

Schedule of Bank Charges

1 July 2026

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.

CURRENT ACCOUNT

Credit Balance	-----	No interest
Overdrawn	-----	2% above prevailing Prime Rate or Cost of Funds as Interest and S\$50 handling charge

DORMANT ACCOUNT

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

FALL BELOW FEE

Applicable when monthly average balance falls below the required minimum outstanding balance for both current and saving accounts

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

FIXED DEPOSIT

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

CHEQUE SERVICES

Stop Payment of Cheque	-----	S\$30 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
Cheque Retrieval		
a) For Current Month	-----	S\$20 per copy
b) For Past Month Cheque	-----	S\$30 per copy
Foreign Currency Cheque deposit		
a) In USD Cheque	-----	1/8% Commission of the Cheque amount (Min. SGD 20.00 with no Max. capped)

CASHIER's ORDER

Stop Payment	-----	S\$30 per Cashier's Order
Cancellation	-----	S\$ 5 per Cashier's Order

REMITTANCES

Note:

All remittance transactions are subject to cable charges, postages and any out-of-pocket expenses (if applicable)
Additional S\$30 over-the-counter per-transaction fee applies for all original or fax application.

1 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)

2 OUTWARD REMITTANCES

a) Telegraphic Transfers		
o Debit from our customer's account with us	-----	1/8% handling commission (Minimum S\$20) 1/8% commission in lieu of exchange (Minimum S\$20)
b) FAST/PayNow Payment	-----	S\$1 per item
c) MEPS Payment	-----	S\$30 per item
d) GIRO	-----	S\$0.30 per item
e) Standing Order (GIRO)	-----	S\$ 2 per item
f) Amendment / Cancellation / Enquiry of Telegraphic Transfer	-----	S\$40 per SWIFT
g) Cancellation (GIRO)	-----	S\$ 5 per item
h) Debit Giro Returned Items	-----	S\$25 per item *If GIRO is returned due to insufficient funds, 2% above prevailing Prime Rate is additionally applied to overdrawn amount.

3 INTERNAL TRANSFER

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

4 CHARGES

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

TRADE BILLS

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 or US\$40 per item
b) LC/SBLC Confirmation	-----	Subject to quotation (Minimum S\$100 or US\$80)
c) LC Transfer		
o LC Transfer Commission / Increase in Amount	-----	1/8% commission on transferred amount (Minimum S\$100 or US\$80)
o Commission In Lieu of Exchange	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Amendment for Others	-----	S\$100 or US\$80 flat
d) Bills under LC		
o Handling Commission	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Commission In Lieu of Exchange	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Countersigning of customers' Letter of Indemnity	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
e) Documentary Collection (DP/DA)		
o Handling Commission	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Commission In Lieu of Exchange	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Documents delivered free of payment (From either dispatching party or consigned)	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Unpaid or Recalled Collections	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)

2 IMPORTS

a) LC Issuance / Amendment		
o LC issuance	-----	1/8% commission per month on L/C amount (Minimum 1/4% or S\$100 or US\$80)
o Cable Charge	-----	S\$100 or US\$80
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 or US\$80)
* Increase in amount of Letter of Credit	-----	1/8% commission per month on increased amount (Minimum S\$100 or US\$80)
* Any other amendment	-----	S\$100 or US\$80 flat
b) SBLC/BG Issuance / Amendment		
o Issuance/Amendment	-----	Subject to quotation (Minimum S\$100 or US\$80)
o Cable Charge	-----	S\$150 or US\$120
c) Drawing under LC		
o Acceptance of Usance Bill	-----	Subject to quotation (Minimum S\$100 or US\$80)
o Commission In Lieu of Exchange	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Handling Commission for bills drawn under our local restricted Letter of Credit	-----	Subject to quotation (Minimum S\$100 or US\$80)
o Discrepancy fee	-----	S\$100 (or US\$80 if bill amount is in US\$)
o Excess drawing	-----	Subject to quotation (Minimum S\$100 or US\$80)
o Drawing against expired L/C	-----	Subject to quotation (Minimum S\$100 or US\$80)
d) Documentary Collection(DP/DA)		
o Handling Commission	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Commission In Lieu of Exchange	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Documents delivered free of payment (From either dispatching party or consigned)	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
o Unpaid or Recalled Collections	-----	1/8% commission on bill amount (Minimum S\$100 or US\$80)
e) Shipping Guarantee		
o Under LC	-----	1/8% commission on guaranteed amount (Minimum S\$100 or US\$80)
o Under Documentary Collection	-----	1/8% commission on guaranteed amount (Minimum S\$100 or US\$80)
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 or US\$40

TRADE BILLS

3 CLEAN CHEQUE COLLECTION

a) Clean Payment of Cheques / Drafts (For Export/Import)	-----	1/8% commission on cheque/draft amount (Minimum S\$100 or US\$80)
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4 OTHERS

a) Local Postage	-----	Import S\$14 (or US\$12 if bill amount is in US\$) Export S\$14 (or US\$12 if bill amount is in US\$)
b) Cable Charge (including tracer)	-----	S\$30 (or US\$20 if bill amount is in US\$)
c) Courier	-----	Subject to weight and destination
d) Cancellation fee for Trade Transactions	-----	S\$100 (or US\$80) per transaction

Note:

- i. For Export & Import LC, no commission will be refunded when a credit is cancelled or expired totally or partially unused.
- ii. For Import LC, commission shall be collected at time the Letter of Credit is issued.
- iii. Commission-in-lieu of exchange is applicable where foreign currency trade transactions are settled without foreign currency conversion.
- iv. Conversion rate for SGD/USD is only applicable to minimum and flat charges, postage and cable when payable in USD. Other currencies are payable at prevailing exchange rates on date of transaction.

FOREIGN EXCHANGE

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

SMAR&TS - SMBC ELECTRONIC BANKING

a) Registration fee	-----	S\$100
Bank report only	-----	Free
b) Monthly fee	-----	S\$100
Bank report only	-----	Free

Notes:

SMAR&TS has other optional services and fees may be applied to some services. Please contact your Relationship Manager for further details.

ACCOUNT AND STATEMENT SERVICE CHARGES

Audit Confirmation	-----	Account Holder:	S\$200 per request
		Non Account Holder:	S\$200 per request + GST

Note:

Applicable to audit confirmation requests received via non online platform, such as email and/or post.

Certificate of Balance	-----	Account Holder:	S\$50 per request
		Non Account Holder:	S\$50 per request + GST

Retrieval of Statement & Transactional Advice	-----	S\$20 per copy
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Letter of Reference	-----	S\$25 per standard letter S\$50 per non-standard letter
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