



Fees & charges



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Contents

Rate as of **03 April 2024**

Page no.

Product / Services

1.	Current Account, Current Account-i & iQ Account	02
2.	Savings Account & Savings Account-i	03
3.	Foreign Currency Account & Foreign Currency Account-I	03
4.	Safe Deposit Box & Safe Deposit Box-i	03
5.	Cheque Charges	04
6.	Travelers Cheque (TC)	05
7.	Standing Instruction (SI)	05
8.	Remittances	06
9.	Debit Card & Debit Card-i	09
10.	Business ATM Card & ATM Charges	10
11.	Cash Financing-i	11
12.	Credit Cards	11
13.	Business Debit Card/i	12
14.	Home / Term Loan and Overdraft	18
15.	Professional Financing	19
16.	Financing: Home Financing-i / Term Financing-i	20
17.	OCBC OneCollect & Other Charges	21

Corporate / Commercial / SME

1.	Corporate / Commercial / SME Loan (Conventional)	22
2.	Corporate / Commercial / SME Financing (Islamic)	24
3.	Business Internet and Mobile Banking (OCBC Velocity)	26
4.	Other Charges	27
5.	Trade Finance	28

Product / Services

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

RM10.00

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

RM5.00 per month

RM10.00 per month

iQ Basic Service Charge

- if average balance \geq RM500

- if average balance $<$ RM500

No charge

RM5.00 per month

Wafi Service Charge

- if average balance \geq RM100

- if average balance $<$ RM100

No charge

RM5.00 per month

Request for Statement

RM10.00 per month

Early Closure of Account

(if closed within 3 months)

RM20.00 per request

Dormant Account Service Charge

- if balance \leq RM10

- if balance $>$ RM10

Balance absorbed & acct closed

RM10.00 per year up to 7 years¹

Savings Account & Savings Account -i

Early Closure of Account (if closed within 3 months)

RM20.00 per request

Dormant Account Service Charge

- if balance \leq RM10

- if balance $>$ RM10

Balance absorbed & acct closed

RM10.00 per year up to 7 years¹

Service Charge for Account with Sweep Facilities

- if average balance \geq RM5,000

- if average balance $<$ RM5,000

No charge

RM5.00 per month

Request for Statement

RM10.00 per month

Statement for Account Trailers (Compressed)

RM2.00 per page

Foreign Currency Account & Foreign Currency Account-i

Half yearly service charge

USD20.00 or equivalent

Safe Deposit Box and Safe Deposit Box-i

Annual Rental

Small Size

Medium Size

Large Size

RM260.00 per annum

RM390.00 per annum

RM585.00 per annum

¹ 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.

Cheque Charges

Cheque Book Request

- Stamp duty
- Service charge for courier

RM0.15 per cheque
RM5.00 for up to 3 cheque books

Cheque Processing Fee

RM0.50 per cheque issued

Cheque Return (due to insufficient funds)

RM150.00 per cheque

Stop Payment

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

RM20.00 per request / cheque
RM10.00 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 RM20.00 service charge for processing stop payment instruction)

Third Party Cheque Encashment

RM3.00 per cheque

Temporary Overdrawing¹ Arising from Cheque Presented

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

RM50.00 per event
RM50.00 per event

Request for Cheque Image

RM10.00 per cheque

Inward Cheque Return

Courier Charge

RM10.00 per event

Cheque Printing Software Request (Effective 01 Dec 2020)

- Cheque Printing
- Stamp duty
- Service charge for courier

RM0.60 per cheque
RM0.15 per cheque
Depending on the quantity of cheques

Travelers Cheque (TC) (only in USD)

Travelers Cheque Pricing

- Commission

0.1% on TC amount
(Min RM10.00, Max RM100.00 per TC)
Depending on destination
RM0.15 per TC

- Postage
- Stamp duty

Standing Instructions (SI)

Payment for loans, credit cards or dues to OCBC

No charge

Payment to OCBC Bank Accounts

- Service charge

RM2.00 per transaction

Payment to non-OCBC Bank Accounts

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

RM2.00 per transaction
Refer to Remittances
Depending on destination

Unsuccessful Standing Instruction (insufficient fund)

- Service charge

RM2.00 per unsuccessful attempt

¹ Temporary overdrawing is **subject to bank's approval**.

