

# Pricing Guide



Oversea-Chinese Banking Corporation Limited  
65 Chulia Street  
#23-00 OCBC Centre  
Singapore 049513

[www.ocbc.com/premier](http://www.ocbc.com/premier)

Co.Reg.No.: 193200092W

OCBC PREMIER BANKING

Ranked by Bloomberg Markets  
WORLD'S STRONGEST BANK



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## 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](http://www.ocbc.com/premier)

### OPEN FROM MONDAYS TO SUNDAYS

#### ANG MO KIO HUB

53 Ang Mo Kio Avenue 3  
#B1-32/33  
Singapore 569933  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### HOUGANG MALL

90 Hougang Avenue 10  
#01-01/02/03/04/05  
Singapore 538766  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### MARINA BAY SANDS

2 Bayfront Avenue  
#01-17, Marina Bay Sands Shoppes  
Singapore 018972  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### BEDOK

Blk 204 Bedok North Street 1  
#01-403/405/407  
Singapore 460204  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### ION ORCHARD

2 Orchard Turn  
#B2-56/57  
Singapore 238801  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### NEX

23 Serangoon Central  
#B2-28/29  
Singapore 556083  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### HOLLAND VILLAGE

249 Holland Avenue  
Level 2  
Singapore 278980  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

#### JURONG POINT

1 Jurong West Central 2  
#B1-31  
Singapore 648886  
[Banking Hours](#)  
Mon-Sun: 11.00am to 7.00pm

### OPEN FROM MONDAYS TO SATURDAYS

#### EAST COAST

174/176 East Coast Road  
Singapore 428880  
[Banking Hours](#)  
Mon-Fri: 9.00am to 4.30pm  
Sat: 9.00am to 11.30am  
Sun: Closed

#### OCBC CENTRE

65 Chulia Street  
OCBC Centre, Mezzanine Floor  
Singapore 049513  
[Banking Hours](#)  
Mon-Fri: 9.00am to 4.30pm  
Sat: 9.00am to 11.30am  
Sun: Closed

#### SERANGOON GARDEN

86/88 Serangoon Garden Way  
Level 2  
Singapore 555982  
[Banking Hours](#)  
Mon-Fri: 9.00am to 4.30pm  
Sat: 9.00am to 11.30am  
Sun: Closed

#### MARINA BAY FINANCIAL CENTRE

10 Marina Boulevard  
Marina Bay Financial Centre Tower 2  
#01-04  
Singapore 018983  
[Banking Hours](#)  
Mon-Fri: 9.00am to 4.30pm  
Sat: 9.00am to 11.30am  
Sun: Closed

#### ORCHARD

160 Orchard Road  
#B1-12/13, Orchard Point  
Singapore 238842  
[Banking Hours](#)  
Mon-Fri: 9.00am to 4.30pm  
Sat: 9.00am to 11.30am  
Sun: Closed

#### SIXTH AVENUE

827 Bukit Timah Road  
Singapore 279886  
[Banking Hours](#)  
Mon-Fri: 9.00am to 4.30pm  
Sat: 9.00am to 11.30am  
Sun: Closed

We also have dedicated Premier Banking teller counters at over 50 OCBC Bank branches to help you with your banking transactions. For a list of locations, please visit [www.ocbc.com](http://www.ocbc.com)

## CREDIT CARDS

|                         | Principal                          | Supplementary |          |
|-------------------------|------------------------------------|---------------|----------|
| Annual Fee <sup>^</sup> | OCBC Elite World Card              | S\$1,605.00   | Free     |
|                         | OCBC Titanium MasterCard           | S\$192.60     | S\$96.30 |
|                         | OCBC Robinsons VISA Platinum Elite | S\$192.60     | S\$96.30 |
|                         | OCBC Robinsons VISA Platinum       | S\$128.40     | S\$64.20 |
|                         | OCBC Platinum MasterCard           | S\$160.50     | S\$80.25 |
|                         | OCBC Arts Platinum MasterCard      | S\$160.50     | S\$80.25 |
|                         | BEST-OCBC Platinum MasterCard      | S\$53.50      | S\$32.10 |

<sup>^</sup>Inclusive of GST

## MORTGAGE

|          |                             |  |
|----------|-----------------------------|--|
| Mortgage | Interest Rates              | Please speak to your Relationship Manager or call the Premier Hotline at 1800-PREMIER (773 6437) for more details on the latest home loan packages |
|          | Legal Fee <sup>^</sup>      | Legal Fee Subsidy @ 0.40% of the loan amount capped at S\$2,400 subject to a claw back if the loan is fully redeemed within 3 years                |
|          | Valuation Fee <sup>^</sup>  | Valuation Fee Subsidy available, subject to a claw back if the loan is fully redeemed within 3 years   |
|          | Fire Insurance <sup>*</sup> | 1 year free fire insurance provided by OAC   |

<sup>^</sup>For residential properties in Singapore only.

