



Mizuho Bank, Ltd.
Singapore Branch

**Table of Commission and Charges for Customers
Banking Operating Hours & Transaction Cut Off Time**

EFFECTIVE 1 Jan 2025

N.B THIS TABLE SUPERSEDES ALL THOSE PREVIOUSLY ISSUED AND IS SUBJECT TO CHANGES
FROM TIME TO TIME OR CANCELLATION WITHOUT PRIOR NOTICE

Table of Commission and Charges for Customers

| Type Of Product/Service | Mizuho Standard Charge |
|--|---|
| I . Deposits | |
| 1. Current Account | |
| (1) Cheque Books | S\$100 per cheque book |
| (2) Stop Payment | S\$50 |
| (3) Return of Outward Cheques/ Giro | S\$30 |
| (4) Marked Cheques (S\$ only) | S\$100 + Paying Bank's Charge |
| (5) Account Statements/ Advices (Other than current month) | S\$30 + Retrieval cost S\$50 |
| (6) Monthly Account Maintenance Fee | S\$50/Month per account, if the monthly average balance fall below S\$30,000. For current account in other currencies, its equivalent will be applied [Refer to Monthly Account Maintenance Fee Table] |
| 2. General Deposit Services | |
| (1) Standing Order for GIRO | S\$30 (/Item) |
| (2) Inter-Banking Giro | a) Incoming Giro - Free b) Outgoing Giro - S\$3 (per item) (Min S\$30, Max N/A) |
| (3) FAST | a) Incoming FAST - Free b) Outgoing FAST - S\$1 (per item) |
| (4) S\$ Cheque Local clearing (/cheque) | Free |
| (5) US\$ Cheque Local clearing (/cheque) | - |
| · Credit to US\$ account: | 1/8% (Min: S\$20, Max: S\$100) |
| · Credit to S\$ account: | At bank's prevailing buying rate |
| (6) Retrieval of physical cheque from CTS Depository (within 1 year) | S\$50 + Presenting Bank's Cost |
| (7) Retrieval of image cheque | S\$50 (/cheque) |
| (8) Mizuho Global Cash Pooling Service | - |
| <Cross-border Scheme > | - |
| · Initial Fee: | S\$4,100.00 |
| · Monthly Fee: | S\$700.00 |
| · Transfer Fee: | S\$25.00 |
| <Domestic Scheme > | - |
| · Initial Fee: | S\$1,400.00 |
| · Monthly Fee: | S\$440.00 |
| · Transfer Fee: | S\$10.00 |
| II. Trade | |
| 1. Import Letter of Credit | |
| (1) Opening Commission | 1/8% p.m. Min. 2 months (Min: S\$50, Max: N/A) |
| (a) Cable charge for pre-advice of LC | S\$50 |
| (b) Cable charge for full text LC | S\$100 |
| (c) Postage: | - |
| · if sent by normal mail/hand | S\$5 |
| · if sent by LUM/Registered mail | S\$15 |

Table of Commission and Charges for Customers

| Type Of Product/Service | Mizuho Standard Charge |
|--|---|
| (2) Amendment Commission | - |
| (a) Expiry Extension | 1/8% p.m. on extension period (Min: S\$50, Max: N/A) |
| (b) Amount Increase | 1/8% p.m. on increase amount (Min: S\$50, Max: N/A) |
| (c) General Amendment | Flat S\$50 |
| (d) Postage | - |
| • if amended by normal mail/hand | S\$5 |
| • if amended by LUM/Registered mail | S\$15 |
| (e) Cable charge for L/C Amendment | S\$50 |
| 2. Import Bills (with or without LC) | |
| (1) Handling Commission | 1/8% (Min: S\$30, Max: N/A) |
| (2) Commission in Lieu of Exchange | 1/8% (Min: S\$30, Max: N/A) |
| (3) Acceptance Commission (From acceptance to maturity) | 1/8% p.m. (Min: S\$50, Max: N/A) |
| (4) Reimbursement Charges (Deducted from proceeds) | As per arrangement with Correspondent Bank |
| (5) Discrepancy Fee for bene's account (LC issued by us) | Flat S\$100 |
| (6) Protest Fee (exclude legal fees) | - |
| • Customer | S\$50 |
| • Non Customer | S\$70 |
| (7) Holding Fees (for unpaid bills) | |
| • Sight bills: After 1 month grace | S\$20 p.m. |
| • Usance bills: After 1 month grace from maturity date | |
| (8) Postage/Cable (Telex/SWIFT) : | - |
| (a) Sight | S\$30 (postage and cable) |
| (b) Usance | S\$40 (postage and cable) |
| (c) Second Mail | Free |
| 3. Shipping Guarantee | |
| (1) Bills Handled By Us | Flat S\$50 |
| (2) Bills Not Handled By Us | 1/8% flat on bill amount (Min: S\$50, Max: N/A) |
| (3) Shipping Guarantee (Not redeemed/cancelled within 30 days from date of issue) | 1/8% pm (Min: S\$50, Max: N/A) |
| 4. Export Letter of Credit | |
| (1) Advising (Include Letter of Guarantee) | - |
| (a) Original | - |
| • Customer | Flat S\$30 |
| • Non Customer | Flat S\$50 |
| (b) Amendment | - |
| • Customer | Flat S\$30 |
| • Non Customer | Flat S\$50 |
| (c) Brief Cable Advising Commission | - |
| • Customer | Flat S\$30 |
| • Non Customer | Flat S\$50 |

