



# Fees & Charges

OCBC Bank (Malaysia) Berhad 199401009721 (295400-W)  
Customer Service: (603) 8317 5000 (Individual) / (603) 8317 5200 (Corporate)

OCBC Al-Amin Bank Berhad 200801017151 (818444-T)  
Customer Service: (603) 8314 9310 (Individual) / (603) 8314 9090 (Corporate)

# Contents

**Rates as of 28 October 2024**

Product / Services	Page No	Product / Services	Page No
1. Current Account, Current Account-i & iQ Account	03	18. Financing: Home Financing-i / Term Financing-i	21
2. Savings Account & Savings Account-i	04	19. OCBC OneCollect & Other Charges	22
3. Foreign Currency Account & Foreign Currency Account-i	04		
4. Foreign Currency Time Deposit Account & Foreign Currency Time Deposit-i	04	Corporate / Commercial / SME	
5. Fixed Deposit & Fixed Deposit Account-i	04	1. Corporate / Commercial / SME Loan (Conventional)	23
6. Cheque Charges	05	2. Corporate / Commercial / SME Financing (Islamic)	25
7. Travelers Cheque (TC)	06	3. Business Internet and Mobile Banking (OCBC Velocity)	27
8. Standing Instruction (SI)	06	4. Other Charges	28
9. Safe Deposit Box & Safe Deposit Box-i	06	5. Trade Finance	29
10. Remittances	07		
11. Debit Card & Debit Card-i	10		
12. Business ATM Card & ATM Charges	11		
13. Cash Financing-i	12		
14. Credit Cards	12		
15. Business Debit Card/i	17		
16. Home / Term Loan and Overdraft	19		
17. Professional Financing	20		



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

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

Half Yearly Service Charge

- if average balance  $\geq$  RM1,000 No Charge
- if average balance  $<$  RM1,000 RM10.00

### iQ Elite Service Charge

- if average balance  $\geq$  RM10,000 No charge
- if average balance RM5,000 to  $<$  RM10,000 RM5.00 per month
- if average balance  $<$  RM5,000 RM10.00 per month

### iQ Basic Service Charge

- if average balance  $\geq$  RM500 No charge
- if average balance  $<$  RM500 RM5.00 per month

### Wafi Service Charge

- if average balance  $\geq$  RM100 No charge
- if average balance  $<$  RM100 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 Balance absorbed & acct closed
- if balance  $>$  RM10 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 Balance absorbed & acct closed
- if balance  $>$  RM10 RM10.00 per year up to 7 years<sup>1</sup>

### Service Charge for Account with Sweep Facilities

- if average balance  $\geq$  RM5,000 No charge
- if average balance  $<$  RM5,000 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  
Request for Statement RM10.00 per month

## Foreign Currency Time Deposit Account & Foreign Currency Time Deposit Account-i

Request for Statement RM10.00 per month

## Fixed Deposit & Fixed Deposit Account-i

Request for Statement RM10.00 per month



<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	RM0.15 per cheque
- Postage (Domestic)	RM5.00 for up to 3 cheque books
- Postage (International)	Depending on destination

### 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)	RM20.00 per request / cheque
- Withdrawal of Stop Payment instruction	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)	RM50.00 per event
- Service charge (Non-Individual)	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	RM0.60 per cheque
- Stamp duty	RM0.15 per cheque
- Service charge for courier	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)
- Postage	Depending on destination
- Stamp duty	RM0.15 per TC

## 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 RM2.00 per transaction  
- Remittance charges Refer to Remittances  
- Postage (if applicable) Depending on destination

### Unsuccessful Standing Instruction (insufficient fund)

- Service charge RM2.00 per unsuccessful attempt

## Safe Deposit Box and Safe Deposit Box-i

### Annual Rental

Small Size	RM260.00 per annum
Medium Size	RM390.00 per annum
Large Size	RM585.00 per annum

<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 ≥ 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 ≥ 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



<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.

