



# Fees & charges



OCBC Bank (Malaysia) Berhad (295400-W)

**Customer Service: 1300 88 5000 (Individual) / 1300 88 7000 (Corporate)**

OCBC Al-Amin Bank Berhad (818444-T)

**Customer Service: 1300 88 0310 (Individual) / 1300 88 0255 (Corporate)**

[www.ocbc.com.my](http://www.ocbc.com.my)



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# Account Charges

## Current Account, Current Account-i & iQ Account

### Current Account & Current Account-i Service Charge

Half Yearly Service Charge	
- if average balance ≥ RM1,000	No Charge
- if average balance < RM1,000	RM10

### iQ Elite Service Charge

- if average balance ≥ RM10,000	No charge
- if average balance RM5,000 to <RM10,000	RM5 per month
- if average balance < RM5,000	RM10 per month

### iQ Basic Service Charge

- if average balance ≥ RM500	No charge
- if average balance < RM500	RM5 per month

### Wafi Service Charge

- if average balance ≥ RM100	No charge
- if average balance < RM100	RM 5 per month

<b>Request for Statement</b>	RM10 per month
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<b>Early Closure of Account</b> (if closed within 3 months)	RM20 per request
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### Dormant Current Account Service Charge

- if balance ≤ RM10	Balance absorbed & acct closed
- if balance > RM10	RM10 per year up to 7 year <sup>1</sup>

## Cheque Charges

### Cheque Book Request

- Stamp duty	RM0.15 per cheque
- Service charge for courier	RM5 for up to 3 cheque booksx

<b>Cheque Return</b> (due to insufficient funds)	RM150 per Cheque
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<sup>1</sup> Account is considered dormant if there is no transaction within 12 months. Any balance from account that has been dormant for 7 years will be classified as Unclaimed.

### Stop Payment

- Service charge <sup>2</sup> (continuous / non-continuous)	RM20 per request / cheque
- Withdrawal of Stop Payment instruction	RM10 per request

### Third Party Cheque Encashment

RM3 per cheque

### Temporary Overdrawing Arising from Cheque Presented

- Service charge (Individual)	RM50 per event
- Service charge (Non-Individual)	RM50 per event

### Request for Cheque Image

RM10 per Cheque

### Inward Cheque Return (w.e.f 1 February 2014)

Courier Charge	RM10 per event
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## Savings Account & Savings Account-i

### Lost of Savings Passbook

- Stamp duty for Indemnity Letter	RM10
- Service charge	Rm10

### Service Charge for Savings Account with Sweep Facilities

- if average balance ≥ RM5,000	No charge
- if average balance < RM5,000	RM5 per month

### Request for Statement

RM10 per month

### Statement for Savings Account Trailers

RM2 per page

<b>Early Closure of Account</b> (if closed within 3 months)	RM20 per request
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### Dormant Savings Account Service Charge

- if balance ≤ RM10	Balance absorbed & acct closed
- if balance > RM10	RM10 per year up to 7 year <sup>1</sup>

<sup>2</sup> A charge of RM150.00 will be levied if a payment stopped cheque is returned at a time when the account does not have sufficient funds. The RM150 charge is imposed in addition to the RM20 service charge for processing stop cheque instruction.

## Foreign Currency Account

<b>Foreign Currency Call Account</b> - half yearly service charge	USD20 or equivalent
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## Standing Instructions (SI)

<b>Payment for loans, credit cards or dues to OCBC</b>	No charge
<b>Payment to OCBC Bank Accounts</b> - Service charge	RM2 per transaction
<b>Payment to non-OCBC Bank Accounts</b> - Service charge - Remittance charges - Postage (if applicable)	RM2 per transaction Refer to Remittances Depending on destination
<b>Unsuccessful Standing Instruction (insufficient fund)</b> - Service charge	RM2 per unsuccessful attempt

## Travelers Cheque (TC)

<b>Purchase of Travelers Cheques</b> - Commission - Stamp Duty	1% on amount purchased RM0.15 per Cheque
<b>Encashment of Travelers Cheques</b> - Commission in lieu of exchange (funds credited into Foreign Currency Account) - Stamp duty - Postage	RM10 for every 5 TC or part thereof 0.1%, min RM25 and max RM500 RM0.15 Depending on destination

