



JustOne Current Account

Important notice

You need to read this document.

This document contains additional product terms applicable to your JustOne Current 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:</p> <ul style="list-style-type: none"> ▪ 15 years of age to open the BND account; or ▪ 18 years of age to open the account in all other currencies. 		
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, fee 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>		
	Currencies	Minimum initial deposit and monthly average balance requirement	Monthly Maintenance Fee
	BND	1000 (waived for Student \$aver Account or Total Salary Solution)	15 (waived for Student \$aver Account or Total Salary Solution)
	AUD / CAD / NZD	2,000	16
	GBP / USD / EUR	2,000	10
	SGD	2,000	15
	HKD /CNY	10,000	100

Interest	Currencies	Interest rate						
	BND	<p>The rate of interest on the credit balance in the account is calculated on a daily basis, from BND1,000 onwards and paid monthly.</p> <table border="1"> <thead> <tr> <th>Credit balances</th> <th>Interest rate</th> </tr> </thead> <tbody> <tr> <td>\$1,000 - \$99,999</td> <td>0.01% p.a</td> </tr> <tr> <td>>\$99,999</td> <td>0.02% p.a</td> </tr> </tbody> </table> <p>We may vary the rates from time to time.</p>	Credit balances	Interest rate	\$1,000 - \$99,999	0.01% p.a	>\$99,999	0.02% p.a
	Credit balances	Interest rate						
\$1,000 - \$99,999	0.01% p.a							
>\$99,999	0.02% p.a							
Foreign currencies	There is no interest rate paid on this account.							
Passbooks Statements	/	<p>We do not issue a passbook to you for the account. We send you half-yearly statements on the BND account and monthly on the foreign currencies accounts.</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>						
Overdrawing	<p>If you withdraw funds from the account which results in you overdrawing the account, we may (or may not) permit the withdrawal. If we permit the withdrawal, we charge you a minimum fee of 25 in BND/ AUD / CAD / NZD/ GBP / USD / EUR/ SGD or 125 HKD/CNY.</p>							
Cheque book	<p>We issue you with cheque book when you are 18 years old and above.</p> <p>We only issue cheques book denominated in BND or USD.</p>							
ATM card	<p>We issue you an ATM card for BND account only.</p>							

<p>Dormant / Unclaimed/ Reactivation of Dormant Accounts</p>	<p>Your account will turn dormant if there's no movement of transactions in your account for 12 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="501 517 1334 943"> <thead> <tr> <th>Currencies</th> <th>Monthly Dormant/Unclaimed Fees</th> <th>Account Reactivation Fee</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>15</td> <td>10</td> </tr> <tr> <td>AUD / CAD/ NZD</td> <td>12</td> <td>40</td> </tr> <tr> <td>GBP / USD / EUR</td> <td>8</td> <td>25</td> </tr> <tr> <td>SGD</td> <td>15</td> <td>10</td> </tr> <tr> <td>HKD /CNY</td> <td>75</td> <td>250</td> </tr> </tbody> </table> <p>To activate the account, simply visit any of our branches.</p>	Currencies	Monthly Dormant/Unclaimed Fees	Account Reactivation Fee	BND	15	10	AUD / CAD/ NZD	12	40	GBP / USD / EUR	8	25	SGD	15	10	HKD /CNY	75	250
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<p>Early closure</p>	<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>																		
<p>Foreign Exchange Controls</p>	<p>Foreign currency accounts, and all transactions under them, are subject to any applicable exchange control laws.</p>																		
<p>Exchange Risk</p>	<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. 																		