



PRICING SCHEDULE

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 S\$20)
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Incidental Overdraft	Prime + 4% (min debit interest S\$20)
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Early Account Closure Fee

(if account closed within 6 months)	S\$30
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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
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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
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Revision or cancellation (3 days advance notice is required)	S\$30
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SAVINGS (SGD)

Minimum Balance Fee

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

S\$1,000 Early Account Closure Fee (if account closed within 6 months) from account opening date	S\$30
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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 S\$30
(if account closed within 6 months)
from account opening date

Over-the-Counter Charges:

Per Transaction:

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

* 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

CALL DEPOSIT	Currency	*Average Monthly Bal.	*Charges
Call Deposit Account can be			
opened in most major currencies.			
	United States Dollar	10,000	US\$20
	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)			
*Service charges on Call Deposit shall be Accounts if balance is less than the minimum stipulated amount		Charges based on average monthly balance and converted at prevailing exchange rate	
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 Payable to account holder plus and third party	1/8% handling commission (Min. S\$30, Max. S\$300) cable charge.		
	In addition: 1/8% commission in lieu of exchange (Min. S\$30, Max S\$1,000), where applicable.		
Transfer of Funds	Equivalent to USD20		
Early Account Closure Fee equivalent (if account closed within 6 months)	S\$30 or its		

PRICING SCHEDULE

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

REMITTANCES

INWARD REMITTANCES

In Singapore Dollars

Incoming MEPS or Telegraphic Transfer

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

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.

PRICING SCHEDULE

BANK CHARGES FOR OTHER SERVICES

Electronic Mail Service	S\$500 per annum
Audit confirmation	S\$30 per request
Copies of Cheques	S\$50 per item
Copies of statements	S\$30 per copy
Interest statements	S\$30 per copy
Copies of documents retrieved from storage	Min S\$50 per copy
Letter of Reference	S\$30 per request

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.