<sup>\*</sup>For non-MCST residential properties in Singapore only.

These fees and charges are effective from 1 April 2012 and are subject to change from time to time.

## DEPOSIT ACCOUNTS

|  |   | OCBC  | OCBC Premier   |        |
|--|---|---|--|--------|
| Premier Deposit Accounts (SGD)             | Premier Statement Savings                                   | Minimum Initial Deposit                                     | Waived   |        |
|  |   | Service Fee   | Waived   |        |
|  | Premier EasiSave Account                                    | Minimum Initial Deposit                                     | Not Applicable   | Waived |
|  |   | Service Fee   |  | Waived |
|  |   | Account Fee   |  | Waived |
|  |   | Chequebook Fee  |  | Waived |
|  | Premier Dividend+ Savings Account                           | Service Fee   | Free   |        |
| Premier Trade SGD Cash Account             | Service Fee   | Free  |  |        |
| Other Savings/Current Accounts (SGD)       | Passbook Savings Account                                    | Minimum Initial Deposit                                     | S\$500   |        |
|  |   | Service fee if monthly average balance falls below S\$1,000 | S\$2 per month   |        |
| Smart Senior Account                       | Minimum Initial Deposit                                     | S\$1,000  |  |        |
|  | Service fee if monthly average balance falls below S\$1,000 | S\$2 per month  |  |        |
| Time Deposit Accounts (SGD)                | SGD Time Deposit  | Minimum Initial Deposit                                     | S\$5,000   |        |
|  |   | Premature Termination Fee                                   | Applicable for withdrawal made prior to maturity                               |        |
| Standard Fees for all SGD Deposit Accounts | Other Service Charges                                       | Early Account Closure Fee (Within 6 months of opening)      | S\$30  |        |
|  |   | Passbook Replacement Fee                                    | S\$15 per passbook   |        |
|  |   | Excess Fee <sup>1</sup>                                     | Minimum S\$30 or Prime + 4.75% p.a., whichever is higher, on the excess amount |        |

<sup>1</sup> Excess fee is an incidental overdraft charge for accounts without limits.

## DEPOSIT ACCOUNTS

|  |   | OCBC   | OCBC Premier   |   |   |  |
|--|---|--|--|---|---|--|
| <b>Standard Fees for all Foreign Currency Deposit Accounts</b> | Deposit/withdrawal in foreign currency notes (depending on currency type) | 1% minimum commission-in-lieu of exchange <sup>2</sup>       | 0.75% minimum commission-in-lieu of exchange <sup>2</sup>  |   |   |  |
|  | Early Account Closure Fee (Within 6 months of opening)                    | US\$20   |  |   |   |  |
|  | Excess Fee <sup>1</sup>   | Minimum US\$5 or equivalent for foreign currency accounts    |  |   |   |  |
|  | <b>Premier Trade Global Cash Account</b>                                  | Service Fee  | Not Applicable   | Free  |   |  |
| <b>Global Deposit Accounts (Foreign Currency)</b>              | <b>Global Savings Account</b>   | Minimum Initial Deposit and end day balance to earn interest | USD 5,000<br>EUR 5,000<br>AUD 5,000<br>GBP 5,000<br>CAD 5,000<br>JPY 500,000<br>HKD 50,000<br>NZD 5,000<br>CHF 5,000 |   |   |  |
|  |   | <b>USD Chequeing Account</b>                                 | Minimum Initial Deposit  | US\$1,000   |   |  |
|  |   |  | Service fee if monthly average balance falls below US\$1,000   | US\$10  |   |  |
|  |   | <b>Global Time Deposit</b>                                   | Minimum Initial Deposit and end day balance to earn interest   | USD 5,000<br>EUR 5,000<br>AUD 5,000<br>GBP 5,000<br>CAD 5,000<br>JPY 500,000<br>HKD 50,000<br>NZD 5,000<br>CHF 5,000<br>THB 500,000 |   |  |
|  |   |  |  | Premature Termination Fee   | To avoid premature termination fees, maturity instructions are to be given to the bank 2 working days prior to the maturity of Time Deposit |  |

<sup>1</sup> Excess fee is an incidental overdraft charge for accounts without limits.

