



# Fees & charges



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



# Contents

Rate as of 21 Jun 2017  
(Effective 1 Apr, all prices are inclusive of GST)

**Page no.**

## Account Charges

1. Current Account, Current Account-i	02
2. Cheque Charges	02
3. Savings Account & Savings Account-i	03
4. Foreign Currency Account	04
5. Standing Instruction (SI)	04
6. Travelers Cheque (TC)	04
7. Remittances	05
8. ATM Charges	08
9. Debit Card Charges	09
10. Safe Deposit Box	10
11. Housing Loan	10
12. Financing: Home Financing-i / Term Financing-l	11
13. Cash Financing-i	12
14. Credit Cards	12
15. Other Charges	13

## Corporate / Commercial / SME

1. Corporate / Commercial / SME Loan	18
2. Business Internet Banking (Velocity@OCBC)	20
3. Other Charges	21
4. Trade Finance	22

# Account Charges

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

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

Half Yearly Service Charge

- if average balance  $\geq$  RM1,000
- if average balance  $<$  RM1,000

No Charge  
RM10.60

### iQ Elite Service Charge

- if average balance  $\geq$  RM10,000
- if average balance RM5,000 to  $<$ RM10,000
- if average balance  $<$  RM5,000

No charge  
RM5.30 per month  
RM10.60 per month

### iQ Basic Service Charge

- if average balance  $\geq$  RM500
- if average balance  $<$  RM500

No charge  
RM5.30 per month

### Wafi Service Charge

- if average balance  $\geq$  RM100
- if average balance  $<$  RM100

No charge  
RM 5.30 per month

### Request for Statement

RM10.60 per month

### Early Closure of Account

(if closed within 3 months)

RM20 per request

### Dormant Current Account Service Charge

- if balance  $\leq$  RM10
- if balance  $>$  RM10

Balance absorbed & acct closed  
RM10.60 per year up to 7 years<sup>1</sup>

## Cheque Charges

### Cheque Book Request

- Stamp duty
- Service charge for courier

RM0.15 per cheque  
RM5.30 for up to 3 cheque books

### Cheque Processing Fee

RM0.53 per cheque issued

### Cheque Return (due to insufficient funds)

RM150 per Cheque

### Stop Payment

- Service charge (continuous / non-continuous)
- Withdrawal of Stop Payment instruction

RM21.20 per request / cheque  
RM10.60 per request

*(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 RM21.20 service charge for processing stop payment instruction)*

### Third Party Cheque Encashment

RM3.18 per cheque

### Temporary Overdrawing<sup>2</sup> Arising from Cheque Presented

- Service charge (Individual)
- Service charge (Non-Individual)

RM53 per event  
RM53 per event

### Temporary Overdrawing<sup>2</sup> Arising from Cheque Presented (Overdraft)

- Service charge (Individual)
- Service charge (Non-Individual)

RM50 per event  
RM50 per event

### Request for Cheque Image

RM10.60 per cheque

### Inward Cheque Return

Courier Charge

RM10.60 per event

## Savings Account & Savings Account -i

### Early Closure of Account (if closed within 3 months)

RM20 per request

### Dormant Savings Account Service Charge

- if balance  $\leq$  RM10
- if balance  $>$  RM10

Balance absorbed & acct closed  
RM10.60 per year up to 7 years<sup>1</sup>

### Service Charge for Savings Account with Sweep Facilities

- if average balance  $\geq$  RM5,000
- if average balance  $<$  RM5,000

No charge  
RM5.30 per month

### Request for Statement

RM10.60 per month

### Statement for Savings account trailers (compressed)

RM2.12 per page

<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.

<sup>2</sup> Temporary overdrawing is **subject to bank's approval**.

## Foreign Currency Account

### Foreign Currency Call Account

- half yearly service charge

USD21.20 or equivalent

## Standing Instructions (SI)

### Payment for loans, credit cards or dues to OCBC

No charge

### Payment to OCBC Bank Accounts

- Service charge

RM2.12 per transaction

### Payment to non-OCBC Bank Accounts

- Service charge
- Remittance charges
- Postage (if applicable)

RM2.12 per transaction  
Refer to Remittances  
Depending on destination

### Unsuccessful Standing Instruction (insufficient fund)

- Service charge

RM2.12 per unsuccessful attempt

## Travelers Cheque (TC)

### Travelers Cheque Pricing

- Commission
- Postage
- Stamp duty

0.1% on TC amount  
(Min RM10.60, Max RM106.00 per TC)  
Depending on destination  
RM0.15 per TC

