

Personal Pricing Guide (Effective 1st October 2022)



ACCOUNT SERVICES

	SGD Current Account
Minimum Initial Deposit	SGD10,000
Minimum Balance Fee (if average daily balance for the month falls below Minimum Initial Deposit)	SGD10
Early Account Closure Fee (if account is closed within 6 months of opening)	SGD30
Cheque Book	Free
Incidental Overdraft Interest (for accounts without limits)	Prime + 4% p.a. (minimum SGD20, whichever is higher)

Note:

- Mailing fee of SGD5 is chargeable from 2nd cheque book onwards.

	SGD Savings Account
Minimum Initial Deposit	SGD1,000
Minimum Balance Fee (if average daily balance for the month falls below Minimum Initial Deposit)	SGD10
Early Account Closure Fee (if account is closed within 6 months of opening)	SGD30

	SGD iSavings Account
Minimum Initial Deposit	SGD5,000
Minimum Balance Fee (if average daily balance for the month falls below Minimum Initial Deposit)	SGD5
Early Account Closure Fee (if account is closed within 6 months of opening)	SGD30
Over-the-Counter Charges:	Per Transaction
- Cash Deposit	Free
- Cheque Deposit	Free
- Funds Transfer from Another Transactional Account	Free
- Cash Withdrawal*	SGD5
- Funds Transfer to Another Account	SGD10
- Cashier's Order to Account Holder	SGD10
- Cashier's Order to Non-Account Holder	SGD15
- Balance Enquiry	SGD10

* Waived for account closure.

	SGD Fixed Deposit
Tenor Overnight 1 week 1 month to 24 months	Minimum Placement* SGD1 million SGD50,000 SGD50,000
Fixed Deposit Placements via: Inward Remittances (MEPS, Telegraphic Transfer)	Free
Fixed Deposit Withdrawals via: Cashier's Order Payable to Account Holder Payable to Third Party MEPS	Free for first cashier's order, SGD5 for subsequent cashier's order SGD10 Free for first transaction

Minimum placement is subject to changes without notice.

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 The Bank may at its sole discretion pay interest on deposits prematurely withdrawn for such time periods and on such rates as the Bank may determine, less such charges as the Bank may impose.

	Foreign Currency Fixed Deposit
Fixed Deposit Placements via: Telegraphic Transfer Other Foreign Currency Cheque (for local collection)	Free 0.125% handling commission (Min. SGD20, Max. SGD100) Charges levied by Drawee Bank locally or overseas Courier charges for foreign currency cheque sent on collection (Min. SGD20 per item locally or Min. SGD40 per item to Malaysia)
USD Cheque (drawn on local USD Clearing Members)	Free
Fixed Deposit Withdrawals via: Telegraphic Transfer Payable to Account Holder Payable to Third Party	Cable charges 0.125% handling commission (Min. SGD30, Max. SGD300) 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.

ACCOUNT SERVICES

Foreign Currency Call Deposit Account	
Minimum Initial Deposit	USD5,000 GBP2,500 AUD5,000 HKD25,000 NZD5,000
Minimum Balance Fee (if average daily balance for the month falls below Minimum Initial Deposit)	USD20 GBP10 AUD20 HKD200 NZD30
Early Account Closure Fee (if account is closed within 6 months of opening)	SGD30 (or its equivalent)
Deposit via: Telegraphic Transfer Other Foreign Currency Cheque (for local collection)	Free 0.125% handling commission (Min. SGD20, Max. SGD100) Charges levied by Drawee Bank locally or overseas Courier charges for foreign currency cheque sent on collection (Min. SGD20 per item locally or Min. SGD40 per item to Malaysia)
USD Cheque (drawn on local USD Clearing Members)	USD10 per cheque
Withdrawals via: Telegraphic Transfer	0.125% handling commission (Min. SGD30, Max. SGD300) 0.125% commission-in-lieu of exchange (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)
Incidental Overdraft Interest (for accounts without limits)	USD: Prime + 4% p.a. Other Foreign Currency: COF + 4% p.a.