Table of Commission and Charges for Customers

| Type Of Product/Service | Mizuho Standard Charge |
|--|--|
| (2) Transfer (a) Customer (b) Non Customer • Partial transfer • Full transfer (3) Confirmation (a) Customer (b) Non Customer | - 1/8% p.m. (Min: S\$50, Max: N/A) - 1/4% p.m. (Min: S\$120, Max: N/A) 1/4% p.m. (Min: S\$100, Max: N/A) - Subject to Quotation on transactional basis Subject to Quotation on transactional basis |
| 5. Export Bills | |
| (1) Handling Commission (Under LC) (a) Customer (b) Non Customer (2) Handling Commission (Not under LC) (a) Customer (b) Non Customer (3) Commission in Lieu of Exchange (a) Customer (b) Non Customer (4) Holding Fees (for unpaid bills) • Sight bills: After 1 month grace • Usance bills: After 1 month grace from maturity date (5) Postage (a) Postage/Cable • Sight • Usance • 2nd Mail | - 1/8% (Min: S\$50, Max: N/A) 1/4% (Min: S\$80, Max: N/A) - 1/8% (Min: S\$50, Max: N/A) 1/4% (Min: S\$80, Max: N/A) - 1/8% (Min: S\$30, Max: N/A) 1/4% (Min: S\$60, Max: N/A) S\$20 p.m. - - S\$60 (for postage and cable) S\$80 (for postage & cable) S\$30 |
| 6. Export Letter of Indemnity | |
| Counter Signing | Subject to prior arrangement |
| 7. Clean Bills for collection | |
| (1) Handling Commission (2) Commission in Lieu of Exchange (3) Postage (a) For all USD cheque sent to USA (b) For others if sent by registered mail (c) For others if sent by courier | 1/8% (Min: S\$30, Max: N/A) N/A - US\$15 S\$15 S\$30 or actual cost if higher |
| 8. Reimbursement Claims | |
| (1) Handling Commission (2) Commission in Lieu of Exchange (3) Acceptance Commission | 1/8% flat (Min: S\$50, Max: N/A) 1/8% (Min: S\$30, Max: N/A) 1/8% p.m. (Min: S\$50, Max: N/A) |

Table of Commission and Charges for Customers

| Type Of Product/Service | Mizuho Standard Charge |
|--|--|
| III. Letter Of Guarantee (L/G) / Standby Letter of Credit | |
| 1. Opening Commission | |
| (1) Period <= 1 Year | Subject to prior arrangement |
| (2) Period <= 3 Years | |
| (3) Period > 3 Years | |
| 2. Amendment Commission | |
| (1) Expiry Extension | Subject to prior arrangement |
| (2) Amount Increase | Subject to prior arrangement |
| (3) General Amendment | Min. S\$50 |
| 3. SWIFT Cost | |
| (1) Preliminary Advice | S\$50 |
| (2) Full Text | S\$100 |
| (3) Amendment | S\$50 |
| 4. Draft Guarantee Text | S\$50 |
| 5. Re-issuance | S\$50 |
| IV. Remittances | |
| 1. Outward Remittance | |
| (1) Telegraphic Transfer (TT) | - |
| (a) Handling Commission | 1/8% (Min: S\$30, Max: S\$100) + Cable + Agent bank charges, If any |
| (b) Commission in Lieu of Exchange | 1/8% (Min: S\$30, Max: N/A) (For foreign currency against same foreign currency where no foreign exchange is involved. Not applicable for Singapore Dollar) |
| (c) SWIFT/Cable Charge | S\$30 Flat |
| (2) Demand Draft (DD) | - |
| (a) Handling Commission | 1/8% (Min: S\$50, Max: S\$100) This service will cease on 1 Jan 2025 |
| (b) Commission in Lieu of Exchange | 1/8% (Min: S\$30, Max: N/A) (For foreign currency against same foreign currency where no foreign exchange is involved. Not applicable for Singapore Dollar) |
| (3) MEPS Transfer | Flat S\$30 |
| (4) Cashier's Order | Flat S\$50 |
| (5) Standing Order (For remittance TT or MEPS) | S\$30 /Item + Transaction Commission |
| (6) Auto Cheque - Internet | S\$10/(cheque), Min. S\$50 This service will cease on 1 Jan 2025 |
| (7) Amendment/Cancellation of TT / MEPS | S\$30 + Agent Bank's charges if any |
| (8) Stop Payment Charge | S\$50 + Agent bank's charges if any |
| ▪ Demand Drafts | |
| ▪ Cashiers' Order | |
| ▪ Auto Cheque | |

