

# DEPOSIT ACCOUNTS

	ANZ Progress Saver Account	DBS MCA or MCSA
<b>Minimum balance</b>	S\$5,000 in respective currency	S\$3,000 equivalent across all offered currencies*
<b>Fall below fee</b>	S\$10 in respective currency	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	SGD, AUD, USD	SGD, AUD, USD
<b>Interest rate</b>	SGD Base Interest: 0.05% p.a. Bonus Interest: 0% p.a. Total Interest: 0.05% p.a.	SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
	USD Base Interest: 0.05% p.a. Bonus Interest: 0% p.a. Total Interest: 0.05% p.a.	USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	AUD Base Interest: 0.05% p.a. Bonus Interest: 0% p.a. Total Interest: 0.05% p.a.	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	Bonus interest is subject to a minimum top-up of S\$500 in the respective currency each month.	There will be no bonus interest for all currencies.
<b>Bonus interest</b>	Both Base and Bonus Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD and 360 days for USD and AUD.	For Base Interest Only Calculated and accrued daily. Interest calculation is based on 365 days for SGD and 360 days for USD and AUD.
<b>Calculation method</b>	Base Interest paid at end of the month based on daily average balance.  Bonus interest: <ul style="list-style-type: none"> <li>• Paid if the net increment of the balance is at least 500 (in respective currency) at the end of any given month from that of the balance at the start of that month.</li> <li>• Calculated based on the average daily balance maintained in the following month.</li> <li>• Paid on the last day of the following month.</li> <li>• Maximum amount eligible for Bonus Interest in any month is S\$1mil or equivalent in SGD, AUD or USD.</li> </ul>	There will be no bonus interest.

	ANZ AUD Savings Plus Account	DBS MCA or MCSA
<b>Minimum balance</b>	AUD5,000	S\$3,000 equivalent across all offered currencies*
<b>Fall below fee</b>	AUD10	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	AUD	AUD
<b>Interest rate</b>	AUD 1st AUD25,000: 0.00% p.a. Next AUD75,000: 0.25% p.a. Next AUD100,000: 0.40% p.a. Above AUD200,000: 1.00% p.a.	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
<b>Calculation method</b>	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 360 days.	Interest is calculated and accrued daily, based on 360 days.
<b>Outward remittance</b>	Free outward remittance to any ANZ account in Australia (limited to two per month and cable costs apply).	There is no such feature.
<b>Cash handling fees for AUD deposit/withdrawal</b>	0.50% for ANZ Signature Priority Banking 2.00% for ANZ General Banking	2.50%*

\*Not applicable to MCSA

	ANZ Statement Savings Account	DBS MCA or MCSA
<b>Minimum balance</b>	<p><b>SGD/USD/EUR/GBP/AUD:</b> \$5,000 in the respective currency</p> <p><b>NZD/CAD/CHF:</b> \$10,000 in the respective currency</p> <p><b>CNH/HKD:</b> \$50,000 in the respective currency</p> <p><b>JPY:</b> 1 million yen</p> <p>For existing accounts only</p>	S\$3,000 equivalent across all offered currencies*
<b>Fall below fee</b>	<p><b>SGD/USD/EUR/GBP/AUD/NZD/CAD/CHF:</b> \$10 in the respective currency</p> <p><b>CNY:</b> RMB50</p> <p><b>HKD:</b> HKD80</p> <p><b>JPY:</b> 1,000 yen</p>	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	<p>SGD, CAD, CHF, CNY, EUR, GBP, JPY, HKD &amp; NZD</p> <p>For existing accounts only</p>	<p>SGD, CAD, CHF, CNY, EUR, GBP, JPY, HKD &amp; NZD</p> <p>ANZ Signature Priority Banking (SPB) customers, Private Wealth (PW) customers and customers who have at least one investment product with ANZ: DBS will offer CHF.</p> <p>All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.</p>
<b>Interest rate</b>	<p><b>SGD</b> 1st S\$10,000: 0.00% p.a. Next S\$40,000: 0.05% p.a. Above S\$50,000: 0.10% p.a.</p>	<p><b>SGD</b> DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.</p>
	<p><b>CNY</b> 1st CNY24,999: 0.00% p.a. Next CNY25,000 to 349,999: 0.25% p.a. Next CNY350,000 to 999,999: 0.30% p.a. Next CNY4mil: 0.35% p.a. CNY5 mil &amp; above: 0.40% p.a.</p>	<p><b>CNH</b> DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	<p><b>NZD</b> Below NZD10,000: 0.00% p.a. Above NZD10,000: 0.20% p.a.</p>	<p><b>NZD</b> DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	<p><b>AUD</b> Below AUD5,000: 0.00% p.a. AUD5,000 to 69,999: 0.00% p.a. AUD70,000 &amp; above: 0.05% p.a.</p>	<p><b>AUD</b> DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	<p><b>USD</b> Below USD5,000: 0.00% p.a. USD5,000 to 99,999: 0.00% p.a. Next USD400,000: 0.05% p.a. USD500,000 &amp; above: 0.08% p.a.</p>	<p><b>USD</b> DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	No interest paid for the rest of the foreign currencies.	For the rest of the foreign currencies, DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
<b>Calculation method</b>	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for SGD, GBP, and 360 days for other foreign currencies.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD, GBP and HKD, and 360 days for other foreign currencies.