Note:

1. Minimum deposit amount is subject to changes without notice.
2. No minimum initial deposit is required for EUR and JPY. A monthly service fee may be levied on the account.
3. Charges are converted at the prevailing exchange rate.

CHEQUE CHARGES

Marked Cheque	
Direct Marked Cheque	SGD100 per cheque
Outward Returned Cheque	
Due to insufficient funds	SGD40 per cheque
Other Cheque Charges	
Stop Payment	SGD20 per cheque
USD Cheque (drawn on local USD Clearing Members)	USD10 per cheque
Other Foreign Currency Cheque (for local collection)	0.125% handling commission (Min. SGD20, Max. SGD100) Charges levied by Drawee Bank locally or overseas Courier charges for foreign currency cheque sent on collection (Min. SGD20 per item locally or Min. SGD40 per item to Malaysia)

TRANSACTIONS - OUTWARD REMITTANCES

MEPS	
Out-going Payment in Singapore	SGD15 for transaction amount above S\$50,000 SGD40 for transaction amount S\$50,000 and below (First transaction is free for withdrawal from fixed deposit)
Telegraphic Transfer	
Withdrawal from SGD Account	0.125% handling commission (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)
Withdrawal from Foreign Currency Account <u>with</u> Foreign Exchange	0.125% handling commission (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)
Withdrawal from Foreign Currency Account <u>without</u> Foreign Exchange	0.125% handling commission (Min. SGD30, Max. SGD300) 0.125% commission-in-lieu of exchange ¹ (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)

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Telegraphic Transfer	
Withdrawal from Fixed Deposit Payable to Account Holder Payable to Third Party	Cable charges 0.125% handling commission (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)
Cashier's Order	
Payable to Account Holder	SGD5 (First cashier's order is free for withdrawal from fixed deposit)
Payable to Third Party	SGD10
Replacement/ Cancellation	SGD10
Stop Payment	SGD20
Standing Instruction	
Commission	SGD20 per transaction (or its equivalent)
Amendment / Cancellation (to provide 3 days advance notice)	SGD30 per transaction (or its equivalent)

¹Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

TRANSACTIONS - INWARD REMITTANCES

MEPS	Free
Telegraphic Transfer	Free
En-cash by Non-Account Holder	0.5% handling commission (Min. SGD50) Strictly for inward funds from HLBB, with specific instructions to pay upon proper identification of beneficiary

Note:

- The above fees are subject to review from time to time at the discretion of the Bank.
- Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 7% in Singapore as at the date of issuance) which is payable by you in addition to these fees and charges.
- All charges, if converted into another currency, are performed at the Bank's published foreign exchange rates.

DEBIT CARD

Physical Card Replacement	SGD10
International ATM Cash Withdrawal	SGD5
Sales Draft Retrieval	SGD5.35 per draft (inclusive of GST)
Administrative Fee on Foreign Currency Transactions (including international ATM cash withdrawal)	3.25% of the converted transaction amount (comprising of a currency conversion charge of 1% imposed by Mastercard and a bank administrative fee of 2.25%)
Processing Fee on Dynamic Currency Conversion (including international ATM cash withdrawal)	2.8% of the converted transaction amount (for all transactions effected in Singapore dollars and processed overseas)

OTHER SERVICE CHARGES

Bank Statement or Interest Statement Retrieval	SGD30 per statement (or its equivalent)
Document Retrieval from Archival	SGD50 per copy (or its equivalent)
Audit Confirmation	SGD50 per request (or its equivalent)
Cheque Image Retrieval	SGD53.50 per cheque (inclusive of GST)
Bank Reference Letter	SGD53.50 per request (inclusive of GST)
Banker's Guarantee	1.5% p.a. commission (Min. SGD150)
Electronic Mail Service (available for Private Bank customers only)	SGD535 per annum (inclusive of GST)

Fees and charges inclusive of GST refers to the Goods and Services Tax being 7% in Singapore as at the 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.