## 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.	

## 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.**

## 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	RM75
- 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

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

## Late Payment Charge

## 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 RM50.00
- Card replacement fee (OCBC 365 Mastercard) RM35.00
- Card replacement fee (OCBC Premier Voyage Mastercard - metal) RM500.00
- Card replacement fee (OCBC Premier Voyage Mastercard - rPVC) RM50.00
- 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 for OCBC Premier Private Clients.

## Business Debit Card / 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.

# Home / Term Loan and Overdraft

## Processing Fee

### Late Payment Charge

### Request for Redraw of Loan Facility

### Request for Redemption Statement by customers / lawyers on behalf of customers

### Processing Fee on Loan Statement Request (in addition to half yearly statements)

### Processing Fee on Request of Letters to EPF for withdrawals (applicable to hardcopy and softcopy letters)

### Photostating Title Deed Photostating Legal Documents Photostating Letter of Offer

### Others:

### Certification Fee for ASB/ASW2020 certificate

### Bank Reference Letter

### Audit Confirmation – Administration Fee

- Account balance inquiry
- Involving other information

Requests made through eConfirm.my w.e.f. 1 July 2022

- Account balance inquiry
- Involving other information



Waived

1% per annum (on daily rest basis) on the amount in arrears

RM10.00 per request

RM50.00 per request

RM10.00 per request of additional statement

RM20.00 per request

RM5.00 per title  
RM10.00 per document  
RM10.00 per document

RM100 per certificate

RM10.00

RM20.00 per request  
Additional RM50.00  
(On top of RM20.00, i.e. total RM70.00)

Waived  
RM50.00 per request

## MALAYSIA

### Holding Fee for Shares (Per Counter) Withdrawal of Shares

### Withdrawal of Warrants

### Registration Fees (Share Inwards)

## SINGAPORE

### Transaction Fee

### Safekeeping Fee

### Special Handling Fee Quarter Holding Fee

### CDP Transfer Fee

### Delivery vs Payment Fee

## Professional Financing

### Request for Redraw of Loan Facility

### Processing Fee on Loan Statement Request

*(In addition to half yearly statement)*

RM1.00 per counter per annum  
0.05% of market value  
(Min RM5.00 and Max RM100.00)  
0.1% of market value  
(Min RM5.00 and Max RM1,000.00)  
0.1% of market value  
(Min RM5.00 and Max RM500.00)

i) Up to 1,000 transactions: USD10 per transaction per month  
ii) Above 1,000 transactions: USD8.50 per transaction per month  
0.006% of market value (of portfolio held) per annum  
Additional USD3.50 per transaction  
SGD2 (no share) or SGD15 (with share) every quarter  
SGD10  
SGD3.50

RM10.00 per request

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 further notice  
 - Credit Card source of fund @ merchant discount rate (MDR) of 0.25%

### PayNow QR:

-CASA source of fund – waived until further notice

## 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 / clean cheque service

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

Agent charges

Agent's charges will be imposed and deducted from the cheque proceeds  
 (The Bank is an intermediary and this fee charges is imposed by third party agents)

Postage  
 Stamp duty

Depending on destination  
 RM0.15 per cheque





## 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>	
- Documentation Fees	RM200
- Early settlement fee on fixed rate IHP	Amount prepaid x (CoF levied - 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	1.5% on amount prepaid or min first drawdown 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

**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	<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)
<b>Security Token</b>	
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
Network Transfer (within selected OCBC entities)	Per transaction: RM5.00 (SGD, HKD, CNY, CNH, IDR) RM15.00 (THB, GBP, KRW) <i>For more information, please visit our <a href="#">Network Transfer</a> webpage.</i>
Internal Fund Transfer (within OCBC Bank)	FREE
Bills Payment	FREE
Stop Cheque	RM20.00 per transaction



<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 <sup>2</sup>	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

**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 Finance

Please refer to the link below to learn more about the fees and charges for our trade finance products:

<https://www.ocbc.com.my/personal-banking/help-and-support/general/fees-and-charges>



*\*Charges not applicable for SMEs*