

## ACCOUNT SERVICES

	<b>SGD Current Account</b>
<b>Minimum Initial Deposit</b>	SGD10,000
<b>Minimum Balance Fee</b> (if average daily balance for the month falls below Minimum Initial Deposit)	SGD10
<b>Early Account Closure Fee</b> (if account is closed within 6 months of opening)	SGD30
<b>Cheque Book</b>	Free
<b>Incidental Overdraft Interest</b> (for accounts without limits)	Prime + 5% p.a. (minimum SGD20, whichever is higher)

Note:

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

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

	<b>SGD iSavings Account</b>
<b>Minimum Initial Deposit</b>	SGD5,000
<b>Minimum Balance Fee</b> (if average daily balance for the month falls below Minimum Initial Deposit)	SGD5
<b>Early Account Closure Fee</b> (if account is closed within 6 months of opening)	SGD30
<b>Over-the-Counter Charges:</b>	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.

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

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 The Bank may at its sole discretion pay interest on deposits prematurely withdrawn for such time periods and on such rates as the Bank may determine, less such charges as the Bank may impose.

	<b>Foreign Currency Fixed Deposit</b>
<b>Fixed Deposit Placements via:</b>	
<b>Telegraphic Transfer</b>	Free
<b>Other Foreign Currency Cheque</b> (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)
<b>USD Cheque</b> (drawn on local USD Clearing Members)	Free
<b>Fixed Deposit Withdrawals via:</b>	
<b>Telegraphic Transfer</b>	
Payable to Account Holder	Cable charges
Payable to Third Party	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.

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Foreign Currency Call Deposit Account	
<b>Minimum Initial Deposit</b>	USD5,000 GBP2,500 AUD5,000 HKD25,000 NZD5,000
<b>Minimum Balance Fee</b> (if average daily balance for the month falls below Minimum Initial Deposit)	USD20 GBP10 AUD20 HKD200 NZD30
<b>Early Account Closure Fee</b> (if account is closed within 6 months of opening)	SGD30 (or its equivalent)
<b>Deposit via:</b> <b>Telegraphic Transfer</b> <b>Other Foreign Currency Cheque (for local collection)</b>	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)
<b>USD Cheque</b> (drawn on local USD Clearing Members)	USD10 per cheque
<b>Withdrawals via:</b> <b>Telegraphic Transfer</b>	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)

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

<b>Marked Cheque</b>	
<b>Direct Marked Cheque</b>	SGD100 per cheque
<b>Outward Returned Cheque</b>	
<b>Due to insufficient funds</b>	SGD40 per cheque
<b>Other Cheque Charges</b>	
<b>Stop Payment</b>	SGD20 per cheque
<b>USD Cheque</b> (drawn on local USD Clearing Members)	USD10 per cheque
<b>Other Foreign Currency Cheque (for local collection)</b>	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	
<b>Out-going Payment in Singapore</b>	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	
<b>Withdrawal from SGD Account</b>	0.125% handling commission (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)
<b>Withdrawal from Foreign Currency Account <u>with</u> Foreign Exchange</b>	0.125% handling commission (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)
<b>Withdrawal from Foreign Currency Account <u>without</u> Foreign Exchange</b>	0.125% handling commission (Min. SGD30, Max. SGD300) 0.125% commission-in-lieu of exchange <sup>1</sup> (Min. SGD30, Max. SGD300) Cable Charges Agent Fee (if applicable)

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

<sup>1</sup> Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

## TRANSACTIONS - INWARD REMITTANCES

<b>MEPS</b>	Free
<b>Telegraphic Transfer</b>	Free
<b>En-cash by Non-Account Holder</b>	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

<b>Physical Card Replacement</b>	SGD10
<b>International ATM Cash Withdrawal</b>	SGD5
<b>Sales Draft Retrieval</b>	SGD5.35 per draft (inclusive of GST)
<b>Administrative Fee on Foreign Currency Transactions (including international ATM cash withdrawal)</b>	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%)
<b>Processing Fee on Dynamic Currency Conversion (including international ATM cash withdrawal)</b>	2.8% of the converted transaction amount (for all transactions effected in Singapore dollars and processed overseas)

## OTHER SERVICE CHARGES

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