Remittance

Purchase of Cashier's Order (CO)

- Commission	RM2.00 (waived for new share issue)
- Stamp Duty	RM0.15
- Cashier's Order Processing Fee	RM0.50 per CO issued

Purchase of Foreign Demand Draft (DD)

- Commission for draft value ≥ RM5,000	Waived
- Commission for draft value < RM5,000	RM2.00 per draft

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

- Service Charge	RM15.00 per request
- Stamp duty	RM10.00 per request

Stop Payment on Foreign Demand Draft

- Service charge	RM25.00 per request
- Cost of wire	Actual charge imposed
- Agents charges	Actual charge imposed
- Stamp duty	RM10.00 per request

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

RM2.00 per request

Repurchase of Foreign Demand Draft

- Service charge	RM2.00 per request
- Cost of wire	Actual charge imposed

Inquiry on CO/DD & Retrieval of old records

RM10.00 + actual retrieval cost

Inquiry on Telegraphic Transfer & Foreign Demand Draft and Old Records

- Special agents charges	Actual charge imposed
- Cost of wire	Actual charge imposed
- Service charge (for Foreign Telegraphic Transfer)	RM80.00

Local Outward Telegraphic Transfer within Malaysia (via RENTAS)

Over-the-counter (OTC)	RM9.00 per transaction (for all except individuals and SMEs ¹)
	RM5.00 per transaction (for individuals and SMEs ¹)

Foreign Outward Telegraphic Transfer

- Commission for transfer ≥ RM5,000	Waived
- Commission for transfer < RM5,000	RM2.00
- Cost of wire	Actual charge imposed
- Correspondence agent charges, if applicable	RM80.00 (borne by remitter upon request)

Amendment / Cancellation of Foreign Outward Telegraphic Transfer

- Service charge	RM20.00
- Cost of wire	Actual charge imposed
- Correspondence agents charge	Actual charge imposed
- Administrative cost	RM35.00 for all currencies

(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 (1st & 3rd party) to accounts within OCBC Group²)

¹ SMEs refers to Small and Medium Enterprises

² 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.

Foreign Inward Telegraphic Transfer paid to customer by (instruction from both local & 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 ≥ RM10,000)	RM9.00
c) Crediting to other local bank (amt < RM10,000)	RM5.00

Funds Transfer via DuitNow

Internet & Mobile Banking (Individual)	No charge
Internet & Mobile Banking (SME)	
- For transaction amount RM5,000 and below	No charge
- For transaction amount above RM5,000	RM0.50 per transaction
Internet & Mobile Banking (Corporate)	RM0.50 per transaction

Funds Transfer via Interbank GIRO (IBG)

Internet & Mobile Banking, and Over the Counter (Individual)	No charge
Internet & Mobile Banking (Corporate) (Daily Transaction limit)	RM0.10 per transaction (RM1 million per transaction)
Over the Counter (Corporate)	RM0.30 per transaction

For Crediting time and operating hours please visit www.ocbc.com.my/interbankgiro

Funds Transfer via Instant Transfer

Internet & Mobile Banking (Individual)	No charge
Internet & Mobile Banking (SME)	
- For transaction amount RM5,000 and below	No charge
- For transaction amount above RM5,000	RM0.50 per transaction
Internet & Mobile Banking (Corporate)	RM0.50 per transaction

Debit Card & Debit Card-i

Registration Fee (One-time Fee)¹	RM8.00
Annual Fee²	RM8.00 per annum
Card Replacement Fee	RM12.00
ATM Cash Withdrawal Services	
- Domestic withdrawals at PayNet shared ATM network (MEPS)	Up to RM1.00 ³ per withdrawal
<i>(Premier customers enjoy a cumulative of 4 free monthly while iQ customers enjoy a cumulative of 2 free monthly domestic withdrawals at PayNet shared ATM network (MEPS))</i>	
- Overseas withdrawals at ATMs bearing the Mastercard logo	RM10.00 per withdrawal
- Withdrawals at OCBC Bank in Malaysia & Singapore, OCBC Al-Amin Bank, OCBC NISP (Indonesia) and OCBC Wing Hang (Hong Kong and Macau) ATMs	No charge
MyDebit Cash Out Fee	RM0.50 per transaction
Instant Transfer at OCBC ATMs	No charge
Instant Transfer via PayNet shared ATM network (MEPS)	
- Transaction amount RM5,000 and below	No charge
- Transaction amount above RM5,000	Fees will be determined by Financial Institution that provides the ATM services
Sales Draft Retrieval Fee	RM15.00 per original copy RM8.00 per duplicate copy
Overseas Conversion Fee	
- Conversion rate as determined by Mastercard or PayNet, plus any admin fees charged by Mastercard or PayNet. No additional administrative charge from the Bank.	

