

# Fees & Charges for Credit Cards

<b>Interest-free Period</b>	23 calendar days from statement date if there is no balance carried forward from the previous statement.										
<b>Interest on Purchases</b>	The interest rate for OCBC Credit Cards is 27.78% per annum. If we do not receive full payment by the due date, a minimum charge of \$2.50 a month, calculated from the transaction date, will be billed to your account. If the minimum payment is not received by OCBC Bank by the payment due date, the prevailing interest rate applicable to the outstanding balance in and all new purchases charged to your card account from the date each purchase is made, will be increased to a higher interest rate of 30.78% per annum. This additional interest will be notified to you via statement. This interest rate will revert to the prevailing interest rate as soon as your account is no longer past due in the current and last two months.										
<b>Interest on Cash Advance</b>	28.92% per annum on the amount withdrawn subject to compounding if the monthly interest charge is not received in full by OCBC bank (minimum charge of S\$2.50).										
<b>Minimum Monthly Payment</b>	<p><u>Accounts with Outstanding Amounts within the Credit Limit</u> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount.</p> <p><u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.</p>										
<b>Late Payment Charges</b>	<p><b>Credit Cards:</b> S\$100 if the minimum payment is not received by the payment due date for the transactions on your credit card account.</p> <p><b>Balance Transfer:</b> S\$120 if the minimum payment is not received by the payment due date for the outstanding balance on your balance transfer account.</p>										
<b>Annual Fees</b>	The credit card annual fees will be revised with effect from 1 January 2023. Please refer to <a href="http://www.ocbc.com/cards">www.ocbc.com/cards</a> for the respective credit card annual fees.										
<b>Retrieval Fees</b>	<p>Requests for copies of sales draft and statements are subject to the following charges (inclusive of prevailing GST).</p> <p><b>Sales Draft</b></p> <table> <tr> <td>Copy</td> <td>S\$15 (per copy)</td> </tr> <tr> <td>Original</td> <td>S\$25 (per copy)</td> </tr> </table> <p><b>Statement</b></p> <table> <tr> <td>Current to 2 months</td> <td>FREE</td> </tr> <tr> <td>3 to 12 months</td> <td>S\$6 (per statement)</td> </tr> <tr> <td>More than 12 months</td> <td>S\$33 (per statement)</td> </tr> </table>	Copy	S\$15 (per copy)	Original	S\$25 (per copy)	Current to 2 months	FREE	3 to 12 months	S\$6 (per statement)	More than 12 months	S\$33 (per statement)
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<b>Cash Advance Fee</b>	S\$15 or 8% of amount withdrawn whichever is greater.										
<b>Transaction Activity Fee</b>	A fee of 8% of the transaction amount, or S\$15 (whichever is higher) will be charged on transactions under Merchant Category Code 7995 – being betting transactions, including but not limited to purchase of lottery tickets or casino gambling chips, off-track betting, and wagers at racetracks.										
<b>Overlimit Fee</b>	A fee of \$50 will be charged if the total outstanding balance of all your credit cards exceed your total credit card credit limit at any point of time. This fee will be charged to the credit card with the earliest statement cycle and highest outstanding balance.										
<b>Fees for Foreign Currency Transactions</b>	<p>Foreign currency transactions, other than USD transactions, are converted to USD first before being converted to SGD based on the rate determined by the respective card associations.</p> <p>Until 3 December 2019, all foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (2%) of the foreign transaction amount.</p> <p>From 3 December 2019, all foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (2.25%) of the foreign transaction amount.</p>										

<b>Currency Conversion Fee</b>	An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.
<b>Payment Hierarchy</b>	If full payment is not received by OCBC Bank by payment due date, payment is first applied to the balance that attracts the highest interest rate.
<b>Lost / Stolen Card Liability</b>	S\$100 (For details, refer to clause 9 of ABS Guide on “What You Should Know About Credit Cards” using the following hyperlink <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf</a> )
<b>Card Replacement Fee</b>	Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$32.70 card replacement fee applies from 3 card onwards.  Please refer to <a href="http://www.ocbc.com/cards">www.ocbc.com/cards</a> for the respective credit card replacement fee.
<b>FRANK Card Design Fee</b>	For lost/stolen card or change of card design, card design fee of S\$10 – S\$20 applies. For damaged or faulty card, card design fee of S\$10 – S\$20 applies if you wish to change your card design.
<b>NETS FlashPay Top-up Fee</b>	S\$50 (top-up value); S\$0.25 per automatic top-up (waived till 31 December 2015).
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	



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