# 🏦 Banking Products Knowledge Base – AnyBank SG

**🔵 Savings Accounts**

**1. AnyBank eSaver Plus Account**

* **Description**: A high-interest digital savings account designed for digitally savvy individuals who prefer managing their finances online. Ideal for salaried professionals, freelancers, and gig economy workers.
* **Interest Rate**: Up to 3.00% p.a. (conditions apply)
* **Key Features**:
  + No fall-below fee or minimum balance
  + Tiered interest based on monthly salary credit, bill payments, and card spending
  + Unlimited free FAST/GIRO transfers
  + Instant digital onboarding via Singpass
  + Real-time transaction alerts and spend tracking via mobile app
  + Linkable to AnyBank Debit Card for ATM withdrawals and retail payments

**2. AnyBank Young Savers Account**

* **Description**: A starter savings account for children below 18, jointly held with a parent or guardian. Designed to build good financial habits from an early age.
* **Interest Rate**: 0.85% p.a.
* **Key Features**:
  + Joint access for parent and child with guardian controls
  + No account maintenance or fall-below fees
  + Customisable auto-savings goals and educational rewards
  + POSBkids debit card (optional) with spending limits and alerts
  + Monthly e-statements accessible through parental dashboard

**🟢 Current Accounts**

**1. AnyBank Everyday Current Account**

* **Description**: A multipurpose current account for working professionals, retirees, and small business owners who need flexibility in transactions.
* **Key Features**:
  + Cheque book, ATM card, and linked online banking
  + Supports auto-pay for recurring bills, mortgage, and credit card payments
  + Access to branch and teller services for high-value transactions
  + No interest earned; ideal for high-volume transaction use
  + Minimum balance: SGD 3,000 (fee of SGD 7.50 if below)

**2. AnyBank Expat Current Account**

* **Description**: Tailored for expatriates working in Singapore, this account offers local convenience with global flexibility.
* **Key Features**:
  + Zero local transfer fees via FAST/GIRO
  + Free debit card and cheque book upon account setup
  + Multi-currency wallet to hold and spend in USD, EUR, GBP, and more
  + Seamless international remittances with preferential FX rates
  + Priority onboarding and access to English-speaking RM support

**🟡 Credit Cards**

**1. AnyBank Rewards+ Card**

* **Type**: Rewards Points Credit Card
* **Description**: A lifestyle rewards card for millennials and professionals who spend on e-commerce, food, and entertainment.
* **Benefits**:
  + 10X points on online shopping, dining, and groceries (capped at SGD 1,000/month)
  + Points convertible to KrisFlyer miles, Asia Miles, or CapitaVouchers
  + Complimentary travel insurance with flight purchase
  + 1-for-1 dining deals at over 100 local restaurants
  + First-year annual fee waiver (SGD 192.60 thereafter)

**2. AnyBank Cashback Max Card**

* **Type**: Cashback Credit Card
* **Description**: A high-reward cashback card for families and working adults looking to optimise monthly expenses.
* **Benefits**:
  + 8% cashback on dining, 5% on groceries, 3% on transport (Grab, MRT)
  + Up to SGD 100 cashback/month with minimum spend of SGD 600
  + Additional 1% bonus cashback on recurring telco, insurance, and utility bills
  + Access to exclusive cashback merchant promos (Shopee, FairPrice, Watsons)
  + Annual fee: SGD 160.50 (waived with annual spend > SGD 12,000)

**🔴 Loans**

**1. AnyBank Personal Loan**

* **Loan Amount**: SGD 1,000 to SGD 200,000
* **Interest Rate**: Starting from 3.88% p.a. (EIR from 7.2%)
* **Tenure**: 1–5 years
* **Key Features**:
  + Instant online approval and disbursement within 1 working day
  + Use for medical bills, education, renovation, or consolidation
  + Early and partial repayments allowed (subject to fees)
  + Simple online tracking via AnyBank mobile app

**2. AnyBank HDB Home Loan**

* **Loan Amount**: Up to 75% of HDB flat value
* **Interest Rate**: Fixed at 2.50% p.a. for first 3 years; reverts to floating thereafter
* **Tenure**: Up to 25 years (subject to CPF Board & MAS limits)
* **Key Features**:
  + Legal subsidy package available for refinancing customers
  + Option to switch to SORA-pegged floating rate after lock-in
  + Flexible partial prepayment feature (after 12 months)
  + Application integration with CPF OA drawdown and lawyer submission

**📘 Frequently Asked Questions – AnyBank SG**

**🔹 General Banking FAQs**

**Q1: How do I open an account with AnyBank SG?**  
**A:** You can open a savings or current account digitally in minutes using your Singpass via the AnyBank SG mobile app or website. Prefer to speak with someone? Visit any of our branches with your NRIC or Work Pass and a recent proof of address (utility bill, tenancy agreement, etc.). Joint and minor accounts may require in-branch verification.

