



# Fees & charges



OCBC Bank (Malaysia) Berhad 199401009721 (295400-W)

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

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Rate as of **01 January 2024**

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# 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 years<sup>1</sup>

## 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 years<sup>1</sup>

### 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

<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.

## 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 Overdrawing<sup>1</sup> 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

<sup>1</sup> 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 $\geq$ 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 <sup>1</sup> )
	RM5.00 per transaction (for individuals and SMEs <sup>1</sup> )

### Foreign Outward Telegraphic Transfer

- Commission for transfer $\geq$ 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 Group<sup>2</sup>)*

<sup>1</sup> SMEs refers to Small and Medium Enterprises

<sup>2</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.

**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](http://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**

<b>Registration Fee (One-time Fee)<sup>1</sup></b>	RM8.00
<b>Annual Fee<sup>2</sup></b>	RM8.00 per annum
<b>Card Replacement Fee</b>	RM12.00
<b>ATM Cash Withdrawal Services</b>	
- Domestic withdrawals at PayNet shared ATM network (MEPS)	Up to RM1.00 <sup>3</sup> 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
<b>MyDebit Cash Out Fee</b>	RM0.50 per transaction
<b>Instant Transfer at OCBC ATMs</b>	No charge
<b>Instant Transfer via PayNet shared ATM network (MEPS)</b>	
- 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
<b>Sales Draft Retrieval Fee</b>	RM15.00 per original copy RM8.00 per duplicate copy
<b>Overseas Conversion Fee</b>	
- Conversion rate as determined by Mastercard or PayNet, plus any admin fees charged by Mastercard or PayNet. No additional administrative charge from the Bank.	

<sup>1</sup> 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

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

<sup>3</sup> Fees will be determined by Financial Institution that provides the ATM services.

## Business ATM Card

<b>Issuance / Replacement of Business ATM card</b>	RM8.00
<b>ATM Cash Withdrawal Services</b>	
- Domestic withdrawals at PayNet shared ATM network (MEPS)	Up to RM1.00 <sup>1</sup> 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

<b>ATM charges for withdrawal at OCBC ATMs</b>	
- 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
<b>Instant Transfer at OCBC ATMs</b>	No charge

## Cash Financing-i

<b>Processing Fee</b>	Waived
<b>Stamp Duty (Verbal contract)</b>	Nil
<b>Late Charge</b>	1.0% per annum on the overdue installment

## Credit Cards

<b>Service Tax</b>	
- Principal	RM25.00*
- Supplementary	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.**

<sup>1</sup> Fees will be determined by Financial Institution that provides the ATM services.

## Business Debit Card/i

<b>Issuance / Annual fees of Business Debit card/i</b>	Waived
<b>Replacement of Business Debit card/i</b>	RM12.00
<b>ATM Cash Withdrawal Services</b>	
- Domestic withdrawals at PayNet shared ATM network (MEPS)	Up to RM1.00 <sup>1</sup> 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
<b>Sales Draft Retrieval Fee</b>	RM15 per original copy RM8 per duplicate copy
<b>Overseas Conversion Fee</b>	Conversion rate as determined by Mastercard, plus any administrative fees charged by Mastercard. No administrative charges from OCBC.

<sup>1</sup> 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](http://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 <sup>1</sup> 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%<sup>1</sup> for all other cards and any transaction fee charged by VISA International and Mastercard Worldwide.

<sup>1</sup> Not applicable to OCBC Premier Voyage Mastercard.

## Home / Term Loan and Overdraft

<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>	RM10.00 per request
<b>Request for Redemption Statement by customers / lawyers on behalf of customers</b>	RM50.00 per request
<b>Processing Fee on Loan Statement Request (in addition to half yearly statements)</b>	RM10.00 per request of additional statement
<b>Processing Fee on Request of Letters to EPF for withdrawals (applicable to hardcopy and softcopy letters)</b>	RM20.00 per request
<b>Photostating Title Deed</b>	RM5.00 per title
<b>Photostating Legal Documents</b>	RM10.00 per document
<b>Photostating Letter of Offer</b>	RM10.00 per document

### Others:

<b>Certification Fee for ASB/ASW2020 certificate</b>	RM100 per certificate
<b>Bank Reference Letter</b>	RM10.00
<b>Audit Confirmation – Administration Fee</b>	RM20.00 per request
- Account balance inquiry	Additional RM50.00
- Involving other information	(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

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

## 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
<b>Safekeeping Fee</b>	0.006% of market value (of portfolio held) per annum
<b>Special Handling Fee</b>	Additional USD3.50 per transaction
<b>Quarter Holding Fee</b>	SGD2 (no share) or SGD15 (with share) every quarter
<b>CDP Transfer Fee</b>	SGD10
<b>Delivery vs Payment Fee</b>	SGD3.50