¹ Waive if convert ATM card to debit card or if debit card is linked to only EasiSave Account, Basic Current Account, Aqil Savings Account-i and/or Mumtaz Current Account-i

² Waive if debit card is linked to only EasiSave Account, Basic Current Account, Aqil Savings Account-i, and/or Mumtaz Current Account-i

³ Fees will be determined by Financial Institution that provides the ATM services.

Business ATM Card

Issuance / Replacement of Business ATM card

RM8.00

ATM Cash Withdrawal Services

- Domestic withdrawals at PayNet shared ATM network (MEPS)

Up to RM1.00¹ per withdrawal

- Overseas withdrawals at ATMs bearing the VISA Plus+ and MEPS logo

RM12.00 per withdrawal

- Withdrawals at OCBC Bank in Malaysia & Singapore, OCBC Al-Amin Bank, OCBC NISP (Indonesia) and OCBC Wing Hang (Hong Kong and Macau) ATMs

No charge

ATM Charges at OCBC ATM for cards issued by other banks

ATM charges for withdrawal at OCBC ATMs

- Withdrawals using cards issued within Malaysia by other PayNet shared ATM network (MEPS) members

RM1.00 per withdrawal

- Withdrawals using cards issued by other banks (other than cards issued within Malaysia by PayNet shared ATM network (MEPS) members)

Fees will be determined by Financial Institution that issued the cards

Instant Transfer at OCBC ATMs

No charge

Cash Financing-i

Processing Fee

Waived

Stamp Duty (Verbal contract)

Nil

Late Charge

1.0% per annum on the overdue installment

Credit Cards

Service Tax

- Principal
- Supplementary

RM25.00*

RM25.00*

*** A service tax of RM25 for each principal card & supplementary card will be charged on activation of credit card and subsequently, every twelve months thereafter or part thereof after the card is activated or upon renewal of the credit card.**

¹ Fees will be determined by Financial Institution that provides the ATM services.

Business Debit Card/i

Issuance / Annual fees of Business Debit card/i	Waived
Replacement of Business Debit card/i	RM12.00
ATM Cash Withdrawal Services	
- Domestic withdrawals at PayNet shared ATM network (MEPS)	Up to RM1.00 ¹ per withdrawal
- Overseas withdrawals at ATMs bearing the Mastercard and MEPS logo	RM12.00 per withdrawal
- Withdrawals at OCBC Bank in Malaysia & Singapore, OCBC Al-Amin Bank, OCBC NISP (Indonesia) and OCBC Wing Hang (Hong Kong and Macau) ATMs	No charge
Sales Draft Retrieval Fee	RM15 per original copy RM8 per duplicate copy
Overseas Conversion Fee	Conversion rate as determined by Mastercard, plus any administrative fees charged by Mastercard. No administrative charges from OCBC.

¹ Fees will be determined by Financial Institution that provides the ATM services.

Annual Fees

OCBC Premier Voyage MasterCard

- Principal	RM750.00
- Supplementary	RM500.00

OCBC World MasterCard

- Principal	RM388.00
- Supplementary	RM188.00

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	RM188.00
- Supplementary	RM68.00

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 365 MasterCard

- Principal	RM100.00
- Supplementary	RM50.00

OCBC Gold VISA

- Principal	RM38.00
- Supplementary	RM28.00

OCBC 90°N VISA

- Principal	RM288.00
- Supplementary	RM88.00

Others:

Joining Fee

No joining fee

Finance Charges – Retail Transactions

- 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 / Casino Chip

- Cash advance / casino chip 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 RM20.00 whichever is higher

Minimum Monthly Repayment

The Minimum Monthly Repayment means the higher of (a) and (b) below:

- (a) The aggregate of the following:
- (i) 5% of the new balance*
(excluding the contracted monthly instalment referred in (ii) below); and
 - (ii) 100% of all contracted monthly instalment amounts including for any instalment payment plans, balance transfer plans and any auto balance conversion ("ABC").
- (b) RM50.00

For more information on what is ABC, who is eligible to qualify for ABC and how ABC works, please visit

www.ocbc.com.my/personal-banking/Cards

* As defined in OCBC Cardmember's Agreement

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

(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 cardmember's account. If the cardmember opts to make partial or minimum payment, finance charges on retail transactions will be imposed from the day the transaction posted to the card account.

