



Personal Pricing Guide for Deposit Accounts and Services

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1. Account Charges

SGD Deposit Accounts

Trio Current Account

Minimum Initial Deposit	N.A.
Service Fee	S\$10 if average daily balance falls below S\$3,000
Cheque Book Fee	First cheque book free, subsequently at S\$10 per cheque book
Early Account Closure Fee	S\$30 for account closed within 6 months of opening

Premier Plus Account

Minimum Initial Deposit	N.A.
Service Fee	S\$20 if Total Relationship Balance falls below S\$200,000
Cheque Book Fee	Waived
Early Account Closure Fee	S\$30 for account closed within 6 months of opening

High Yield Savings Plus Account

Minimum Initial Deposit	N.A.
Service Fee	N.A.
Early Account Closure Fee	S\$30 for account closed within 6 months of opening

High Yield Savings Account

Minimum Initial Deposit	N.A.
Service Fee	N.A.
Early Account Closure Fee	S\$30 for account closed within 6 months of opening

Home Plus Account

Minimum Initial Deposit	N.A.
Service Fee	N.A.
Early Account Closure Fee	S\$30 for account closed within 6 months of opening

SGD Fixed Deposit

Minimum Placement	S\$20,000 (No interest earned for placement below S\$20,000)
Available Tenures	3,6,9,12,18,24 and 36 months
Premature Withdrawal	No premature withdrawal fees but all interest earned will be forfeited.
FD Advice Printing Charge	S\$5 per print

No new account will be offered for the products listed below:

SGD Passbook Savings Account

Minimum Initial Deposit S\$500
 Service Fee S\$2 if average daily balance falls below S\$500

Junior Banker Savings Account

Minimum Initial Deposit S\$1
 Service Fee N.A.

Children Savings Account

Minimum Initial Deposit S\$1
 Service Fee S\$2 if average daily balance falls below S\$500

Personal Current Account

Minimum Initial Deposit S\$1,000
 Service Fee \$0
 Cheque Book Fee S\$10 per cheque book

Private Wealth SGD Current Account

Minimum Initial Deposit S\$1,000
 Service Fee \$10 if average daily balance falls below S\$3,000

Foreign Currency Deposit Accounts

USD Current Account

Service Fee USD 10 if average daily balance falls below USD2,000
 Cheque Book Fee USD 6 per cheque book
 Early Account Closure Fee Waived

FCY Current Account

Currency	Initial Deposit / Minimum Average Daily Balance	Service Fee	Early Closure Fee
GBP	GBP 1,000	GBP 5	Nil
AUD	AUD 3,000	AUD 10	
EUR	EUR 3,000	EUR 10	
NZD	NZD 3,000	NZD 10	
CAD	CAD 3,000	CAD 10	
JPY	JPY 300,000	JPY 1,000	
CHF	CHF 3,000	CHF 10	
HKD	HKD 10,000	HKD 50	

FCY Call Account

Currency	Minimum Average Daily Balance	Service Fee	Early Closure Fee
USD	USD 2,000	USD 15	USD 30
GBP	GBP 1,000	GBP 10	GBP 20
AUD	AUD 3,000	AUD 15	AUD 30
EUR	EUR 3,000	EUR 15	EUR 30
NZD	NZD 3,000	NZD 15	NZD 30

Foreign Currency Fixed Deposit

Minimum placement	5,000 units in respective currency
Available Tenures	1 week, 1, 2, 3, 6, 9, 12months. 24 months available for USD.
Premature Withdrawal Fees*	Premature withdrawal fees applicable for withdrawals made prior to maturity and all interest earned will be forfeited.
FD Advice Printing Charge	S\$5 per print for placement made on Mobile Banking SG App

*Note: Withdrawal of Foreign Currency Fixed Deposits may be made on maturity date only if the Bank receives from the customer written notice or request for the withdrawal at least 2 Business Days’ before the relevant maturity date. In the absence of such written notice or request, the Bank may in its discretion impose a charge or fee.

