



PRICING SCHEDULE

Confidential

PRICING SCHEDULE

CURRENT ACCOUNT (SGD)

Minimum Balance Fee

Personal Account	S\$10 per month if average balance is less than S\$10,000
Corporate Account	S\$20 per month if average balance is less than S\$10,000

Interest

Overdraft	Subject to agreed Terms and Conditions (Min. debit interest S\$20)
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Incidental Overdraft	Prime + 4% (min debit interest S\$20)
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Early Account Closure Fee (if account closed within 6 months)	S\$30
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Cheque Book	No charge
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Direct Marked Cheque

Cheque drawn on other banks	S\$100 per cheque
Cheque drawn on HL Bank	S\$30 per cheque

Outward Return Cheque

Due to insufficient funds	S\$40 per cheque
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Cashier's Order Application

Payable to account holder	S\$5
Payable to third party	S\$10
Replacement/Cancellation of Cashier's Order	S\$10

Stop Payment	S\$20 per item
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Standing Instructions

Commission	S\$20 per transaction plus other incidental charges
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Revision or cancellation (3 days advance notice is required)	S\$30
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SAVINGS (SGD)

Minimum Balance Fee	S\$10 per month if average monthly balance is below S\$1,000
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Early Account Closure Fee (if account closed within 6 months) from account opening date	S\$30
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FIXED DEPOSIT (SGD)

Tenor	Minimum Placement
Overnight	S\$1 million
1 week	S\$50,000
1 mth to 24 mths	S\$50,000

(Minimum placement is subject to changes without notice)

Note: Premature withdrawal of deposits shall be at the Bank's sole discretion and on such terms as the Bank may impose, including but not limited to the levying of premature withdrawal charges. The Bank may at its sole discretion pay interest on deposits prematurely withdrawn for such time periods and on such rates as the Bank may determine, less such charges as the Bank may impose.

FOREIGN CURRENCY DEPOSITS

FIXED DEPOSIT

Fixed Deposit placements via:

Telegraphic Transfer	No charge
Demand Draft	1/8% handling commission (Min.S\$20, Max. S\$100) a) Draft sent for collection and funds credited only upon receipt of clearing proceeds. b) Charges levied by Drawee Bank or Collecting Bank overseas will be for customer's account. c) Courier charge for draft sent on collection (S\$20 per item to Malaysia & up to S\$40 to other destinations)
USD Cheque (drawn on local USD Clearing Members)	US\$10 per item
Foreign Currency Notes	1% handling commission (Min .US\$30 or its equivalent)

Fixed Deposit Withdrawals via:

Telegraphic Transfer Payable to account holder	Cable charge only
Payable to third party	1/8% handling commission (Min S\$30, Max S\$300) plus cable charge
Demand Draft Payable to account holder	No charge for one demand draft. Second demand draft at 1/8% handling commission (Min. S\$30, Max .S\$300)
Payable to third party	1/8% handling commission (Min. S\$30, Max. S\$300)
Foreign Currency Notes	1% handling commission (Min.US\$30 or its equivalent)

Note: Premature withdrawal of deposits shall be at the Bank's sole discretion and on such terms as the Bank may impose, including but not limited to the levying of premature withdrawal charges. The Bank may at its sole discretion pay interest on deposits prematurely withdrawn for such time periods and on such rates as the Bank may determine, less such charges as the Bank may impose.

CALL DEPOSIT

Call Deposit Account can be opened in most major currencies.

