Pricing Guide

Banking charges at a glance (Retail)

OSBI Singapore



SGD ACCOUNTS

ACCOUNT CHARGES	BASIC SAVINGS ACCOUNT	SGD SPECIAL SAVINGS	SGD CHECKPLU	KID IS SAVERS
Initial Deposit	SGD 500	SGD 1000	SGD 1000	0
Minimum Monthly Average Balance	SGD 500	SGD 1000	SGD 1000	0
Fall Below Fees (Monthly)	SGD 2	SGD 2	SGD 7.50	0
Early Account Closure Fee (If closed within 6 months)	SGD 30	SGD 30	SGD 30	SGD 20
Monthly Maintenance Fee	0	0	SGD 2	0
Statement of Account (Monthly)	Free	Free	Free	Free
ATM CHARGES		OTHER CHARGES	;	
Replacement of Lost ATM Card	SGD 10	PAST STATEMENT	PAST STATEMENT RETRIEVAL CHARGES	
Transactions at ATM⁵	Free	► Within 1 Year (capped at SGD 50) SGD 20 p		SGD 20 per month
Overseas Cash Withdrawals at SBI ATMs in India	Free	Between 1 to 3 Years		SGD 30 per month
Overseas Cash Withdrawals at Other Bank ATMs	Other Bank Charges Apply	 Between 3 to 6 Years (capped at SGD 250) SGD 50 pe 		SGD 50 per month
Reissuance of Forgotten ATM PIN / Request	SGD 3	 More Than 6 Years (capped at SGD 250) SGD 100 per r 		SGD 100 per month
CHEQUE CHARGES		STANDING INSTRU	CTION	
Cheque Book Issuance - 25 Leaves	SGD 15 (First two	Through Internet Ban	king	Free
Each (Registered Post) Stop Payment of Cheque (Counter)	cheque books free) SGD 30 per instance	► Initial Set-Up (across counter)* S (Including GIRO)		SGD 10
Outward Return (Insufficient		Amendment (Bran	ches)	SGD 5
Funds) - Per Cheque	SGD 40/Cheque	► Failed Standing Instruction (Due to Insufficient Fund) SGD 1		SGD 10
Retrieval of Physical Cheque	SGD 50/Cheque			SGD 50
RETRIEVAL OF IMAGE		Banker's Guarantee (Individual / per)		SGD 300
► Within 1 Year of Clearing	SGD 20	Issuance of Dunlicato	Account	SGD 10 per copy for current year, SGD 50
Between 1 to 3 Years of Clearing	SGD 30	Statement (from branch) per cop		calendar year
Over 3 Years of Clearing	SGD 50	Replacement of Secur	e Device	SGD 20

* No charge for new standing instructions for within SBIS Accounts unde same customer ID (Such as Recurring Deposits or Loan Servicing Accounts)

FCY ACCOUNTS

	USD CURRENT Account	USD CHECKPLUS Account	AUD CURRENT Account	AUD CHECKPLUS Account	GBP CURRENT Account	EUR CURRENT Account
ACCOUNT CHARGES						
Initial Deposit	USD 1000	USD 2000	AUD 1000	AUD 2000	GBP 1000	EUR 1000
Minimum Monthly Average Balance	USD 1000	USD 2000	AUD 1000	AUD 2000	GBP 1000	EUR 1000
Fall Below Fees (Monthly)	USD 5	USD 10	AUD 5	AUD 10	GBP 5	EUR 5
Early Account Closure Fees (If closed within 6 months)	USD 20	USD 50	AUD 10	AUD 50	GBP 10	EUR 10
Maintenance Fee	0	SGD 2 / month	0	AUD 50 / year	0	0
Statement of Account (Monthly)	Free	Free	Free	Free	Free	Free

CHEQUE CHARGES		OTHER CHARGES		
Cheque Book Issuance - 25 Leaves Each (Registered Post)	USD 15 (First two cheque books free)	PAST STATEMENT RETRIEVAL		
	1 · ·	 Within 1 Year (Capped at 50 Currency Units) 	20 per month in the respective currency	
Stop Payment of Cheque (Counter)	USD 30/Instance	 Between 1 to 3 Years (Capped at 150 Currency Units) 	30 per month in the respective currency	
Outward Return (Insufficient Funds) - Per Cheque	USD 40/Cheque	 Between 3 to 6 Years (Capped at 250 Currency Units) 	50 per month in the respective currency	
Retrieval of Physical Cheque	USD 50/Cheque	 More Than 6 Years (Capped at 250 Currency Units) 	100 per month in the respective currency	
RETRIEVAL OF IMAGE		STANDING INSTRUCTION		
		Initial Set-Up	SGD 5	
► Within 1 Year of Clearing	USD 20	Amendment (Branches)	SGD 5	
Between 1 to 3 Years of	USD 30	 Failed Standing Instruction (Due to Insufficient Fund) 	SGD 10	
Clearing		Letter of Reference	SGD 50	
 Over 3 Years of Clearing 	USD 50	Banker's Guarantee (Individual / per)	USD 300	
		Issuance of Duplicate Account Statement (from branch)	USD 10 per copy for current year, USD 50 per copy beyond calendar year	
		Replacement of Secure Device	SGD 20	

