

LENDING AND CREDIT CARD

Fees & Charges



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PERSONAL LOANS

Personal Loans and Overdrafts

(Secured & Unsecured)

Establishment Fees

Up to \$499	\$75
\$500 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and above	1% of approved amount

Service Fee

Up to \$4,999	\$12.50 per month
\$5,000 to \$14,999	\$22.50 per month
\$15,000 to \$19,999	\$27.50 per month
\$20,000 to \$999,999	0.1% per month (maximum \$300)
\$1,000,000 and above	0.03% per month

Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Account Overdrawn Fee - Personal Cheque Account

\$10 per day while the account is overdrawn

Referral Fee for Temporary Overdraft or Uncleared Effects

\$25 per referral

Orbit Account

(This product is no longer offered)

Service fee

Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$99,999	\$35 per month
\$100,000 to \$499,999	\$50 per month
\$500,000 to \$999,999	\$100 per month
\$1,000,000 and above	0.021% per month

Electronic Fees

Refer "Banking Services" fees on Orbit

Collection Fee

\$0.40 per cheque item deposited

CREDIT CARDS

VISA Essential

Joining Fee	\$50
Annual Fee	\$50 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy

Fee Description	Amount
Interest Free Days	“Upto” 55 days on purchases only.
Balance Enquiry	
• own bank’s ATMs	\$1 per transaction
• other banks’ ATMs	\$2 per transaction
Cash Advance	
• own bank’s ATMs/branch	\$5 per transaction
• other banks’ ATMs	\$10 per transaction
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

VISA Gold

Joining Fee	\$95
Annual Fee	\$95 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	“Upto” 55 days on purchases only.
Balance Enquiry	
• own bank’s ATMs	\$1 per transaction
• other banks’ ATMs	\$2 per transaction
Cash Advance	
• own bank’s ATMs/branch	\$5 per transaction
• other banks’ ATMs	\$10 per transaction
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

VISA Gold Advantage

Joining Fee	\$95
Annual Fee	\$95 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	“Upto” 55 days on purchases only.
Balance Enquiry	
• own bank’s ATMs	\$1 per transaction
• other banks’ ATMs	\$2 per transaction
Cash Advance	
• own bank’s ATMs/branch	\$5 per transaction
• other banks’ ATMs	\$10 per transaction

Fee Description	Amount
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

MasterCard Regular (This product is no longer offered)

Joining Fee	\$50
Annual Fee	\$50 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	“Upto” 55 days on purchases only.
Balance Enquiry	
<ul style="list-style-type: none"> • own bank’s ATMs • other banks’ ATMs 	\$1 per transaction \$2 per transaction
Cash Advance	
<ul style="list-style-type: none"> • own bank’s ATMs/branch • other banks’ ATMs 	\$5 per transaction \$10 per transaction
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

MasterCard Gold (This product is no longer offered)

Joining Fee	\$95
Annual Fee	\$95 per annum
Replacement Card	\$20 per replacement
PIN Re-Issue	\$5 per re-issue
Copy of Sales Voucher	\$10 per transaction
Statement Copy Fee	\$10 per copy
Interest Free Days	“Upto” 55 days on purchases only
Balance Enquiry	
<ul style="list-style-type: none"> • own bank’s ATMs • other banks’ ATMs 	\$1 per transaction \$2 per transaction
Cash Advance	
<ul style="list-style-type: none"> • own bank’s ATMs/branch • other banks’ ATMs 	\$5 per transaction \$10 per transaction
Late Payment Fee	\$20 (where minimum monthly repayment is not paid by the payment due date)

OTHER CREDIT CARD FEES

International Cash Disbursement Fee	\$10 per transaction (applicable on BSP ATM withdrawals using internationally issued cards)
Foreign Currency Conversion Fee	2.5% of transaction value on overseas transactions only

Motor Vehicle Loan

Establishment Fees

Up to \$499	\$75
\$500 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$400
\$50,000 and above	1% of approved amount