## Remittance

### Purchase of Cashier's Order (CO)

- Commission
- Stamp Duty
- Cashier's Order Processing Fee

RM2.12 (waived for new share issue)  
RM0.15  
RM0.53 per CO issued

### Purchase of Foreign Demand Draft (DD)

- Commission for draft value  $\geq$  RM5,000
- Commission for draft value  $<$  RM5,000

Waived  
RM2.12 per draft

### Stop Payment on Cashier's Order (CO) or Local Demand Draft (DD)

- Service Charge
- Stamp duty

RM15.90 per request  
RM 10 per request

### Stop Payment on Foreign Demand Draft

- Service charge
- Cost of wire
- Agents charges
- Stamp duty

RM26.50 per request  
Actual charge imposed plus 6% GST  
Actual charge imposed plus 6% GST  
RM10 per request

### Repurchase of Cashier's Order (CO) or Local Demand Draft (DD)

RM2.12 per request

### Repurchase of Foreign Demand Draft

- Service charge
- Cost of wire

RM2.12 per request  
Actual charge imposed plus 6% GST

### Inquiry on CO/DD & Retrieval of old records

RM10.60 + actual retrieval cost

### Inquiry on Telegraphic Transfer & Foreign Demand Draft and Old Records

- Special agents charges
- Cost of wire
- Service charge (for Foreign Telegraphic Transfer)

Actual charge imposed plus 6% GST  
Actual charge imposed plus 6% GST  
RM84.80

All prices are inclusive of GST

**Local Outward Telegraphic Transfer within Malaysia (via RENTAS)**

Over-the-counter (OTC) RM9.54 per transaction (for all except individuals and SMEs)

RM5.30 per transaction (for individuals and SMEs)

**Funds Transfer via Interbank GIRO (IBG)**

Internet Banking RM0.11 per transaction  
Mobile Banking RM0.11 per transaction

Over the Counter For the first two transactions of the month, RM0.53 per transaction

Subsequent transactions of the month, RM2.12 per transaction

For Crediting time and operating hours please visit [www.ocbc.com.my/interbankgiro](http://www.ocbc.com.my/interbankgiro)

**Funds Transfer via MEPS Instant Transfer (w.e.f 8 March 2015)**

Internet Banking/ Mobile Banking RM0.53 per transaction

OCBC ATM card at OCBC ATM RM0.32 per transaction

OCBC ATM card at MEPS ATM RM0.53 per transaction

**Foreign Outward Telegraphic Transfer**

- Commission for transfer  $\geq$  RM5,000 Waived  
- Commission for transfer < RM5,000 RM2.12  
- Cost of wire Actual charge imposed plus 6%GST  
- Correspondence agent charges for exceptional handling RM84.80 (borne by remitter upon request)

**(Effective 06 Jun 2016: For Premier customers, charges relating to commission for transfer < RM5,000, cost of wire & correspondent agent charges for exceptional handling will be waived for Telegraphic Transfer (1<sup>st</sup> & 3<sup>rd</sup> party) to accounts within OCBC Group<sup>1</sup>)**

**Foreign inward Telegraphic Transfer paid to customer by (instruction from oversea)**

- a) Crediting into customers account:
- Service charge RM10.00
  - Commission (NA for Central Clearing zone) RM2.00 (waived for TT >RM5,000)
- b) Crediting to other local bank (amt  $\geq$  RM10,000) RM9.00
- c) Crediting to other local bank (amt < RM10,000) RM5.00

**Foreign inward Telegraphic Transfer paid to customer by (instruction from local)**

- a) Crediting into customers account:
- Service charge RM10.60
  - Commission (NA for Central Clearing zone) RM2.12 (waived for TT >RM5,000)
- b) Crediting to other local bank (amt  $\geq$  RM10,000) RM9.54
- c) Crediting to other local bank (amt < RM10,000) RM5.30

**Amendment / Cancellation of Foreign Outward Telegraphic Transfer**

- Service charge RM21.20
- Cost of wire Actual charge imposed plus 6%GST
- Correspondence agents charge Actual charge imposed plus 6%GST
- Administrative cost RM37.10 for all currencies

<sup>1</sup> OCBC Group refers to OCBC Singapore, OCBC China, OCBC NISP Indonesia, OCBC Wing Hang, Bank of Singapore, Great Eastern, Lion Global Investors and OCBC Securities.

