



# PRICING SCHEDULE

1 November 2020

## PRICING SCHEDULE

### CURRENT ACCOUNT (SGD)

#### Minimum Balance Fee

Personal Account	S\$10 per month if average balance is less than S\$10,000
Corporate Account	S\$20 per month if average balance is less than S\$10,000

#### Interest

Overdraft Subject to agreed Terms and Conditions (Min. debit interest of S\$20)

Incidental Overdraft Prime + 4% (Min. debit interest of S\$20)

#### Early Account Closure Fee

(if account closed within 6 months) S\$30

#### Cheque Book

No charge

#### Direct Marked Cheque

Cheque drawn on other banks	S\$100 per cheque
Cheque drawn on HL Bank	S\$50 per cheque

#### Outward Return Cheque

Due to insufficient funds S\$40 per cheque

#### Cashier's Order Application

Payable to account holder	S\$5
Payable to third party	S\$10
Replacement/Cancellation of Cashier's Order	S\$10

#### Stop Payment

S\$20 per item

#### Standing Instructions

Commission S\$20 per transaction plus other incidental charges

Revision or cancellation  
(3 days advance notice is required) S\$30

### SAVINGS (SGD)

#### Minimum Balance Fee

S\$10 per month if average monthly balance is below S\$1,000

Early Account Closure Fee (if account is closed  
within 6 months from account opening date) S\$30

## PRICING SCHEDULE

### iSavings Account (SGD)

**Minimum Balance Fee** S\$5 per month if average monthly balance is below S\$5,000

Early Account Closure Fee (if account is closed within 6 months from account opening date) S\$30

Over-the-Counter Charges: Per Transaction:

- Cash Deposit	Free
- Funds Transfer from Another Transactional Account	Free
- Cheque Deposit	Free
- Cash withdrawal*	S\$5
- Fund Transfer to Another Account	S\$10
- Cashier's Order to Account Holder	S\$10
- Cashier's Order to Non-Account Holder	S\$15
- Balance Enquiry	S\$10

\*Waived if it is for account closure

For charges that are not appended above, prevailing Bank's fees and charges apply.

### FIXED DEPOSIT (SGD)

Tenor	Minimum Placement
Overnight	S\$1 million
1-week	S\$50,000
1 month to 24 months	S\$50,000

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 The Bank may at its sole discretion pay interest on deposits prematurely withdrawn for such time periods and on such rates as the Bank may determine, less such charges as the Bank may impose.

## PRICING SCHEDULE

### FOREIGN CURRENCY DEPOSITS

#### FIXED DEPOSIT

##### Fixed Deposit placements via:

##### Telegraphic Transfer

No charge

##### Demand Draft

1/8% handling commission (Min.S\$20, Max. S\$100)

(a) Draft sent for collection and funds credited only upon receipt of clearing proceeds.

(b) Charges levied by Drawee Bank or Collecting Bank overseas will be for customer's account.

(c) Courier charge for draft sent on collection (S\$20 per item to Malaysia & up to S\$100 to other destinations)

##### USD Cheque

(drawn on local USD Clearing Members)

US\$10 per item

##### Fixed Deposit Withdrawals via:

##### Telegraphic Transfer

Payable to account holder

Cable charge only

Payable to third party

1/8% handling commission (Min. S\$30, Max. S\$300) plus cable charge

##### 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.

## PRICING SCHEDULE

<b>CALL DEPOSIT</b>	<b>Currency</b>	<b>*Average Monthly Bal.</b>	<b>*Charges</b>
Call Deposit Account can be opened in most major currencies.	United States Dollar	10,000	USD20
	Sterling Pound	5,000	GBP10
	Australian Dollar	10,000	AUD20
	Hong Kong Dollar	50,000	HKD200
	New Zealand Dollar	10,000	NZD30
	EURO	5,000	EUR20
	Japanese Yen	1,000,000	JPY2,000

(Minimum deposit amount is subject to changes without notice)

Charges are based on average monthly balance and converted at prevailing exchange rate.

\*Service charges on Call Deposit shall be applicable if balance is less than the minimum stipulated amount.

### **Deposits via:**

#### **Telegraphic Transfer**

No charge

#### **Demand Draft**

1/8% handling commission (Min S\$20, Max S\$100)

a) Draft sent for collection and funds credited only upon receipt of clearing proceeds.

b) Charges levied by Drawee Bank or Collecting Bank overseas will be for customer's account.

c) Courier charge for draft sent on collection

(S\$20 per item to Malaysia & up to S\$100 to other destinations)

#### **USD Cheque**

(drawn on local USD Clearing Members)

US\$10 per item

### **Withdrawals via:**

#### **Telegraphic Transfers**

- 1/8% handling commission (Min. S\$30, Max. \$300)

- Cable charge

- 1/8% commission in lieu of exchange (Min. S\$30, Max. \$1,000), where applicable

#### **Transfer of Funds**

Equivalent to USD20

#### **Early Account Closure Fee**

(if account is closed within 6 months from account opening date)

S\$30 or its equivalent

#### **Standing Instructions**

Commission charges

S\$20 or its equivalent per transaction plus other incidental charges

Revision or cancellation

(3 days advance notice is required)

S\$30 or its equivalent

## PRICING SCHEDULE

### REMIITANCES

#### INWARD REMITTANCES

##### In Singapore Dollars

##### Incoming MEPs or Telegraphic Transfer

Credit account holder	No charge
En-cash by non-account holder	0.5% handling commission (Min. S\$50) (Strictly for inward funds from HLBB, with specific instruction to pay upon proper identification of beneficiary)

##### Important Note:

1. The above fees are subject to review from time to time at the discretion of the Bank.
2. 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 print) which is payable by you in addition to these fees and charges

##### In Other Currencies

##### Incoming Telegraphic Transfer

Credit account holder	No charge
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#### OUTWARD REMITTANCES

##### MEPS

S\$15 for amount above S\$50,000  
S\$40 for amount S\$50,000 and below

##### Telegraphic Transfer

Application by account holder	1/8% handling commission (Min. S\$30, Max. S\$300) plus cable charge
	In addition: 1/8% commission in lieu of exchange (Min. S\$30, Max S\$1,000), where applicable.
	Please note agent bank's charges may apply.

#### BANK CHARGES FOR OTHER SERVICES

Electronic Mail Service	S\$535 per annum (inclusive of GST)
Audit confirmation of Account Balances	S\$50 per request
Copy of Cheque	S\$50 per item
Copy of Bank or Interest Statement	S\$30 per copy
Document(s) Retrieved from Archival	Min S\$50 per copy
Bank Letter of Reference	S\$53.50 per request (inclusive of GST)

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.