

Schedule of Charges



Live more,
Bank less

Savings Account Name	SB Others	Growth One Savings Account	digibank Savings Account	Growth Savings Account	Growth Plus Savings Account
Monthly Average Balance requirement	INR 1000	INR 5000	INR 10000	INR 10000	INR 25000
Balance Non-Maintenance Charges	4% of shortfall up to INR 40	4% of shortfall up to INR 200	4% of shortfall up to INR 400 (INR 200 for a/c till 14-02-2022)	4% of shortfall up to INR 400	4% of shortfall up to INR 500
Charge frequency	Monthly				
Debit Card					
Debit Card Annual Fee (2nd year onwards)	DBS Visa Classic Card - INR 150 DBS bigbasket Visa Classic Card - INR 150 DBS Rupay Classic Card - INR 150 DBS Visa Platinum Card - INR 150 DBS Rupay Platinum Card - INR 150 DBS Visa Signature Card - INR 299				
DC Annual Fee Waiver Conditions	NA	Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit	Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit	Spends > 1L or MAB (M-1) > 50K or TRV > 2L or Salary credit	TRV > 2L or Salary credit
DC Replacement Fee (Charges in INR)	150				
International cash withdrawal per transactions (Charges in INR)	125				
International balance enquiry/non financial per transactions (Charges in INR)	25				
DBS Bank ATM - Cash Withdrawal (Charges in INR)	Free				
DBS Bank ATM - Domestic balance enquiry/non financial transactions (Charges in INR)	Free				
Non DBS Bank ATM - Cash Withdrawal	3 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit				
Non DBS Bank ATM - Domestic balance enquiry/non financial transactions	7 Metro and 11 Non-Metro transactions free INR 8.5 per transaction beyond free limit				
FX Markup	Classic, Platinum: up to 3.5%, Signature: up to 2.5%				
Payment Service					
RTGS, NEFT, IMPS, UPI P2P (Online)	Free				
RTGS in Branch	Up to INR 2 lakhs : NIL INR 2 lakhs to INR 5 lakhs : Fee INR 20 More than INR 5 lakh : Fee INR 45				
NEFT in Branch	Up to INR 10,000 : NIL Above INR 10000 TO 1 Lakh : Fee INR 5 Above INR 1 Lakh to INR 2 Lakh : Fee INR 15 Above INR 2 Lakh : Fee INR 25				
Cash Deposit in Base Branch	Free 1st five transactions per month (OR) Up to INR 5 lakhs per month (whichever is earlier). Thereafter, INR2 per INR 1000. (Inclusive of Base and	Free			
Cash Deposit in Non-Base Branch		Free upto INR 50000 per month at any branches. Thereafter INR 1 per 1000	Free	Upto INR 25000 per day : NIL Thereafter : Fee INR 1 per INR 1000	Free
Cash Withdrawal limits and charges in Base Branch	Free				
Cash Withdrawal limits and charges in Non-Base Branch	INR 50000	INR 25000 per day	Free	INR 50,000 per day (Self.withdrawals only. No third party withdrawals)	Free
Standing Instruction creation	Free				
Amendment of Standing Instruction	Free				
Credit to account from an Overseas bank / International credit (Charges in INR)	25				Free
Cashier's order/payment order/payable at par demand draft (Charges in INR)	30				
Revalidation/reissuance of payment order/demand draft (Charges in INR)	100				
Cancellation of DBS payment order/demand draft (Charges in INR)	200				
Cheque return charges (Charges in INR)	200				350
Stop payment of cheque (Charges in INR)	NA	100 per cheque			
Reurn of foreign currency cheque (Charges in INR)	NA	Free			
ECS/NECS/NACH/eNACH return charges (Charges in INR)	200				
DD Issuance Fees					
At an RBI location	0.05% 0.05% Min INR 75 Max INR 2000				

Savings Account Name	SB Others	Savings Account	digibank Savings Account	Growth Savings Account	Growth Plus Savings
Non-RBI location (correspondent bank Cat I)		0.10% Min INR 75 Max INR 2000	0.10% Min INR 75 Max INR 2000		
Any other location not covered by the correspondent bank – purchase		0.25% Min INR 75 Max INR 2000	0.25% Min INR 75 Max INR 2000		
Cancellation of correspondent bank DD			100		
Revalidation/reissuance of DD – per instruction			100 cancellation + reissuance as per above		
Stop payment for lost DD – per instrument (INR)			25		
DD issuance in foreign currency		0.1% Min INR 550 Max INR 2000	0.1% Min INR 550 Max INR 2000		
Cancellation of foreign currency DD (INR)			750		
Courier charges (INR)			Domestic 50, International 1000		
Remote location payment – payable at correspondent bank location (INR)			30 + courier charges if any		
Other Services					
Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR)			75		
Duplicate account statement (INR)			75		
Telex / Swift Inquiry (INR)			Free		75
Postages (Regd Post)			Actuals		
Cheque Book			NA		Free
SMS Charges		Charges of INR 0.50 per SMS	Free	Charges of INR 0.50 per SMS	Free
Old investigations			Up to 3 Months: Free, from 3 Months to 1 Year: 75, above 1 Year: 150		
Investments in Mutual Fund through digibank – Transaction Fees*			Free		
Internet Banking services					
Remittances Fees & Charges					
Currency and Country					
USD to USA					
GBP to United Kingdom					
AUD to Australia					
EUR to Eurozone			Free		
HKD to Hong Kong					
SGD to Singapore					
CAD to Canada					
Any other currency / country combination^ (Return Charges & other charges like Tracer Fees may apply) (Charges in INR)			500 + Agent Fees if applicable		500
Inward Remittances					
Credit to DBS A/c from other banks			Free		
Credit to DBS A/c from othe than Singapore					
For non-DBS custome (Charges in INR)			200 + charges for mode of payment		
Returned funds for unapplied OTT/ITT			All currency 500 swift charges		
Collection Services					
Outstation cheque for collection			Free		
Cheque collection under speed clearing					
Foreign currency cheque drawn on foreign bank sent for collection Overseas			USD: 25 Other currency: 0.25% (min. 200)		

- Charges for these services are Free: Standing Instruction creation, Amendment of Standing Instruction, Investments in Mutual Fund through digibank – Transaction Fees*, Internet Banking services
- GST (Goods & Service Tax) will be levied on the converted gross INR amount. This charge would be deducted from the amount to be paid to the beneficiary.
- The Bank reserves the right to change these rates/charges or re-negotiate them depending upon relationship of a customer. Please refer the latest fees and charges on the DBS Bank website or at <https://www.dbs.com/digibank/in/schedule-of-charges.page>

*Please note that there may be additional charges levied by intermediary or correspondent bank in some cases.