Statement Retrieval Fee

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

Other Charges

- Sales draft retrieval fee (All cards except OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) RM15.00 per original copy & RM10.00 per duplicate copy
- Sales draft retrieval fee (OCBC 365 Mastercard & OCBC Premier Voyage Mastercard) RM15.00 per original & RM8.00 per duplicate copy

Sales draft retrieval not available for Visa Cards

- Card replacement fee ¹ RM50.00
- Card replacement fee (OCBC 365 Mastercard) RM35.00
- Card replacement fee (OCBC Premier Voyage Mastercard) RM500.00
- 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 1.00% for OCBC 365 Mastercard and 1.25%¹ for all other cards and any transaction fee charged by VISA International and Mastercard Worldwide.

¹ Not applicable to OCBC Premier Voyage Mastercard.

Home / Term Loan and Overdraft

Processing Fee	Waived
Late Payment Charge	1% per annum (on daily rest basis) on the amount in arrears
Request for Redraw of Loan Facility	RM10.00 per request
Request for Redemption Statement by customers / lawyers on behalf of customers	RM50.00 per request
Processing Fee on Loan Statement Request (in addition to half yearly statements)	RM10.00 per request of additional statement
Processing Fee on Request of Letters to EPF for withdrawals (applicable to hardcopy and softcopy letters)	RM20.00 per request
Photostating Title Deed	RM5.00 per title
Photostating Legal Documents	RM10.00 per document
Photostating Letter of Offer	RM10.00 per document

Others:

Certification Fee for ASB/ASW2020 certificate	RM100 per certificate
Bank Reference Letter	RM10.00
Audit Confirmation – Administration Fee	
- Account balance inquiry	RM20.00 per request
- Involving other information	Additional RM50.00 (On top of RM20.00, i.e. total RM70.00)
Requests made through eConfirm.my w.e.f. 1 July 2022	
- Account balance inquiry	Waived
- Involving other information	RM50.00 per request

MALAYSIA

Holding Fee for Shares (Per Counter) Withdrawal of Shares	RM1.00 per counter per annum 0.05% of market value (Min RM5.00 and Max RM100.00)
Withdrawal of Warrants	0.1% of market value (Min RM5.00 and Max RM1,000.00)
Registration Fees (Share Inwards)	0.1% of market value (Min RM5.00 and Max RM500.00)

SINGAPORE

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

Professional Financing

Request for Redraw of Loan Facility	RM10.00 per request
Processing Fee on Loan Statement Request (In addition to half yearly statement)	RM7.50 per request of additional statement

Financing: Home Financing-i/ Term Financing -i

Financing Processing Fee (Personal application)	Waived
Request for Redemption Statement by customers / lawyers on behalf of customers	RM50.00 per request
Processing Fee on Financing Statement Request	RM10.00 per request of additional statement
Request for Redraw of Financing Facility	RM10.00 per request
Processing Fee on Request of Letters to EPF for withdrawals	RM20.00 per request
Photostating Title Deed	RM5.00 per title
Photostating Legal Documents	RM10.00 per document
Photostating Letter of Offer	RM10.00 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)

OCBC OneCollect

DuitNow QR:

For both on us and off us transaction
- CASA source of fund – waived until 31 Dec 2023
- Credit Card source of fund @ merchant discount rate (MDR) of 0.25%

PayNow QR:

-CASA source of fund – waived until 31 Dec 2023

Other Charges

Foreign Retail Bond Custodian Fee

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

Deposit of Foreign Currency Cheque Cheque on cash letter

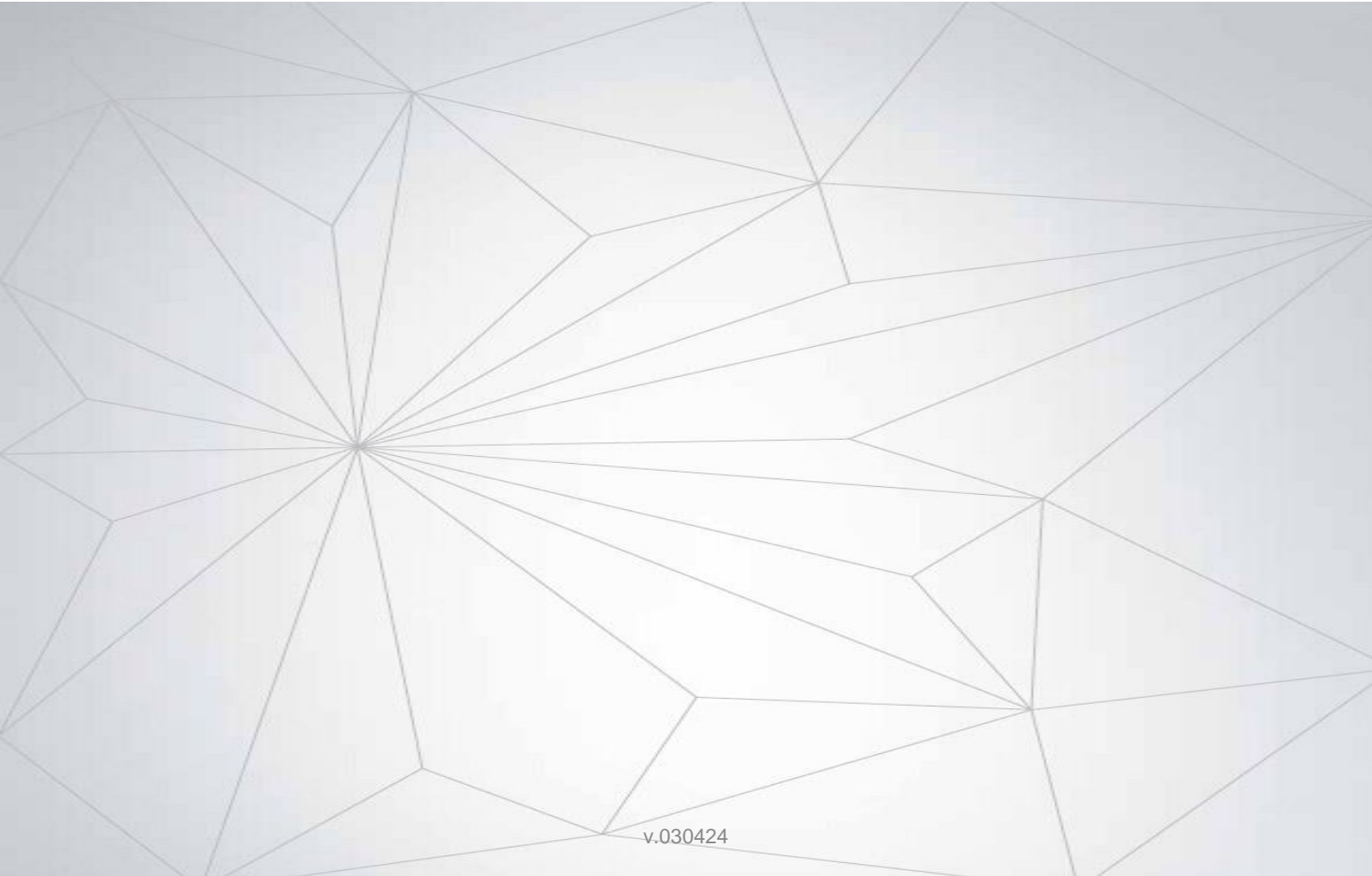
RM10.00 per cheque

Cheque sent on collection / final credit service

0.1% on cheque amount
(Min RM10.00, Max RM100.00 plus postage & stamp duty)

Postage Stamp duty

Depending on destination
RM0.15 per cheque



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Corporate / Commercial / SME (Conventional)

Corporate/Commercial/SME Loan

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

Bridging Loan Redemption Statement	RM10 per statement
Foreign Revolving Credit Handling Charge	RM100
Custody of Security Document – Admin Fee	RM10 per unit
For loan origination/annual review	Charges & valuation report based on actual amount charged by agents/ valuer conducting the Searches/ valuation
Equipment Financing	RM200
- Documentation Fees	Amount prepaid x (CoF levied
- Early settlement fee on fixed rate IHP	- CoF to date for the prevailing on prepayment remaining period to maturity) x remaining period
- Cancellation Fee	0.25% of the Facility Limit

