



JustOne Savings Account

Important notice

You need to read this document.

This document contains additional product terms applicable to your JustOne Savings Account. You must read it in conjunction with our Customer Terms, our Current/Cheque/Savings Account and Time Deposit Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

For details on fees and charges, please refer to the latest tariffs guide on our website.

Minimum age	<p>You must be at least 15 years of age to open the account yourself.</p> <p>If you are below 15 years of age, we require your parent or guardian to open the account for you.</p>																							
Minimum initial deposit and minimum average monthly balance requirement	<p>You must deposit a minimum amount before we open the account.</p> <p>You must maintain a minimum monthly average balance at all times, in the respective currencies. Otherwise, we charge you a fee in the respective currencies until you top up the account to the minimum balance.</p> <table border="1" data-bbox="516 1039 1356 1516"> <thead> <tr> <th data-bbox="516 1039 797 1157">Currencies</th> <th data-bbox="797 1039 1078 1157">Minimum initial deposit and monthly average balance requirement</th> <th data-bbox="1078 1039 1356 1157">Monthly Maintenance Fee</th> </tr> </thead> <tbody> <tr> <td data-bbox="516 1157 797 1218">BND</td> <td data-bbox="797 1157 1078 1218">500</td> <td data-bbox="1078 1157 1356 1218">5</td> </tr> <tr> <td data-bbox="516 1218 797 1278">AUD / CAD / NZD</td> <td data-bbox="797 1218 1078 1278">1,000</td> <td data-bbox="1078 1218 1356 1278">16</td> </tr> <tr> <td data-bbox="516 1278 797 1339">GBP / USD / EUR</td> <td data-bbox="797 1278 1078 1339">1,000</td> <td data-bbox="1078 1278 1356 1339">10</td> </tr> <tr> <td data-bbox="516 1339 797 1400">SGD</td> <td data-bbox="797 1339 1078 1400">1,000</td> <td data-bbox="1078 1339 1356 1400">15</td> </tr> <tr> <td data-bbox="516 1400 797 1461">CNY / HKD</td> <td data-bbox="797 1400 1078 1461">5,000</td> <td data-bbox="1078 1400 1356 1461">100</td> </tr> <tr> <td data-bbox="516 1461 797 1516">JPY</td> <td data-bbox="797 1461 1078 1516">100,000</td> <td data-bbox="1078 1461 1356 1516">1,700</td> </tr> </tbody> </table>			Currencies	Minimum initial deposit and monthly average balance requirement	Monthly Maintenance Fee	BND	500	5	AUD / CAD / NZD	1,000	16	GBP / USD / EUR	1,000	10	SGD	1,000	15	CNY / HKD	5,000	100	JPY	100,000	1,700
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Interest	<p>The rate of interest on the credit balance in the account is calculated on a daily basis and paid monthly.</p> <p>For BND currency, the rate of interest on the credit balance in the account is at 0.15% p.a.</p> <p>For all other currencies, the rate of interest will vary according to the currency and is subject to weekly changes. You must contact us for the rates.</p>																							

Passbooks / Statements	<p>We do not issue a passbook to you for the account. We send you half- yearly statements on the account.</p> <p>If you have registered for <i>online banking</i>, we no longer issue paper printout of your statements on the account. As part of our green initiative, we will only provide <i>eStatements</i> on the account which is available by <i>online banking</i>.</p>																					
ATM card	<p>We issue you an ATM card for BND account only.</p>																					
Dormant / Unclaimed/ Reactivation of Dormant Accounts	<p>Your account will turn dormant if there's no movement of transactions in your account for 24 months.</p> <p>If the account remains dormant for 6 years, any balance (principal and interest) in the account will be considered as unclaimed money and transferred to the authority.</p> <p>You will be charged with the following fees every month in the respective currencies until your account has turned active.</p> <table border="1" data-bbox="516 741 1357 1188"> <thead> <tr> <th>Currencies</th> <th>Monthly Dormant/ Unclaimed Fee</th> <th>Account Reactivation Fee</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>10</td> <td>10</td> </tr> <tr> <td>AUD / CAD/ NZD</td> <td>8</td> <td>8</td> </tr> <tr> <td>GBP / USD/ EUR</td> <td>5</td> <td>5</td> </tr> <tr> <td>SGD</td> <td>15</td> <td>10</td> </tr> <tr> <td>HKD / CNY</td> <td>50</td> <td>50</td> </tr> <tr> <td>JPY</td> <td>850</td> <td>850</td> </tr> </tbody> </table> <p>To activate the account, simply visit any of our branches.</p>	Currencies	Monthly Dormant/ Unclaimed Fee	Account Reactivation Fee	BND	10	10	AUD / CAD/ NZD	8	8	GBP / USD/ EUR	5	5	SGD	15	10	HKD / CNY	50	50	JPY	850	850
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Early closure	<p>You must maintain the account for at least six months. If you close the account before the expiry of this period, we charge you a fee, which we notify you when you ask us to close the account. We debit the fee from the account when you ask us to close it.</p>																					
Foreign Exchange Controls	<p>Foreign currency accounts, and all transactions under them, are subject to any applicable exchange control laws.</p>																					
Exchange Risk	<p>You acknowledge that:</p> <ul style="list-style-type: none"> ▪ you are aware of the risk of interest rate and exchange rate fluctuations and the effect that such fluctuations may have on the credit balances in the account; ▪ adverse exchange rate movements could result in the credit balance (even after interest is credited) being less than the amount you deposit. 																					