

Pricing Guide

This guide is updated as of 20 March 2012. The fees and charges are subjected to change from time to time.

DEPOSIT PRODUCT FEES

	Fall Below Fee	Early Closure	Operational Charges	Other Fees
Savings Basic	SGD 2	SGD 30	NIL	NIL
Savings Special	SGD 2	SGD 30	NIL	NIL
Kid Savers	NIL	SGD 20	NIL	NIL
Check Plus	SGD 5	SGD 30	SGD 2	NIL
Corporate Current Account – SGD	SGD 20	SGD 50	SGD 5	Annual Maintenance - SGD 50
Corporate Current Account – USD	USD 20	USD 50	USD 5(if Cheque book issued)	Annual Maintenance - USD 50
MODS	SGD 10	SGD 20	SGD 2 (if linked to Checking Account)	SWEEP Detail Change - SGD 5
SWEEP	SGD 10	SGD 20	NIL	SWEEP Detail Change - SGD 5

Term Deposit - SGD	NA	No Penalty#	NA	NA
Term Deposit – Non SGD	NA	@	NA	NA
Recurring Deposit	NA	No Penalty	NA	Delayed Payment of Installment - SGD 10 / Installment

Incidental overdraft interest charge Prime + 5%p.a.
(for accounts without overdraft payable on the facility) overdrawn amount (min S\$20)

Minimum overdraft interest charge S\$10 (for accounts with overdraft facility)

SGD - For premature withdrawal for deposits with maturity period of 3 months and above, interest will be paid for completed quarters only. Interest is calculated at the board rate applicable for the completed quarter the deposit has run.

@ Penalty Interest and Swap Unwinding Cost, if any to be Recovered, Remittance and Out of Pocket Expenses, if any, Will Also Be Recovered

FCY - For premature withdrawal of deposit, interest is paid for the period it has actually run on a daily basis, at the board rate applicable for that period minus 1% penalty. If the board rate applicable is $\leq 1\%$, no interest is paid.