


# Pricing Guide

At Standard Chartered,  
we've made banking even  
more convenient and easy for  
you—with a choice of how and  
where you'd like to bank.

**Our complete banking services include:**

- Network of branches
- —shared ATM network
- Mobile banking (Breeze Mobile)
- Online banking (sc.com/sg)
- Phone banking (Dial toll-free 1800 747 7000)
- SMS banking (Register via Online banking at sc.com/sg)
- NETS payment islandwide
- Global access to Cirrus and Maestro Networks

**Important Notes on the Pricing Guide**

1. Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank") reserves the right to vary, modify, add, delete or otherwise revise any of these terms, at the Bank's sole and absolute discretion, with or without prior notice or reason.
2. Please read this Pricing Guide in conjunction with the Bank's Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, Credit Card Terms, and/or such other terms as may be applicable or otherwise amended from time to time in the Bank's sole and absolute discretion.
3. For the avoidance of doubt, all the information in this Pricing Guide is subject to the terms of our banking agreement, and all fees and charges are subject to change.
4. This Pricing Guide may also be referred to as the *tariff booklet* elsewhere in our banking agreement, including but not limited to, our Customer Terms.
5. Unless otherwise stated, the meaning of key words printed *like this* and other words used in our banking agreement is explained in our Customer Terms, *product terms* and/or such other terms as may be made available to you from time to time.

# Contents

<b>Singapore Dollar (SGD) Savings, Securities Settlement and Chequing Accounts</b>	<b>2</b>
<b>Foreign Currency (FCY) Savings, Securities Settlement and Chequing Accounts</b>	<b>4</b>
<b>Time Deposits</b>	<b>6</b>
<b>Remittances</b>	
• Telegraphic Transfers (TT)	7
• Drafts/Cheques	8
• Cheque Charges	9
• Cashier's Orders (CO)	10
• GIRO	10
• Standing Instruction (SI)	10
<b>Safe Deposit Box</b>	<b>11</b>
<b>Priority Banking</b>	<b>12</b>
<b>Other Services</b>	<b>13</b>

# Singapore Dollar (SGD) Savings, Securities Settlement and Chequing Accounts

## Savings Accounts

### eSaver Account

Min. initial deposit	S\$0
Min. average daily balance	S\$1,000
Fall-below fee	S\$5 <sup>^</sup> per month
Early account closure fee (within first 6 months)	S\$0
Counter withdrawal fee	S\$5

### Basic Bank Account

Min. initial deposit	S\$20*
Min. average daily balance	S\$0
Monthly service charge	S\$2* (regardless of balance)
Fall-below fee	S\$0
Early account closure fee (within first 6 months)	S\$30
Passbook replacement fee	S\$30

### Savings Account (also known as Supersave)

Min. initial deposit	S\$2,000
Min. average daily balance	S\$2,000
Monthly service charge	S\$5 <sup>^</sup>
Fall-below fee	S\$5 per month
Early account closure fee (within first 6 months)	S\$30
Passbook replacement fee	S\$30

### Special Savers Account

(For existing accounts only)

Min. average daily balance	S\$10,000*
Fall-below fee	S\$20 per month
Passbook replacement fee	S\$30

## Savings Accounts for kids

### eSaver Kids! Account

Min. initial deposit	S\$0
Min. monthly contribution (GIRO/Standing Instruction)	S\$50
Min. average daily balance	S\$0
Fall-below fee	S\$0
Early account closure fee (within first 6 months)	S\$0

### Child Development Account

(For applicants with MSF Letter of Authorisation only)

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Fall-below fee	S\$0
Early account closure fee (within first 6 months)	S\$0

### Junior Savings Account

(For existing accounts only)

Min. monthly contribution	S\$100*
Fall-below fee	S\$5 per month

## Securities Settlement Account

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Monthly service charge	S\$0
Unarranged overdraft	Prime + 5%, min S\$5
Early account closure fee (within first 6 months)	S\$0

\*These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 28 August 2015.

\*Waived for beneficiaries under of the MSF Public Assistance Scheme/Special Grant Scheme.

