

**Singapore Branch**

(Incorporated in Japan with limited liability)  
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## Schedule of Bank Charges

9th Dec 2019

1. This schedule supersedes all past issues and are subject to changes, amendments and cancellation at the discretion of our Bank without prior notice to customers.
2. Any out-of-pocket expenses will be charged in addition to the stipulated commissions and charges stated in this schedule.
3. Any charges in foreign currency which are not described in this schedule will be calculated according to its Singapore dollars equivalent based on our Bank's rates.
4. Bank charges in this schedule are not capped with a maximum amount unless otherwise stated.
5. In addition to our Bank's Terms and Conditions Governing Accounts, all accounts and transactions are governed by and subject to the Bye-Laws and Regulations of the Association of Banks in Singapore.

**I CURRENT ACCOUNT****1 CURRENT ACCOUNT**

Credit Balance	-----	No interest
Overdrawn	-----	2% above prevailing Prime Rate or Cost of Funds as Interest and S\$50 handling charge
Chequebook Charges		
a) For SGD Account	-----	S\$10 per chequebook
b) For USD Account	-----	US\$10 per chequebook
Surcharge for Express Printing	-----	S\$ 1
Stop Payment of Cheque	-----	S\$20 per cheque
Cheque Returned	-----	S\$25 per cheque *If cheque is returned due to insufficient funds, 2% above prevailing Prime Rate is additionally applied to overdrawn amount.
Marked Cheque	-----	S\$100 per cheque

**2 INTERBANK GIRO**

Received for Credit / Debit of Account with us	-----	Free
Debit Giro Returned	-----	S\$25 per item
Standing Order Payment	-----	S\$2 per item

**3 CASHIER'S ORDERS**

Issuance	-----	S\$20 per Cashier's Order
Stop Payment	-----	S\$20 per Cashier's Order

**4 FIXED DEPOSIT**

Interest Rate	-----	Quote on application
Penalty for Premature Withdrawal	-----	Subject to market condition and S\$20 handling charge

**5 DRAWINGS**

a) From SGD Account		
o In Singapore Dollar Notes	-----	Free
o In Singapore Dollar Coins	-----	S\$ 5 per every S\$ 50 or part thereof
b) From Foreign Currency Account		
o In Singapore Dollars	-----	At prevailing Currency Notes Bank Buying Rate

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**6 DEPOSITS**

## a) To SGD Accounts

- o In Singapore Dollar Notes ----- Free
- o In Singapore Dollar Coins ----- S\$ 5 per every S\$ 50 or part thereof

## b) To Foreign Currency Account

- o In Singapore Dollars ----- At prevailing Currency Notes  
Bank Selling Rate
- o In USD Cheque ----- 1/8% commission  
(Minimum S\$20)

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**7 CHEQUE RETRIEVAL**

- a) For Current Month ----- S\$20 per copy
- b) For Past Month Cheque ----- S\$30 per copy

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**8 DORMANT ACCOUNT**

- a) For SGD Account ----- S\$20 per month
- b) For Foreign Currency Account ----- Foreign Currency equivalent to S\$20 pm

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**9 Fall Below Fee**

- a) For SGD Account ----- S\$50 per month  
Minimum Outstanding Balance Requirement  
S\$10,000
- b) For USD Account ----- US\$40 per month  
Minimum Outstanding Balance Requirement  
US\$8,000

## Note:

\*Fall Below Fee is applicable to saving account as well.

\*\*Fall Below Fee is applicable if monthly average balance falls below the required minimum outstanding balance.

## II REMITTANCES

Note:

All remittance transactions are subject to cable charges, postages and any out-of-pocket expenses (if applicable)

### 1 DEMAND DRAFT DRAWN ON US

- |  |       |   |
|--|-------|---|
| a) Inward Collection                               |       |   |
| o In Foreign Currency                              | ----- | 1/8% handling commission (Minimum S\$30)<br>1/8% handling commission in lieu of exchange<br>(Minimum S\$30) |
| o In SGD   | ----- | 1/8% handling commission (Minimum S\$30)  |
| b) USD and SGD Presented<br>Through Local Clearing | ----- | Free  |
| c) Encashment Over Counter SGD                     | ----- | 1% commission (Minimum S\$30)   |

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### 2 INCOMING REMITTANCES

- |   |       |  |
|---|-------|--|
| a) Credit to our customer's account with us         | ----- | Free                                     |
| b) Payment to beneficiary's account with other bank |       |  |
| o In SGD via MEPS                                   | ----- | S\$30 per item                           |
| o In SGD Cross Border                               | ----- | 1/8% handling commission (Maximum S\$95) |
| o In Foreign Currency                               | ----- | 1/8% handling commission (Maximum S\$95) |
| c) Encashment Over The Counter                      |       |  |
| o In SGD  | ----- | S\$30 per item                           |

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### 3 OUTWARD REMITTANCES

- |  |       |  |
|--|-------|--|
| a) Demand Draft / Telegraphic Transfers                          |       |  |
| o Debit from our customer's account<br>with us                   | ----- | 1/8% handling commission (Minimum S\$20)<br>1/8% commission in lieu of exchange<br>(Minimum S\$20) |
| o Walk in customer<br>* Payment by SGD Cash                      | ----- | 1/8% handling commission (Minimum S\$30)   |
| b) MEPS Payment  | ----- | S\$10 per item   |
| c) Cancellation of Demand Draft                                  | ----- | S\$30 per item (Cable Charge is applicable)  |
| d) Amendment / Cancellation /<br>Enquiry of Telegraphic Transfer | ----- | S\$40 per SWIFT  |