Other Account Fees

Incidental Overdraft Charge (per month) for current accounts without credit limit	Prime + 5% p.a. payable on overdrawn amount OR S\$20, whichever is higher
Replacement of ATM Card:	
<ul style="list-style-type: none"> Lost or Damaged Forgotten or Lost Pin 	\$5 per card

2. Cheque Charges

Cheque Clearing Charge

SGD Cheque Issued	S\$0.75 per cheque
USD Cheque Issued	USD0.75 per cheque

Note: Cheque Clearing Charge is waived for accountholders above 60 years old till 31 Dec 2025

Marked Cheques

Other Banks' Cheques	S\$100 per cheque + Courier Charges (if applicable)
Direct Marking RHB Cheque	S\$50 per cheque

Foreign Currency Cheque Charges

Cleared Locally:

- | | |
|---|---|
| • USD Cheques Drawn on Local Clearing Participating Banks | Free |
| • Other Currency Cheque and USD Cheque Drawn on Non- Participating Banks | 1/8% commission (min \$20, max S\$100) + Postage (if applicable) + Agent Fees (if applicable) |
| • Sent for Overseas Clearing in Other Currencies Except for GBP, NZD, HKD & EUR | 1/8% commission (min \$20, max S\$100) + Postage (if applicable) + Agent Fees (if applicable) |

Notes:

Foreign currency cheques will be sent for clearing and your account will be credited after the proceeds are available. The amount credited will be net of Agent charges, postage, commissions and any other fees (where applicable)

Returned Cheque Charges

Outward Returned Cheque (SGD)

- | | |
|-----------------------------|------------------|
| • Due to Insufficient Funds | S\$50 per Cheque |
| • Due to Other Reasons | S\$30 per Cheque |

Outward Returned Cheque (USD)

- | | |
|-----------------------------|------------------|
| • Due to Insufficient Funds | USD30 per Cheque |
| • Due to Other Reasons | USD15 per Cheque |

Cheque Image Retrieval

- | | |
|--------------------------|------------------|
| • Cheque Image Retrieval | S\$50 per cheque |
|--------------------------|------------------|

Stop Payment

- | | |
|----------------------|------------------------------------|
| • Stop Payment (SGD) | S\$30 per cheque / S\$50 per range |
| • Stop Payment (FCY) | USD20 per cheque / USD30 per range |

Cheque Book Postage

- | | |
|--|-------|
| • Normal Mail | Free |
| • Registered Mail | S\$5 |
| • Urgent Mail (Delivered by next working day) | S\$25 |
| • Courier Service (Delivered by 4 th working day) | S\$20 |

3. Over-the-Counter Charge

Coin Charges

Coin Deposit / Withdrawal	S\$5 per 100 pieces or part thereof (Waived for Junior Banker Account)
Coin Exchange	S\$5 per S\$50 or part thereof per day

Note: Coin withdrawal and exchange is subject to availability

Cash Charges

SGD Currency Notes

Bulk cash deposit (for denominations S\$50 and below)	First 1,000 pieces free S\$20 for next 1,000 pieces or part thereof
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Foreign Currency Notes

- | | |
|--|--|
| <ul style="list-style-type: none"> Deposits in Singapore Dollars | Converted at the prevailing selling exchange rate |
| <ul style="list-style-type: none"> Deposits in Foreign Currency¹ <ul style="list-style-type: none"> Deposits in USD Deposits in GBP Deposits in AUD Deposits in NZD Deposits in EUR Deposits in CAD Deposits in HKD Deposits in JPY | If deposit is in the same currency as the foreign currency notes deposited, commission-in-lieu of Exchange (CILE) ¹ applies as follows:

Min 1% CILE or USD 20, whichever is higher
Min 1% CILE or GBP 10, whichever is higher
Min 1% CILE or AUD 20, whichever is higher
Min 1% CILE or NZD 30, whichever is higher
Min 1% CILE or EUR 15, whichever is higher
Min 1% CILE or CAD 30, whichever is higher
Min 1% CILE or HKD 200, whichever is higher
Min 1% CILE or JPY 2,000, whichever is higher |
| <ul style="list-style-type: none"> Withdrawals in Singapore Dollars | Converted at the prevailing selling exchange rate |
| <ul style="list-style-type: none"> Withdrawals in Foreign Currency Notes | Same as for deposits apply |

Note: Deposit/Withdrawal in Foreign Currency Notes is subject to availability. RHB will only accept foreign currency notes that are in Mint² or Fit³ condition, as determined by the Bank.