## Remittances

<b>Purchase of Cashier's Order (CO)</b> - Commission - Stamp Duty	RM2 (waived for new share issue) RM0.15
<b>Purchase of Foreign Demand Draft (DD)</b> - Commission for draft value $\geq$ RM5,000 - Commission for draft value $<$ RM5,000	Waived RM2 per draft
<b>Stop Payment on Cashier's Order (CO) or Local Demand Draft (DD)</b> - Service Charge - Stamp duty	RM15 per request RM 10 per request
<b>Stop Payment on Foreign Demand Draft</b> - Service charge - Cost of wire - Agents charges - Stamp duty	RM25 per request Actual charge imposed Actual charge imposed RM10 per request
<b>Repurchase of Cashier's Order (CO) or Local Demand Draft (DD)</b>	RM2 per request
<b>Repurchase of Foreign Demand Draft</b> - Service charge - Cost of wire	RM2 per request Actual charge imposed
<b>Inquiry on CO/DD &amp; Retrieval of old records</b>	RM10 + actual retrieval cost
<b>Inquiry on Telegraphic Transfer &amp; Foreign Demand Draft and Old Records</b> - Special agents charges - Cost of wire - Service charge (for Foreign Telegraphic Transfer)	Actual charge imposed Actual charge imposed RM80
<b>Local Outward Telegraphic Transfer within Malaysia (via RENTAS)</b> - Service charge for Rentas - Service charge for Rentas (Velocity)	RM9 per transaction RM4 per transaction

### Funds Transfer via MEPS Interbank GIRO (IBG)

- Service charge for online banking transactions<sup>3</sup> RM0.10 per transaction
- Service charge for branch counter & phone banking transactions RM0.50 first 2 transactions  
RM2 subsequent transactions

### Foreign Outward Telegraphic Transfer

- Commission for transfer ≥ RM5,000 Waived
- Commission for transfer < RM5,000 RM2
- Cost of wire Actual charge imposed
- Correspondence agent charges for exceptional handling RM80 (borne by remitter upon request)

### Local Inward Telegraphic Transfer paid to customer by<sup>4</sup>

- a) Encashment of Cashier's Order (CO) RM15
- b) Crediting into customers account:
  - Service charge RM10

### Foreign inward Telegraphic Transfer paid to customer by

- a) Encashment of Cashier's Order (CO) RM15
- b) Crediting into customers account:
  - Service charge RM10
  - Commission (NA for Central Clearing zone) RM2 (waived for TT >RM5,000)
- c) Crediting to other local bank (amt ≥ RM10,000) RM9
- d) Crediting to other local bank (amt < RM10,000) RM5

### Amendment / Cancellation of Foreign Outward Telegraphic Transfer

- Service charge RM20
- Cost of wire Actual charge imposed
- Correspondence agents charge Actual charge imposed
- Administrative cost RM35 for all currencies

<sup>3</sup> OCBC Premier & iQ Elite customers enjoy unlimited free online MEPS IBG transactions. Other iQ customers enjoy 5 free online MEPS IBG transactions per month and subsequent transactions at RM2 each.

<sup>4</sup> Not applicable to individual and SME customers.

## ATM Charges

**Issuance / Replacement of ATM card** RM8

### Cash Withdrawals at OCBC Bank in Malaysia & Singapore, OCBC AI-Amin Bank and OCBC NISP (Indonesia) ATMs

- Service charge No charge

### ATM charges for Premier Banking customers

- withdrawals at MEPS ATM network 4 FREE<sup>5</sup> withdrawals per month  
Subsequent withdrawals RM1 per transaction
- withdrawals at HOUSE ATM network 4 FREE<sup>5</sup> withdrawals per month  
Subsequent withdrawals RM1 per transaction
- withdrawals at ATMs with VISA Plus+ RM12 per withdrawal

### ATM charges for withdrawal from iQ @ Work (Corporate Salary Scheme) account

- withdrawals at MEPS ATM network 4 FREE<sup>5</sup> withdrawals per month  
Subsequent withdrawals RM1 per transaction
- withdrawals at HOUSE ATM network 4 FREE<sup>5</sup> withdrawals per month  
Subsequent withdrawals RM1 per transaction
- withdrawals at ATMs with VISA Plus+ RM12 per withdrawal