<sup>2</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

## OTHER BANKING SERVICES

|  |   | OCBC  | OCBC Premier   |
|--|---|---|--|
| <b>Safe Deposit Box Fees and Charges</b>             | Annual Fee  | Standard Fees   | 20% discount on Standard Annual Fee                              |
|  | Key Deposit (refundable)  | S\$150  |  |
|  | Lost Key Charges:   |   |  |
|  | 1 key   | S\$160.50*  |  |
|  | 2 keys  | S\$214*   |  |
|  | Late Payment Fees   | S\$20   |  |
| Safe Custody Fee                                     | S\$160.50*  |   |  |
| Force Opening Charges                                | S\$107*   |   |  |
| <b>Cash Transactions at Teller Counters</b>          | <b>Bulk Cash Deposit Charges</b>  | First S\$30,000 per day   | Free   |
|  |   | Every subsequent S\$10,000 or part thereof                                      | S\$5<br>(Applicable for all denominations)                       |
| <b>Guarantees</b>                                    | <b>Banker's Guarantee</b>   | Issuance Commission (new/renewal) and Amendment (Increase in Amount/ Extension) | 1.5% per annum<br>(minimum 1 year or S\$150 whichever is higher) |
|  |   | Other Amendments  | S\$100 per amendment   |
| <b>Document Retrieval</b>                            | <b>Document/Statement Retrieval Charges<sup>8</sup> per monthly statement</b> | Current and previous month (statements only)                                    | Free   |
|  |   | For retrievals of less than 1 year ago  | S\$20  |
|  |   | For retrievals of between 1 and 3 years ago                                     | S\$30  |
|  |   | For retrievals of between 3 and 6 years ago                                     | S\$50  |
| For retrievals of more than 6 years ago <sup>9</sup> | S\$100  | Waived<br>(for maximum of 2 documents in a year)                                |  |
| <b>Audit Confirmation</b>                            | <b>Audit Confirmation Fee</b>   | Non-borrowing customer  | S\$30 per confirmation   |
|  |   | Borrowing customer with retail accounts   | S\$50 per confirmation   |
|  |   | Borrowing customer without retail accounts                                      | S\$53.50 per confirmation*                                       |
|  |   | Letter of Reference (non loans related)   | S\$30 per request  |
|  |   | Letter of Reference (loans related)   | S\$32.10 per request*  |
| <b>Tracers/Investigations</b>                        | Cable Charges apply   |   |  |

\* Charges are inclusive of GST

<sup>8</sup> Includes monthly SGD/FCY statement of accounts, SGD/FCY Time 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.

<sup>9</sup> Effective from 1 May 2012, and payment to be collected upon retrieval request.

## EBANKING SERVICES

|   |   | OCBC  | OCBC Premier  |  |
|---|---|---|---|--|
| ATM   | ATM Card Replacement                    | Lost/Stolen card                                    | S\$5 per card   | Waived<br>(Maximum 2 requests per annum) |
|   |   | Reissuance of PIN                                   | S\$5 per card   | Waived                                   |
|   |   | Damaged Card  | Free  |  |
|   | ATM Charges                             | Shared ATM  | 30 cents from 3 <sup>rd</sup> withdrawal 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 (minimum S\$5 and maximum S\$20 per transaction) |  |
|   |   | OCBC Malaysia and BANK NISP ATMs                    | S\$2 per transaction  |  |
| Participating MEPS ATM in Malaysia <sup>6</sup> |   | S\$5 per withdrawal                                 |   |  |
| Remittance to China <sup>7</sup>                | S\$15 per remittance                    |   |   |  |
| Online Banking                                  | Online Banking Fees                     | Funds transfer to other bank                        | Free  |  |
|   |   | Per returned item from funds transfer to other bank | S\$0.50   |  |
|   | 2FA Hardware token replacement fee      | S\$20 per token                                     | Waived  |  |
|   | Online Remittance to China <sup>7</sup> | S\$15 per remittance                                |   |  |
| Phone banking                                   | Phone Banking Fees                      | Open COE Bidding                                    | S\$10 per submission<br>S\$10 per revision  |  |
|   |   | Funds transfer to other bank                        | S\$0.50 per returned item   |  |

<sup>6</sup> Applicable to ATM and Debit Cards only.

<sup>7</sup> Applicable to participating China UnionPay member banks.

