



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)

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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 bulan

Request for Statement

RM10 per month

Early Closure of Account (if closed within 3 months)

RM20 per request

Dormant Current Account Service Charge

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

Cheque Charges

Cheque Book Request

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

Cheque Return (due to insufficient funds)

RM150 per Cheque

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.

Stop Payment

- Service charge ² (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

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

Service Charge for Premier Savings Account

- 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

Early Closure of Account (if closed within 3 months)

RM20 per request

Dormant Savings Account Service Charge

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

² 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

Foreign Currency Call Account

- half yearly service charge USD20 or equivalent

Standing Instructions (SI)

Payment for loans, credit cards or dues to OCBC No charge

Payment to OCBC Bank Accounts

- Service charge RM2 per transaction

Payment to non-OCBC Bank Accounts

- Service charge RM2 per transaction
 - Remittance charges Refer to Remittances
 - Postage (if applicable) Depending on destination

Unsuccessful Standing Instruction (insufficient fund)

- Service charge RM2 per unsuccessful attempt

Travelers Cheque (TC)

Purchase of Travelers Cheques

- Commission 1% on amount purchased
 - Stamp Duty RM0.15 per Cheque

Encashment of Travelers Cheques

- Commission in lieu of exchange RM10 for every 5 TC or part thereof
(funds credited into Foreign Currency Account) 0.1%, min RM25 and max RM500
 - Stamp duty RM0.15
 - Postage Depending on destination

Remittances

Purchase of Cashier's Order (CO)

- Commission RM2 (waived for new share issue)
 - Stamp Duty RM0.15

Purchase of Foreign Demand Draft (DD)

- Commission for draft value \geq RM5,000 Waived
 - Commission for draft value $<$ RM5,000 RM2 per draft

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

- Service Charge RM15 per request
 - Stamp duty RM 10 per request

Stop Payment on Foreign Demand Draft

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

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

RM2 per request

Repurchase of Foreign Demand Draft

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

Inquiry on CO/DD & Retrieval of old records

RM10 + 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

Local Outward Telegraphic Transfer within Malaysia (via RENTAS)

- Service charge for Rentas RM9 per transaction
 - Service charge for Rentas (Velocity) RM4 per transaction

Funds Transfer via MEPS Interbank GIRO (IBG)

- Service charge for online banking transactions ³	FREE first 4 transactions RM1 subsequent transactions
- 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 by⁴

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

³ Promotional fee for online MEPS IBG (via OCBC Internet Banking) is valid up to 31 Dec 2012. 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.

⁴ Not applicable to individual and SME customers.

ATM Charges

Issuance / Replacement of ATM card RM8

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

- Service charge No charge

ATM charges for Premier Banking customers

- withdrawals at MEPS ATM network	4 FREE ⁵ withdrawals per month Subsequent withdrawals RM1 per transaction
- withdrawals at HOUSE ATM network	4 FREE ⁵ 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 ⁵ withdrawals per month Subsequent withdrawals RM1 per transaction
- withdrawals at HOUSE ATM network	4 FREE ⁵ 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 ⁵ withdrawals per month Subsequent withdrawals RM1 per transaction
- withdrawals at HOUSE ATM network	2 FREE ⁵ 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

⁵ 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

- Small box	RM150 per annum
- Medium box	RM250 per annum
- Large box	RM400 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 per request
Request for Redemption Statement by customers/ lawyers on behalf of customers	RM50 per request
Processing Fee on Loan Statement Request (in addition to half yearly statements)	RM10 per request of additional statement
Processing Fee on Request of Letters to EPF for withdrawals	RM20 per request
Photostating Title Deed	RM5 per title
Photostating Legal Documents	RM10 per document
Photostating Letter of Offer	RM10 per document (w.e.f. 08 Sep 2011)
Certification Fee for ASB/ASW2020 certificate	RM100 per certificate (w.e.f. 01 Oct 2008)

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

Financing Processing Fee (Personal application)	Waived
Compensation on Late Payment Charge	1% on the installment amount in arrears for the month
- within tenure of financing	IIMM ⁶ rate on outstanding balance
- after financing maturity	

Cash Financing-i

Processing Fee	Waived
Stamp Duty	Nil (verbal contract)
Takaful (Islamic Insurance)	Calculated based on financing amount, tenure & age of customer
Late Charge	1.0% per annum on the overdue installment
Early Settlement (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

⁶ Islamic Interbank Money Market

Credit Cards

Annual Fees

Great Eastern Titanium MasterCard

- Principal	RM68 per annum
- Supplementary	RM28 per annum

Great Eastern Platinum MasterCard

- Principal	RM138 per annum
- Supplementary	RM38 per annum

Titanium MasterCard

- Principal	RM68 per annum
- Supplementary	RM28 per annum

Platinum MasterCard

- Principal	RM188 per annum
- Supplementary	RM68 per annum

Gold VISA

- Principal	RM38 per annum
- Supplementary	RM28 per annum

Other Fees & Charges

Joining Fee	No joining fee
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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
- 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
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Cash Advance Fees / Casino Chip Fees (imposed for each cash advance/casino chip txn)

5% of amount advanced or a minimum of RM15, whichever is higher

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 RM85 (w.e.f. 1 May 2012)

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	RM25 per original copy & RM15 per duplicate copy
- Card replacement fee	RM30.00
- 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% and any transaction fee charged by VISA International and Mastercard Worldwide.

Other Charges

Electronic Share Application	RM2.50 per transaction
Holding Fee for Shares (Per Counter)	RM1 per year
Withdrawal of Shares	0.05% of market value
Bank Reference Letter	RM10 (w.e.f. 28 Oct 2008)
Service Charge for Premier Banking below minimum balance requirement	RM80 per month
Audit Confirmation – Administration Fee	
- Account balance inquiry	RM20 per request
- Involving other information	Additional RM50 (on top of RM20, ie total RM70)
Foreign Retail Bond Custodian Fee	0.014% per annum on nominal value (payable monthly in EUR equivalent)
Hardware Security (2FA) Token for Online Banking (Individual)	
- first request	No charge
- subsequent requests (delivery in Malaysia & S'pore)	RM30
- subsequent requests (delivery to overseas)	RM30 + courier charge
Retail Bond Half Yearly Maintenance Fee	RM60
Deposit of Foreign Currency Cheque	
- 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

Temporary Overdraft (OD) or Trade Line (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

Letter of Undertaking / Disclaimer	RM10
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Bridging Loan Redemption Statement ⁷	RM10 per statement
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Penalty Charges

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

Foreign Revolving Credit Handling Charge ⁶	RM100
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Standard Agreement Form	RM6 per copy
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Custody of Security Document – Admin Fee	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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⁷ Not applicable for sole proprietor / partnerships

Other Charges

Retail Bond Half Yearly Maintenance Fee	RM60
Deposit of Foreign Currency Cheque	
- 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
Security Token for Internet Banking (Velocity)	RM50 per Digipass (within Malaysia)
eAlerts (For Corporate Customers) (w.e.f. 17 Aug 2011)	
- 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
FPX Direct Debit	
- FPX Direct Debit Processing Fee	RM2 per form
- FPX Direct Debit Transaction Fee	RM2 per transaction