\*Not applicable to MCSA

	ANZ Wealth Multiplier Account	DBS MCA or MCSA
<b>Minimum balance</b>	\$5,000	S\$3,000*
<b>Fall below fee</b>	\$10	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	SGD	SGD
<b>Interest rate</b>	<p><b>Base rate</b>  1st S\$49,999.99: 0.050% p.a.  Next S\$150,000: 0.100% p.a.  Above S\$200,000: 0.125% p.a.</p> <p><b>Bonus rate</b>  0 to &lt;S\$200,000: 0.00% p.a.  S\$200,000 to &lt;S\$500,000: 0.00% p.a.  S\$500,000 to &lt;S\$1,000,000: 0.00% p.a.  S\$1mil &amp; above: 0.00% p.a.</p> <p><b>Bonus Plus rate</b>  Any amount: 0.00% p.a.</p>	<p>DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates:  First S\$10,000: 0.050% p.a.  Next S\$90,000: 0.050% p.a.  Next S\$250,000: 0.150% p.a.  Next S\$650,000: 0.225% p.a.  Remaining balance above S\$1,000,000: 0.250% p.a.</p>
<b>Calculation method</b>	<p>Base rate: Based on balance in WMA  Bonus rate: Based on TRB  Bonus Plus rate: Eligible investment</p> <p>Interest calculated and accrued daily, credited to account monthly. Interest calculation is based on 365 days.</p>	<p>Calculated and accrued daily. Interest calculation is based on 365 days for SGD</p> <p>There will be no bonus and bonus plus rates.</p>

	ANZ Signature Priority Banking Current Account	DBS MCA or MCSA
<b>Minimum balance</b>	\$5,000	S\$3,000*
<b>Fall below fee</b>	\$12	S\$7.50*
<b>Admin fee</b>	\$3	S\$2*
<b>Chequebook</b>	Yes	Yes*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	SGD	SGD
<b>Interest rate</b>	<p>1st S\$10,000: 0.00% p.a.  Next S\$40,000: 0.05% p.a.  Next S\$150,000: 0.05% p.a.  Next S\$300,000: 0.10% p.a.  Above S\$500,000: 0.10% p.a.</p>	<p>DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates:  First S\$10,000: 0.050% p.a.  Next S\$90,000: 0.050% p.a.  Next S\$250,000: 0.150% p.a.  Next S\$650,000: 0.225% p.a.  Remaining balance above S\$1,000,000: 0.250% p.a.</p>
<b>Calculation method</b>	<p>Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.</p>	<p>Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD.</p>
<b>Other features</b>	<p>Loyalty bonus interest of 0.00% p.a. if the customer maintains a minimum daily balance of at least S\$500,000. Payable on the lowest balance recorded for the month.</p>	<p>There will be no loyalty bonus.</p>

\*Not applicable to MCSA

	ANZ Current Plus Account	DBS MCA or MCSA
<b>Minimum balance</b>	\$5,000	S\$3,000*
<b>Fall below fee</b>	\$15	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Chequebook</b>	Yes	Yes*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	SGD	SGD
<b>Interest rate</b>	1st S\$10,000: 0.01% p.a. Next S\$40,000: 0.05% p.a. Above S\$50,000: 0.10% p.a.	DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
<b>Calculation method</b>	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.	Interest is calculated and accrued daily. Interest calculation is based on 365 days.