### ATM charges for withdrawal from iQ Basic & iQ Elite (non iQ salary) account

- withdrawals at MEPS ATM network 2 FREE<sup>5</sup> withdrawals per month  
Subsequent withdrawals RM1 per transaction
- withdrawals at HOUSE ATM network 2 FREE<sup>5</sup> withdrawals per month  
Subsequent withdrawals RM1 per transaction
- withdrawals at ATMs with VISA Plus+ RM12 per withdrawal

### ATM charges for non-Premier & non-iQ customers

- withdrawals at MEPS ATM network RM4 per withdrawal
- withdrawals at HOUSE ATM network RM1 per withdrawal
- withdrawals at ATMs with VISA Plus+ RM12 per withdrawal

<sup>5</sup> Premier and iQ @ Work customers enjoy a cumulative of 4 free monthly withdrawals at MEPS and/or HOUSE ATMs. iQ Elite and iQ Basic customers enjoy a cumulative of 2 free monthly withdrawals at MEPS and/or HOUSE ATMs.

## Safe Deposit Box

### Annual Rental of Safe Deposit Box (w.e.f. 15 March 2014)

- Small box	RM200 per annum
- Medium box	RM300 per annum
- Large box	RM450 per annum

## Housing Loan

<b>Processing Fee</b>	Waived
<b>Late Payment Charge</b>	1% per annum (on daily rest basis) on the amount in arrears
<b>Request for Redraw of Loan Facility</b>	RM10 per request
<b>Request for Redemption Statement by customers/ lawyers on behalf of customers</b>	RM50 per request
<b>Processing Fee on Loan Statement Request (in addition to half yearly statements)</b>	RM10 per request of additional statement
<b>Processing Fee on Request of Letters to EPF for withdrawals</b>	RM20 per request
<b>Photostating Title Deed</b>	RM5 per title
<b>Photostating Legal Documents</b>	RM10 per document
<b>Photostating Letter of Offer</b>	RM10 per document (w.e.f. 08 Sep 2011)
<b>Certification Fee for ASB/ASW2020 certificate</b>	RM100 per certificate (w.e.f. 01 Oct 2008)

## Financing: Home Financing-i / Term Financing-i / Cash Line

<b>Financing Processing Fee (Personal application)</b>	Waived
<b>Request for Redemption Statement by customers/ lawyers on behalf of customers</b>	RM50 per request

<b>Processing Fee on Financing Statement Request</b>	RM10 per request of additional
<b>Request for Redraw of Financing Facility</b>	RM10 per request
<b>Processing Fee on Request of Letters to EPF for withdrawals</b>	RM20 per request
<b>Photostating Title Deed</b>	RM5 per title
<b>Photostating Legal Documents</b>	RM10 per document
<b>Photostating Letter of Offer</b>	RM10 per document
<b>Compensation on Late Payment Charge</b>	
- within tenure of financing	1% on the installment amount in arrears for the month
- after financing maturity	IIMM <sup>6</sup> rate on outstanding balance

## Cash Financing-i

<b>Processing Fee</b>	Waived
<b>Processing Fee on Financing Statement Request (in addition to half yearly statements)</b>	RM10 per request of additional statement
<b>Stamp Duty</b>	Nil (verbal contract)
<b>Takaful (Islamic Insurance)</b>	Calculated based on financing amount, tenure & age of customer
<b>Late Charge</b>	1.0% per annum on the overdue installment
<b>Early Settlement</b> (settlement within first half of total financing tenure) (applicable for Cash-i disbursed after 15 May 2008)	RM150 or 2.5% of principle balance whichever is higher

<sup>6</sup> Islamic Interbank Money Market

## Credit Cards

### Annual Fees

#### World MasterCard

- Principal	RM 388
- Supplementary	RM 188

#### Great Eastern Platinum MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee (w.e.f 29 November 2013)

#### Titanium MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee (w.e.f 29 November 2013)

#### OCBC MasterCard (Blue/Pink)

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### Platinum MasterCard

- Principal	RM188 per annum
- Supplementary	RM68 per annum

#### OCBC Great Eastern MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### Gold VISA

- Principal	RM38 per annum
- Supplementary	RM28 per annum

### Other Fees & Charges

#### Joining Fee

No joining fee

#### Government Service Tax (GST)

- Principal	RM50 per annum
- Supplementary	RM25 per annum

#### Finance Charges – Retail Transactions (w.e.f. 1 May 2012)

- for card members with prompt payments for 12 consecutive months	15% per annum
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- for card members with prompt payments for 10 or more months in the last 12 months 17% per annum
- for card members who do not meet the above criteria 18% per annum

