

Prestigious Wealth Management Pricing Guide

DEPOSIT & ACCOUNT SERVICES	
Account Services	
Singapore Dollar Savings Account	Prestigious Wealth Management
Minimum Initial Deposit	S\$1,000
Account Service Charge	S\$2 (If monthly average balance falls below S\$2,000)
Early Account Closure Fee	S\$30 (If account is closed within the first 6 months)
Singapore Dollar Current Account	
Minimum Initial Deposit (Individual)	S\$200
Account Service Charge (Individual)	S\$7.50 (If monthly average balance falls below S\$200)
Incidental Overdraft	Prime Rate + 5% with a minimum charge of S\$10
Early Account Closure Fee	S\$30 (If account is closed within the first 6 months)
Multi-Currency Savings Account	
Minimum Initial Deposit	S\$200
Account Service Charge	S\$3 (applicable to SGD sub-account) If monthly average SGD sub-account balance falls below S\$200
Early Account Closure Fee	S\$30 (If account is closed within the first 6 months)
Minimum Assets Under Management (AUM)	S\$150 (If AUM falls below S\$350,000 on quarterly basis)
Foreign Currency Current Account	
Respective Currencies In Its Minimum Initial Deposit AND Minimum Monthly Balance Amount	Respective Currencies' Account Service Charge
USD 2,000 (Individual)	USD 6.50
RMB 10,000	RMB 50
EUR 2,000	EUR 5
NZD 3,000	NZD 5
AUD 3,000	AUD 5
CAD 3,000	CAD 5
CHF 3,000	CHF 5
GBP 1,000	GBP 5
JPY 200,000	JPY 750
HKD 10,000	HKD 55
Monthly Incidental Overdraft Interest	
RMB	Prevailing Market Rate
USD	Prime Rate + 5% (Minimum USD 5)
EUR	Prevailing Market Rate (Minimum EUR 5)
NZD	Prevailing Market Rate (Minimum NZD 10)
AUD	Prevailing Market Rate (Minimum AUD 10)
CAD	Prevailing Market Rate (Minimum CAD 10)
CHF	Prevailing Market Rate (Minimum CHF 10)
GBP	Prevailing Market Rate (Minimum GBP 5)
JPY	Prevailing Market Rate (Minimum JPY 800)
HKD	Prevailing Market Rate (Minimum HKD 50)
Early Account Closure Fee	S\$30 (If account is closed within the first 6 months)

Singapore Dollar Time Deposit	
Minimum Initial Deposit	S\$5,000
Tenor	7-day, 1 to 12, 18, 24, 36-month (Shorter tenor is available, subject to higher minimum initial deposit.)
Withdrawal Before Maturity	No penalty charge other than 7-day
Foreign Currency Time Deposit	
Minimum Initial Deposit	
RMB	RMB 3,000
USD	USD 2,000
EUR	EUR 5,000
NZD	NZD 5,000
AUD	AUD 5,000
CAD	CAD 5,000
GBP	GBP 2,000
JPY	JPY 500,000
HKD	HKD 50,000
Tenor	1 to 12, 18, 24-month for USD 1 to 12, 18, 24, 36, 60-month for RMB 1 to 6-month for all other currencies. (Shorter tenor is available, subject to higher minimum initial deposit.)
Withdrawal Before Maturity	Penalty charges apply and are subject to change
Withdrawal Before Maturity (For RMB Time Deposit only)	No penalty charge
Cash & Coin Services	
Cash Deposit	
Charges on Bulk Cash Deposit (applicable to deposits with notes of denominations smaller than S\$100)	
Every S\$10,000 or Part Thereof*	S\$5
(*Waived for first S\$20,000 deposit with notes of S\$50 denomination)	
Coin Services	
Coin Deposit	S\$5 for every 1,000 pieces or part thereof
Coin Exchange	S\$1 for every S\$50 or part thereof
PAYMENT	
Cheque Services	
Cheque	
Issuance of SGD Cheque Book	S\$15 per book
SGD Cheque issuance	S\$1 per cheque
SGD Cheque deposit	Free until further notice
Issuance of USD Cheque Book	USD 15 per book
USD Cheque issuance	USD 1 per cheque
USD Cheque deposit	Free until further notice
Retrieval of Cheque image	Charge per cheque
Within 1 year	S\$20 (inclusive of GST)
1 to 3 years	S\$30 (inclusive of GST)
More than 3 years	S\$50 (inclusive of GST)
Loss of Cheque Book	S\$30
BOC's Returned Cheque	
Stop Payment	S\$30 or USD 30
Insufficient Funds	S\$40 or USD 40
Technical Reason	S\$10
Direct Marked Cheque (Available at Main Branch, North and Katong Sub-Branch from Monday to Friday before 1pm)	S\$90