## Chequing Accounts

### BonusSaver

Min. initial deposit	\$0
Min. average daily balance	\$3,000
Fall-below fee	\$5 per month
Monthly service charge	\$0
Unarranged overdraft	Prime + 5%, Min. \$5
Early account closure fee (within first 6 months)	\$30
Debit Card Annual Fee	\$20 (including GST) <sup>^</sup>
Credit Card Annual Fee	\$214 (including GST) <sup>^</sup> (waived for first 2 years)
Chequebook	1st book free. Thereafter, \$15 per book

### XtraSaver

Min. initial deposit	\$0
Min. average daily balance	\$3,000
Fall-below fee	\$5* per month
Monthly service charge	\$2 <sup>^</sup>
Unarranged overdraft	Prime + 5%, Min. \$5
Early account closure fee (within first 6 months)	\$30
Debit Card Annual Fee	\$20 (including GST) <sup>^</sup>
Chequebook	1st book free. Thereafter, \$15 per book

\*Fall below fee will be charged from second month after account opening, if your account balance falls below the minimum average daily balance specified above.

### SuperSalary

Min. initial deposit	\$0
Min. average daily balance	\$0
Fall-below fee	\$0
Monthly service charge	\$0
Non inward credit fee	\$5* per month
Unarranged overdraft	Prime + 5%, Min. \$5
Early account closure fee (within first 6 months)	\$30
Debit Card Annual Fee	\$0
Chequebook	Free

\*Non inward credit fee will be charged from fourth month after account opening, if less than \$1,500 is credited into the account each month.

### Cheque & Save Account

Min. initial deposit	\$5,000 (Personal and Corporate)
Fall-below fee	\$7.50 per month
Monthly service charge	\$2
Unarranged overdraft	Prime + 5%, Min. \$5
Early account closure fee (within first 6 months)	\$30 (Personal) \$50 (Corporate)
Chequebook	Free

### OneAccount

(For existing accounts only)

Min. average daily balance	\$3,000
Fall-below fee	\$5 <sup>^</sup> per month
Monthly service charge	\$2 <sup>^</sup>
Unarranged overdraft	Prime + 5%, Min. \$5
Chequebook	Free

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 28 August 2015.

#### Note

If the account has a balance of \$0 and is inactive for six consecutive months, it will be closed automatically. The charges are applicable for Personal & Business Banking accounts only.

A fall-below fee is an administrative fee that we charge when your deposit balance falls below the minimum average daily balance stipulated for the respective accounts.

# Foreign Currency (FCY) Savings, Securities Settlement and Chequing Accounts

## Savings Account

### FCY\$aver Account

Min. initial deposit

US\$2,000 or its equivalent

	Min. Average daily balance	Fall-below fee (per month)
AUD	A\$2,000	A\$5
CAD	C\$2,000	C\$5
CHF	2,000 francs	5 francs
CNH	¥15,500	¥40
EUR	€1,000	€3
GBP	£1,000	£2
HKD	HK\$15,000	HK\$30
JPY	¥200,000	¥500
NZD	NZ\$2,000	NZ\$5
USD	US\$2,000	US\$5

Early account closure fee (within first 6 months) US\$20

## Securities Settlement Account (FCY including AUD, CHF, EUR, GBP, HKD, JPY, USD)

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Monthly service charge	S\$0
Unarranged overdraft	Prime + 2%, no min
Early account closure fee (within first 6 months)	S\$0

## Chequing Accounts

### USD High Account

Min. initial deposit	US\$1
Min. average daily balance	US\$0
Fall-below fee	US\$0
Monthly service charge	US\$0
Unarranged overdraft	Prime + 5%, Min. S\$5
Early account closure fee (within first 6 months)	US\$20

## Current Account

Min. initial deposit

US\$1,000 or its equivalent (Personal)  
US\$5,000 or its equivalent (Corporate)

	Min. Average daily balance	Fall-below fee
AUD	A\$5,000	A\$30
CHF	5,000 francs	30 francs
EUR	€3,000	€20
GBP	£2,000	£15
HKD	HK\$30,000	HK\$200
NZD	NZ\$5,000	NZ\$30
USD	US\$5,000	US\$30

Monthly service charge

US\$0

Unarranged overdraft

Prime + 5%, Min. US\$5

Early account closure fee  
(within first 6 months)

US\$20 (Personal)

US\$30 (Corporate)

USD Chequebook

Free

## Cheque and Save Account

Min. initial deposit

US\$1,000 or its equivalent  
(Personal & Corporate)