#### Finance Charges – Cash Advance

- cash advance/casino chips transactions are calculated on a daily basis from transaction date 18% per annum

#### Cash Advance Fees / Casino Chip Fees (imposed for each cash advance/casino chip txn)

5% of amount advanced or a minimum of RM20, whichever is higher  
(w.e.f 29 November 2013)

#### iQ Account Sweep from Line of Credit

5% of sweep amount

#### Minimum Monthly Repayment

5% of outstanding balance or a minimum of RM50, whichever is higher

#### Late Payment Charge\*

1% of outstanding balance due or RM10, whichever is higher, up to a maximum of RM100  
(w.e.f 29 November 2013)

#### Interest Free Period

(Applicable to retail purchases only. No interest free period for balance transfer or cash advances)

20 days from the statement date provided that there is no outstanding balance in the card member's account.

#### Statement Retrieval Fee

- Current to 2 months No charge
- Above 3 months RM5.00 per statement

#### Other Charges

- Sales draft retrieval fee\* RM20 per original copy & RM15 per duplicate copy (w.e.f 29 November 2013)
- Card replacement fee\* RM50.00 (w.e.f 29 November 2013)
- Cheque returned fee No charge
- Over limit fee No charge

#### Conversion for Overseas Transactions\* (w.e.f 29 November 2013)

Overseas transactions are subject to the currency conversion rate determined by VISA International and MasterCard Worldwide plus a standard administration cost of 1.25% and any transaction fee charged by VISA International and Mastercard Worldwide.

\* Not applicable for OCBC MasterCard (Blue/Pink) and OCBC Great Eastern MasterCard

## Other Charges

<b>Electronic Share Application</b>	RM2.50 per transaction
<b>Holding Fee for Shares (Per Counter)</b>	RM1 per year
<b>Withdrawal of Shares</b>	0.05% of market value Min RM5 and max RM100
<b>Warrants</b>	0.1% of total market value Min RM5 and Max RM1,000
<b>Bank Reference Letter</b>	RM10 (w.e.f. 28 Oct 2008)
<b>Service Charge for Premier Banking below minimum balance requirement</b>	RM80 per month
<b>Audit Confirmation – Administration Fee</b>	
- Account balance inquiry	RM20 per request
- Involving other information	Additional RM50 (on top of RM20, ie total RM70)
<b>Foreign Retail Bond Custodian Fee</b>	0.014% per annum on nominal value (payable monthly in EUR equivalent)
<b>Hardware Security (2FA) Token for Online Banking (Individual)</b>	
- first request	No charge
- subsequent requests (delivery in Malaysia & S'pore)	RM30
- subsequent requests (delivery to overseas)	RM30 + courier charge
<b>Retail Bond Half Yearly Maintenance Fee</b>	RM60
<b>Deposit of Foreign Currency Cheque</b>	
- Each Cheque with min value of RM100 equivalent	RM10 per Cheque
- Commission	
- Cheque sent on cash letter	RM10 per Cheque
- Cheque sent on collection / final credit service	0.1% min RM25 & max RM100 plus actual cost
- Postage	Depending on destination
- Stamp duty	RM0.15 per Cheque



# Commercial / Corporate / SME

## Commercial / Corporate / SME Loan

### Processing Fee / Facility Fee # (Not Applicable for SMEs)

- Up to RM1.0 million	RM100
- Above RM1.0 million to RM2.0 million	RM200
- Above RM2.0 million to RM3.0 million	RM300
- Above RM3.0 million to RM4.0 million	RM400
- Above RM4.0 million to RM5.0 million	RM500
- Above RM5.0 million or facility granted under Bridging loan	0.15% - 0.25% flat on facility amount granted
- Facilities fully secured against cash deposit and government assisted loan schemes	Charges excluded