## ATM Charges

<b>Issuance / Replacement of ATM card</b>	RM8.00
<b>Cash withdrawals at OCBC Bank in Malaysia &amp; Singapore, OCBC Al-Amin Bank, OCBC NISP (Indonesia) and OCBC Wing Hang (Hong Kong and Macau) ATMs.</b>	
- Service charge	No charge
<b>ATM charges for withdrawal from iQ account</b>	
- withdrawals at MEPS ATM network	2 FREE withdrawals per month Subsequent withdrawals up to RM4.24* per transaction
- withdrawals at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)	2 FREE withdrawals per month Subsequent withdrawals RM1 per transaction
- withdrawals at ATMs with VISA Plus+	RM12.00 per withdrawal
<i>(Premier customers enjoy a cumulative of 4 free monthly while iQ customers enjoy a cumulative of 2 free monthly withdrawals at MEPS and/or HOUSE ATMs.)</i>	
<b>ATM charges for withdrawal from ALL Accounts</b>	
-Domestic withdrawals at MEPS ATM network	Up to RM4.24* per transaction
-Withdrawals at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)	RM 1.00
-Overseas withdrawals at ATMs via VISA Plus+ and MEPS	RM12 per withdrawal
<b>ATM charges for withdrawal at OCBC ATM</b>	
-withdrawals using cards issued by other MEPS members	RM4.24
-withdrawals using cards issued by HSBC, Standard Chartered and UOB Malaysia	RM 1.00

\* Fees will be determined by Financial Institution that provides the ATM services.

## Debit Card Charges

<b>Registration Fee (One-time Fee)</b>	RM8.48
<b>Annual Fee</b>	RM8.48 per annum
<b>Cash Withdrawal Services</b>	
- Withdrawal at any ATM in overseas bearing the MasterCard logo	RM10.60
- Withdrawal at ATMs of participating banks in MEPS shared ATM network	Up to RM4.24* per transaction
- Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)	RM 1.00
- Withdrawal at any ATM operated by OCBC Group bearing the OCBC Bank logo in Malaysia, Singapore, Macau and Indonesia	No charge
<b>MEPS Instant Transfer via Internet Banking or MEPS ATM</b>	RM0.53
<b>MEPS Instant Transfer at OCBC ATMs</b>	RM0.32
<b>Card Replacement Fee</b>	RM12.00
<b>Sales Draft Retrieval Fee</b>	RM15.90 per original copy RM8.48 per duplicate copy
<b>Overseas Conversion Fee</b>	
- Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX	

## Safe Deposit Box

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

Small Size	RM212 per annum
Medium Size	RM318 per annum
Large Size	RM477 per annum

## Housing Loan

Processing Fee	Waived
Late Payment Charge	1% per annum (on daily rest basis) on the amount in arrears
Request for Redraw of Loan Facility	RM10.60 per request
Request for Redemption Statement by customers/ lawyers on behalf of customers	RM53 per request
Processing Fee on Loan Statement Request (in addition to half yearly statements)	RM10.60 per request of additional statement
Processing Fee on Request of Letters to EPF for withdrawals (applicable to hardcopy and softcopy letters)	RM21.20 per request
Photostating Title Deed	RM5.30 per title
Photostating Legal Documents	RM10.60 per document
Photostating Letter of Offer	RM10.60 per document

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

Financing Processing Fee (Personal application)	Waived
Request for Redemption Statement by customers/ lawyers on behalf of customers	RM53 per request
Processing Fee on Financing Statement Request	RM10.60 per request of additional statement
Request for Redraw of Financing Facility	RM10.60 per request
Processing Fee on Request of Letters to EPF for withdrawals	RM21.20 per request
Photostating Title Deed	RM5.30 per title
Photostating Legal Documents	RM10.60 per document
Photostating Letter of Offer	RM10.60 per document
Compensation on Late Payment Charge Within tenure of financing	1% on the installment amount in arrears for the month
After financing maturity	IIMM rate on outstanding balance (Islamic Interbank Money Market)

All prices are inclusive of GST

## Cash Financing-i

<b>Processing Fee</b>	Waived
<b>Processing Fee on Statement Request</b>	RM10.60 per request (in addition to half yearly statements)
<b>Stamp Duty (Verbal contract)</b>	Nil
<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

