

Business Banking Pricing Guide

商业银行收费指南

(Business Foreign Accounts) (海外商业账户)

1 Account Charges (账户收费)

Fees 收费	SGD Chequing Account 新元支票账户	USD Chequing Account 美元支票账户	Foreign Currency Call Accounts 外币存款投资账户																																						
Minimum Initial Deposit 最低初始存款	S\$30,000 新元	US\$30,000 美元	AUD 30,000 澳元 CAD 30,000 加币 GBP 30,000 英镑	HKD 180,000 港币 NZD 30,000 新西兰元																																					
Service Fee 服务费	<p>Waived for first 2 months for accounts opened from 2 March 2015 onwards. 2015年3月2日之后开立的账户, 首两个月豁免缴费</p> <p>Thereafter, S\$100 per month if monthly average balance falls below S\$30,000 从第三个月开始, 如果每月平均结存低于S\$30,000, 需每月支付S\$100</p>	<p>Waived for first 2 months for accounts opened from 2 March 2015 onwards. 2015年3月2日之后开立的账户, 首两个月豁免缴费</p> <p>Thereafter, US\$100 per month if monthly average balance falls below US\$30,000 从第三个月开始, 如果每月平均结存低于US\$30,000, 需每月支付US\$100</p>	<p>Waived for first 2 months for accounts (except CHF, EUR & JPY) opened from 2 March 2015 onwards. 2015年3月2日之后开立的账户, 首两个月豁免缴费 (瑞士法郎、欧元和日元除外)</p> <p>Thereafter, the following service fee applies: 第三月开始, 收取以下服务费:</p> <table border="1"> <thead> <tr> <th>Currency 货币</th> <th>If monthly average balance falls below 假设每月平均结存不足</th> <th>Service fee payable (in respective currency) 需缴付的服务费 (以各国货币为单位)</th> </tr> </thead> <tbody> <tr> <td>AUD 澳元</td> <td>30,000</td> <td>100</td> </tr> <tr> <td>CAD 加币</td> <td>30,000</td> <td>100</td> </tr> <tr> <td>GBP 英镑</td> <td>30,000</td> <td>100</td> </tr> <tr> <td>HKD 港币</td> <td>180,000</td> <td>600</td> </tr> <tr> <td>NZD 新西兰元</td> <td>30,000</td> <td>100</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Currency 货币</th> <th>Monthly average balance 每月平均结存</th> <th>Service fee (in respective currency) 服务费 (以各国货币为单位)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">CHF 瑞郎</td> <td>CHF 25,000 and below 25,000 瑞郎或以下</td> <td>Waived 豁免</td> </tr> <tr> <td>Above CHF 25,000 超过25,000瑞郎</td> <td>2.5% p.a. for a monthly average balance in excess of CHF 25,000 每月平均结存超过25,000瑞郎以上的结存, 需缴付每年2.5%的服务费</td> </tr> <tr> <td rowspan="2">EUR 欧元</td> <td>EUR 25,000 and below 25,000欧元或以下</td> <td>Waived 豁免</td> </tr> <tr> <td>Above EUR 25,000 超过25,000欧元</td> <td>0.5% p.a. for a monthly average balance in excess of EUR 25,000 每月平均结存超过25,000欧元以上的结存, 需缴付每年0.5%的服务费</td> </tr> <tr> <td rowspan="2">JPY 日元</td> <td>JPY 3,000,000 and below 3,000,000日元或以下</td> <td>Waived 豁免</td> </tr> <tr> <td>Above JPY 3,000,000 超过3,000,000日元</td> <td>0.5% p.a. for a monthly average balance in excess of JPY 3,000,000 每月平均结存超过3,000,000日元以上的结存, 需缴付每年0.5%的服务费</td> </tr> </tbody> </table>			Currency 货币	If monthly average balance falls below 假设每月平均结存不足	Service fee payable (in respective currency) 需缴付的服务费 (以各国货币为单位)	AUD 澳元	30,000	100	CAD 加币	30,000	100	GBP 英镑	30,000	100	HKD 港币	180,000	600	NZD 新西兰元	30,000	100	Currency 货币	Monthly average balance 每月平均结存	Service fee (in respective currency) 服务费 (以各国货币为单位)	CHF 瑞郎	CHF 25,000 and below 25,000 瑞郎或以下	Waived 豁免	Above CHF 25,000 超过25,000瑞郎	2.5% p.a. for a monthly average balance in excess of CHF 25,000 每月平均结存超过25,000瑞郎以上的结存, 需缴付每年2.5%的服务费	EUR 欧元	EUR 25,000 and below 25,000欧元或以下	Waived 豁免	Above EUR 25,000 超过25,000欧元	0.5% p.a. for a monthly average balance in excess of EUR 25,000 每月平均结存超过25,000欧元以上的结存, 需缴付每年0.5%的服务费	JPY 日元	JPY 3,000,000 and below 3,000,000日元或以下	Waived 豁免	Above JPY 3,000,000 超过3,000,000日元	0.5% p.a. for a monthly average balance in excess of JPY 3,000,000 每月平均结存超过3,000,000日元以上的结存, 需缴付每年0.5%的服务费
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Account Charges – Continued 账户收费-续