<b>Temporary Overdraft (OD) or Trade Line</b> (Charges excluded for facilities fully secured against Cash deposit & government assisted loan schemes)	0.1% of amount approved or minimum RM200
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### Drawdown Fees (Commitment Fees)

- Overdraft facility (OD)	1.0% per annum on unutilized OD
- Revolving credit facility (RC)	1.0% per annum on unutilized RC

### Review Fees (Not Applicable for SMEs)

- Facility amount below RM5.0 million	RM200 per review per annum
- Facility amount above RM5.0 million	RM500 per review per annum
- For facility fully secured against cash deposit & Government assisted loan schemes	Charges excluded

<b>Letter of Undertaking / Disclaimer</b>	RM10
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<b>Bridging Loan Redemption Statement</b> <sup>7</sup>	RM10 per statement
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### Penalty Charges

- Term Loan (TL)	1% on the amount in arrears for the month
- Overdraft facility (OD)	1% per annum above the interest rate for excesses

<b>Cancellation Fees</b>	0.25% flat on undrawn amount
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### Prepayment Charges

- For Revolving Credit facility or Term Loan tagged On fixed rate / CoF	Amount prepaid x (CoF levied – CoF to date for the prevailing on prepayment remaining period to maturity) x remaining period
- Loan refinanced within 3 years from date of first drawdown	1.5% on amount prepaid or min RM25,000, whichever is higher
- Sole proprietor and partnerships	3% per annum on original loan or min RM5,000, whichever is higher

<b>Foreign Revolving Credit Handling Charge</b> <sup>6</sup>	RM100
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<b>Standard Agreement Form</b>	RM6 per copy
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<b>Custody of Security Document – Admin Fee</b>	RM10 per unit (N/A for SMEs)
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### Equipment Financing Document Fees

- Facility < RM200,000	RM100
- Facility ≥ RM200,000	RM200

### Charges for Conducting Company Searches

For loan origination, annual review (N/A for SMEs) & valuation report	Charges based on actual amount charged by agent/valuer conducting the searches/valuation
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<sup>7</sup> Not applicable for sole proprietor / partnerships

## Business Internet Banking (Velocity@OCBC)

Applicable to Small and Medium Enterprises (SMEs) with an annual sales turnover below RM15 million.

Subscription Fee	RM10 per month (Account Inquiry Package) RM20 per month (Account Inquiry and Transactional Package)
Security Token	RM50 per unit (one time charge)
Training Fee	RM20 (one time charge)
Rentas Payment (Local Bank Transfer)	RM4 per transaction
Telegraphic Transfer (Foreign Currency Transfer to Overseas)	Per transaction: RM20 (for all currencies, except Singapore Dollar and Indonesia Rupiah) RM5 (for Singapore Dollar and Indonesia Rupiah) + overseas charges, if applicable
Internal Fund Transfer (within OCBC Bank)	FREE
Bills Payment	FREE
Stop Cheque	RM20 per transaction
Giro	RM0.10 per transaction
FPX Direct Debit	RM1 for Transaction Amount RM5,000 and below (per transaction) RM1.50 for Transaction Amount above RM5,000 (per transaction)

## Other Charges

<b>Retail Bond Half Yearly Maintenance Fee</b>	RM60
<b>Deposit of Foreign Currency Cheque</b>	
- Each Cheque with min value of RM100 equivalent	RM10 per Cheque
- Commission	
- Cheque sent on cash letter	RM10 per Cheque
- Cheque sent on collection / final credit service	0.1% min RM25 & max RM100 plus actual cost
- Postage	Depending on destination
- Stamp duty	RM0.15 per Cheque
<b>eAlerts (For Corporate Customers) (w.e.f. 17 Aug 2011)</b>	
- Current Account Alerts	
- SMS Notification	RM5 or RM10 per authorized user per account per month (depending on service package)
- Email Notification (NA for SMEs)	
- Trade Account Alerts	
- Email Notification (NA for SMEs)	RM10 per authorized user per account per month
<b>FPX Direct Debit</b>	
- FPX Direct Debit Processing Fee	RM2 per form
- FPX Direct Debit Transaction Fee	RM2 per transaction