	Min. average daily balance	Fall-below fee (per month)	Monthly service charge
AUD	A\$5,000	A\$10	A\$2
CAD	C\$5,000	C\$10	C\$2
CHF	5,000 francs	10 francs	2 francs
EUR	€3,000	€5	€1
GBP	£2,000	£5	£1
HKD	HK\$30,000	HK\$75	HK\$15
JPY	¥500,000	¥1000	¥200
NZD	NZ\$5,000	NZ\$10	NZ\$2
USD	US\$5,000	US\$10	US\$2

Unarranged overdraft

Prime + 5%, Min. US\$5

Early account closure fee  
(within first 6 months)

US\$20 (Personal)

US\$30 (Corporate)

USD Chequebook

Free

### Note

If the account has a balance of \$0 and is inactive for six consecutive months, it will be closed automatically. The charges are applicable for Personal & Business Banking accounts only.

A fall-below fee is an administrative fee that we charge when your deposit balance falls below the minimum average daily balance stipulated for the respective accounts.

## Time Deposits

### Singapore Dollar Time Deposit

Min. initial deposit:

–Tenor of 7 days (1 week)	S\$500,000
–Tenor of 1 month to 60 months	S\$5,000

### Foreign Currency Time Deposit

Min. initial deposit (according to the currency of the deposit):

USD	US\$5,000
GBP	£5,000
AUD	A\$5,000
EUR	€5,000
NZD	NZ\$5,000
CAD	C\$25,000
CHF	25,000 francs
HKD	HK\$25,000
JPY	¥3,000,000
RMB (CNH)	CNH 25,000
Min. tenor	1 week
Premature uplift handling fee	US\$25

#### Note

Standard Chartered reserves the right to forfeit all or any part of interest awarded at a promotional rate in respect of a Time Deposit if you withdraw the Time Deposit before it matures.

Any renewal of a Time Deposit is at the Bank's prevailing Time Deposit board rate for the same tenor.



## Remittances

### Inward Telegraphic Transfers (ITT)

Credit SGD account:

—in SGD	S\$10
—in FCY	Free

Credit FCY account:

—in SGD	Free
—in FCY to same currency account	S\$10 or its equivalent
—in FCY to different currency account	Free

via MAS Electronic Payment System (MEPS+) Free

### Outward Telegraphic Transfers (OTT)

**Debit SGD account**  
Handling commission<sup>1</sup>

**Online**  
1/16% comm.  
Min. S\$15,  
Max. S\$50

**Non-Online**  
1/8% comm.  
Min. S\$30,  
Max. S\$100

**Debit FCY account**  
(incl. Time Deposits)  
Handling commission<sup>1</sup>

**Online**  
1/16% comm.  
Min. US\$10  
Max. US\$35

**Non-Online**  
1/8% comm.  
Min. US\$20,  
Max. US\$70

Commission<sup>1</sup> in lieu

**plus:**  
1/16% in lieu of  
exchange;  
Min. US\$5,  
Max. US\$350

**plus:**  
1/8% in lieu of  
exchange;  
Min. US\$10,  
Max. US\$700

via MAS Electronic Payment System (MEPS+)

**Online**  
Free via FAST<sup>3</sup>

**Non-Online**  
S\$20

Reimbursement cover<sup>2</sup>:

SGD OTT	S\$20	S\$20
FCY OTT	US\$15	US\$15

<sup>1</sup> OTT commission is waived for World Partner customers.

<sup>2</sup> Reimbursement cover is applicable regardless of destination of transfer. For the avoidance of doubt, fees imposed by other banks may be applicable and shall be borne by the remitter.

<sup>3</sup> FAST allows a maximum of SGD\$50,000 per transaction.

**Note**

Additional S\$5 is applicable for AUD transfers.

# Remittances

## Inward Drafts/Cheques

### Correspondent bank drafts drawn on Standard Chartered Bank (Singapore) Limited

Credit to account Free

### SGD bank drafts drawn by an overseas banking affiliate of Standard Chartered on Standard Chartered Bank (Singapore) Limited

Credit SGD account Free

### FCY drafts/cheques drawn on banks in Singapore

Credit SGD/FCY account:

—USD Free

—Other currencies S\$10

### FCY drafts/cheques drawn on overseas banks

Credit SGD account 1/8% comm.  
Min. S\$25, Max. S\$200  
(incl. of postage)

Credit FCY account 1/8% comm.  
Min. US\$15, Max. US\$120  
(incl. of postage)