## Credit Cards

### Annual Fees

#### OCBC Premier Voyage MasterCard

- Principal	RM800.00
- Supplementary	RM530.00

#### OCBC World MasterCard

- Principal	RM411.28
- Supplementary	RM199.28

#### OCBC Great Eastern Platinum MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC Titanium MasterCard (Blue/Pink)

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC Cashflo MasterCard

- Principal	RM199.28
- Supplementary	RM72.08

#### OCBC Great Eastern MasterCard

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC MasterCard (Blue/Pink)

- Principal	No Annual Fee
- Supplementary	No Annual Fee

#### OCBC MasterCard (Silver)

- Principal	RM103.88
- Supplementary	RM53.00

#### OCBC 365 MasterCard

- Principal	RM106.00
- Supplementary	RM53.00

#### OCBC Gold VISA

- Principal	RM40.28
- Supplementary	RM29.68

All prices are inclusive of GST



## Other Fees & Charges

### Joining Fee

No joining fee

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

- Card members who made prompt payments for 12 consecutive months

15% per annum

- Card members who made prompt payments for either 10 or 11 months within the past 12 consecutive months.

17% per annum

- Card members who do not meet the above within the past 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)

5.30% of amount advanced or a minimum of RM21.20 whichever is higher

### iQ Account Sweep from Line of Credit

5.30% of sweep amount

### Minimum Monthly Repayment

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

### Late Payment Charge

1% late payment fee only applicable to retail transactions and cash advance or RM10 (whichever is higher), subject to a maximum of RM100

### 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  
- Above 3 months

No charge  
RM5.30 per statement

### Other Charges

- Sales draft retrieval fee  
(All cards except OCBC 365 MasterCard & OCBC Premier Voyage MasterCard)

RM15.90 per original copy & RM10.60 per duplicate copy

- Sales draft retrieval fee (OCBC 365 MasterCard & OCBC Premier Voyage MasterCard)

RM15.90 per original & RM8.48 per duplicate copy

- Card replacement fee \*

RM 50.00

- Card replacement fee (OCBC 365 MasterCard)

RM 35.00

- Card replacement fee (OCBC Premier Voyage)

RM 500.00

- Cheque returned fee

No charge

- Over limit fee

No charge

### Conversion for Overseas Transactions

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), OCBC Great Eastern MasterCard, OCBC MasterCard (Silver), OCBC 365 MasterCard and OCBC Premier Voyage.

## Other Charges

### Certification Fee for ASB/ASW2020 certificate

RM106 per certificate

### Bank Reference Letter

RM10.60

### Audit Confirmation – Administration Fee

- Account balance inquiry  
- Involving other information

RM21.20 per request  
Additional RM53  
(On top of RM21.20, ie total RM74.20)

### Foreign Retail Bond Custodian Fee

0.014% per annum on nominal value (payable in Ringgit) equivalent of the EUR

All prices are inclusive of GST

## Hardware Security (2FA) Token for Online Banking (Individual)

- First request	No charge
- Subsequent requests (delivery in Malaysia & S'pore)	RM30 (inclusive of GST)
- Subsequent requests (delivery to overseas)	RM30 (inclusive of GST) + courier charge

## Deposit of Foreign Currency Cheque

- SGD cheque	0.1% on cheque amount (Min RM10.60, Max RM106.00)
- Cheque issued by OCBC BANK	RM10.60 per cheque
- Stamp duty	RM0.15 per cheque

Other than SGD, each cheque with min value of RM100.00 equivalent

- Commission	0.1% on cheque amount (Min RM10.60, Max RM106.00)
- Cheque on cash letter	

- Cheque sent on collection/ final credit service	0.1% on cheque amount (Min RM26.50, Max RM106 plus actual cost)
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- Postage	Depending on destination
- Stamp duty	RM0.15 per cheque

## MALAYSIA

<b>Holding Fee for Shares (Per Counter)</b>	RM1.06 per counter per annum
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<b>Withdrawal of Shares</b>	0.053% of market value (Min RM5.30 and Max RM106)
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<b>Withdrawal of Warrants</b>	0.106% of market value (Min RM5.30 and Max RM1,060)
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<b>Registration Fees (Share Inwards)</b>	0.106% of market value (Min RM5.30 and Max RM530)
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## SINGAPORE