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Early Account Closure Fee 提前关闭账户费	S\$1,000 for accounts closed within first year of opening 在开立账户第一年内关闭账户，需缴付S\$1,000	US\$1,000 for accounts closed within first year of opening 在开立账户第一年内关闭账户，需缴付US\$1,000	The following charges are applicable for accounts closed within first year of opening 在开立账户第一年内关闭账户，需缴付以下收费： <table border="1"> <thead> <tr> <th>Currency 货币</th> <th>Service fee payable (in respective currency) 服务费（以各国货币为单位）</th> </tr> </thead> <tbody> <tr> <td>AUD 澳元</td> <td>1,000</td> </tr> <tr> <td>CAD 加币</td> <td>1,000</td> </tr> <tr> <td>CHF 瑞郎</td> <td>1,000</td> </tr> <tr> <td>EUR 欧元</td> <td>1,000</td> </tr> <tr> <td>GBP 英镑</td> <td>1,000</td> </tr> <tr> <td>HKD 港币</td> <td>6,500</td> </tr> <tr> <td>JPY 日元</td> <td>65,000</td> </tr> <tr> <td>NZD 新西兰元</td> <td>1,000</td> </tr> </tbody> </table>	Currency 货币	Service fee payable (in respective currency) 服务费（以各国货币为单位）	AUD 澳元	1,000	CAD 加币	1,000	CHF 瑞郎	1,000	EUR 欧元	1,000	GBP 英镑	1,000	HKD 港币	6,500	JPY 日元	65,000	NZD 新西兰元	1,000
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Account Set-Up Fee 账户开立费	S\$500	S\$500 [^]	S\$500 [^]																		
Monthly Account Fee* 每月账户收费*	S\$20 per month per customer (regardless of number of accounts opened) (Applicable for accounts opened from 2 March 2015 onwards) Waived for first 12 months. 每名客户每个月S\$20 (无论开立的账户数量多少) (适用于2015年3月2日之后开立的账户) 首12月豁免	S\$20 [^] per month per customer (regardless of number of accounts opened) (Applicable for accounts opened from 2 March 2015 onwards) Waived for first 12 months. 每名客户每个月S\$20 [^] (无论开立的账户数量多少) (适用于2015年3月2日之后开立的账户) 首12月豁免																			

[^] The Account Set-Up Fee of S\$500 and Monthly Account Fee of S\$20 will be debited in its foreign currency equivalent and will be in USD for the USD Chequing Account or the relevant foreign currency of the Foreign Currency Call Account (whichever applicable). This will be done at prevailing exchange rates and will be determined by OCBC Bank at our sole discretion. The Account Set-Up Fee will be debited on the third calendar month after which the account has been opened, or such other date as may be approved by OCBC Bank from time to time at its absolute discretion.

[^] S\$500的账户开立费用和S\$20的每月账户费用，将以同外币等值的金额扣除，若是美元支票账户，则会以美元扣除，若是其他外币存款投资账户（以适用者为准）则是以相关海外货币扣除。这将按现行兑换率进行，由华侨银行自行决定。账户开立费用将在账户开立后的第三个月扣除，或是在华侨银行自行决定批准的其他日期扣除。

* The Monthly Account Fee will be debited from account by the third business day of each calendar month. This fee will be charged from the thirteenth calendar month from the date of account opening.

* 每月账户费用将在每个月第三个工作日从账户中扣除。从开立户头日期算起的第十三个月开始征收费用。

Account Charges – Continued 账户收费-续

Fees 收费	SGD Chequing Account 新元支票账户	USD Chequing Account 美元支票账户	Foreign Currency Call Accounts 外币存款投资账户
<p>Excess Fee (Incidental overdraft charge for accounts without limits) 超额收费 (无限制户头偶发透支收费)</p>	<p>Minimum S\$30 or Prime + 4.75% p.a. (whichever is higher) on the excess amount. 最少S\$30或基本利率+ 相等于是于透支金额 4.75% p.a. (取较高者)</p>	<p>Minimum US\$10 or USD Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 最少US\$10或美元基本利率+ 相等于是于透支金额 4% p.a. (取较高者)</p>	<p>AUD: Minimum AUD 10 or AUD Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 澳元: 最少\$10澳元或澳元基本利率+ 相等于是于透支金额4% p.a. (取较高者) CAD: Minimum CAD 8 + CAD Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 加币: 最少\$8加币或加币基本利率+ 相等于是于透支金额4% p.a. (取较高者) CHF: Minimum CHF 8 or CHF Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 瑞郎: 最少\$8瑞郎或瑞郎基本利率+ 相等于是于透支金额4% p.a. (取较高者) EUR: Minimum EUR 6 or EUR Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 欧元: 最少\$6欧元或欧元基本利率+ 相等于是于透支金额4% p.a. (取较高者) GBP: Minimum GBP 4 + GBP Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 英镑: 最少\$4英镑或英镑基本利率+ 相等于是于透支金额4% p.a. (取较高者) HKD: Minimum HKD 40 or HKD Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 港币: 最少\$40港币或港币基本利率+ 相等于是于透支金额4% p.a. (取较高者) JPY: Minimum JPY 750 + JPY Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 日元: 最少\$750日元或日元基本利率+ 相等于是于透支金额4% p.a. (取较高者) NZD: Minimum NZD 12 or NZD Prime Rate + 4% p.a. (whichever is higher) on the excess amount. 新西兰元: 最少\$12新西兰元或新西兰元基本利率+ 相等于是于透支金额4% p.a. (取较高者)</p>
<p>Velocity@ocbc (Business Internet Banking) Token Velocity@ocbc (企业网上银行服务) 加密器</p>	<p>1 free token upon account signup. Additional token(s) at S\$20 each. Transaction fees apply. 在开立账户后获得一个免费的加密器。额外加密器一个收费S\$20 征收交易费</p>		
<p>eAlerts@ocbc 提示服务</p>	<p>Standard charges apply. 1st 3 months waived. Please refer to page 10 for detailed charges. 征收标准收费。首3个月豁免。详细收费请参看第10页</p>		
<p>Transaction Fees 交易费</p>	<p>Standard charges apply as per sections “Transaction Charges” & “Other Service Charges” in the following pages, unless otherwise mentioned. 除非另行说明，否则将征收标准收费。详细收费请参看下面几页的“交易收费”和“其他服务收费”</p>		
<p>Cheques 支票</p>	<p>Standard charges apply. Please refer to page 5 for detailed charges. 征收标准收费。详细收费请参看第5页</p>	<p>Unlimited free cheques 无限量免费支票</p>	<p>N.A. 不适用</p>
<p>GIRO (Payment & Collection) 财路 (付款和收款)</p>	<p>Standard charges apply. Please refer to page 9 for detailed charges. 征收标准收费。详细收费请参看第9页</p>	<p>N.A. 不适用</p>	<p>N.A. 不适用</p>

