## **Frequently Asked Questions (FAQ) – Fall-below Fee**

### **1.What is a Fall-below Fee?**

### A fee of SGD2 will be charged if the average daily balance of your SGD sub-account falls below SGD200 for the month.

### **2.Which accounts are affected?**

This fee applies only to the SGD sub-account of our multi-currency current accounts. Other sub-currencies (e.g., USD, CNY) are not subject to this fee.

### **3.Are any accounts exempted?**

Yes. Kids accounts are exempted from the Fall Below Fee.

### **When is the fee charged?**

### The Fall Below Fee is charged on the 1st day of the following month based on the previous month’s average daily balance.

### **5. How is the average daily balance calculated?**

The average daily balance is the sum of your end-of-day balances for each day of the month, divided by the number of days in that month.

### **6. Can I avoid the Fall Below Fee?**

### Yes. You can avoid the fee by maintaining an average daily balance of at least SGD 200 in your SGD sub-account throughout the month.

### **7. Will I be notified before the fee is charged?**

### There is no advance notification, but you can monitor your balance through online or mobile banking to avoid the fee.

### **If I deposit funds at the end of the month, will it help?**

Depositing funds near the end of the month may not significantly improve your average daily balance. It’s best to maintain the required balance consistently throughout the month.

**9. Does the fee apply to joint accounts?**

Yes, the Fall Below Fee applies to joint accounts if the SGD sub-account’s average daily balance is below SGD200.