ANEXT BANK
星 熠 数 字 银 行

ANEXT BANK PTE. LTD.
Fee Schedule

ANEXT Business Account

Services	Fees & Charges
Minimum Initial Deposit	S$0 No minimum initial deposit is required.
Fall Below Fee	S$0 No minimum balance is required.
Annual Account Fee	S$0
Audit Confirmation Charges	S$35 per request
Outgoing Telegraphic Transfers (via SWIFT)	BEN/SHA Charge Option* SGD: Flat S$25 per transaction USD: Flat US$20 per transaction CNH: Flat CNH125 per transaction EUR: Flat €10 per transaction OUR Charge Option* SGD: Flat S$50 per transaction USD: Flat US$35 per transaction CNH: Flat CNH300 per transaction EUR: Flat €35 per transaction **Promotional Rate** ***(From 25 May 2026 to 31 May 2027)*** BEN/SHA Charge Option* SGD Flat S$20 per transaction USD Flat US$15 per transaction
Outgoing Telegraphic Transfers (via ANEXT FLASH)	SGD: Flat S$10 per transaction USD: Flat US$8 per transaction CNH: Flat CNH55 per transaction EUR: Flat €8 per transaction **Promotional Rate** ***(From 25 May 2026 to 31 May 2027)*** SGD: Flat S$8 per transaction USD: Flat US$5 per transaction CNH: Flat CNH35 per transaction EUR: Flat €5 per transaction
Incoming Telegraphic Transfers	S$0*
Outgoing Local Transfers (FAST, PayNow, MEPS, GIRO)	Outgoing Local Transfers via MEPS: Flat S$10 per transaction Fees & Charges for FAST, PayNow and GIRO waived

ANEXT Bank Pte. Ltd. | Co. Reg. No. 202119365M (Incorporated in Singapore with limited liability)
ANEXT Bank is a wholly-owned subsidiary of Ant International.

Services	Fees & Charges
	Promotional Rate ***(From 25 May 2026 to 31 May 2027)*** Outgoing Local Transfers via MEPS: Flat S$5 per transaction
Incoming Local Transfers (FAST, PayNow, MEPS, GIRO)	S$0
Batch Payment Up to 100 transactions can be made and approved at once	S$0 Only available for FAST or MEPS transactions denominated in S$. Subject to charges based on the local transfer pricing at point of initiation.
Account Statement (Only for closed accounts)	S$15/US$10 per statement

* Fees imposed by agent banks and overseas banks are not included.

ANEXT Bank Pte. Ltd. | Co. Reg. No. 202119365M (Incorporated in Singapore with limited liability)
ANEXT Bank is a wholly-owned subsidiary of Ant International.

ANEXT Business Loan

Services	**Fees & Charges**
One-Time Facility Fee	Pay Monthly Repayment Option Up to 2% of approved loan amount, or S$200 (whichever amount is higher), deducted from the loan amount when disbursed. Pay-Per-Use Repayment Option Up to 2% of approved limit, or S$200 (whichever amount is higher), to be transferred to your ANEXT Business Account within 30 days of the date of the Loan Acceptance Letter and before any drawdowns can be made.
Renewal Fee	Applicable only for loans with the Pay-Per-Use Repayment Option 1% of approved loan amount, or S$200 (whichever amount is higher)
Early Redemption Fee	S$0
Late Fee and Default Interest	Pay Monthly Repayment Option • a S$100 Late Fee will be charged if the monthly repayment is not paid by the due date; and • default interest will be charged on the principal portion of any overdue amount. This will accrue daily, starting from the day after the due date, until you have paid all outstanding amounts on the loan. The default interest rate will be 3 times the interest rate of your loan. Pay-Per-Use Repayment Option • a Late Fee equal to your Monthly Fee will be charged if the Monthly Fee is not paid by the due date; and • default interest will be charged on the principal portion of any other overdue amount. This will accrue daily, starting from the day after the due date until you have paid the outstanding amounts. The default interest rate will be 3 times the Prescribed Percentage of the loan.

ANEXT Bank Pte. Ltd. | Co. Reg. No. 202119365M (Incorporated in Singapore with limited liability)
ANEXT Bank is a wholly-owned subsidiary of Ant International.

Notes:

a. The Bank may change our prevailing rates and/or the amounts of any fees, charges and/or commissions payable by you (whether stated in this Fee Schedule or otherwise) from time to time at our sole discretion with prior notification to you. Where you continue to use the Account(s), maintain the Loan and/or the Services after such notification, you shall be deemed to have agreed to and accepted all such charges (or revisions thereto).

b. A charge of S$35, US$25 or €60 (deducted from your SGD, USD or EUR balance respectively) applies for every request that requires manual handling by the Bank. (e.g. a transaction which requires amendment/cancellation/returning/tracing of funds).

c. All information is correct at the time of publication.

ANEXT Bank Pte. Ltd. | Co. Reg. No. 202119365M (Incorporated in Singapore with limited liability)
ANEXT Bank is a wholly-owned subsidiary of Ant International.