

**CPF INVESTMENT ACCOUNT – SCHEDULE OF BANK CHARGES**

<b>Transaction Type</b>	<b>Transaction Charges</b>
<b>SHARES/LOAN STOCKS/UNIT TRUSTS/PROPERTY FUNDS/ETFS</b> - For every purchase, sale, application for rights, application for excess rights (successful or unsuccessful), cash offer, conversion of loan stocks/warrants/preference shares, IPO allotment and exercise share options	\$2.73 (inclusive of GST) per 1,000 shares/loan stocks/units or part thereof subject to a maximum of \$27.25 (inclusive of GST) per transaction
<b>GOLD ETFS</b> - Every purchase and sale	\$2.73 (inclusive of GST) per 10 units or part thereof subject to a maximum of \$27.25 (inclusive of GST) per transaction
<b>FUND MANAGEMENT ACCOUNTS FIXED DEPOSITS INSURANCE POLICIES INVESTMENT ADMINISTRATORS</b> - For every payment/receipt of funds, interest received, lapsed insurance policy and reinstatement of insurance policy.	\$2.73 (inclusive of GST) for each placement/payment, receipt, and lapse/reinstatement transaction
<b>S'PORE GOVT SECURITIES</b> - For every purchase, sale and maturity	\$2.73 (inclusive of GST) for each transaction
<b>STATUTORY BOARD BONDS</b> - For every purchase, sale and maturity	\$2.73 (inclusive of GST) per tradable lot or part thereof subject to a maximum of \$27.25 (inclusive of GST) per transaction.
<b>CANCELLATION OF TRADES</b>	\$5.45 (inclusive of GST) for each transaction which failed due to insufficient funds, insufficient sub-limit, insufficient holdings, or cancellation of contracts.
<b>IPO SHARE APPLICATION</b> - ESA - CPF Cashier's Order - Digibank	\$2.00 (inclusive of GST) for each transaction
<b>RIGHTS AND EXCESS RIGHTS APPLICATION WHERE CPF FUNDS CANNOT BE USED</b>	\$10.90 (inclusive of GST) for each rights application, \$5.45 (inclusive of GST) for each excess rights application (successful or unsuccessful)
<b>INTERBANK TRANSFER OF ACCOUNT</b>	\$3.27 (inclusive of GST) per 1,000 shares/loan stocks/units/ tradable lot of part thereof, subject to a maximum of \$32.70 (inclusive of GST) per transaction. For other investments, \$3.27 (inclusive of GST) per transaction

REFUNDS OF AVAILABLE BALANCE FROM CPF INVESTMENT A/C TO CPF ORDINARY ACCOUNT	No charge
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Transaction Type	Quarterly Service Charges
<b>SHARES/LOAN STOCKS/UNIT TRUSTS/PROPERTY FUNDS/ETFS/GOLD ETFS</b> - 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.	\$2.18 (inclusive of GST) per share/loan stock/unit trust counter per quarter, subject to a minimum charge of \$5.45 (inclusive of GST). No minimum charge for accounts holding Singtel B shares only.
<b>FUND MANAGEMENT ACCOUNTS FIXED DEPOSITS INSURANCE POLICIES INVESTMENT ADMINISTRATORS S'PORE GOVT SECURITIES STATUTORY BOARD BONDS</b> - Service charge is levied for the maintenance of the account and for services rendered	\$2.18 (inclusive of GST) 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 \$2.18/- (inclusive of GST) per piece of gold in the case of physical gold, per transaction in the case of gold savings account. For gold certification, transaction charge is \$32.70/- (inclusive of GST) flat per annum and subsequent service charge at \$32.70/- (inclusive of GST) 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 its charges from time to time.
- All charges are subject to GST for account holders with residential address in Singapore.
- For shares related transactions, there is a CDP Settlement Fee of \$0.38 per transaction and Share Transfer charge of \$10.90 per counter. These charges are inclusive of GST.

#### 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\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.