

Schedule of Charges



Live more,
Bank less

Savings Account Name	Digital Treasures Account	NRE Digital Treasures	NRO Digital Treasures	Treasures priority	NRE Treasures priority
Monthly Average Balance requirement	INR 500000 (TRV)			INR 3000000 (TRV)	
Balance Non-Maintenance Charges	INR 1500				
Charge frequency	Quarterly				
Debit Card					
Debit Card Annual Fee (2nd year onwards)	Free				
DC Annual Fee Waiver Conditions					
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			Free	Free
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					
Non DBS Bank ATM - Domestic balance enquiry/non financial transactions					
FX Markup	Classic, Platinum: up to 3.5%, Signature: up to 2.5%			Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75%	
Payment Service					
RTGS, NEFT, IMPS, UPI P2P (Online)	Free				
RTGS in Branch					
NEFT in Branch					
Cash Deposit in Base Branch					
Cash Deposit in Non-Base Branch					
Cash Withdrawal limits and charges in Base Branch					
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)					
Revalidation/reissuance of payment order/demand draft (Charges in INR)					
Cancellation of DBS payment order/demand draft (Charges in INR)	350				
Cheque return charges (Charges in INR)					
Stop payment of cheque (Charges in INR)					
Reurn of foreign currency cheque (Charges in INR)					
ECS/NECS/NACH/eNACH return charges (Charges in INR)	Free				
DD Issuance Fees					
At an RBI location	Free				

Savings Account Name	Digital Treasures Account	NRE Digital Treasures	NRO Digital Treasures	Treasures priority	NRE Treasures priority
Non-RBI location (correspondent bank Cat I)	Only corresponding bank & third party charges apply				
Any other location not covered by the correspondent bank – purchase					
Cancellation of correspondent bank DD	Free	Free	Free	Free	Free
Revalidation/reissuance of DD – per instruction	Free (Only corresponding bank & third party charges apply)				
Stop payment for lost DD – per instrument (INR)	Only corresponding bank & third party charges apply				
DD issuance in foreign currency	Free				
Cancellation of foreign currency DD (INR)					
Courier charges (INR)	Domestic Free, Overseas 750				
Remote location payment – payable at correspondent bank location (INR)	Free				
Other Services					
Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR)	Free				
Duplicate account statement (INR)					
Telex / Swift Inquiry (INR)	Actuals				
Postages (Regd Post)					
Cheque Book	Free				
SMS Charges					
Old investigations	Free				
Investments in Mutual Fund through digbank – Transaction Fees*					
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	500 + Agent Fees if applicable				
Any other currency / country combination^ (Return Charges & other charges like Tracer Fees may apply) (Charges in INR)					
Inward Remittances					
Credit to DBS A/c from other banks	Free				
Credit to DBS A/c from other than Singapore					
For non-DBS custome (Charges in INR)	200 + charges for mode of payment				
Returned funds for unapplied OTT/ITT	Free				
Collection Services					
Outstation cheque for collection	Free				
Cheque collection under speed clearing					
Foreign currency cheque drawn on foreign bank sent for collection Overseas					

- 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.