Foreign Cheque Collection	
Deposit of Postal Cheque / Money Order	S\$1
Deposit of Outport Cheque	0.125% (minimum S\$10 equivalent, maximum S\$100 equivalent) + postage(S\$5, additional courier charges apply if required)
Outward Remittances	
Telegraphic Transfer & Demand Draft*	
Debit from SGD Account	0.0625% (Subject to a minimum charge of S\$5 or a maximum charge of S\$50)
Debit from Foreign Currency Account (Individual)	0.0625% (Subject to a minimum charge of S\$9 or a maximum charge of S\$500)
*Cable charges apply and you may incur agent banks' charges for Outward Remittance	
Cashier's Order	
Self-Payable - first piece	Waived
Self-Payable - subsequent pieces	Waived
Payable to 3rd Party	Waived
Replacement of Lost Cashier's Order / Cancellation / Stop Payment	S\$10 per piece
RMB Pre-settlement Remittances	
RMB Remittance Amendment	S\$10
MEPS (MAS Electronic Payment System)	
MEPS (SGD Local Payment)	S\$20
Other Charges	
Cable Charges for Remitting to Mainland China	S\$10 equivalent
Cable Charges for Remitting to Other Countries Outside of Mainland China	S\$15 equivalent
Tracer Investigation	S\$30 equivalent (inclusive of GST)
Report Loss of Demand Draft / Amendment / Refund / Cancellation of Instruction	S\$30 equivalent
Inward Remittances	
Credit to Account	
via MEPS	Free
via Demand Draft	Free
via Telegraphic Transfer	Free
Standing Order & GIRO	
Salary Crediting	
Credit to BOC account	N.A.
Credit to non-BOC account	N.A.
Cancellation due to insufficient funds	N.A.
Cancellation / Stop-Payment / Amendment	N.A.
Other Standing Order & GIRO Services	
Handling Charge	S\$10 per application
Processing Charge	S\$0.50 per item (subject to a minimum charge of S\$10)
Return due to insufficient funds	S\$10 per item
Admin Charge for Cancellation or Amendment	S\$2 for each instruction per application

SERVICE CHARGE	
Charges on All Foreign Currency Cash Transactions (Commission-in-lieu)	
USD	1% (subject to a minimum charge of USD 10)
GBP	1% (subject to a minimum charge of GBP 10)
AUD	2% (Subject to a minimum charge of AUD 20)
HKD	2% (subject to a minimum charge of HKD 100)
EUR	1% (subject to a minimum charge of EUR 10)
Safe Deposit Box	
Normal Safe Deposit Box Annual Rental*	
Extra Small Box 4" x 5" x 20"	S\$163.50 w/GST (S\$150.00)
Small Box 4" x 8" x 20"	S\$218.00 w/GST (S\$200.00)
Medium Box 5" x 10" x 20"	S\$327.00 w/GST (S\$300.00)
Large Box 8" x 8" x 20"	S\$436.00 w/GST (S\$400.00)
Extra Large Box 16" x 17" x 20"	S\$872.00 w/GST (S\$800.00)
*Please note that varying sizes are available at different branches.	
Private Vault	S\$4,905.00 w/GST (S\$4,500.00)
Overdue Rental Charges	S\$20
Key Deposit (Normal / Private Vault)	S\$150 / S\$300
Loss of Key & Break Open Box	
Loss of 1 key	S\$163.50 w/GST (S\$150.00)
Loss of 2 keys / Break Open Box	S\$272.50 w/GST (S\$250.00)
Miscellaneous	
Document & Statement Retrieval Charge	
Within 2 months	Waived
Current year	Waived
1 to 3 years	Waived
More than 3 years	Waived
Debit Card	
Cash withdrawal of foreign currency through the following issuer's ATM network	
- MasterCard	2% of withdrawal amount per transaction (minimum charge is S\$5 and the maximum charge is S\$60.)
- UnionPay	RMB 20 / S\$4 per transaction
Enquiry of account balance via UnionPay's overseas ATM network	RMB 4 / S\$0.80 per transaction
Fees for cash withdrawal through BOC branches in Mainland China	1% of withdrawal amount (The minimum charge is at S\$5 and maximum charge is at S\$20.)
Fees for foreign currency transactions	1.5% of transaction amount Note: MasterCard / UnionPay Cross-border fee: Additional 1% / 0.6 % of transaction amount respectively
Card Replacement	Waived
PIN Replacement	Waived
Banker's Guarantee	1% p.a. (subject to a minimum charge of S\$100)
Loss of eToken / replacement	Waived
Other Charges	
Audit Confirmation	Waived
Certificate of Balance / Letter of Reference	S\$10 equivalent per copy
Postage for Registered Mail	S\$10 equivalent (inclusive of GST)
Courier Charges	
Handling Fees	S\$5 (inclusive of GST)
Courier Charges	At cost
Loss of Savings Passbook / Receipt Replacement Fee	Waived
PIN Replacement (TBS)	Waived