2 Time Deposits 定期存款

Singapore Dollar Time Deposit 新元定期存款

Minimum Initial Deposit 最低初始存款	Available Tenures 期限	Premature Termination 提前终止
S\$5,000	1-12, 18, 24 and 36 months (shorter tenures available for higher amounts) 1-12, 18, 24 和36 个月 (较高金额可选择较短的期限)	Premature withdrawal fees applicable for withdrawal made prior to maturity. 在到期前取出金额，需要支付提前取出 的费用

Foreign Currency Time Deposit 外币定期存款

Minimum Initial Deposit 最低初始存款	Available Tenures 期限	Premature Termination 提前终止
<ul style="list-style-type: none">• AUD 10,000 1万澳元• CAD 25,000 2万5000加币• CHF 25,000 2万5000瑞郎• EUR 5,000 5000欧元• GBP 5,000 5000英镑• HKD 200,000 20万港币• JPY 1,000,000 100万日元• NZD 10,000 1万新西兰元• USD 5,000 5000美元	1, 2, 3, 6, 9 and 12 months (shorter tenures available for higher amounts) 1, 2, 3, 6, 9和12 个月 (较高金额可选择较短的期限)	Premature withdrawal fees applicable for withdrawal made prior to maturity. 在到期前取出金额，需要支付提前取出 的费用

3 Transaction Charges 交易收费

All charges, if converted into another currency, are performed at the Bank's published foreign exchange rates.
若需转换成另一货币，所有收费将根据银行当天列出的兑换率。

Cheques 支票

Cheques Clearing 支票结算	Charges 收费
Standard Clearing Fees 标准结算费	S\$0.50 per cheque from the 31st cleared cheque onwards (per calendar month) 从第31张 已结算 的支票算起，每张支票收费S\$0.50（每个月）
Returned Cheques (SGD) 被退回的支票（新元）	S\$50 per returned cheque due to insufficient funds S\$40 per returned cheque due to technical reasons. 因资金不足开出的支票被退回，每张收费S\$50 因技术问题开出的支票被退回，每张收费S\$40
Returned Cheques (USD) 被退回的支票（美元）	US\$40 per cheque (due to insufficient funds/technical reasons) 因资金不足/技术问题开出的支票被退回，每张收费US\$40
Cheque Retrieval 支票资料调阅	Charges 收费
Cheque Image Retrieval* 支票影像调阅*	S\$21.40 (inclusive of GST) for retrievals of cheques cleared less than 1 year ago S\$32.10 (inclusive of GST) for retrievals of cheques cleared between 1 to 3 years ago S\$53.50 (inclusive of GST) for retrievals of cheques cleared more than 3 years ago 调阅1年之内结算的支票影像，收费S\$21.40（包含消费税） 调阅结算介于1年到3年的支票影像，收费S\$32.10（包含消费税） 调阅结算超过3年的支票影像，收费S\$53.50（包含消费税）
Stop Payment 停止付款	Charges 收费
Stop Payment (SGD) 停止付款（新元） • via Branch/Business Banking Commercial Service Centre • 通过分行/商业服务中心 • via Business PhoneBanking/ Business Internet Banking • 通过商业电话银行/企业网上银行服务	S\$30 per cheque 每张支票收S\$30 S\$15 per cheque 每张支票收S\$15
Stop Payment (USD) 停止付款（美元） • via Branch/Business Banking Commercial Service Centre • 通过分行/商业服务中心 • via Business PhoneBanking/ Business Internet Banking • 通过商业电话银行/企业网上银行服务	US\$30 per cheque 每张支票收US\$30 US\$10 per cheque 每张支票收US\$10
Loss of Cheque Book 遗失支票簿	Charges 收费
Loss of Cheque Book (SGD) 遗失支票簿（新元） • Report via Branch/Business Banking Commercial Service Centre • 通过分行/商业服务中心通报 • Report via Business PhoneBanking/ Business Internet Banking • 通过商业电话银行/企业网上银行服务通报	S\$60 S\$30
Loss of Cheque Book (USD) 遗失支票簿（美元）	US\$30
Marked Cheques 保付支票	Charges 收费
Direct Marked Cheque ¹ 直接保付支票 ¹	S\$100 per cheque + Courier Charges (if applicable) 每张支票收费S\$100+运送费（如适用）

* For each urgent cheque image retrieval (within 7 business days), an additional charge of S\$21.40 (include of GST) will be levied.

