nt Re | , | For retrievals of between 1 and 3 years | S\$ | 30 | |
| Document Retrieval | | For retrievals of more than 3 and 6 years | S\$50 | S\$50 | |
| Do | | For retrievals of more than 6 years | S\$100 | 3330 | |
| | Audit Confirmation Fee | Non-borrowing customer | S\$30 per confirmation | | |
| ion | | Borrowing customer with retail accounts | S\$50 per confirmation | | |
| Audit Confirmation | | Borrowing customer without retail accounts | S\$50 per confirmation ¹⁸ | Waived (for maximum of | |
| t Con | | Letter of Reference (non loans related) | S\$30 per request | 2 waiver per annum] | |
| Audi | | Letter of Reference (loans related) | S\$30 per request ¹⁸ | | |
| | Tracers/Investigations | | Cable Charg | es apply | |
| | Cash Charges | Cash Deposit | |) per day : Free 1,000 or part thereof: S\$10 | |
| Ś | | Deposit of unsorted/ folded notes | For faster processing of notes deposited, please follow the guideline ²⁰ . Otherwise, an additional \$\$50 fee will be levied | | |
| arges | Coin Charges | Coin Deposit ²¹ | S\$2.00 for every 100 coin | s deposited or part thereof | |
| r Ch | | Coin Withdrawal | S\$2.00 for every S\$50 wi | thdrawn or part thereof | |
| Inte | | Coin Exchange ²¹ | S\$2.00 for every S\$50 | changed or part thereof | |
| Over-The-Counter Charg | Internal Fund Transfer/ Multiple Deposits to Different Accounts (per customer basis, aggregated across all accounts of the customer) | Per visit: First 3 transactions 4th transaction onwards | Fre S\$5 per tr | | |
| | All Over-The-Counter Transactions | Per calendar month: First 20 transactions 21st transaction onwards | Free S\$3 per transaction | | |

¹⁸ Subject to the addition of prevailing GST

¹⁹ 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.

²⁰ 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).

²¹ 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 to view the list of Sunday Banking branches.

Other Banking Services

| | | | ОСВС | OCBC Premier |
|------------|--------------------|---|---------------|-------------------------------------|
| Guarantees | Banker's Guarantee | Issuance Commission (new/renewal) and Amendment (Increase in Amount/ Extension) | | r annum 150 whichever is higher] |
| | | Other Amendments | S\$100 per al | mendment |

Line of Credit

| | | OCBC | OCBC Premier |
|------------|--------------------------|-------------|--------------|
| EasiCredit | Annual Fee | S\$120 | |
| | Prevailing Interest Rate | 22.90% p.a. | 6% p.a. |

Credit Cards

| | | Principal | Supplementary |
|-------------------------------|---------------------------------|---------------|--|
| Annual Fee p.a. ²² | OCBC Premier VOYAGE Card | S\$498 | S\$191 (first year waived for first two supplementary cards) |
| | OCBC Premier Visa Infinite Card | No annual fee | No annual fee |

²² Inclusive of GST

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

Debit Card

| OCBC Premier World Elite™ | Annual fee | No annual fee | |
|------------------------------|--------------------------------------|--|--|
| Debit Card | Replacement card fee | S\$20 (for lost or stolen card only) | |
| | Overseas ATM cash withdrawal charges | 3% of the transaction amount [Min S\$5 and Max S\$20] | |

For other fees and charges applicable to OCBC Debit Cards, please refer to www.ocbc.com/debitcardfee for full details.

Premier Centre Directory

To experience the Premier difference for yourself, come visit us at any of our Premier Centres. You can also call our Premier Hotline at 1800 PREMIER (773 6437) if you have any queries or wish to make an appointment with us. For more information, please visit www.ocbc.com/premier

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

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



Oversea-Chinese Banking Corporation Limited 65 Chulia Street OCBC Centre Singapore 049513 Premier Hotline: 1800 PREMIER (773 6437) or +65 6530 5930 when calling from overseas