

Personal Loan (PL) Fee Table

Personal Loan Interest Rates and Fees		
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.		
Interest rate	From as low as 3.88% p.a.	Effective interest rate from 7.56% p.a.
Processing Fee	From as low as 1%	
Personal Loan (PL) Other Fees, Charges, and Payment		
Late Payment Charge	a. S\$100 for Credit Card PL b. S\$120 for Cashline PL	
Early Termination Fee	S\$250 for each PL if full repayment is made prior to the expiry of each PL's respective loan tenures	
Minimum Monthly Payment Due	Minimum monthly payment(s) due will be the higher of: a. The amount equal to 3% of the outstanding balance in your DBS/POSB Credit Card account statement(s), or the amount equal to 2.5% of the outstanding balance specified in your DBS Cashline statement (as the case may be); or b. S\$50 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.	
Finance Charge	a. 27.8% p.a (or such other rate(s) applied on your account) for DBS/POSB Credit Card full outstanding amount; b. 22.9% p.a. or 29.8% p.a. (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

Balance Transfer One-time Administration Fees	
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.	
Balance Transfer (BT) Other Fees, Charges, and Payment	
Late Payment Charge	<ul style="list-style-type: none"> a. S\$100 for Credit Card b. S\$120 for Cashline
Minimum Monthly Payment Due	<p>Minimum monthly payment(s) due will be the higher of:</p> <ul style="list-style-type: none"> a. The amount equal to 3% of the outstanding balance in your DBS/POSB Credit Card account statement(s), or the amount equal to 2.5% of the outstanding balance specified in your DBS Cashline statement (as the case may be); or b. S\$50 <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>
Finance Charge	<ul style="list-style-type: none"> a. 27.8% p.a (or such other rate(s) applied on your account) for DBS/POSB Credit Card full outstanding amount; b. 22.9% p.a. or 29.8% p.a. (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. <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

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

[#]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

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

Tuition Fee Loan / Study Loan / Computer Loan Fee Table

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

Further Study Assist (FSA) Fee Table

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

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

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