* 每张紧急调阅的支票影像（7个工作日内），将征收额外S\$21.40（包括消费税）收费

Cheques – Continued 支票-续

Foreign Currency Cheques 外币支票	Charges 收费	Commission 佣金	Agent Fees 代理费	Commission- in-lieu of exchange 佣金 -替代兑换	Courier/ Postage 运送/邮费
Cleared Locally: 本地结算: • USD Cheques Drawn on Local Clearing Participating Banks • 美元支票, 从本地参与结算的银行提取	Free 免费	N.A. 不适用	N.A. 不适用	N.A. 不适用	N.A. 不适用
• Other Currency Cheques and USD Drawn on Non-Participating Banks • 其他货币支票, 从本地不参与结算的银行提取美元	N.A. 不适用	1/8% commission (min S\$30, max S\$100) 1/8%佣金 (最少S\$30, 最多S\$100)	If applicable 如适用	N.A. 不适用	If applicable 如适用
Sent for Overseas Clearing 送到海外结算 • In All Currencies • 所有货币	N.A. 不适用	1/8% commission (min S\$30, max S\$100) 1/8%佣金 (最少S\$30 最多S\$100)	If applicable 如适用	N.A. 不适用	If applicable 如适用

Inward Remittances 汇入汇款

Telegraphic Transfer 电汇	Charges 收费
Credit to SGD Account 汇入新元账户	S\$10
Credit to FCY Account 汇入外币账户	S\$10
Credit to Time Deposit 汇入定期账户	Free

MEPS (MAS Electronic Payment System) 金管局电子转账系统	Charges 收费
Credit to Account 汇入账户	Free 免费

Demand Draft 即期汇票	Drawn on OCBC Bank 从华侨银行提取	Drawn on other Banks 从其他银行提取
Credit to SGD or FCY Account 汇入新元或外币账户	Free 免费	1/8% commission (min S\$30 + Agent fees (if applicable) + postage (if applicable)) 1/8%佣金 (最少S\$30+代理费(如适用)+邮费(如适用))

Outward Remittances 汇出汇款

Telegraphic Transfer 电汇					
Account Holder 账户持有人	Commission 佣金	Agent Fees 代理费	Commission-in-lieu of exchange 佣金-替代兑换	Cable Charge 电缆收费	
				Velocity@ocbc (Business Internet Banking) Velocity@ocbc (企业网上银行 服务)	Branch 分行
Debit from SGD Accounts 从新元账户中扣除	Same/Third Party: 1/8% commission (min S\$10, max S\$100) 同一方/第三方: 1/8%佣金 (最少S\$10, 最多S\$100)	If applicable, fixed fee based on remitting currency ³ 如适用, 基于所汇货币 ³ 征收固定费用	N.A. 不适用	Flat fee of S\$25 固定收费 S\$25	Flat fee of S\$30 固定收费 S\$30
Debit from Foreign Currency Account <u>without</u> Foreign Exchange 从外币账户中扣除 未加入兑换率	Same/Third Party: 1/8% commission (min S\$10, max S\$120) 同一方/第三方: 1/8%佣金 (最少S\$10, 最多S\$120)		1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120) 1/8%佣金替代兑换 ² (最少S\$25, 最多S\$120)		
Debit from Foreign Currency Account <u>with</u> Foreign Exchange 从外币账户中扣除 已加入兑换率	Same/Third Party: 1/8% commission (min S\$10, max S\$120) 同一方/第三方: 1/8%佣金 (最少S\$10 最多S\$120)		N.A. 不适用		
Withdrawal from Foreign Currency Time Deposits 从外币定期存款 账户提取	Same/Third Party: 1/8% commission (min S\$10, max S\$120) 同一方/第三方: 1/8%佣金 (最少S\$10, 最多S\$120)		1/8% commission-in-lieu of exchange ² (min S\$25, max S\$120) 1/8%佣金替代兑换 ² (最少S\$25, 最多S\$120)		

Outward Remittances 汇出汇款

FAST (Fast And Secure Transfers) - Transfer in S\$, available via Velocity@ocbc (business internet banking) only
FAST 转账系统 - 以新元转账, 仅能通过 Velocity@ocbc (企业网上银行服务)

Account Holder 账户持有人	Charges 收费
FAST 转账系统	S\$5 per transaction 每笔交易S\$5

MEPS (MAS Electronic Payment System) MEPS (金管局电子转账系统)

Account Holder 账户持有人	Charges 收费
Out-going Payments 对外付款	S\$20

Cashier's Order 银行本票

Account Holder 账户持有人	Charges 收费
Payable to Own Name / Third Party 支付给自己/第三方	S\$5 per Cashier's Order 每张银行本票S\$5