## CHEQUE

|   |   | OCBC   | OCBC Premier   |                      |   |
|---|---|--|--|----------------------|---|
| Cheque Charges                            | Cheque Book Charge  | Premier EasiSave Account                           | Not Applicable   | Waived               |   |
|   | Cheque Retrieval <sup>^</sup>                             | For retrieval of less than 1 year ago              |  | S\$21.40*            | Waived<br>(for maximum of 2 cheques per customer per month) |
|   |   | For retrieval between 1 & 3 years ago              |  | S\$32.10*            |   |
|   |   | For retrieval of more than 3 years ago             |  | S\$53.50*            |   |
|   |   | Physical Cheque Retrieval                          |  | S\$53.50 per cheque* |   |
|   | Stop Cheque Payment                                       | SGD Cheques  | Reported via Branch  | S\$30 per cheque     | Waived<br>(for maximum of 2 cheques per customer per month) |
|   |   |  | Reported via Phone/ Online Banking   | S\$15 per cheque     |   |
|   |   | USD Cheques  | US\$30 per cheque  |                      |   |
|   | Loss of Cheque Book                                       | SGD Cheque books                                   | Reported via Branch  | S\$60                | Waived<br>(for maximum of 2 cheques per customer per month) |
|   |   |  | Reported via Phone/ Online Banking   | S\$30                |   |
|   |   | USD Cheque books                                   | US\$30   |                      |   |
|   | Returned Cheques (Outward)                                | SGD Cheque   | S\$40 per cheque   |                      |   |
|   |   | USD Cheque   | US\$40 per cheque  |                      |   |
|   | Marked Cheques  | OCBC Bank Cheques <sup>3</sup>                     | S\$40 per cheque   |                      |   |
| Other Bank's Cheques                      |   | S\$80 per cheque + courier charges (if applicable) |  |                      |   |
| Foreign Currency Cheques Clearing Charges | Sent for Local Clearing: USD cheques drawn on local banks |  | Free   |                      |   |
|   | Sent for Overseas Collection: In Brunei Dollars           |  | S\$15 per cheque<br>+ 1/4% commission in lieu of exchange <sup>2</sup> (min S\$5)<br>+ Postage and/or Agent Fees (if applicable) |                      |   |
|   | In other currencies                                       |  | 1/8% commission (min S\$30, max S\$100)<br>+ Postage and/or Agent Fees (if applicable)   |                      |   |

<sup>^</sup> NOTE: Each urgent cheque image retrieval (within 7 business days) will incur an additional charge of S\$21.40

\* Charges are inclusive of GST

<sup>2</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange.

<sup>3</sup> Service is not available on Sundays and Public Holidays.

## REMITTANCES

|                    |  | OCBC   | OCBC Premier   |   |
|--------------------|--|--|--|---|
| Inward Remittance  | <b>Telegraphic Transfer</b>  | Credit to Time Deposit<br>Credit to SGD or FCY Account   | Free<br>S\$10  |   |
|                    | <b>MEPS</b><br>(Electronic Payment System)                           | Incoming Payments  | Free   |   |
|                    | <b>Demand Draft</b><br>(Credit to SGD or FCY Account)                | Drawn on OCBC Bank   | Free   |   |
|                    |  | Drawn on other bank  | 1/8% commission (min S\$30) +<br>Agent Fees and/or Postage (if applicable)   |   |
|                    | <b>Traveller's cheques</b>   | Encashment of Traveller's Cheque   | Free except for cheques in:<br>• Australian Dollar: 5% or £7.00, whichever is higher<br>(Thomas Cook's Travellers' Cheques only)<br>• Japanese Yen: JPY200 per Traveller's Cheque              |   |
| Outward Remittance | <b>Telegraphic Transfers to OCBC first party accounts overseas</b>   | Commission   | Same as fees for<br>'Telegraphic Transfers to non-OCBC or/and third party accounts'  | Waived  |
|                    |  | Cable Charge   | S\$20  | Waived  |
|                    |  | Agent Fee (if applicable)  | Fixed fee based on remitting currency <sup>4</sup>   | Waived  |
|                    | <b>Telegraphic Transfers to non-OCBC or/and third party accounts</b> | Commission: Debit SGD Account  | 1/8% commission<br>(Min S\$10, Max S\$100)   | 50% Discount<br>(Min S\$5, Max S\$50)                         |
|                    |  | Debit FCY Account (involving Foreign Exchange)   | 1/8% commission<br>(Min S\$10, Max S\$120)   | 50% Discount<br>(Min S\$5, Max S\$60)                         |
|                    |  | Debit FCY Account, including FCY Time Deposit (not involving foreign exchange)                     | 1/8% commission<br>(Min S\$10, Max S\$120)<br>and 1/8% commission in lieu of exchange <sup>2</sup><br>(Min S\$25, Max S\$120)  | 50% Discount<br>(Min S\$5, Max S\$60)                         |
|                    |  | Cable Charge   | S\$20  |   |
|                    |  | Agent Fee (if applicable)  | Fixed fee based on remitting currency <sup>4</sup>   |   |
|                    | <b>Outward Remittances through Online Banking</b>                    | <b>Telegraphic Transfers/ Overseas Fund Transfer</b><br>Account Holder:<br>Debit from SGD Accounts | Same/Third Party:<br>1/8% commission<br>(Min S\$10, Max S\$100) +<br>Agent Fee (if applicable):<br>fixed fee based on remitting currency <sup>4</sup> +<br>Cable Charge<br>(flat fee of S\$20) | Commission Waived<br>(Cable Charge S\$20 and Agent Fee apply) |
|                    |  | <b>MEPS (MAS Electronic Payment System)/Same day Fund Transfer</b> Out-going Payment               |  | S\$5  |

