

Schedule of Charges



Live more,
Bank less

Savings Account Name	Savings NRE Account	Savings NRO Account	Growth Max Savings Account	Savings NRE Power Plus Account	Savings NRO Power Plus Account
Monthly Average Balance requirement	INR 25000		INR 100000		
Balance Non-Maintenance Charges	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	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)					
Non DBS Bank ATM - Cash Withdrawal	3 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit	Free			
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				
Cash Deposit in Non-Base Branch					
Cash Withdrawal limits and charges in Base Branch	Free				
Cash Withdrawal limits and charges in Non-Base Branch					
Standing Instruction creation					
Amendment of Standing Instruction					
Credit to account from an Overseas bank / International credit (Charges in INR)					
Cashier's order/payment order/payable at par demand draft (Charges in INR)	30		Free		
Revalidation/reissuance of payment order/demand draft (Charges in INR)					
Cancellation of DBS payment order/demand draft (Charges in INR)	100				
Cheque return charges (Charges in INR)	350		350		
Stop payment of cheque (Charges in INR)	100 per cheque	100 per cheque	Free		
Return of foreign currency cheque (Charges in INR)	Free				
ECS/NECS/NACH/eNACH return charges (Charges in INR)	200		Free		
DD Issuance Fees					
At an RBI location	0.05% Min INR 75 Max INR 2000		Free		

Savings Account Name	Savings NRE Account	Savings NRO Account	Growth Max Savings Account	Savings NRE Power Plus Account	Savings NRO Power Plus Account
Non-RBI location (correspondent bank Cat I)	0.10% Min INR 75 Max INR 2000		Only corresponding bank & third party charges apply		
Any other location not covered by the correspondent bank – purchase	0.25% Min INR 75 Max INR 2000				
Cancellation of correspondent bank DD	100		Free		
Revalidation/reissuance of DD – per instruction	100 cancellation + reissuance as per above		Free (Only corresponding bank & third party charges apply)		
Stop payment for lost DD – per instrument (INR)	25		Only corresponding bank & third party charges apply		
DD issuance in foreign currency	0.1% Min INR 550 Max INR 2000		Free		
Cancellation of foreign currency DD (INR)	750				
Courier charges (INR)	Domestic 50, Overseas 1000		Domestic 50, Overseas 1000		
Remote location payment – payable at correspondent bank location (INR)	30 + courier charges if any		Free		
Other Services					
Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR)	75		Free		
Duplicate account statement (INR)					
Telex / Swift Inquiry (INR)					
Postages (Regd Post)	Actuals				
Cheque Book	Free				
SMS Charges					
Old investigations	Up to 3 Months: Free, from 3 Months to 1 Year: 75, above 1 Year: 150		Free	Free	Free
Investments in Mutual Fund through digbank – Transaction Fees*	Free				
Internet Banking services					
Remittances Fees & Charges					
Currency and Country					
USD to USA	Free				
GBP to United Kingdom					
AUD to Australia					
EUR to Eurozone					
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	500	500 + Agent Fees if applicable	500 + Agent Fees if applicable	500 + Agent Fees if applicable
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	All currency 500 swift charges	Free	Free	Free
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)	USD: 25 Other currency: 0.25% (min. 200)	Free	Free	Free

- Charges for these services are Free: Standing Instruction creation, Amendment of Standing Instruction, Investments in Mutual Fund through digbank – 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.