Demand Draft 即期汇票

Account Holder 账户持有人	Commission 佣金	Commission-in-lieu of exchange 佣金-替代兑换	Postage 邮费
Debit from SGD Accounts 从新元账户中扣除	1/8% commission (min S\$15, max S\$100) 1/8%佣金 (最少S\$15, 最多S\$100)	N.A. 不适用	If applicable 如适用
Debit from Foreign Currency Accounts <u>with</u> Foreign Exchange 从外币账户中扣除 已加入兑换率	1/8% commission (min S\$10, max S\$120) 1/8%佣金 (最少S\$10, 最多S\$120)	N.A. 不适用	If applicable 如适用
Debit from Foreign Currency Account <u>without</u> Foreign Exchange 从外币账户中扣除 未加入兑换率	1/8% commission (min S\$10, max S\$120) 1/8%佣金 (最少S\$10, 最多S\$120)	1/8% commission-in-lieu of exchange (min S\$25, max S\$120) 1/8%佣金替代兑换 ² (最少S\$25, 最多S\$120)	If applicable 如适用

Internal Funds Transfer 华侨银行新加坡账户之间转账

Description 说明	Charges 收费	
	Branch / Manual Instruction 分行/ 以表格提供指示	Velocity@ocbc (Business Internet Banking) Velocity@ocbc (企业网上银行服务)
For funds transfer within OCBC Singapore accounts 在华侨银行新加坡账户之间转账	S\$5 per transaction 每笔交易S\$5	Free 免费

GIRO and Standing Instructions 财路和常设指示

Description 说明	Charges 收费
Outward GIRO 向外财路汇款	S\$0.20 per item 每项S\$0.20
Outward GIRO Return 向外财路退回	S\$10 per item 每项S\$0.10
Inward GIRO Return 对内财路退回	Up to 50 items: S\$0.50 per item 最多50项: 每项S\$0.50 51 to 200 items: S\$0.70 per item 51至200项: 每项S\$0.75 201 to 500 items: S\$1 per item 201至500项: 每项S\$1 Above 500 items: S\$1.50 per item 超过500项: 每项S\$1.50
GIRO Standing Instruction 财路常设指示	S\$10 per transaction 每笔交易S\$10

Standing Instructions (Telegraphic Transfer/MEPS) 常设指示 (电汇/金管局电子转账系统)

Description 说明	Charges 收费
Set-up Charge 开立费用 Note: Standard charges apply as per section "Outward Remittances" in this Business Banking Pricing Guide (Business Foreign Accounts) 注: 标准收费如同这份商业银行收费指南 (海外商业账户) 的“汇出汇款”栏目	S\$10
Amendment/Cancellation 更改/取消	S\$10
Rejected items due to insufficient funds 因资金不足个项目被拒	S\$30

Cancellations/Stop Payments/Amendments/Investigations 取消/停止付款/更改/接受调查

Cancellation 取消				
Description 说明	Charge (SGD Account) 收费 (新元账户)	Charge (Foreign Currency Account) 收费 (外币账户)	Agent Fee 代理费	Cable Charge 电缆收费
Cashier's Order 银行本票	S\$5 per Cashier's Order 每张银行本票S\$5	N.A. 不适用	N.A. 不适用	N.A. 不适用
Demand Draft 即期汇票	S\$10 per draft 每张即期汇票S\$10	US\$5 per draft 每张即期汇票US\$5	If applicable 如适用	If applicable 如适用
Stop Payments 停止付款				
Description 说明	Charge (SGD Account) 收费 (新元账户)	Charge (Foreign Currency Account) 收费 (外币账户)	Agent Fee 代理费	Cable Charge 电缆收费
Cashier's Order 银行本票	S\$20 per Cashier's Order 每张银行本票S\$20	N.A. 不适用	N.A. 不适用	N.A. 不适用
Demand Draft 即期汇票	S\$20 per draft 每张即期汇票S\$20	US\$10 per draft 每张即期汇票US\$10	If applicable 如适用	If applicable 如适用
Amendments/Cancellations/Investigations 取消/停止付款/更改/接受调查				
Description 说明	Charge (SGD Account) 收费 (新元账户)	Charge (Foreign Currency Account) 收费 (外币账户)	Agent Fee 代理费	Cable Charge 电缆收费
Telegraphic Transfer 电汇	N.A. 不适用	N.A. 不适用	If applicable 如适用	Flat fee of S\$20 固定收费S\$20

