

## DBS/ POSB Credit Card Balance Transfer

[Please refer to the Rates/Fees tab for the latest rates and fees.](#)

Tenure	6 months	12 months
Applied interest rate (p.a)	0%	0%
Administration fee	3.58%	6.38%
Effective interest rate (p.a)*	7.61%	7.32%

\*The effective interest rate is calculated taking into consideration the administration fee and based on the assumption of a minimum monthly payment of 3% of the outstanding and full payment in the final month of the promotional period. Interest, fees and charges are subject to compounding if it is not paid in full. The one-time administration fee will be debited from your DBS/POSB Credit Card account accordingly.