Service Fee

Up to \$4,999	\$10 per month
\$5,000 to \$9,999	\$15 per month
\$10,000 to \$19,999	\$20 per month
\$20,000 to \$49,999	\$25 per month
\$50,000 and above	\$35 per month

Inspection Fee

\$40 per inspection

Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

PERSONAL & INVESTMENT HOME LOANS

EasyHome Loan

Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (Minimum \$650)
Above \$250,000	\$2,500

FNPF Housing Transfer

\$100 per application (excluding fees levied by FNPF)

Inspection Fee

Where transport is provided by:

Customer	\$50 per inspection
The Bank:	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

EasyHome Investment Loan

Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500

FNPF Housing Transfer

\$100 per application
(excluding fees levied by FNPF)

Inspection Fee

Where transport is provided by:

Customer	\$50 per inspection
The Bank:	
• within 20km of bank branch	\$60 per inspection

Fee Description	Amount
<ul style="list-style-type: none"> outside 20km of bank branch 	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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RateSaver Home Loan

Establishment Fee	
Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500

Service Fee	\$10 per month
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FNPF Housing Transfer	\$100 per application (excluding fees levied by FNPF)
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Inspection Fee

Where transport is provided by:

Customer	\$50 per inspection
The Bank:	
<ul style="list-style-type: none"> within 20km of bank branch 	\$60 per inspection
<ul style="list-style-type: none"> outside 20km of bank branch 	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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Investment Home Loan

Establishment Fee	
Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500

Service Fee	\$10 per month
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FNPF Housing Transfer	\$100 per application (excluding fees levied by FNPF)
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Inspection Fee

Where transport is provided by:

Customer	\$50 per inspection
The Bank:	
<ul style="list-style-type: none"> within 20km of bank branch 	\$60 per inspection
<ul style="list-style-type: none"> outside 20km of bank branch 	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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MicroCredit Loan

Establishment Fee	
\$200 to \$500	\$25

Fee Description	Amount
\$501 to \$1,000	\$40
Service Fee	\$5 per month
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Cane Farmers Loan (This product is no longer offered)

Service Fee	\$10 per month
Inspection Fee	
Where transport is provided by:	
Customer	\$40 per inspection
The Bank	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km
Note: "Bank branch" refers to the branch where the loan is obtained from.	
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

BUSINESS LOANS & OVERDRAFTS

Business Overdraft

Establishment Fee (negotiable)	1% of the facility limit (minimum \$650)
Service Fee	
Up to \$1,000,000	0.1% per month (maximum \$300)
Above \$1,000,000	0.03% per month
Account Overdrawn Fee	\$15 per day while the account is over drawn by \$100 or more
Referral Fee for Temporary Overdraft or Uncleared Effects	\$25 per referral

Business Term Loan

Establishment Fee	1% of facility limit (negotiable)
Service Fee	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$99,999	\$35 per month
\$100,000 to \$499,999	\$50 per month
\$500,000 to \$999,999	\$100 per month
\$1,000,000 and above	0.021% per month
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Small & Medium Enterprise Loan

Establishment Fee	
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500

Fee Description	Amount
\$50,000 and above	1% of approved amount (minimum \$500)
Service Fee	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$499,999	\$50 per month
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Finance Lease / Operating Lease

Establishment Fee	1% of loan facility (minimum \$650)
Rental Arrears Collection	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
Break Cost Fee	30 days' interest on the outstanding principal balance, to be calculated at the fixed interest rate of the existing account
Stamp Duty on Master Lease	Is applicable

Insurance Premium Finance

Establishment Fee	
\$2,000 to \$4,999	\$125
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and over	1% of limit amount
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Bonds & Guarantees

Establishment Fee	1.75% of bonds/ guarantees (minimum \$50)
Six Monthly Charge	1% of bonds/ guarantees (minimum \$40)
Cancellation	1% of bonds/ guarantees on pro-rata basis (minimum \$40)
Document Handling¹	\$80 per document