4. Remittance

Inward Remittances

Telegraphic Transfer / Overseas Fund Transfer

- Credit to SGD Account S\$10
- Credit to FCY Account USD 5, GBP 3, AUD 5, EUR5, NZD5, CAD5, HKD25, JPY500, CHF5 (Agent Fee may apply)

MEPS (MAS Electronic Payment System)/ Same-day Fund Transfer)

- Incoming Payments Free

Demand Draft

Credit to SGD / FCY Account:

- Drawn on RHB Bank Free
- Drawn on Other Banks 1/8% commission (min S\$20) + Agent Fees (if applicable) + Postage (if applicable)

Outward Remittances

Telegraphic Transfer / Overseas Fund Transfer

These fees will apply to SGD and Foreign Currency (FCY) Account withdrawals made to third party and same party including savings, current, call and fixed deposits.

Account Holder:

- Withdrawal from SGD Account 1/8% commission (min S\$10, max S\$100) + cable charge S\$20 + Agent Fee (if applicable)
- Withdrawal from FCY Account Without Foreign Exchange¹ 1/8% commission (min S\$20, max S\$100) + cable charge S\$20 or equivalent + 1/8% CILE (min S\$10, max S\$100) + Agent Fee (if applicable)
- Withdrawal from FCY Account With Foreign Exchange 1/8% commission (min S\$10, max S\$100) + cable charge S\$20 or equivalent + Agent Fee (if applicable)

Note: For Outward Telegraphic Transfer and MYR remittance, Commission Fee is waived for Premier Banking Customer. Cable Fee and Agent Fee shall still apply.

Cashier's Order (CO)

Account Holder:

- Payable to Account Holder's own name Free
- Payable to 3rd Party's name S\$10 per CO

**MEPS (MAS Electronic Payment System)/
Same-day Fund Transfer)**

Out-going Payments S\$20 per transaction

FasTT

(Applicable for MYR Remittance Only) 1/8% (min S\$15, max S\$75) + Cable Charge S\$20

Demand Draft

These fees will apply to SGD and Foreign Currency (FCY) Account withdrawals made to third party and same party including savings, current, call and fixed deposits.

Account Holder:

Withdrawal from SGD Account 1/8% commission (min S\$10, max S\$100) + Agent fee (if applicable) + postage (if applicable)

Withdrawal from FCY Account Without Foreign Exchange¹ 1/8% commission (min S\$10, max S\$100) + 1/8 CILE (min S\$10, max S\$100) + Agent Fee (if applicable) + postage (if applicable)

Withdrawal from FCY Account With Foreign Exchange 1/8% commission (min S\$10, max S\$100) + Agent fee + postage (if applicable)

**Note: Only available for USD*

Cancellations / Stop Payments / Amendments / Investigations

Cancellations

Cashier's Order (CO) S\$5 Per CO

Demand Draft S\$20 per draft + Cable Charge (if applicable) + Agent Fee (if applicable)

Stop Payments

Cashier's Order (CO) S\$20 Per CO

Demand Draft: S\$20 per draft + Cable Charge (if applicable) + Agent Fee (if applicable)

Telegraphic Transfer (TT)

- Cancellation of TT (Not Transmitted Yet) S\$20 per request
- Return of Funds on TT (Transmitted) S\$50 per request + Cable Charge (if applicable) + Agent Fee (if applicable)

Amendments / Tracer

Telegraphic Transfer / Overseas Fund Transfer S\$40 + Agent Fee (if applicable) + Cable Charge (if applicable)

5. Other Services

Giro and Standing Instructions

GIRO Standing Instruction	S\$10 per transaction (waived for RHB loan account servicing)
Outward return GIRO	S\$10 per item
Amendment / Cancellation	S\$5 per transaction

Retrieval of Documents/Statements

Retrieval Charges (for each document/monthly statement)

Current Account Document / Account Statement Request	Less than 1 year	1- 3 years	More than 3 years
	per monthly statement		
• SGD	20	30	50
• USD	15	25	40
• GBP	15	25	40
• AUD	15	25	40
• EUR	15	25	40
• NZD	15	25	40
• CAD	20	30	50
• JPY	1,600	2,300	4,000
• CHF	15	25	40
• HKD	115	170	280

Statement of Financial Standing

Statement of Financial Standing	S\$25 per statement
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Retrieval of Personal Data

Retrieval of Personal Data	S\$50 ⁴
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MT103 Request

MT103 Request (SGD)	S\$15 per copy
MT103 Request (USD)	US\$10 per copy

¹Commission-in-lieu of exchange is applicable when there is no foreign exchange involved

²Brand new bank notes that are issued with running serial numbers.

³Bank notes that are not in mint condition, but are clean and in good condition.

⁴Charges are inclusive of GST

Information is accurate as of 12 September 2024 and subjected to change from time to time