	ANZ Current Account	DBS MCA or MCSA
<b>Minimum balance</b>	<b>SGD/USD/EUR/AUD/CHF/CAD:</b> 10,000 <b>GBP:</b> £5,000	S\$3,000 equivalent across all currencies*
<b>Fall below fee</b>	<b>SGD/AUD:</b> 30 in the respective currency <b>USD/EUR/CHF/CAD:</b> 20 in the respective currency <b>GBP:</b> £15	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Chequebook</b>	<b>SGD/USD:</b> Yes	<b>SGD/USD:</b> Yes*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	SGD, EUR, AUD, GBP, CHF, CAD & USD	SGD, EUR, AUD, GBP, CAD & USD  SPB customers, Private Wealth customers and customers who have at least one investment product with ANZ: DBS will offer CHF  All other customers: CHF will not be offered. Prior to the transfer date, you may convert your CHF to a currency that DBS offers.
<b>Interest rate</b>	SGD No Interest	SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
	AUD No Interest	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	USD 1st US\$99,999: 0.00% p.a. Next US\$400,000: 0.05% p.a. US\$500,000 & above: 0.05% p.a.	USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	No interest paid for the rest of the foreign currencies.	For the rest of the foreign currencies, DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
<b>Calculation method</b>	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for SGD, GBP, and 360 days for other foreign currencies.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD, GBP, and 360 days for other foreign currencies.

\*Not applicable to MCSA

	ANZ Multi Currency Call Account	DBS MCA or MCSA
<b>Minimum balance</b>	Nil	S\$3,000 equivalent across all currencies*
<b>Fall below fee</b>	Nil	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Chequebook</b>	Yes	<b>SGD/USD:</b> Yes*
<b>Penalty for early closure</b>	Nil	We do not impose penalty fees.
<b>Currency offered</b>	SGD, USD, CAD, CHF, EUR, IDR, AUD, NZD, DKK, JPY, AED, INR, SEK, THB, ZAR, HKD, GBP, CNY, NOK	SGD, USD, CAD, EUR, AUD, NZD, JPY, SEK, THB, HKD, GBP, CNH, NOK  SPB customers, PW customers and customers who have at least one investment product with ANZ: DBS will offer CHF and DKK.  All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF, IDR, DKK, AED, INR and ZAR to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF, IDR, DKK, AED, INR and ZAR to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.
<b>Interest rate</b>	SGD 1st S\$10,000: 0.00% p.a. Next S\$40,000: 0.05% p.a. Above S\$50,000: 0.10% p.a.	SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
	NZD Below NZD10,000: 0.00% p.a. Above NZD10,000: 0.20% p.a.	NZD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	AUD Below AUD5,000: 0.00% p.a. AUD5,000 to AUD69,999: 0.00% p.a. AUD70,000 & above: 0.05% p.a.	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	USD Below USD5,000: 0.00% p.a. USD5K to USD 99,999: 0.00% p.a. Next USD400,000: 0.05% p.a. USD500,000 & above: 0.08% p.a.	USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	CNY No interest paid.	CNH DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	No interest paid for the rest of the foreign currencies.	For the rest of the foreign currencies, DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
<b>Calculation method</b>	Interest calculated and accrued daily, credited to account monthly. Interest calculation is based on 365 days for SGD, GBP, HKD and THB, and 360 days for other foreign currencies.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD, GBP, HKD, THB and 360 days for other foreign currencies.

	ANZ Preferred Staff Savings Account	DBS MCA or MCSA
<b>Minimum balance</b>	Nil	S\$3,000*
<b>Fall below fee</b>	Nil	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Penalty for early closure</b>	Nil	We do not impose penalty fees.
<b>Currency offered</b>	SGD	SGD
<b>Interest rate</b>	First S\$10K: 0.100% Next S\$40K: 0.150% Above S\$50K: 0.150%	DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
<b>Calculation method</b>	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD.

\*Not applicable to MCSA

	ANZ Home Loan Current Account	DBS MCA or MCSA
<b>Minimum balance</b>	Nil	S\$3,000*
<b>Fall below fee</b>	Nil	S\$7.50*
<b>Admin fee</b>	Nil	S\$2*
<b>Penalty for early closure</b>	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
<b>Currency offered</b>	SGD	SGD
<b>Interest rate</b>	S\$10,000 to S\$49,999: 0.100% S\$50,000 to S\$199,999: 0.200% S\$200,000 and above: 0.250%	DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
<b>Calculation method</b>	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD.