Return cheque fee S\$50

## Outward Drafts/Cheques

### Issuance

Debit SGD account 1/8% comm.  
Min. S\$30, Max. S\$100

Debit FCY account (incl. Time Deposits) 1/8% comm.  
Min. US\$20, Max. US\$70  
**plus:**  
1/8% in lieu of exchange,  
Min. US\$10, Max. US\$700

Cable cost/tracers for draft investigations:

—SGD draft S\$20 per draft

—FCY draft US\$15 per draft

### Amend/Replace draft

SGD draft S\$30  
**plus:**  
cable cost (if applicable)

FCY draft US\$20  
**plus:**  
cable cost (if applicable)

### Cancel/Refund draft

(based on prevailing buying rate):

Credit SGD account S\$20  
**plus:**  
cable cost (if applicable)

Credit FCY account US\$15  
**plus:**  
cable cost (if applicable)

#### Note

For FCY drafts/cheques drawn on overseas banks and banks not participating in the Cheque Truncating System, the following charges are applicable, if any:

- 10 days' overdraft interest
- Drawee bank charges
- Collection bank charges

Additional S\$5 is applicable for AUD drafts/cheques.

## Cheque Charges

### Stop payment:

–SGD	S\$40 per cheque
–FCY	US\$30 per cheque

### Returned cheque:

–SGD	S\$50 per cheque
–FCY	US\$30 per cheque

### Cheque image retrieval:

–Clearing date within 1 year	S\$20
–Between 1 to 3 years	S\$30
–More than 3 years	S\$50

Direct marking of cheques            S\$100

### Immediate clearing of in-house cheques over-the-counter:

–SGD cheques	S\$30 per cheque
–FCY cheques	US\$20 per cheque

\* World Partner customers enjoy the first cash withdrawal per month, free of charge at Standard Chartered and Cirrus ATMs worldwide if they use their World Partner Platinum Debit Card. This waiver does not include fees which may be levied by other banks in Singapore or overseas for accessing their ATM networks.

\*\* Charges are on a per account per day basis.

#### Note

Charges are waived for Child Development Account and eSaver Kids! Account transactions.

# Remittances

## Cashier's Orders (CO) (only available in SGD)

### Issuance

Debit from SGD account:  
—to own name

### Online

Free

### Non-Online

First CO, free.  
Thereafter,  
S\$5 per CO.  
(per transaction)

—to third party name(s)  
—replacement/amendment

Free  
Free

S\$5  
S\$10

Debit from FCY account:  
—to own name

First CO, free.  
Thereafter, US\$3 per CO.  
(per transaction)

—to third party name(s)  
—replacement/amendment

US\$3 or its equivalent  
US\$10

### Cancel/Refund CO

—Credit SGD account  
—Credit FCY account

S\$5  
US\$3

## FAST

Incoming transfer  
Outgoing transfer

Free  
Free

## GIRO

GIRO arrangement  
GIRO return  
(including due to insufficient funds)  
Amendment

Free  
S\$10 per return  
S\$10 per amendment

## Standing Instruction (SI)

### Online

### Non-Online

Automated  
Amendment  
  
SI set up for OTT  
Manual monitoring  
  
SI return due to  
insufficient funds

Free  
Free  
  
S\$50 per set up  
S\$50 per payment  
  
S\$50

# Safe Deposit Box

## Service Charges

Key Deposit Fee (refundable):	
Singaporeans and PR	S\$150
Foreigners	S\$200
Addition/Change/ Revocation of Nomination	S\$10 each
Change of safe deposit box	S\$20
Break box charges due to lost key (Key Deposit Fee is non-refundable)	S\$210
Inventory for estate duty/ deceased customers	S\$30

Battery Road Branch	
Locker size in inches	Annual Licence Fee Rate*
4.75" x 3.5" x 20.0"	S\$150
7.5" x 3.5" x 20.0"	S\$250
8.0" x 4.0" x 24.0"	S\$300
10.0" x 5.0" x 24.0"	S\$450
7.5" x 7.5" x 18.75"	S\$400
16.0" x 8.0" x 24.0"	S\$700
15.0" x 7.5" x 18.75"	S\$600
20.0" x 10.0" x 24.0"	S\$800

\* Annual licence fee is subject to prevailing Goods and Services Tax.