**Q2: What is the FAST transfer limit for AnyBank accounts?**  
**A:** The default limit is SGD 10,000 per transaction. You can raise or lower this limit instantly via the AnyBank app under “Transfer Settings” → “FAST Limit”. For security reasons, changes require OTP confirmation.

**Q3: Are there monthly fees for maintaining a savings or current account?**  
**A:** Most of our personal savings accounts have no fall-below or monthly maintenance fees. However, the Everyday Current Account requires a minimum daily balance of SGD 3,000 — accounts falling below this threshold incur a SGD 7.50 fee monthly.

**Q4: How do I update my personal details like address, mobile number or email?**  
**A:** You can update these via the AnyBank app in “Profile Settings”. Some updates (e.g., mailing address) may require supporting documents. Alternatively, visit a branch with your identification for in-person assistance.

**Q5: I lost my debit or credit card. What should I do?**  
**A:** Freeze your card immediately via the AnyBank app under “Card Management”. You can also call our 24/7 hotline at 1800-555-1234. Replacement cards can be requested in-app and are typically delivered within 3–5 working days.

**🔹 Savings & Current Accounts FAQs**

**Q6: How can I earn the full 3.00% p.a. on my eSaver Plus Account?**  
**A:** To enjoy the maximum tiered interest, ensure that you:

* Credit a monthly salary of at least SGD 2,000
* Pay a minimum of 3 bills via GIRO or PayNow
* Spend SGD 500 or more monthly on your AnyBank Debit or Credit Card  
  Meeting these conditions unlocks the bonus interest for that month.

**Q7: Can I open a Young Savers Account online?**  
**A:** Yes — if both the parent/guardian and the child have valid Singpass accounts. If not, simply visit any AnyBank branch with the child’s birth certificate and your NRIC. We’ll help you set up the joint account quickly.

**Q8: Does the Expat Current Account support multi-currency usage?**  
**A:** Absolutely. The account includes an optional multi-currency wallet that allows you to hold and transact in up to 8 foreign currencies. It's ideal for managing overseas expenses or receiving international salary payments.

**🔹 Credit Card FAQs**

**Q9: What’s the difference between the Rewards+ and Cashback Max cards?**  
**A:**

* **Rewards+ Card**: Ideal for frequent online shoppers and travellers — you earn 10X reward points on eligible categories, which can be converted into air miles or shopping vouchers.
* **Cashback Max Card**: Designed for families and value-seekers — it gives up to 8% cashback on everyday spending like dining, groceries, and transport, with higher monthly cashback potential.

**Q10: How do I convert my Rewards+ points to air miles?**  
**A:** Simply log in to the AnyBank Rewards Portal, select “Convert to Miles,” and choose your frequent flyer programme (e.g., KrisFlyer, Asia Miles). A minimum of 10,000 points is needed. Conversions typically take 3–5 working days.

**Q11: Is there a way to waive my credit card annual fee?**  
**A:** Yes!

* Spend over SGD 12,000 annually on your Cashback Max Card to auto-qualify
* Or maintain an active Rewards+ Card account for 2 years with no late payments — and call in to request a waiver

**🔹 Loans FAQs**

**Q12: Who is eligible for an AnyBank personal loan?**  
**A:** To qualify, you must:

* Be aged 21–65
* Earn at least SGD 20,000/year (SG/PR) or SGD 40,000/year (foreigners)
* Maintain a good credit history  
  Loans are subject to approval and credit risk assessment. A higher income may qualify you for larger loan amounts and better rates.

**Q13: How fast will my loan funds be credited?**  
**A:** Once your application is approved (usually within a few hours), the funds are disbursed within 1 working day to your nominated AnyBank or external account.

**Q14: Can I pay off my personal loan early?**  
**A:** Yes, early or partial repayment is allowed. A small administrative fee applies (usually 1% of the remaining loan balance). Log in to the AnyBank app to initiate early repayment or check your loan terms.

**Q15: Is there a lock-in period for the HDB Home Loan?**  
**A:** Yes — the fixed-rate HDB Home Loan has a 3-year lock-in period. Exiting the loan during this period may trigger early termination penalties or clawback of subsidies. After the lock-in, you may switch to a floating rate.

**🔹 Digital Banking & App FAQs**

**Q16: How do I activate the AnyBank mobile app?**  
**A:**

1. Download the app from the App Store or Google Play
2. Log in using Singpass or your AnyBank User ID
3. Set up biometrics and security questions
4. You’re ready to bank anytime, anywhere

**Q17: Is the AnyBank app secure?**  
**A:** Yes, it uses multi-layered security protocols including biometric login (Face ID / Touch ID), end-to-end encryption, OTP verification, and fraud detection monitoring. Never share your login details with anyone.

**Q18: What can I manage through the app?**  
**A:**

* View account balances and transaction history
* Pay bills and transfer funds (FAST, GIRO, PayNow)
* Apply for products (credit cards, loans)
* Manage credit card controls (limit, block/unblock)
* Track rewards, schedule banker callbacks, and more