Remittance

INR / LKR / BDT

	SGD TO INR	USD TO INR	SGD TO LKR / BDT
INR Remittance to India Through INB / eRemit	Free	Free	N.A.
Branch / Kiosk Upto INR 100,000 INR 100,000 and above	SGD 5 Free	USD 5 Free	SGD 5 SGD 5
ATM	Free	N.A.	N.A.
INR DD Payable in India	SGD 20	USD 15	N.A.
Ezy Remit Outlet	SGD 5	N.A.	SGD 5

OUTWARD REMITTANCES

OVERSEAS (Other than INR / LKR / BDT)

	TELEGRAPHIC TRANSFERS (TT)	DEMAND DRAFT (DD)**
Debit to SGD Account: SGD Remittance	0.125% (Minimum SGD 20, Maximum SGD 350) + Cable Charges (SGD 30)	N.A.
Debit to SGD Account: FCY Remittance	0.125% (Minimum SGD 20, Maximum SGD 175) + Cable Charges (SGD 30)	0.125% (Minimum SGD 20, Maximum SGD 175)
Debit to FCY Account: FCY Remittance in same currency	0.125% (Minimum USD 15, Maximum USD 250) + Cable Charges (USD 20)	0.125% (Minimum USD 15, Maximum USD 250)
Debit to FCY Account: FCY Remittance with exchange	0.125% (Minimum USD 15, Maximum USD 125) + Cable Charges (USD 20)	0.125% (Minimum USD 15, Maximum USD 125)
DD Cancellation DD Stop Payment DD Revalidation Tracers		SGD 10 + Cable Charges SGD 30 (if applicatble) + Other Bank Fees (Equivalent FCY in case of debit to FCY account)
TT Tracers	SGD 10 + Cable Charges SGD 30 + Other Bank Fees (Equivalent FCY in case of debit to FCY account)	

Only Cable Charges apply if Proceeds of Fixed Deposits are transferred to Customer's own account with other bank ** DD issued only in INR/USD/EURO payable in India

LOCAL TRANSFERS (for Account holders only)

	MEPS (SGD)	CASHIERS ORDER	GIRO	USD TT
Issuance	SGD 20	SGD 5	FREE	USD 10 + Cable Charges USD 20 + Other Bank Fees
Cancellation / Stop Payment / GIRO Outward Return	N.A.	SGD 10	SGD 10	USD 10

Overseas Outward Remittance Charges apply for Local Transfers in currencies other than SGD/USD

INWARD REMITTANCES

	π	DD
Credit to an Account with the Bank (Local / Overseas)	Free	Free
Credit to Account in Another Bank (received from SBI branch overseas)	0.125%(Minimum SGD 20, Maximim SGD 100) + MEPS	N.A.
OTHER CHARGES		
Remittances Transaction Statement	SGD 10 Per Page	

Miscellaneous

CASH SERVICES	
Bulk Cash Deposit	First 500 pieces Free Thereafter SGD 2 per 100 pieces
Coin Deposit (Branch)	SGD 2 (Per 200 Pieces)
Coin Withdrawal	SGD 2 (Per 200 Pieces)
Coin Exchange	SGD 2 Per SGD 50 Note or Part Thereof
USD Bank Notes Deposit / Withdrawal	1.5% (Minimum USD 10)
NRI SERVICES	
Attestation of NRI Related Documents	SGD 20 (Free for Account Holders)
Home Loan Attestation	SGD 25 (Free for Account Holders)
Courier Charges	SGD 25

OVERSEAS CHEQUE COLLECTION CHARGES

	OVERSEAS CHEQUE COLLECTION	CHEQUE COLLECTION - RETURN CHEQUE
Overseas Cheque Collection	0.125% (Minimum SGD 10/USD 10,	0.125% (Minimum SGD 5/USD 5,
Charges	Maximum SGD 300 / USD 300) + Postage	Maximum SGD 50 / USD 50)

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to \$\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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