

Fees & Charges

The effective interest rate is 25.92% p.a. per annum and is subject to compounding if the monthly interest charges are not repaid in full.

Cards	Annual fees	Other Charges
OCBC 365 Credit Card	<p>Main Card: S\$192.60/year (First 2 years free)</p> <p>Supplementary Card: S\$96.30/year (First 2 years free)</p>	<p>Late payment charge From 1 June 2017, the late payment charge for the OCBC 365 Credit Card will be revised from S\$80 to S\$100.</p> <p>Annual fee waiver spend requirement With effect from 1 June 2016, we will revise the minimum spend requirement for automatic waivers of Annual Fee for OCBC 365 Credit Card from S\$5,000 to S\$10,000.</p>
OCBC Titanium Rewards Credit Card	<p>Main Card: S\$192.60/year (First 2 years free)</p> <p>Supplementary Card: S\$96.30/year (First 2 years free)</p>	<p>Late payment charge From 1 June 2017, the late payment charge for the OCBC Titanium and OCBC Titanium Rewards Credit Card will be revised from S\$80 to S\$100.</p> <p>Annual fee waiver spend requirement. With effect from 1 June 2016, we will revise the minimum spend requirement for automatic waivers of Annual Fee for OCBC Titanium and OCBC Titanium Rewards Credit Card from S\$5,000 to S\$10,000.</p>
OCBC Plus! Visa Credit Card	<p>Main Card: S\$107/year (Free for first year)</p> <p>Supplementary Card: Free</p>	<p>Late payment charge From 1 June 2017, the late payment charge for the OCBC</p>

Cards	Annual fees	Other Charges
		Plus! Visa Credit Card will be revised from S\$80 to S\$100.
NTUC Plus! Visa Credit Card	Main Card: Free for life Supplementary Card: Free	Late payment charge From 1 June 2017, the late payment charge for the NTUC Plus! Visa Credit Card will be revised from S\$60 to S\$100.
OCBC Robinsons Group Credit Card	Main Card: S\$192.60/year (Free for first year) Supplementary Card: S\$96.30/year	Late payment charge From 1 June 2017, the late payment charge for the OCBC Robinsons Group Credit Card will be revised from S\$80 to S\$100.
FRANK Credit Card	Main Card: S\$80/year (First 2 years free) Supplementary Card: S\$40/year (First 2 years free)	Late payment charge From 1 June 2017, the late payment charge for the FRANK Credit Card will be revised from S\$80 to S\$100.
OCBC Cashflo Credit Card, OCBC Great Eastern Cashflo Credit Card	Main Card: S\$160.50/year (First 2 years free) Supplementary Card: S\$80.25/year (First 2 years free)	Late payment fee: From 1 June 2017, the late payment charge for the OCBC Cashflo and OCBC Great Eastern Cashflo Credit Cards will be revised from S\$80 to S\$100. Cash advance fee: 6% of amount withdrawn (minimum S\$15) Administrative fee: S\$150 to accelerate payment of automatic instalments.