# Priority Banking

## Eligibility Criteria

To enjoy the exclusive Priority Banking membership and all the benefits and privileges that come with it, you need to:

1. maintain a minimum of S\$200,000 in deposits and/or investments; or
2. maintain a minimum of S\$1.5 million in housing loans with us

## Fees and Charges

### Segment Maintenance Fee

Monthly Fee S\$50

### Priority Banking Visa Infinite Credit Card Annual Fees

Principal Card S\$321 (including GST)  
(Free for first year)

Supplementary Card S\$160.50 (including GST)  
per card  
(Free for first year; up to 5 cards)

### Visa Infinite Credit Card Annual Fees

Principal Card S\$588.50 (including GST)

Supplementary Card Free  
(Up to 5 cards)

### Safe Deposit Box

Service Charges 50% fee waiver on annual rental rate (Refer to page 11 for more details)

### Transactions at Cirrus ATMs (worldwide)

Cash withdrawal Free  
(with your Standard Chartered ATM, Debit, Credit card)

All such overseas cash withdrawals will also be subject to additional fees imposed by the other bank, VISA/MasterCard International

Balance enquiry Free

### Outward Telegraphic Transfers (OTT)

#### Fund Transfers between Standard Chartered Bank (SCB) accounts

- Fees waived include:
  - handling commission
  - commission in lieu
  - reimbursement cover
- Overseas bank charges are applicable (if any)

#### Fund Transfer to a non-SCB account

- 50% discount on handling commission
- Commission in lieu, reimbursement cover and overseas bank charges are applicable (if any)


Refer to Remittances on page 7 for more details.

#### Note

Fees and charges may be chargeable for the Bank's provision of selected Priority Banking services and are subject to change. Priority Banking membership is subject to you meeting our eligibility criteria. If the eligibility criteria are not met, we may at our discretion either: (a) Impose a fee (which will be deducted from any of your account(s) with us and you expressly authorise us to do so); or (b) Convert any or all of your household members, if any, who were accorded Priority Banking membership by us through the Household Recognition to Personal Banking relationship; or (c) Cease to or suspend the provision of any Priority Banking services until you meet the eligibility criteria. Priority Banking Services and Privileges International Terms and Conditions apply. Please visit [sc.com/sg/priority/en/termcondition.html](http://sc.com/sg/priority/en/termcondition.html) for full terms and conditions.

## Other Services

### ATM and Debit Card Charges

ATM card replacement	S\$5
Debit card replacement:	
—For SGD	S\$5
—For USD	US\$5
Debit card overseas transaction fee	up to 3.5% of amount transacted via Mastercard®
PIN replacement	Free
Purchases at Maestro network outlets	Free
Transactions at shared  network:	
—Cash withdrawal	Free
—Balance enquiry	Free

### Transactions at Cirrus ATMs (worldwide)

—Cash withdrawal*	2% of amount withdrawn Min. S\$5, Max. S\$60
-------------------	---

All such overseas cash withdrawals will also be subject to additional fees imposed by the other bank, VISA/MasterCard International

—Balance enquiry	Free
------------------	------

### Coin and Notes Services\*\*

Coin services are only available on Tuesdays and Thursdays, between:

- 11am–1pm at 7-day Mall Branches
- 10am–12pm at all other branches

### Deposit/withdrawal of coins

Between S\$20 and S\$100	S\$5
For every S\$100 or part thereof	S\$10

### Changing of notes to coins

Per S\$50 or part thereof	S\$5
---------------------------	------

### Notes deposit

First 300 pieces	Free
For every 100 pieces or part thereof (in all denominations)	S\$2

\* World Partner customers enjoy the first cash withdrawal per month, free of charge at Standard Chartered and Cirrus ATMs worldwide if they use their World Partner Platinum Debit Card. This waiver does not include fees which may be levied by other banks in Singapore or overseas for accessing their ATM networks.

\*\* Charges are on a per account per day basis.

#### Note

Charges are waived for Child Development Account and eSaver Kids! Account transactions.