<b>Transaction Fee</b>	i) Up to 1,000 transactions: USD10 per transaction per month ii) Above 1,000 transactions: USD8.50 per transaction per month Plus 6% GST*
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<b>Safekeeping Fee</b>	0.006% of market value (of portfolio held) per annum + 6% GST*
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<b>Special Handling Fee</b>	Additional USD3.50 per transaction + 6% GST*
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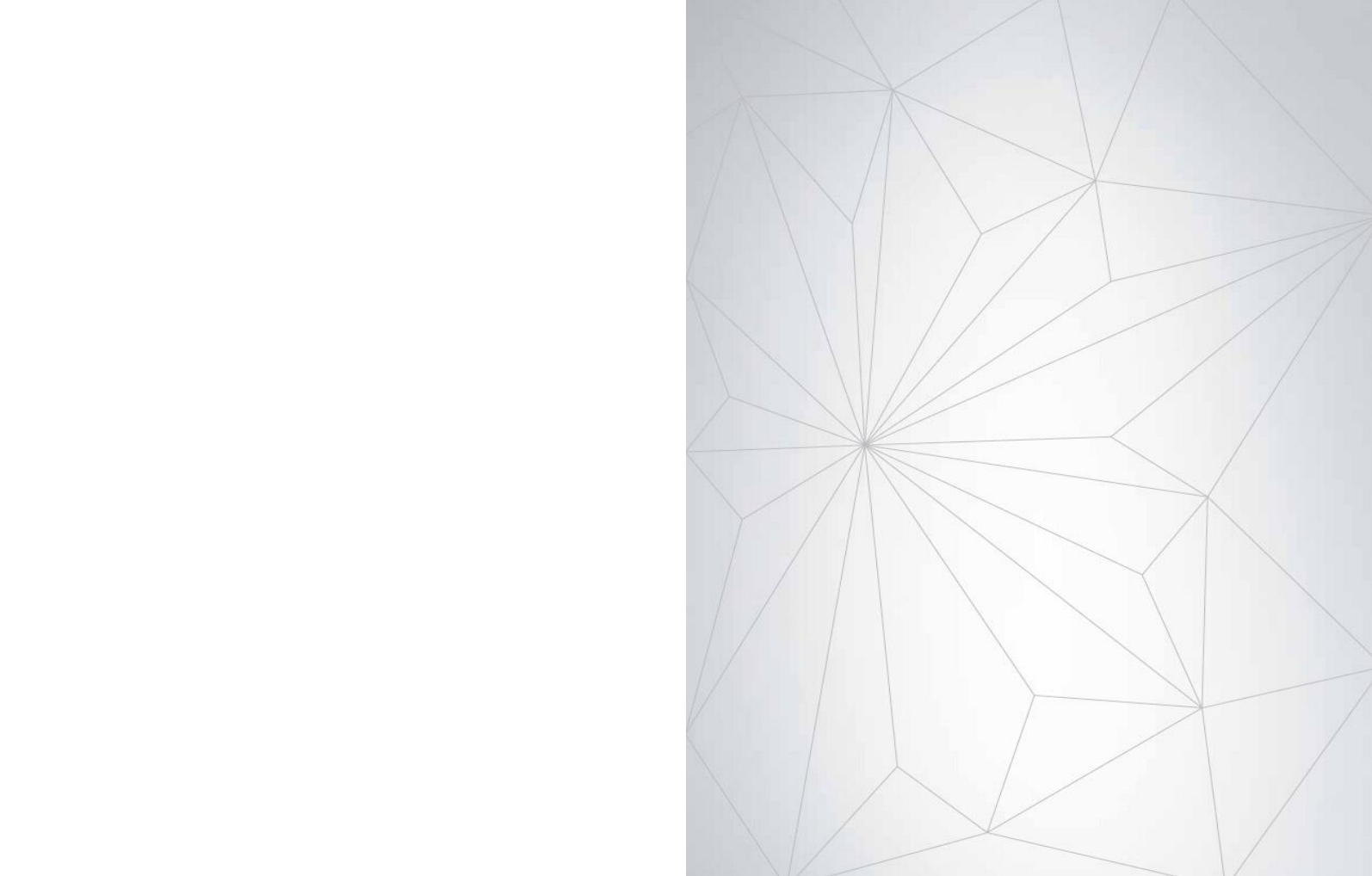
<b>Quarter Holding Fee</b>	SGD2 (no share) or SGD15 (with share) every quarter + 6% GST*
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<b>CDP Transfer Fee</b>	SGD10 + 6% GST*
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<b>Delivery vs Payment Fee</b>	SGD3.50 + 6% GST*
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\* Refers to Malaysia GST