## Professional Financing

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

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

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

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

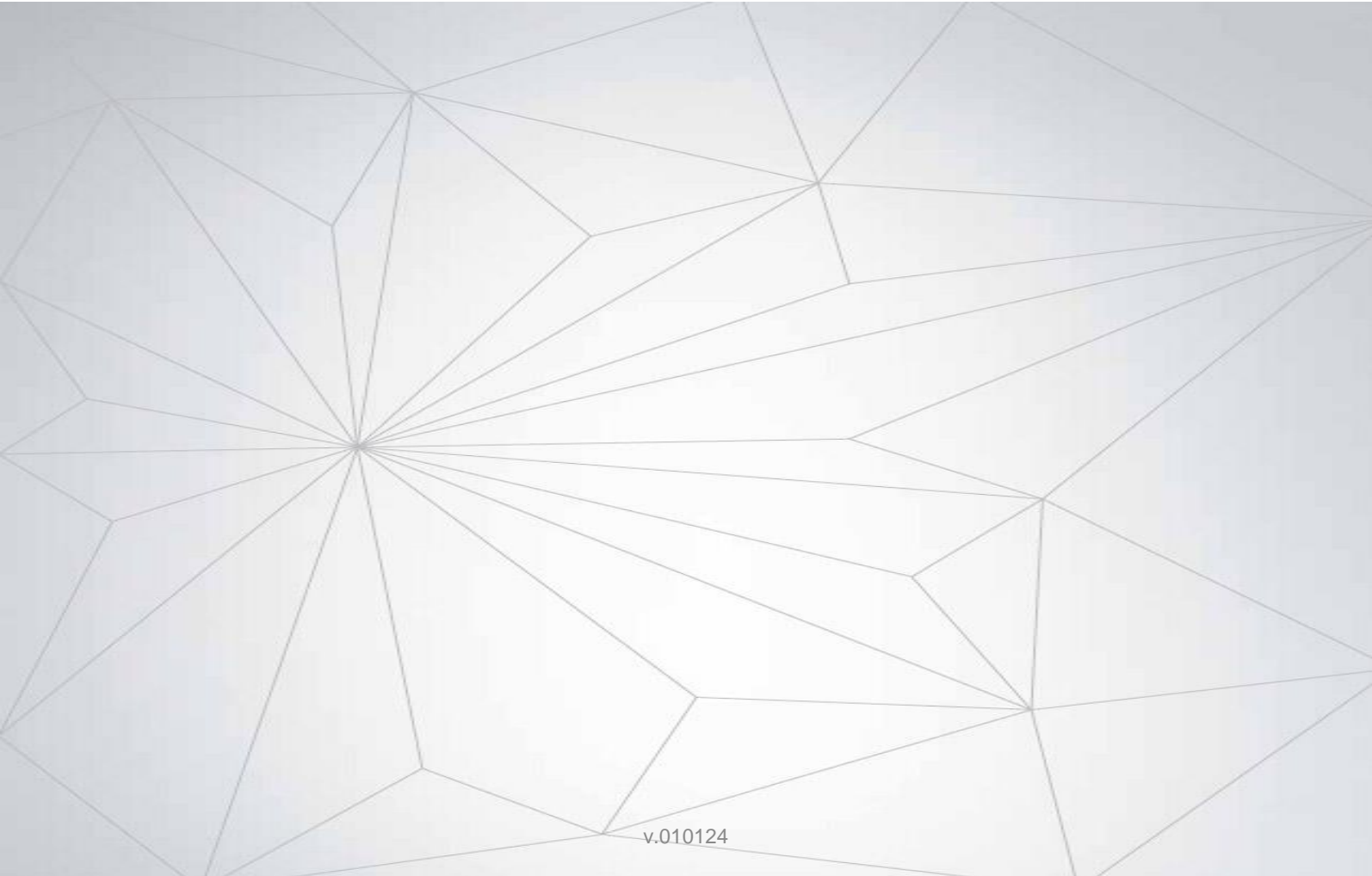
- First request	No charge
- Subsequent requests (delivery in Malaysia & S'pore)	RM30.00
- Subsequent requests (delivery to overseas)	RM30.00 + courier charge

### 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**

<b>Bridging Loan Redemption Statement</b>	RM10 per statement
<b>Foreign Revolving Credit Handling Charge</b>	RM100
<b>Custody of Security Document – Admin Fee</b>	RM10 per unit
<b>For loan origination/annual review</b>	Charges & valuation report based on actual amount charged by agents/ valuer conducting the Searches/ valuation
<b>Equipment Financing</b>	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

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

The following fees are applicable for Corporate / Commercial / SME

<b>Letter of Undertaking / Disclaimer</b>	RM10
<b>Compensation Charges</b>	
- 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
<b>Prepayment Charges (Early Termination)</b>	
- 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	<b>Account Inquiry only</b> RM10.00 per month (Basic Package)
	<b>Account Inquiry &amp; Transactional</b> RM20.00 per month (Basic Plus, Classic 1 & Classic 2 Package) <b>(Not applicable for SMEs)</b>  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 <b>(Effective 01 June 2019)</b>
Training Fee (Classroom)	RM20.00 (one time charge)
Rentas Payment (Local Bank Transfer)	RM4.00 per transaction (for non-SMEs <sup>1</sup> )  RM2.00 per transaction (for SMEs <sup>1</sup> )
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

<sup>1</sup> SMEs refers to Small and Medium Enterprises

<sup>2</sup> Charges not applicable for SMEs

## Other Charges

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