Table of Commission and Charges for Customers

| Type Of Product/Service | Mizuho Standard Charge |
|---|---|
| 2. Inward Remittance | |
| (1) For credit to account with us | Free |
| (2) Foreign Currency payable in home currency at bank's Prevailing Buying Rate | |
| For credit to account with us | Free |
| 3. Internal Fund Transfer | |
| Internal Fund Transfer | Free |
| V . General | |
| 1. Postage | |
| (1) Courier | S\$30 or actual cost if higher |
| (2) Postal | - |
| (a) By Post | S\$5 |
| (b) Registered | S\$15 |
| (c) LUM (New) | S\$15 |
| 2. MEPS / Cable (Telex / SWIFT) | |
| (1) MEPS | S\$30 |
| (2) Cable (other than standard payment order) | S\$50 |
| (3) Standard Payment Order (others not listed under REMITTANCES) | Flat S\$30 |
| 3. Audit Confirmation, etc | |
| (1) Audit Confirmation/ Certificate of Balance | S\$50 (/issuance) |
| (2) Outstanding Balance Confirmation | S\$50 (/issuance) |
| (3) Mark to Market Evaluation Statement | S\$50 (/issuance) |
| (4) Standing Order (If applicable) | S\$50 (/item) |
| 4. eProducts | |
| (1) Mizuho Global E-Banking | - |
| (a) Installation Fee | S\$1,100 flat |
| (b) Monthly Service Fee | S\$300 flat |
| (2) MELO-D Merits / Fresh | - |
| Installation Fee | S\$500 flat |
| (3) GIRO Add-on service | - |
| GIRO PARS - Notification | via Email or Fax : S\$0.50 (/item) |
| (4) GIRO-PACE | S\$3 (/ DDA setup) |
| (5) Mizuho Bank Report Service (MT940/ MT950) | S\$400 per account , per month |
| 5. Equivalence | |
| Internal Conversion for S\$/US\$/JPY In event that prevailing exchange rates on the date of transaction is unavailable or unable to be applied, this ratio will apply. | Min: S\$10 / US\$8.50 / JPY650 Max: S\$100 / US\$85.00 / JPY6500 |

Monthly Account Maintenance Fee Table

| Current Account | Account Maintenance Fee | Falls below the min average monthly balance of: |
|-----------------|-------------------------|---|
| SGD | SGD 50.00 | SGD 30,000.00 |
| USD | USD 42.50 | USD 25,000.00 |
| JPY | JPY 3,250 | JPY 2,000,000 |
| EUR | EUR 32.00 | EUR 20,000.00 |
| GBP | GBP 29.00 | GBP 18,000.00 |
| THB | THB 1,200.00 | THB 800,000.00 |
| CNY | CNY 252.00 | CNY 150,000.00 |
| HKD | HKD 287.00 | HKD 180,000.00 |
| AUD | AUD 52.00 | AUD 35,000.00 |
| NZD | NZD 55.00 | NZD 35,000.00 |
| CHF | CHF 36.00 | CHF 25,000.00 |

Operating Hours and Cut Off Time

| 1. Remittances | | | | |
|--|----------|---------------------------|--|--|
| Product | Currency | Cut Off Time | Cut Off Date | Note |
| (1) GIRO | SGD | 3.00pm | 1 Business Day prior to the value date (Note) | Send by electronic. Account will be debited one Business Day prior to the value date. |
| (2) FAST | SGD | 4:00 PM | On the value date (Note) | Send by electronic |
| (3) Telegraphic Transfer/MEPS/Internal Transfer | | | | |
| · by electronic | USD | 3:00PM | On the value date | - |
| | SGD | | On the value date | |
| | Others | | 1 Business Day prior to the value date | |
| · by hardcopy/manual application (FAX/Mail) | USD | 3:00PM | 2 Business Day prior to the value date | For existing pre-arranged customers only |
| | SGD | | | |
| | Others | | | |
| (4) Cashier's Order | | 3.00PM | 1 Business Day prior to the value date | Send by electronic |
| (5) Demand Draft | | 3.00PM | 1 Business Day prior to the value date | This service will cease on 1 Jan 2025 |
| 2. Trade | | | | |
| [Operating Hours of Trade Counter]: | | 9:00 AM to 5:00 PM | | |
| Product | Currency | Cut Off Time | Cut Off Date | Note |
| (1) Export Documents (With LC) | - | 12:00 PM | On the value date | - |
| (2) Import Documents (With LC) | - | | | |
| (3) Export Documents (Without LC) | - | 3:00 PM | | |
| (4) Import Documents (Without LC) | - | | | |
| (5) Other Trade Transactions | - | | | |

✘ All transactions received after the Cut Off Time will be processed on the next Business Day