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### 4 STANDING ORDER

- |        |       |                  |
|--------|-------|------------------|
| Set up | ----- | S\$30 per set up |
|--------|-------|------------------|

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### 5 INTERNAL TRANSFER

- |                                  |       |      |
|----------------------------------|-------|------|
| a) Transfer between own account  | ----- | Free |
| b) Transfer to 3rd party account | ----- | Free |

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### 6 CHARGES

- |                 |       |   |
|-----------------|-------|---|
| a) Cable Charge | ----- | S\$40 per item                                |
| b) Postage      | ----- | Subject to weight and destination of the mail |

**Note:**

All bill transactions are subject to cable charges, postages & out-of-pocket expenses (if applicable).

**1 EXPORTS**

a) LC/SBLC/BG Advising / Amendment	-----	S\$50 per item
b) LC/SBLC Confirmation	-----	Subject to quotation (Minimum S\$100)
c) LC Transfer		
o LC Transfer Commission / Increase in Amount	-----	1/8% commission on transferred amount (Minimum S\$100)
o Amendment for Others	-----	S\$100 flat
d) Bills under LC		
o Handling Commission	-----	1/8% commission on bill amount (Minimum S\$100)
o Countersigning of customers' Letter of Indemnity	-----	1/8% commission on bill amount (Minimum S\$100)
e) Documentary Collection (DP/DA)		
o Handling Commission	-----	1/8% commission on bill amount (Minimum S\$100)
o Documents delivered free of payment (From either dispatching party or consigned)	-----	1/8% commission on bill amount (Minimum S\$100)
o Unpaid or Recalled Collections	-----	1/8% commission on bill amount (Minimum S\$100)

**2 IMPORTS**

a) LC Issuance / Amendment		
o LC issuance	-----	1/8% commission per month on L/C amount (Minimum 1/4% or S\$100)
o Cable Charge	-----	S\$100 (or US\$70 if bill amount is in US\$)
o LC Amendment		
* Extension of validity date	-----	1/8% commission per month on L/C amount from original expiry date to new expiry date (Minimum S\$100)
* Increase in amount of Letter of Credit	-----	1/8% commission per month on increased amount (Minimum S\$100)
* Any other amendment	-----	S\$100 flat

b) SBLC/BG Issuance / Amendment

- o Issuance/Amendment ----- Subject to quotation (Minimum S\$100)
- o Cable Charge ----- S\$150 (or US\$110 if bill amount is in US\$)

c) Drawing under LC

- o Acceptance of Usance Bill ----- Subject to quotation (Minimum S\$100)
- o Commission In Lieu of Exchange ----- 1/8% commission on bill amount (Minimum S\$100)
- o Handling Commission for bills drawn under our local restricted Letter of Credit ----- Subject to quotation (Minimum S\$100)
- o Discrepancy fee ----- S\$100 (or US\$70 if bill amount is in US\$)
- o Excess drawing ----- Subject to quotation (Minimum S\$100)
- o Drawing against expired L/C ----- Subject to quotation (Minimum S\$100)

d) Documentary Collection(DP/DA)

- o Handling Commission ----- 1/8% commission on bill amount (Minimum S\$100)
- o Commission In Lieu of Exchange ----- 1/8% commission on bill amount (Minimum S\$100)
- o Documents delivered free of payment (From either dispatching party or consigned) ----- 1/8% commission on bill amount (Minimum S\$100)
- o Unpaid or Recalled Collections ----- 1/8% commission on bill amount (Minimum S\$100)

e) Shipping Guarantee

- o Under LC ----- 1/8% commission on guaranteed amount (Minimum S\$100)
- o Under Documentary Collection ----- 1/8% commission on guaranteed amount (Minimum S\$100)
- o Unredeemed Shipping Guarantees ----- If Shipping Guarantee is not returned for cancellation after 30 days from the date of issue, 1/8% commission on guaranteed amount per month, min S\$50

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**3 Clean Cheque Collection**

- a) Clean Payment of Cheques / Drafts (For Export/Import) ----- 1/8% commission on cheque /draft amount (Minimum S\$100)
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**4 OTHERS**

a) Local Postage	-----	Import S\$5 Export S\$10
b) Cable Charge (including tracer)	-----	S\$30 (or US\$20 if bill amount is in US\$)
c) Courier	-----	Subject to weight and destination

Note:

\*For Export LC, no commission will be refunded when a credit is cancelled or expired totally or partially unused.

\*\*For Import LC , commission shall be collected at time the Letter of Credit is issued. No commission to be refunded when a credit is cancelled or expired totally or partially unused.

\*\*\*Commission-in-lieu of exchange is applicable where foreign currency trade transactions are settled without foreign currency conversion.

**IV FOREIGN EXCHANGE**

Transaction effected at market rates.  
Cost of cable for customer account.

**V OTHERS**

Audit Confirmation / Certificate of Balance	-----	Account Holder: S\$30 per request Non account holder +7% GST
Retrieval of Statement & Transactional Advice	-----	S\$20 per copy