	ANZ Instant Interest Time Deposit	DBS Fixed Deposit (FD)
<b>Minimum balance</b>	S\$25,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
<b>Currency offered</b>	SGD, AUD, USD, NZD, CNH	SGD, AUD, USD, NZD, CNH
<b>Interest rate</b>	Current Campaign rates 8M Instant Interest Time Deposit < S\$150K: 0.70% p.a. S\$150K & above: 1.15% p.a.	Book the FD based on the original tenure with the same value and maturity dates, at 0% p.a. since the interest has paid up-front.
<b>Calculation method</b>	Interest earned is paid upfront upon placement. Interest calculation is based on 365 days for SGD, and 360 days for foreign currencies.	Interest calculation is based on 365 days for SGD, and 360 days for foreign currencies.
<b>Penalty fees for premature withdrawal</b>	Full clawback of the Instant Interest paid upon partial withdrawal, and a fee of such amount as ANZ may deem fit. In addition, if such premature withdrawal occurred after three months of placement of the ANZ Instant Interest Time Deposit, interest will be paid on the lowest tier of prevailing board rates for the duration of placement up to the date of withdrawal.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made. Clawback the upfront interest upon premature withdrawal.

	ANZ Conventional Time Deposit	DBS Fixed Deposit (FD)
<b>Minimum balance</b>	S\$25,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
<b>Currency offered</b>	SGD, AUD, CAD, CHF, CNY, GBP, HKD, JPY, NZD, USD	SGD, AUD, CAD, CNH, GBP, HKD, JPY, NZD, USD SPB customers, PW customers and customers who have at least one investment product with ANZ: DBS will offer CHF  All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.
<b>Interest rate</b>	Board rates	Book the FD based on the original tenure with same value and maturity dates, at the original contracted rate.
<b>Calculation method</b>	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD and 360 days for the rest of the foreign currencies.	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD, and 360 days for the rest of the foreign currencies.
<b>Penalty fees for premature withdrawal</b>	Subject to a fee of such amount as ANZ may deem fit and ANZ is entitled to withhold any interest accrued on the time deposit. ANZ has the option to pay interest in respect of any time deposit withdrawn before the maturity date at such rate(s) and in respect of such period(s) as ANZ may determine in its reasonable discretion.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made.

\*Not applicable to MCSA

	ANZ Multi Currency Term Deposit	DBS Fixed Deposit (FD)
<b>Minimum balance</b>	US\$50,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
<b>Currency offered</b>	SGD, CAD, CHF, EUR, AUD, USD, NZD, JPY, HKD, GBP, CNY	SGD, CAD, EUR, AUD, USD, NZD, JPY, HKD, GBP, CNH  SPB customers, PW customers and customers who have at least one investment product with ANZ: DBS will offer CHF.  All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.
<b>Interest rate</b>	Board rates	Book the FD based on the original tenure with same value and maturity dates, at the original contracted rate.
<b>Calculation method</b>	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD and 360 days for the rest of the foreign currencies.	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD, and 360 days for the rest of the foreign currencies.
<b>Penalty fees for premature withdrawal</b>	Subject to a fee of such amount as ANZ may deem fit and ANZ is entitled to withhold any interest accrued on the time deposit. ANZ has the option to pay interest in respect of any time deposit withdrawn before the maturity date at such rate(s) and in respect of such period(s) as ANZ may determine in its reasonable discretion.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made.

	ANZ Step-Up Time Deposit	DBS Fixed Deposit (FD)
<b>Minimum balance</b>	S\$25,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
<b>Currency offered</b>	SGD, AUD, USD	SGD, AUD, USD
<b>Interest rate</b>	Step-up tier interest rates	Book the FD based on the remaining tenure with the value date on the transfer date and original maturity date, at the original highest step-up contracted rate.
<b>Calculation method</b>	Interest earned paid upon each completed cycle. Interest calculation is based on 365 days, and 360 days for foreign currencies.	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, and 360 days for the rest of the foreign currencies.
<b>Penalty fees for premature withdrawal</b>	An administrative fee of S\$200 in the respective currency or such other fee as may be notified by ANZ, will be charged for any withdrawal made before the first cycle maturity date.  Any withdrawal done on a day other than a cycle maturity date must be made in full and is subject to breakage charges levied by ANZ where applicable. In addition, no interest will be paid by ANZ for the uncompleted cycle.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made.