Currency	*Average Monthly Bal.	*Charges
United States Dollar	10,000	US\$20
Sterling Pound	5,000	GBP10
Australian Dollar	10,000	AUD20
Hong Kong Dollar	50,000	HKD200
New Zealand Dollar	10,000	NZD30
EURO	5,000	EUR20
Japanese Yen	1,000,000	JPY2,000

(Minimum deposit amount is subject to changes without notice)

*Service charges on Call Deposit Accounts if balance is less than the minimum stipulated amount

Charges based on average monthly balance and shall be converted at prevailing exchange rate

**Deposits via:
Telegraphic Transfer**

No charge

Demand Draft

1/8% handling commission (Min S\$20, Max S\$100)
 a) Draft sent for collection and funds credited only upon receipt of clearing proceeds.
 b) Charges levied by Drawee Bank or Collecting Bank overseas will be for customer's account.
 c) Courier charge for draft sent on collection (S\$20 per item to Malaysia & up to S\$40 to other destinations)

USD Cheque
(drawn on local USD Clearing Members)

US\$10 per item

Foreign Currency Notes

1% handling commission (Min .US\$30 or its equivalent)

Withdrawals via:

Telegraphic Transfers
Payable to account holder and third party

1/8% handling commission (Min.S\$30, Max. S\$300) plus cable charge.

In addition:
1/8% commission in lieu of exchange (Min.S\$30, Max S\$1,000), where applicable.

Demand Draft
Payable to account holder and third party

1/8% handling commission (Min.S\$30, Max. S\$300)

In addition:
1/8% commission in lieu of exchange (Min.S\$30, Max S\$1,000), where applicable.

Transfer of Funds

Equivalent to USD20

Foreign Currency Notes

1% handling commission (Min. US\$30 or its equivalent)

Early Account Closure Fee
(if account closed within 6 months)

S\$30 or its equivalent

Standing Instructions

Commission S\$20 or its equivalent per transaction plus other incidental charges

Revision or cancellation
(3 days advance notice is required) S\$30 or its equivalent

REMITTANCES**INWARD REMITTANCES****In Singapore Dollars****Incoming MEPs or Telegraphic Transfer**

Credit account holder No charge

Encash by non-account holder
(strictly for inward funds from HLBB,
with specific instruction to pay upon
proper identification of beneficiary) 0.5% handling commission (Min.S\$50)

In Other Currencies**Incoming Telegraphic Transfer**

Credit account holder No charge

Encash by non-account holder
(strictly for inward funds from HLBB,
with specific instruction to pay upon
proper identification of beneficiary) 1% handling commission (Min.US\$30 or its equivalent)
(payment in foreign currency notes is subject to availability)

Demand Draft

Credit account holder 1/8% handling commission (Min S\$20, Max S\$100)
a) Draft sent for collection and funds credited only upon receipt of clearing proceeds.
b) Charges levied by Drawee Bank or Collecting Bank overseas will be for customer's account.
c) Courier charge for draft sent on collection
(S\$20 per item to Malaysia & up to S\$40 to other destinations)

OUTWARD REMITTANCES

MEPS	S\$15 for amount above S\$50,000 S\$40 for amount S\$50,000 and below
Telegraphic Transfer	
Application by account holder	1/8% handling commission (Min.S\$30, Max.S\$300) plus cable charge In addition: 1/8% commission in lieu of exchange (Min.S\$30, Max S\$1,000), where applicable
Application by non-account holder (strictly for payments to HLBB's accounts)	1/8% commission (Min.S\$50, Max.S\$500) plus cable charge In addition: 1/8% commission in lieu of exchange (Min.S\$30, Max S\$1,000), where applicable Please note agent bank's charges may apply.
Demand Draft	
Application by account holder	1/8% handling commission (Min.S\$30, Max.S\$300) In addition: 1/8% commission in lieu of exchange (Min.S\$30, Max S\$1,000), where applicable
Cancellation of Draft	S\$20 plus cable charge
Replacement of Draft	S\$20 plus cable charge

BANK CHARGES FOR OTHER SERVICES

Holdmail Service	S\$500 per annum
Audit confirmation	S\$30 per request
Copies of Cheques	S\$50 per item
Copies of statements	S\$30 per copy
Interest statements	S\$30 per copy
Copies of documents retrieved from storage	Min.S\$50 per copy
Letter of Reference	S\$30 per request

The Bank reserves the right to revise any of the above fees and charges at any time and from time to time as it deems fit.