

CPF INVESTMENT ACCOUNT – SCHEDULE OF BANK CHARGES

Transaction Type	Transaction Charges
1. SHARES/LOAN STOCKS/UNIT TRUSTS/PROPERTY FUNDS/ETFS - For every purchase, sale, application for rights, application for excess rights (successful or unsuccessful), cash offer, conversion of loans stocks/warrants/preference shares, IPO allotment and exercise of share options.	\$2.50 per 1,000 shares/loan stocks/units or part thereof subject to a maximum of \$25 per transaction.
2. GOLD ETFS - Every purchase, sale and interest received.	\$2.50 per 10 units or part thereof subject to a maximum of \$25 per transaction.
3. FUND MANAGEMENT ACCOUNTS FIXED DEPOSITS INSURANCE POLICIES INVESTMENT ADMINISTRATORS - For every payment/receipt of funds, interest received, lapsed insurance policy and reinstatement of insurance policy.	\$2.50 for each placement/payment, receipt, interbank transfer and lapse/reinstatement transaction.
4. S'PORE GOVT SECURITIES - For every purchase, sale and interest received.	\$2.50 for each transaction.
5. STATUTORY BOARD BONDS AND PRIVATISATION EXCHANGEABLE NOTES - For every purchase, sale and interest received.	\$2.50 per minimum lot size or part thereof subject to a maximum of \$25 per transaction.
6. REFUND OF CASH TOP-UP (applicable for top-up before 1 January 2007)	\$2 for each transaction
7. CANCELLATION OF TRADES	\$5 for each transaction which failed due to insufficient funds, insufficient sub-limit, insufficient holdings or cancellation of contracts.
8. IPO SHARE APPLICATION -ESA -CPF Cashier's Order	\$2 for each transaction
9. RIGHTS AND EXCESS RIGHTS APPLICATION WHERE CPF FUNDS CANNOT BE USED	\$10 for each rights application \$5 for each excess rights application (successful or unsuccessful)
10. INTERBANK TRANSFER OF ACCOUNT	\$3 per 1,000 shares/loan stocks/units/minimum lot size of part thereof, subject to a maximum of \$30 per transaction. For other investments, \$3 per transaction.
11. REFUNDS OF AVAILABLE BALANCE FROM CPF INVESTMENT A/C TO CPF ORDINARY ACCOUNT	No charge

Transaction Type	Quarterly Service Charges
1. SHARES/LOAN STOCKS/UNIT TRUSTS/PROPERTY FUNDS/ETFS/GOLD ETFS - Service charge is levied for the maintenance of the account and for services rendered, e.g. handling of dividends, interest and bonus payments and other entitlements.	\$2 per share/loan stock/unit trust counter per quarter, subject to a minimum charge of \$5. No minimum charge for accounts holding SingTel B shares only.
2. FUND MANAGEMENT ACCOUNTS FIXED DEPOSITS INSURANCE POLICIES INVESTMENT ADMINISTRATORS S'PORE GOVT SECURITIES STATUTORY BOARD BONDS PRIVATISATION EXCHANGEABLE NOTES - Service charge is levied for the maintenance of the account and for services rendered	\$2 per counter per quarter

Transaction and Service Charge for Gold
Transaction charge is 0.125% per annum of value of gold subject to a minimum of \$2/- per piece of gold in the case of physical gold, per transaction in the case of gold savings account. For gold certificate, transaction charge is \$30/- flat per annum and subsequent service charge at \$30/- flat per annum. Subsequent service charge for physical gold and gold savings is at 0.125% per annum based on value of outstanding balance of gold kept under the Account at the end of the year. Service charge is payable in advance at the beginning of each year.

- DBS Bank reserves the right to revise the above rates from time to time.
- All charges are subject to GST for account holders with residential address in Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.