



Business & Corporate – Pricing Guide

CURRENT ACCOUNT		
	Current Account	HL Premier Eight Account (SGD)
Interest Rate p.a.	Non-interest bearing	First S\$2,000,000 - <u>0.388%</u> S\$2,000,001 to S\$5,000,000 - <u>0.468%</u> S\$5,000,001 to S\$8,000,000 - <u>0.688%</u> S\$8,000,001 to S\$10,000,000 - <u>0.888%</u> S\$10,000,001 to S\$15,000,000 - <u>0.388%</u> Remaining balance above S\$15,000,000 - <u>0.00%</u>
Minimum Initial Deposit ¹	S\$10,000	S\$1,000
Minimum Average Daily Balance	S\$10,000	S\$50,000
Fall-below Fee	S\$10	S\$50
Early Closure Fee (Within 6 months)	S\$30	S\$200
Bulk Note Deposit	First 1,000 pieces free for any denomination. Thereafter S\$3 per 100 pieces or part thereof	First 1,000 pieces free for any denomination. Thereafter S\$3 per 100 pieces or part thereof
Incidental Overdraft Interest (for accounts without limits)	Prime + 4% p.a. (min S\$20, whichever is higher)	Prime + 4% p.a. (min S\$20, whichever is higher)
	Call Account	HL Premier Eight Account (USD)
Interest Rate p.a.	N/A	First USD 2,000,000 - <u>0.38%</u> USD 2,000,001 to USD 5,000,000 - <u>0.68%</u> USD 5,000,001 to USD 8,000,000 - <u>0.88%</u> USD 8,000,001 to USD 15,000,000 - <u>0.68%</u> Remaining balance above USD 15,000,000 - <u>0.00%</u>
Currency Type	USD, GBP, AUD, HKD, NZD, EUR ² , JPY ² , CNY ² , CNH ² , CAD ² , CHF ² , THB ²	USD
Minimum Initial Deposit ¹	USD 5,000 GBP 2,500 AUD 5,000 HKD 25,000 NZD 5,000	USD 50,000
Minimum Average Balance	USD 5,000 GBP 2,500 AUD 5,000 HKD 25,000 NZD 5,000	USD 50,000
Fall-below Fee	USD 20 GBP 10 AUD 20 HKD 200 NZD 30	USD 50
Early Closure Fee (Within 6 months)	S\$50	USD200
Incidental Overdraft Interest (for accounts without limits)	USD Prime + 4% p.a. Other Foreign Currency: COF + 4% p.a. (min S\$20, whichever is higher)	USD Prime + 4% p.a. Other Foreign Currency: COF + 4% p.a. (min S\$20, whichever is higher)
Note: 1. Minimum deposit amount is subject to changes without notice. 2. No minimum initial deposit is required. A monthly service fee may be levied on the account. 3. Charges are converted at the prevailing exchange rate.		



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LOCAL TRANSACTIONS		
MEPS	Branch / Manual Instructions	HLB ConnectFirst (HLCF)
MEPS	<u>Outgoing</u> S\$15 for transaction amount above S\$50,000 S\$40 for transaction amount S\$50,000 and below <u>Incoming</u> Free	<u>Outgoing</u> S\$15 per transaction
FAST	Branch / Manual Instructions	HLB ConnectFirst (HLCF)
FAST Payment (Single / Bulk)	N/A	S\$0.50 per transaction
GIRO	Branch / Manual Instructions	HLB ConnectFirst (HLCF)
GIRO Payments / Collection (Single / Bulk)	S\$0.20 per transaction	N/A
Bulk Giro Application Set Up fee	S\$20	N/A
Bulk Giro Amendment	S\$15 per amendment	N/A