4 Other Service Charges 其他服务收费

ATM/OCBC Business Debit Card 自动提款机/华侨银行商务借记卡

Description 说明	Card Replacement Fee/Charges 更换卡费用/收费
Lost/Stolen Card 卡遗失/失窃	ATM: S\$5 per card 提款卡: 每张卡S\$5 OCBC Business Debit Card: S\$20 per card 华侨银行商务借记卡: 每张卡S\$20
Damaged Card 卡损毁	Free 免费
Sales Draft Retrieval Fee (1st copy) (Applicable for OCBC Business Debit Card) 调阅签账单手续费 (第一张) (适用于华侨银行商务借记卡)	S\$5
Sales Draft Retrieval Fee (Subsequent copy) (Applicable for OCBC Business Debit Card) 调阅签账单手续费 (第二张及以上) (适用于华侨银行商务借记卡)	S\$15
Shared ATM 使用共享自动提款机	S\$0.30 charge from third withdrawal onwards per calendar month 每个月第三笔提款开始征收S\$0.30 3% is levied on the S\$ equivalent of the amount withdrawn (min S\$5 and max S\$20 per transaction) 相等于新元金额或取款的3% (每笔交易最少S\$5, 最多 S\$20)
OCBC Malaysia & Bank NISP Indonesia ATMs 华侨银行马来西亚和印尼的自动提款机	S\$2 per transaction 每笔交易S\$2
Participating MEPS ATMs in Malaysia* 在马来西亚参与MEPS的自动提款机	S\$5 per withdrawal 每次提款收S\$5
Transactions (including refunds) in foreign currencies 以外币交易 (包括退款)	1.8% administrative fee + costs of conversion applies 1.8%行政费+兑换成本, 如适用
Dynamic Currency Conversion Fee 动态货币转换收费	All MasterCard transactions effected in Singapore dollars in a foreign country or on a foreign website will have an additional fee of 1% levied on the converted Singapore dollar amount. 所有在外国或海外网站购物, 使用万事达卡, 并以新元进行交易, 将额外收取收费, 金额相等于兑换新元数额的1%

eAlerts@ocbc 提示服务

Service Type 服务种类	Service Fee 服务费
Cash Alerts 现金提示	S\$25 per month. 1st 3 months waived. 每个月S\$25, 首3个月豁免 A monthly fee of S\$25 will be payable for any one of the following combinations: 以下任何一项选项, 都需要缴付S\$25的月费 <ul style="list-style-type: none"> Two different accounts with one Authorised User or 一个授权用户使用两个不同账户或 One account with two different Authorised Users or 一个账户有两名授权用户或 Account 1 for Authorised User 1 and Account 2 for Authorised User 2 授权用户1使用账户1, 授权账户2使用账户2 A monthly fee of S\$10 will be payable for each additional account or Authorised User to be alerted 每个额外账户或每名需要提示的授权用户, 需要支付S\$10的月费
Trade Finance Alerts 贸易融资提示	S\$25 per month. 1st 3 months waived. 每个月S\$25, 首3个月豁免 A monthly fee of S\$25 will be payable for Trade Finance eAlerts for 2 different email user addresses 两个不同的电邮地址需要收费贸易融资提示, 都需要缴付S\$25的月费 A monthly fee of S\$10 will be payable for each additional Authorised User to be alerted 每增加一名收到提示的授权用户, 就需要支付S\$10的月费
Cash and Trade Finance Alerts 现金和贸易融资提示	S\$35 per month. 1st 3 months waived 每个月S\$35, 首3个月豁免 A monthly fee of S\$15 will be payable for each additional account or Authorised User to be alerted. 每增加一名收到提示的授权用户或账户, 就需要支付S\$15的月费

Service Package Type 服务配套种类	Charges 收费
Basic Service Package 基本服务配套 (Account Inquiry only) (只限账户询问)	<ul style="list-style-type: none"> 1 free token 1个免费的加密器 Additional token(s) at S\$20 each 每个额外加密器需S\$20
Standard Service Package 标准服务配套 (Account Inquiry and any 1 Creator/Authoriser for transaction approvals) (账户询问和允许1名开立账户者/授权者批准交易)	<ul style="list-style-type: none"> 1 free token 1个免费的加密器 Additional token(s) at S\$20 each 每个额外加密器需S\$20 Transaction fees apply 会征收交易费
Classic Service Package 经典服务配套 (Account Inquiry and up to 2 Authorisers for transaction approvals) (账户询问和允许最多2名开立账户者/授权者批准交易)	<ul style="list-style-type: none"> 3 free tokens 3个免费的加密器 Additional token(s) at S\$20 each 每个额外加密器需S\$20 Transaction fees apply 会征收交易费
Premium Service Package 增值服务配套 (Account Inquiry and Complex Authorisation Controls for transaction approvals) (账户询问和加密授权者管制批准交易)	<ul style="list-style-type: none"> 10 free token(s) 10个免费的加密器 Additional token(s) at S\$20 each 每个额外加密器需S\$20 Transaction fees apply 会征收交易费 Annual fee of S\$500 may apply 可能征收S\$500的年费 <p>Waiver of annual fee is subject to 250 transactions per annum, which may include Telegraphic Transfer, MAS Electronic Payment System (MEPS), Demand Draft, Cashier's Order, GIRO Payment/Collection, FAST Payment/Collection, Letter of Credit, Banker's Guarantee and Standby LC. 每年进行250个交易可豁免年费。交易包括电汇、金管局电子转账系统(MEPS)、即期汇票、银行本票、财路付款/收款、FAST付款/收款、信用证、银行保函、备用信用证</p>