SMART BUSINESS (This product suite is no longer offered)

Unsecured Loan (This product is no longer offered)

Establishment Fee	
\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 and above	\$500
Service Fee	
\$1,000 to \$4,999	\$12.50 per month
\$5,000 to \$14,999	\$22.50 per month
\$15,000 to \$19,999	\$27.50 per month
\$20,000 and above	0.10% per month (max. \$300)

Fee Description	Amount
Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

Term Loan (This product is no longer offered)

Establishment Fee	
\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 to \$250,000	1% of approved amount

Service Fee	
Up to \$14,999	\$5
\$15,000 to \$49,999	\$20
\$50,000 to \$99,999	\$35
\$100,000 - \$250,000	\$50

Inspection Fee	
Where transport is provided by:	
Customer	\$40 per inspection
The Bank	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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Asset Loan (This product is no longer offered)

Establishment Fee	
\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 to \$250,000	1% of approved amount

Service Fee	
Up to \$14,999	\$5
\$15,000 to \$49,999	\$20
\$50,000 to \$99,999	\$35
\$100,000 - \$250,000	\$50

Inspection Fee	
Where transport is provided by:	
Customer	\$40 per inspection
The Bank	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Loan Arrears Fee	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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OTHER LOAN FEES

Insurance Fee

House with Engineer's Certificate	0.185% of sum insured
House without Engineer's Certificate	0.22% of sum insured: <ul style="list-style-type: none"> • If joined scheme prior to 31 Mar 2003, earthquake, cyclone and fire cover is available. • If joined scheme after 31 Mar 2003 then only fire cover is available.
Contents with Burglary Cover	0.3% of sum insured
Contents without Burglary Cover	0.2% of sum insured
Motor Vehicle	2% of sum insured

Other Fees

Variation to Loan Terms & Conditions Commitment Fee	\$100 1% per annum on undrawn portion (This fee applies when you do not fully draw down the loan amount or have an undrawn balance on the loan account 3 months from the date of the acceptance of the offer letter and the bank has not cancelled your loan This fee will be charged monthly and will be debited to your loan account monthly. The Bank may recalculate your repayments and advise you accordingly)
Switch Fee	\$300 (payable when switching between loan products or changing interest rates. Switch is subject to bank approval)
Preparations of Specific Security Interest Agreement (SSIA)²	\$750 per document
Preparation of Residential Mortgage Documentation²	\$1,000 per document
Search Fee (For companies, titles, deeds, etc)	\$35 per search
Security Document Handling Fees - Preparation	
Variation of Mortgage¹	\$500 per document
Up-stamping Cases (Authorities)¹	\$250 per document
Letter of Charge¹	\$500 per document
Non Consumer Credit Act (CCA) Mortgage¹	\$650 per document
General Security Interest Agreement (GSIA)¹	\$650 per document
SSIA over Life Policy¹	\$100 per document

Fee Description	Amount
Assignment of Rent¹	\$100 per document
SSIA over Term Deposit¹	\$100 per document
Guarantee¹	\$100 per document
Letter of Continuance	\$350 per document
SSIA² (additional documents)	\$250 per document
Mortgage² (additional documents)	\$350 per document

Security Document Handling Fees - Discharge (Re-assignment of Life Policy, Bill of Sale & Mortgage etc)

One Document¹	\$100 per document
Each Additional Document¹	\$30 per document
Settlement Attendance Fee	\$100
Security Document Photocopying Fee	\$1 per page
Third Party Fees & Statutory Charges (Stamp Duty, Registration & Solicitors' Fees)	Fees may apply

Footnotes:

1. Plus stamp duty.
2. Plus disbursements and transfer costs, and stamp duty.

IMPORTANT NOTICE

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP reserves the right to vary fees and charges. 30 days prior notice will be given in the event of any change to, or the introduction of, new fees and charges.



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