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CROSS-BORDER TRANSACTIONS		
Telegraphic Transfer	Branch / Manual Instructions	HLB ConnectFirst (HLCF)
Withdrawal from SGD Account	Commission: 0.125% (Min. S\$30, Max. S\$300) Cable Charges : S\$30 Agent Fee (if applicable)	Commission: 0.0625% (min S\$10, max S\$100) Cable charges : S\$30 Agent Fee (if applicable)
Withdrawal from Foreign Currency Account with Foreign Exchange	Commission: 0.125% (Min. S\$30, Max. S\$300) Cable Charges : S\$30 Agent Fee (if applicable)	Commission: 0.0625% (min S\$10, max S\$100) Cable charges: S\$30 Agent Fee (if applicable)
Withdrawal from Foreign Currency Account without Foreign Exchange	Commission: 0.125% (Min. S\$30, Max. S\$300) Commission-in-lieu of Exchange: 0.125% (Min. S\$30, Max. S\$300) Cable Charges : S\$30 Agent Fee (if applicable)	Commission: 0.0625% (min S\$10, max S\$100) Commission-in-lieu of Exchange: 0.0625% (min S\$10, max S\$100) Cable charges: S\$30 Agent Fee (if applicable)
Retrieval of MT940, MT942, MT950	N/A	S\$70 per account per month
BUSINESS BANKING INTERNET (HLB ConnectFirst) CHARGES		
One -Time Set Up	Free	
Monthly Subscription Fee	Free	
e-Tokens	Free	
Customised Authorisation Setup (non-standard)	S\$200	
CHEQUE		
Marked Cheque		
Direct Marked Cheque	S\$100 per cheque	
Outward Returned Cheque		
Due to Insufficient Funds	S\$40 per cheque	
Other Cheque Charges		
Cheque Clearing Fee	S\$0.75 per cheque	
Stop Payment	S\$20 per cheque	
USD Cheque (drawn on local USD Clearing Members)	USD 10 per cheque	
Other Foreign Currency Cheque (for local collection)	0.125% handling commission (Min. S\$20, Max. S\$100) Charges levied by Drawee Bank locally or overseas Courier charges for foreign currency cheque sent on collection (Min. S\$20 per item locally or Min. S\$40 per item to Malaysia)	



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OTHER ACCOUNT SERVICE FEES		
Cashier's Order		
Payable to Account Holder	S\$5 (First cashier's order is free for withdrawal from fixed deposit)	
Payable to Third Party	S\$10	
Replacement/ Cancellation	S\$10	
Stop Payment	S\$20	
Standing Instruction	Branch / Manual Instructions	HLB ConnectFirst (HLCF)
Application	S\$20 per transaction (or its equivalent)	S\$10
Amendment / Cancellation (to provide 3 days advance notice)	S\$30 per transaction (or its equivalent)	S\$15
Note: Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.		
Other Services		
Bank Statement or Interest Statement Retrieval	S\$30 per statement (or its equivalent)	
Document Retrieval from Archival	S\$54.50 per copy (inclusive of GST)	
Audit Confirmation	S\$50 per request, with Deposit Account S\$54.50 per request, without Deposit Account (inclusive of GST)	
Cheque Image Retrieval	S\$50 per cheque (or its equivalent)	
Bank Reference Letter	S\$54.50 per request (inclusive of GST)	

Fees and charges inclusive of GST refers to the Goods and Services Tax 9% in Singapore as at date of issuance. The Bank reserves the right to revise any of the above fees and charges at any time and from time to time as it deems fit.



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FIXED DEPOSIT ACCOUNT		
	Fixed Deposit Account (SGD)	Fixed Deposit Account (FCY)
Tenor	Up to 24 months	Up to 24 months
Currency Type	SGD	AUD, CNH, GBP, HKD, NZD, USD, EUR
Min. Placement	S\$50,000	S\$50,000 equivalent
Placement Via Inward Remittances (MEPS, Telegraphic Transfer)	Free	<u>Telegraphic Transfer</u> - Free <u>Foreign Currency Cheque</u> - 0.125% handling commission (Min. S\$20, Max. S\$100), Charges levied by Drawee Bank locally or overseas, Courier charges for foreign currency cheque sent on collection (Min. S\$20 per item locally or Min. S\$40 per item to Malaysia), <u>USD Cheque</u> - (drawn on local USD Clearing Members) - Free
Fixed Deposit Withdrawals	<u>Payable to Account Holder</u> - Free for first cashier's order, S\$5 for subsequent cashier's order <u>Payable to Third Party</u> - S\$10 <u>MEPS</u> - Free for first transaction	<u>Payable to Account Holder</u> - Cable Charges <u>Payable to Third Party</u> - 0.125% handling commission (Min. S\$30, Max. S\$300) Cable Charges, Agent Fee (if applicable)
Note: Premature withdrawal of deposits shall be at the Bank's sole discretion and on such terms as the Bank may impose, including but not limited to the levying of premature withdrawal charges. The Bank may at its sole discretion pay interest on deposits prematurely withdrawn for such time periods and on such rates as the Bank may determine, less such charges as the Bank may impose.		