5 Account and Statement Service Charges 账户和账户报表服务收费

Description/Services 说明/服务	Charges 收费
Document/Statement Retrieval Charges⁴ (for each monthly statement) 文件/账户报表调阅收费 (每份每月存单账户报表)	<p>Non-Borrowing Customer 非银行借贷客户</p> <p>Free for the current and previous month (statement only) 本月和前一个月(只限账户报表) 免费</p> <p>S\$20 for retrieval of less than 1 year ago 调阅1年之内账户报表, 收费S\$20</p> <p>S\$30 for retrieval between 1 to 3 years ago 调阅介于1年到3年账户报表, 收费S\$30</p> <p>S\$50 for retrieval of more than 3 years ago 调阅超过3年账户报表, 收费S\$50</p> <p>S\$150 per month + S\$150 restoration charges for statements beyond 6 years - subject to availability 调阅超过6年账户报表, 收费每月S\$150+ S\$150修复费用, 视情况而定</p> <p>Borrowing Customer 银行借贷客户</p> <p>Free for the current and previous month (statement only) 本月和前一个月(只限账户报表) 免费</p> <p>S\$21.40 for retrieval of less than 1 year ago (inclusive of GST) 调阅1年之内账户报表, 收费S\$21.40 (包含消费税)</p> <p>S\$32.10 for retrieval between 1 to 3 years ago (inclusive of GST) 调阅介于1年到3年账户报表, 收费S\$32.10 (包含消费税)</p> <p>S\$53.50 for retrieval of more than 3 years ago (inclusive of GST) 调阅超过3年账户报表, 收费S\$53.50 (包含消费税)</p>
Audit Confirmation 审计确认	S\$55 per financial year confirmation 每个财政年确认S\$55
Letter of Reference/Foreign Endorsement (non-loan-related) 书信备查/海外认可 (非贷款相关)	S\$30 per letter 每封信S\$30
Letter of Reference/Foreign Endorsement (loan-related) 书信备查/海外认可 (贷款相关)	S\$32.10 per letter (inclusive of GST) 每封信S\$32.10 (包含消费税)
Retrieval of MT103 调阅MT103	S\$5 (not subject to GST) S\$5 (不包含消费税)
Tracers/Investigations 追踪器/调查	Cable Charge 电缆收费

6 Cash Deposit/Withdrawal and Exchange Services Charges 存款/提款和兑换率服务收费

Cash Deposit/Withdrawal and Exchange Services at Teller Counter 在银行柜台进行存款/提款和兑换率服务

Description 说明	Charges 收费
Coin Deposit 存放硬币	S\$1.50 for every 100 coins deposited or part thereof 每100枚或以下存入的硬币收费S\$1.50
Coin Withdrawal 提取硬币	S\$1.50 for every S\$50 coins withdrawn or part thereof 每提取相等于S\$50或以下的硬币，收费S\$1.50
Coin Exchange 兑换硬币	S\$1.50 for every S\$50 changed or part thereof 每换取相等于S\$50或以下的硬币，收费S\$1.50

Note: Our coin deposit and exchange services are available every Tuesday and Thursday during the following hours:

注：我们的硬币存款和兑换服务只限每个星期二和星期四以下时间：

- 3.00pm to 5.00pm (Sunday Banking branches*, City Square, Holland Village, Paya Lebar Square, Suntec City, Sun Plaza and White Sands branches)
- 下午3点到5点（星期天银行服务分行*，City Square, Holland Village, Paya Lebar Square, Suntec City, Sun Plaza 和 White Sands 分行）
- 9.30am to 11.30am (All other branches)
- 早上9点半到11点半（其他所有分行）
- 10.00am to 12.00pm (Ubi Business Banking Centre)
- 早上10点到中午12点（乌美商业银行中心）

*Please refer to www.ocbc.com to view the list of Sunday Banking branches.

*请上网www.ocbc.com，查阅提供星期天银行服务的分行

Description 说明	Charges 收费
Cash Deposit 现金存款	<p>First S\$20,000 per day - free; every subsequent S\$10,000 (or less) - S\$10. 每天存入的首S\$20,000 – 免费；接下来每笔S\$10,000（或以下）存款 - S\$10.</p> <p>For faster processing of notes deposited, please follow the guidelines below. Otherwise, an additional S\$50 fee will be levied. 为了更快地处理存放的纸币，请遵循以下准则。否则，银行将额外征收S\$50的费用。</p> <ol style="list-style-type: none"> Sort the notes by denomination and arrange them with the front side facing up, unfolded; 根据纸币面值排列，纸币前面向上，不要折叠； Separate the notes into paper and polymer types, then pack them using rubber bands in 100-piece bundles of the same denomination; 将钱以纸币和塑料类加以区分，分成每叠100张同样面值纸币，用橡皮筋将它们捆成一包； Bundle loose notes (ie. fewer than 100 pieces per denomination) together, sorted by denomination, and stack them upwards from the largest-sized notes (at the bottom) to the smallest (at the top). 将散钱（每种面值少过100张）放在一起，根据面值分类；根据纸币大小排列（最大张的在最下面，最小张的在上面）。 and stack them upwards from the largest-sized notes (at the bottom) to the smallest (at the top). 根据纸币大小排列（最大张的在最下面，最小张的在上面）。
<p>Over The Counter Branch Transactions 分行柜台交易 (Applicable to new Business Foreign Accounts opened from 1 November 2013 onwards) (适用于在2013年11月1日及之后开立海外商业账户的人)</p> <p>The 5 transactions are calculated on an aggregate basis for all your bank accounts under the same customer name. 5笔交易的计算方式，是以同一姓名客户开立的所有银行账户，所进行的交易总合来计算</p> <ul style="list-style-type: none"> • First 5 transactions per month • 每个月首5笔交易 • 6th transaction onwards • 第6笔及以上交易 	<p>Free 免费</p> <p>S\$3 per transaction 每笔交易S\$3</p>
<p>* Chargeable transactions include cash deposits (including bulk cash) and withdrawal/cash cheque encashment. *需要收费的交易包括现金存款（包括大批现金）和提款/现金支票兑现</p>	