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

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
- Equipment Financing	1% per annum above the interest rate on the amount in arrears

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

Corporate / Commercial / SME (Islamic)

Corporate/Commercial/SME Financing

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

Bridging Financing Redemption Statement	RM10 per statement
Foreign Revolving Credit Handling Charge	RM100
Custody of Security Document – Admin Fee	RM10 per unit
For financing origination/annual review	Charges & valuation report based on actual amount charged by agents/ valuer conducting the Searches/ valuation
Equipment Financing Documentation Fees	
- Facility < RM200,000	RM100
- Facility ≥ RM200,000	RM200

The following fees are applicable for Corporate / Commercial / SME

Letter of Undertaking / Disclaimer	RM10
Compensation Charges	
- Term Financing-i (TF-i)	1% on the amount in arrears for the month
- Cash Line facility-i (CLF-i)	1% per annum on the excess amount
- Equipment Financing	1% on the amount in arrears for the month
Prepayment Charges (Early Termination)	
- Break Funding Cost (BFC) to be conclusively calculated by the Bank for Revolving Credit facility-i and Term Financing-i priced at fixed rate / CoF	
- Early Settlement Fee (within Holding Period)	2.5% or the margin below the Bank's base financing rate against financing limit, whichever is lower

Business Internet and Mobile Banking (OCBC Velocity)

Subscription Fee	Account Inquiry only RM10.00 per month (Basic Package)
	Account Inquiry & Transactional RM20.00 per month (Basic Plus, Classic 1 & Classic 2 Package) (Not applicable for SMEs)
	RM50.00 per month (Premium Package)
Security Token	
- Hardware Token	RM50.00 per unit, first token free
- Digital Token (OCBC OneToken)	RM40.00 per user, first token free (Effective 01 June 2019)
Training Fee (Classroom)	RM20.00 (one time charge)
Rentas Payment (Local Bank Transfer)	RM4.00 per transaction (for non-SMEs ¹) RM2.00 per transaction (for SMEs ¹)
Telegraphic Transfer (Foreign Currency Transfer)	Per transaction: RM20.00 (for all currencies, except Singapore Dollar and Indonesia Rupiah) + Correspondence agent charges, if applicable RM5.00 (for Singapore Dollar and Indonesia Rupiah) + Correspondence agent charges, if applicable
Internal Fund Transfer (within OCBC Bank)	FREE
Bills Payment	FREE
Stop Cheque	RM20.00 per transaction
Direct Debit	Commercial arrangement

¹ SMEs refers to Small and Medium Enterprises

² Charges not applicable for SMEs

Other Charges

Retail Bond Half Yearly Maintenance Fee	RM60 (Only for Corporate Customers)
eAlerts (For Corporate Customers)	
- Current Account Alerts	
- SMS Notification	RM5.00 or RM10.00 per authorized user per account per month (depending on service package)
- Email Notification ²	
- Trade Account Alerts	
- Email Notification ²	RM10.00 per authorized user per account per month
Cash Handling	RM 10.00 per 1000 pieces or part thereof
FPX	Commercial arrangement
Direct Debit	Commercial arrangement
JomPAY Bill Payment Collection Service (for biller) Effective 02 Mar 2017	
- Transaction fee (Current / Savings / Card account)	Commercial arrangement
- Real-Time Notification (RTN) Service fee	RM0.05 per transaction
Channels Account Reporting (SWIFT MT940)	
- Subscription fee	RM300 per account per month per SWIFT code
OCBC Corporate API (Effective 1 December 2021)	
- Setup Fee	RM1,000 to RM10,000 per request / per API message type
- Subscription Fee	RM300 per month

Host-to-Host (H2H@ocbc) (Effective 1 December 2021)

- Setup Fee RM1,000 to RM20,000 per request
- Subscription Fee RM300 per month

OCBC Multibank Sweep

- Setup Fee RM300 per request

DuitNow Auto Debit

Commercial arrangement

OCBC Virtual Account

The following fees are applicable for SMEs

- Setup Fee RM300 per request
- Maintenance Fee RM200 per month

Fees for Corporate / Commercial

Commercial arrangement

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>

**Charges not applicable for SMEs*