

**Personal Loan (PL) Fee Table**

<b>Personal Loan Interest Rates and Fees</b>		
The interest rate and fee offered to you will be displayed during your application and is based on your personal credit and income profile, subject to the bank's discretion.		
<b>Interest rate</b>	From as low as 3.88% p.a.	Effective interest rate from 7.56% p.a.
<b>Processing Fee</b>	From as low as 1%	
<b>Personal Loan (PL) Other Fees, Charges, and Payment</b>		
<b>Late Payment Charge</b>	a. <b>S\$100</b> for Credit Card PL b. <b>S\$120</b> for Cashline PL	
<b>Early Termination Fee</b>	<b>S\$250</b> for each PL if full repayment is made prior to the expiry of each PL's respective loan tenures	
<b>Minimum Monthly Payment Due</b>	Minimum monthly payment(s) due will be the higher of: a. The amount equal to <b>3%</b> of the outstanding balance in your DBS/POSB Credit Card account statement(s), or the amount equal to <b>2.5%</b> of the outstanding balance specified in your DBS Cashline statement (as the case may be); or  b. <b>S\$50</b> If the minimum monthly payment(s) is not received on or before the respective payment due date(s), you shall also be liable for a late payment charge(s) at such amount as DBS may notify from time to time.	
<b>Finance Charge</b>	a. <b>27.8% p.a</b> (or such other rate(s) applied on your account) for DBS/POSB Credit Card full outstanding amount;  b. <b>22.9% p.a.</b> or <b>29.8% p.a.</b> (or such other rate(s) applied on your account) for DBS Cashline full outstanding amount (as the case may be) if the relevant instalment amount is not received by DBS on or before the relevant payment due date.  For avoidance of doubt, the said finance charge(s) shall be levied on the full instalment / outstanding amount(s) even though partial payment of the instalment amount is made.	

**Balance Transfer (BT) Fee Table**

<b>Balance Transfer One-time Administration Fees</b>	
0% Interest on the approved loan amount will expire at the end of the tenure (3, 6 or 12 months) and the below finance charges will apply. Please refer to the Balance Transfer web page for the latest rate.	
<b>Balance Transfer (BT) Other Fees, Charges, and Payment</b>	
<b>Late Payment Charge</b>	<ul style="list-style-type: none"> <li>a. <b>S\$100</b> for Credit Card</li> <li>b. <b>S\$120</b> for Cashline</li> </ul>
<b>Minimum Monthly Payment Due</b>	<p>Minimum monthly payment(s) due will be the higher of:</p> <ul style="list-style-type: none"> <li>a. The amount equal to <b>3%</b> of the outstanding balance in your DBS/POSB Credit Card account statement(s), or the amount equal to <b>2.5%</b> of the outstanding balance specified in your DBS Cashline statement (as the case may be); or</li> <li>b. <b>S\$50</b></li> </ul> <p>If the minimum monthly payment(s) is not received on or before the respective payment due date(s), you shall also be liable for a late payment charge(s) at such amount as DBS may notify from time to time.</p>
<b>Finance Charge</b>	<ul style="list-style-type: none"> <li>a. <b>27.8% p.a</b> (or such other rate(s) applied on your account) for DBS/POSB Credit Card full outstanding amount;</li> <li>b. <b>22.9% p.a.</b> or <b>29.8% p.a.</b> (or such other rate(s) applied on your account) for DBS Cashline full outstanding amount (as the case may be) if the relevant minimum monthly payment is not received by DBS on or before the relevant payment due date.</li> </ul> <p>For avoidance of doubt, the said finance charge(s) shall be levied on the full outstanding amount even though partial payment of the minimum monthly payment amount is made.</p>

**Cashline Fee Table**

<b>Cashline Fees and Charges</b>		
<b>Annual Income</b>	S\$20,000 – S\$30,000	S\$30,000 and above
<b>Prevailing Interest Rate</b>	29.8% p.a.	22.9% p.a.
<b>Minimum Monthly Repayment</b>	2.5% of outstanding balance or S\$50, whichever is higher	
<b>Minimum Interest Charge</b>	S\$10	
<b>Late Payment Fee</b>	S\$120	
<b>Late Payment Interest Adjustment<sup>#</sup></b>	Additional 8% above effective interest rate (also known as Prevailing Interest Rate)	
<b>Annual Fee</b>	S\$120	
<b>Overlimit Fee</b>	S\$40	
<b>Returned Cheque Fee</b>	S\$40 per cheque	
<b>Stop Cheque Fee</b>	S\$30 per cheque	
<b>Cheque Issuance Fee</b>	S\$0.75/SGD cheque issued	
<b>Request for Past Statement beyond current 6 months</b>	S\$20 each	
<b>Returned GIRO/Standing Instruction</b>	S\$20	
<b>Replacement of ATM card</b>	S\$5	

<sup>#</sup>The reinstatement to the Prevailing Interest Rate will be effective on the first working day after your next Statement Date once the minimum payments due on 4 consecutive statements are made in full on or before the respective payment due dates.

**Debt Consolidation Plan (DCP) Fee Table**

<b>Debt Consolidation Facility Fees and Charges</b>	
<b>Interest Rate</b>	3.58% p.a.
<b>Processing Fee</b>	S\$99
<b>Late Fee</b>	S\$90
<b>Early Termination Fee</b>	5% on balance outstanding at point of settlement
<b>Cancellation or Prepayment Fee</b>	5% on balance outstanding at point of settlement
<b>Revolving Credit Facility Fees and Charges</b>	
<b>Annual Fee</b>	Waived
<b>Late Fee</b>	S\$100
<b>Prevailing Interest Rate</b>	27.8% p.a.
<b>Interest adjustment</b>	30.8% p.a.

**Tuition Fee Loan / Study Loan / Computer Loan Fee Table**

<b>Tuition Fee Loan / Study Loan / Computer Loan Fees and Charges</b>	
<b>Late Payment Fee</b>	1% on the outstanding instalment amount
<b>Full/partial repayment fee</b>	No charges

**Further Study Assist (FSA) Fee Table**

<b>Further Study Assist (FSA) General Fees and Charges</b>	
<b>Interest Rate</b>	4.38%
<b>Processing Fee</b>	2.5% of approved loan amount (deducted upfront upon first disbursement)
<b>Late Payment Fee</b>	S\$30 on overdue amount after the 1 <sup>st</sup> day of every month
<b>Cancellation Fee</b>	No charges
<b>Full/partial repayment fee</b>	No charges
<b>Disbursement Fee</b>	No charges for issuance of Cashier's Order/Demand Draft to the institutions
<b>Re-issuance of Cashier's Order or Demand Draft Changes</b>	
<b>Stop payment of Cashier's Order</b>	S\$15
<b>Re-issuance of Cashier's Order</b>	S\$5
<b>Stop Payment of Demand Draft</b>	S\$35 (inclusive of handling fee S\$20 and telex S\$15)
<b>Changes to Cashier's Order/Demand Draft payee name</b>	S\$10
<b>Other Administration Fees</b>	
<b>Change of Loan Tenure</b>	S\$50
<b>Change of Disbursement amount after Cashier's Order has been disbursed</b>	S\$50

**DBS/POSB Loan Assist (Relief Term Loan Support) Fee Table**

<b>DBS/POSB Loan Assist General Fees and Charges</b>	
<b>Late Payment Fee</b>	S\$105
<b>Early prepayment fee</b>	No charges