Express Bulk Cash Deposit Service (Free 30 disposable security bags* upon sign up) 快速存入大笔现金服务（在开立账户后，免费赠送30个即用即扔保安袋*）

Description 说明	Charges 收费
Cash Deposit 现金存款	<p>First S\$30,000 per day - free; every subsequent S\$10,000 (or less) - S\$5. 每天存入的首S\$30,000 - 免费; 接下来每笔S\$10,000(或以下)存款 - S\$5</p> <p>For faster processing of notes deposited, please follow the guidelines below. Otherwise, an additional S\$50 fee will be levied. 为了更快地处理存放的纸币，请遵循以下准则。否则，银行将额外征收S\$50的费用。</p> <ol style="list-style-type: none"> Sort the notes by denomination and arrange them with the front side facing up, unfolded; 根据纸币面值排列，纸币前面向上，不要折叠； Separate the notes into paper and polymer types, then pack them using rubber bands in 100-piece bundles of the same denomination; 将钱以纸币和塑料类加以区分，分成每叠100张同样面值纸币，用橡皮筋将它们捆成一包； Bundle loose notes (ie. fewer than 100 pieces per denomination) together, sorted by denomination, and stack them upwards from the largest-sized notes (at the bottom) to the smallest (at the top). 将散钱（每种面值少过100张）放在一起，根据面值分类；根据纸币大小排列（最大张的在最下面，最小张的在上面）。 <p>Note: Ensure coins are packed not more than a total of S\$5 worth of coins per bag. 注：请确保假设里头装着硬币，每包里的硬币总值不要超过S\$5</p>
OCBC Security Bag/Tag 华侨银行保安袋/标签 <ul style="list-style-type: none"> • Disposable bag (small) • 即用即扔袋 (小) • Disposable bag (big) • 即用即扔袋 (大) • Reusable bag • 可重用袋 • Security Tag • 保安标签 <p>* Small size: 257mm (W) x 305mm (L)</p>	<ul style="list-style-type: none"> • S\$0.40/bag (inclusive of GST) (min. 500 bags, in multiples of 500) • 每包S\$0.40 (包含消费税) (最少500包，以500包为单位) • S\$0.60/bag (inclusive of GST) (min. 500 bags, in multiples of 500) • 每包S\$0.60 (包含消费税) (最少500包，以500包为单位) • S\$53/bag (inclusive of GST) • 每包S\$53 (包含消费税) • S\$0.11/tag (inclusive of GST) (min. 1,000 tags, in multiples of 1,000) • 每个标签S\$0.11(包含消费税)(最少1000个标签，以1000个为单位)

Express Bulk Cheque Deposit Service 快速存入大笔支票服务

Description 说明	Charges 收费
OCBC Security Bag/Tag 华侨银行保安袋/标签 <ul style="list-style-type: none"> • Disposable bag • 即用即扔袋 • Reusable bag • 可重用袋 • Security tag • 保安标签 	<ul style="list-style-type: none"> • S\$0.40 (inclusive of GST) (min. 500 bags, in multiples of 500) • 每包S\$0.40 (包含消费税) (最少500包，以500包为单位) • S\$53/bag (inclusive of GST) • 每包S\$53 (包含消费税) • S\$0.11/tag (inclusive of GST) (min. 1,000 tags, in multiples of 1,000) • 每个标签S\$0.11(包含消费税)(最少1000个标签，以1000个为单位)

Deposit/Withdrawal in Foreign Currency Notes 以外币纸币存款/提款

Description 说明	Cash Deposit Charges 现金存款收费
Deposit/Withdrawal in Foreign Currency Notes 以外币纸币存款/提款	<p>Minimum 1% commission-in-lieu of exchange² (subject to availability of currency types and currency notes) 最少1%的替代兑换佣金²（视是否有货币种类和纸币）</p>

Cash Deposit Machine 现金存款机

Description 说明	
Cash Deposit 现金	Free. Maximum 5 deposits per account per day 免费。每个账户一天最多五笔存款

¹ For OCBC Bank Cheques, service is not available on Sundays and Public Holidays.

只限华侨银行支票，星期天和公共假期不提供服务

² Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

假设不设计兑换率，替代兑换佣金适用

³ For Telegraphic Transfer in JPY, the fixed agent fee is applicable only for amounts up to JPY100million.

以日元电汇，固定代理收费只限那些存款金额达1亿日元的账户

For amounts more than JPY 100 million, both fixed agent fee and 3rd party bank charges are applicable.

那些超过1亿日元的账户，将征收固定代理收费和第三方银行收费

⁴ Includes monthly SGD/FCY statement of account, SGD/FCY time deposit interest statements and advices, deposit/withdrawal/debit/credit vouchers. (Retrieval charges debited from FCY accounts will be based on the prevailing buying TT rate applicable.)

包括每月新元/外币账户报表、新元/外币定期存款利率账户报表和建议、存款/提款/借记卡/信用卡券。

(从外币账户扣除的调阅费将以现有的买入电汇收费作准。)

Applicable to ATM and Debit Cards only.

只限自动提款机和借记卡。

Information updated as of 1 May 2017. The fees and charges are subject to change from time to time. 资料在2017年5月1日更新。收费和费用将不时更新。



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