All prices are inclusive of GST



# Corporate / Commercial / SME

## Corporate/Commercial/SME Loan

The following fees are only applicable to Corporate / Commercial and not for SMEs

<b>Bridging Loan Redemption Statement</b>	RM10.60 per statement
<b>Foreign Revolving Credit Handling Charge</b>	RM106
<b>Custody of Security Document – Admin Fee</b>	RM10.60 per unit
<b>Charges for Conducting Company Searches</b>	
For loan origination, annual review & valuation report	Charges (inclusive of 6% GST) based on actual amount charged by agents/ valuer conducting the Searches/ valuation

The following fees are applicable for Corporate / Commercial / SME

### 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

### Letter of Undertaking / Disclaimer

RM10.60

### 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

### Prepayment Charges (Early Termination)

- 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

### Equipment Financing Document Fees

- Facility < RM200,000	RM106
- Facility ≥ RM200,000	RM212

All prices are inclusive of GST

## Business Internet Banking (Velocity@ocbc)

Subscription Fee	RM10.60 per month (Account Inquiry Package) <b>(w.e.f. 30 November 2017)</b>  RM21.20 per month (Account Inquiry and Transactional Package) <b>(Not applicable for SMEs)</b>
Security Token	First token free, subsequent token at RM 53 per unit (one time charge)
Training Fee (Classroom)	RM21.20 (one time charge)
Rentas Payment (Local Bank Transfer)	RM 4.24 per transaction ( for non-SMEs)  RM2.12 per transaction (for SMEs)

### GIRO

Single Transaction	RM0.11 per transaction*
Bulk Transaction (Daily Transaction limit)	RM0.106 per transaction (RM1 million per transaction)

\* Note: Fee to be charged for single transaction is rounded up to the nearest cent

For Crediting time and operating hours please view at [www.ocbc.com.my/velocityfaq](http://www.ocbc.com.my/velocityfaq)

Telegraphic Transfer  
(Foreign Currency Transfer to Overseas)

Per transaction:  
RM21.20 (for all currencies, except Singapore Dollar and Indonesia Rupiah)  
RM5.30 (for Singapore Dollar and Indonesia Rupiah)  
+ overseas charges, if applicable

Internal Fund Transfer (within OCBC Bank)  
Bills Payment  
Stop Cheque

FREE  
FREE  
RM21.20 per transaction

Direct Debit

Commercial arrangement + 6% GST

### Other Charges

**Retail Bond Half Yearly Maintenance Fee**

RM60 (Only for Corporate Customers)

**Deposit of Foreign Currency Cheque**

- SGD cheque  
0.1% on cheque amount  
(Min RM10.60, Max RM106.00)  
RM10.60 per cheque  
RM0.15 per cheque

Other than SGD, each cheque with min value of RM100.00 equivalent

- Commission  
- Cheque on cash letter  
0.1% on cheque amount  
(Min Rm10.60, Max RM106.00)  
0.1% on cheque amount  
(Min RM26.50, Max RM106 plus actual cost)

- Postage  
- Stamp duty

Depending on destination  
RM0.15 per cheque

All prices are inclusive of GST

### eAlerts (For Corporate Customers)

- Current Account Alerts
  - SMS Notification RM5.30 or RM10.60 per authorized user per account per month (depending on service package)
  - Email Notification
- Trade Account Alerts
  - Email Notification RM10.60 per authorized user per account per month

**FPX** Commercial arrangement + 6% GST

**Direct Debit** Commercial arrangement + 6% GST

### JomPAY Bill Payment Collection Service (for biller) *Effective 02 Mar 2017*

- Transaction fee (Current/ Savings/ Card account) Commercial arrangement + 6% GST
- Real-Time Notification (RTN) Service fee RM0.05 per transaction + 6% GST

### Channels Account Reporting (SWIFT MT940) *Effective 22 September 2016*

- Subscription fee RM318 per account per month per SWIFT code

### Trade Finances

Please refer to the individual trade finance product webpage available at the following link :

<http://www.ocbc.com.my/business-banking/trade-and-international/index.html>

All prices are inclusive of GST