<sup>2</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>4</sup> 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 million, both fixed agent fee and 3<sup>rd</sup> party bank charges are applicable.

## REMITTANCES

|  |   | OCBC   | OCBC Premier  |  |
|--|---|--|---|--|
| Outward Remittance                             | <b>Cashier's Order</b>  | Payable to Own Name  | Free  |  |
|  |   | Payable to Third Party   | S\$5 per cashier's order<br>Waived  |  |
|  | <b>MEPS</b><br>(Electronic Payment System)  | Outgoing Payments  | S\$20   |  |
|  | <b>Demand Draft</b><br>(from SGD or FCY Accounts)                                     | Commission: Debit SGD Account  | 1/8% commission<br>(Min S\$15, Max S\$100)                                  | 50% Discount<br>(Min S\$7.50, Max S\$50) |
|  |   | Debit FCY Account (involving Foreign Exchange)   | 1/8% commission<br>(Min S\$10, Max S\$120)                                  | 50% Discount<br>(Min S\$5, Max S\$60)    |
|  |   | Debit FCY Account (not involving foreign exchange)   | 1/8% commission<br>(Min S\$10, Max S\$120)                                  | 50% Discount<br>(Min S\$5, Max S\$60)    |
|  |   |  | 1/8% commission in lieu of exchange <sup>2</sup><br>(Min S\$25, Max S\$120) |  |
|  |   | Cable Charge (if applicable)   | S\$20   |  |
|  |   | Agent Fee (if applicable)  | Fixed fee based on remitting currency <sup>4</sup>                          |  |
|  |   | Postage (if applicable)  | As per existing rates   |  |
| <b>Demand Draft</b><br>(from FCY Time Deposit) | Payable to Same Party   | 1st draft per day free, subsequent draft at S\$20 each   |   |  |
|  | Payable to Third Party  | Same as fees above for 'Debit FCY Accounts'  |   |  |
| Cancellations / Amendments / Stop Payments     | <b>Cancellations</b>  | Cancel Cashier's Order<br>Cancel Demand Draft <sup>5</sup> :<br>SGD Account<br>Foreign Currency Account: | S\$5 per cashier's order<br>S\$10 per draft<br>US\$5 per draft              |  |
|  | <b>Stop Payment</b>   | Cashier's Order  | S\$20 per cashier's order   |  |
|  |   | Demand Draft <sup>5</sup> :<br>SGD Account<br>Foreign Currency Account                                   | S\$20 per draft<br>US\$10 per draft   |  |
| <b>Amendment</b>                               | Amendment/Investigation:<br>Telegraphic Transfer                                      | Cable Charge (flat fee S\$20)<br>+ Agent Fee (if applicable)   |   |  |
| Other Fund Transfer Services                   | <b>GIRO</b>   | EasiPay standing Instruction   | S\$10 per transaction   |  |
|  |   | Outward GIRO Return  | S\$10 per item  |  |
|  |   | Inward GIRO Return   | Minimum S\$0.50 to maximum of S\$1.50 per item                              |  |
|  | <b>Standing Instructions</b><br>(Telegraphic Transfer /<br>Electronic Payment System) | Set-up Charge  | S\$10<br>Standard charges apply   |  |
|  |   | Amendment/Cancellation   | S\$10   |  |
|  | <b>Internal Funds Transfer</b><br>(within OCBC<br>Singapore accounts)                 | Rejected items due to insufficient funds   | S\$30   |  |
|  |   | First 3 transactions   | Free  |  |
| 4th Transaction onwards                        |   | S\$5 per transaction<br>(Charges are applicable per submission made through any OCBC branch)             |   |  |

<sup>2</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

<sup>4</sup> 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 million, both fixed agent fee and 3<sup>rd</sup> party bank charges are applicable.

<sup>5</sup> Where applicable, agent fee and/or cable charge will be charged.