## Guarantees

Banker's guarantee	1% p.a. or min. S\$100, (whichever is higher)
Loan limit	Min. US\$20,000 or its equivalent
Tenor	Max. 1 year (including claim period)
Amendment	S\$25 per amendment
Cancellation	S\$100 per guarantee

## Salary Crediting (for companies)

via Payplus	S\$0.50 per item, Min. S\$30 or its equivalent
via manual crediting	S\$2 per payee, Min. S\$30 or its equivalent

## Miscellaneous

Deposits (in cash):		
–in SGD to any account	Free	
–in FCY to same currency account	] 1.5% repatriation fee, Min. US\$15 or its equivalent	
Withdrawals (in cash):		
–in SGD from any account	Free	
–in FCY from same currency account	1.5% commission, Min. US\$5 or its equivalent	
Request for copies of:	<b>Online</b>	<b>Non-Online</b>
–Past statement (Current to 12 months)	Free	\$10 per monthly statement
–Past statement (Beyond 12 months)	S\$50 per monthly statement	
–Deposits & Withdrawal confirmation/ instruction	] Current to 12 months - \$10 each; Beyond 12 months - \$50 each	
–Statement of interest earned		
Certificate of balance	S\$20 per request	
Audit confirmation:		
–In SGD	S\$52 per request	
–In USD	US\$30 per request	
Letter of reference	S\$20 per request	
Internet Banking token replacement fee	S\$20	
Personal Data Report	S\$10	



# Branch directory

## Central

### Battery Road (with Priority Banking Centre)

6 Battery Road  
Singapore 049909

### Marina Bay (with Priority Banking Centre)

8 Marina Boulevard #01-01  
Singapore 018981

### ION Orchard

2 Orchard Turn #B1-16  
Singapore 238801

### Plaza Singapura (with Priority Banking Centre)

68 Orchard Road #04-53  
Singapore 238839

## North

### Serangoon Garden\* (with Priority Banking Centre)

67 Serangoon Garden Way  
Singapore 555963

### nex Serangoon

23 Serangoon Central #03-02  
Singapore 556083

### Woodlands

900 South Woodlands Drive #02-07  
Woodlands Civic Centre  
Singapore 730900

### Upper Thomson\*

246R Upper Thomson Road  
Singapore 574370

## West

### Holland Village\*

261 Holland Avenue  
Singapore 278986

### Clementi Mall

3155 Commonwealth Avenue West #04-16/17  
Singapore 129588

### VivoCity

1 HarbourFront Walk #B2-01  
Singapore 098585

### Sixth Avenue (Priority Banking Centre)

795/797 Bukit Timah Road  
Singapore 269766

### Jurong Point\*\* (Express Banking Centre)

63 Jurong West Central 3 #01-85/86  
Jurong Point Shopping Centre  
Singapore 648331

### Jem

50 Jurong Gateway Road #B1-12  
Singapore 608549

## East

### Marine Parade (with Priority Banking Centre)

Block 87 Marine Parade Central #01-500  
Singapore 440087

### Tampines

3 Tampines Central 1 #01-01 Abacus Plaza  
Singapore 529540

### Bedok\*

Block 210 #01-703/705 New Upper Changi Road  
Singapore 460210

## Banking hours:

Mon to Fri **10am–7pm**  
Closed on Sat, Sun and public holidays

Mon to Fri **10am–7pm**  
Closed on Sat, Sun and public holidays

Mon to Sun **11am–9pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Sat **11am–7pm**  
Sun **11am–5pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Fri **10am–4pm**  
Sat **10am–1pm**  
Closed on Sun and public holidays

Mon to Sun **11am–9pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Fri **10am–5pm**  
Sat **10am–2pm**  
Closed on Sun and public holidays

Mon to Fri **10am–4pm**  
Sat **10am–1pm**  
Closed on Sun and public holidays

Mon to Fri **10am–4pm**  
Sat **10am–1pm**  
Closed on Sun and public holidays

Mon to Sun **11am–9pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Sun **11am–9pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Fri **10am–4pm**  
Sat **10am–1pm**  
Closed on Sun and public holidays

Mon to Sun **11am–7pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Sun **11am–7pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Fri **10am–5pm**  
Sat **10am–2pm**  
Closed on Sun and public holidays

Mon to Fri **10am–5pm**  
Sat **10am–2pm**  
Closed on Sun and public holidays

Mon to Fri **10am–4pm**  
Sat **10am–1pm**  
Closed on Sun and public holidays

\* Personal financial consultation services are available till 5pm from Monday to Friday at these branches.

\*\* Limited to ATM, CDM, cheque deposit and financial consultant services only.

\*\*\* Only Business Banking financial consultation services are available at the Business Banking Centre. You can also use Breeze on the iPhone, iPad or Android mobile devices to find our branches or ATM locations. Visit our website to make an e-Appointment with our financial consultants at any branch. All information is accurate as at 06 May 2016