

# Schedule of Charges



Live more,  
Bank less

| Savings Account Name                                                                | NRO Treasures priority                                                      | Treasures Elite                                                             | NRE Treasures Elite                                                         | NRO Treasures Elite                                                         | Seafarer NRO Account                                 |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------|
| Monthly Average Balance requirement                                                 | INR 3000000 (TRV)                                                           | INR 20000000 (TRV)                                                          | INR 20000000 (TRV)                                                          | INR 20000000 (TRV)                                                          | 0                                                    |
| Balance Non-Maintenance Charges                                                     | INR 1500                                                                    |                                                                             |                                                                             |                                                                             | NIL                                                  |
| Charge frequency                                                                    | Quarterly                                                                   |                                                                             |                                                                             |                                                                             | NA                                                   |
| 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)                     | Free                                                                        |                                                                             |                                                                             |                                                                             | 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                                                  |                                                                             |                                                                             |                                                                             |                                                                             | Free                                                 |
| Non DBS Bank ATM - Domestic balance enquiry/non financial transactions              |                                                                             |                                                                             |                                                                             |                                                                             | Free                                                 |
| FX Markup                                                                           | Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75% | Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75% | Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75% | Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75% | Classic, Platinum: up to 3.5%, Signature: up to 2.5% |
| Payment Service                                                                     |                                                                             |                                                                             |                                                                             |                                                                             |                                                      |
| RTGS, NEFT, IMPS, UPI P2P (Online)                                                  |                                                                             |                                                                             |                                                                             |                                                                             |                                                      |
| 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)                     |                                                                             |                                                                             |                                                                             |                                                                             |                                                      |
| Cheque return charges (Charges in INR)                                              | 350                                                                         |                                                                             |                                                                             |                                                                             |                                                      |
| Stop payment of cheque (Charges in INR)                                             | Free                                                                        |                                                                             |                                                                             |                                                                             |                                                      |
| Reurn of foreign currency cheque (Charges in INR)                                   |                                                                             |                                                                             |                                                                             |                                                                             |                                                      |
| ECS/NECS/NACH/eNACH return charges (Charges in INR)                                 |                                                                             |                                                                             |                                                                             |                                                                             |                                                      |
| DD Issuance Fees                                                                    |                                                                             |                                                                             |                                                                             |                                                                             |                                                      |
| At an RBI location                                                                  | Free                                                                        |                                                                             |                                                                             |                                                                             |                                                      |

| Savings Account Name                                                                                                      | NRO Treasures priority                                     | Treasures Elite | NRE Treasures Elite | NRO Treasures Elite | Seafarer NRO Account |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-----------------|---------------------|---------------------|----------------------|
| 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                                                       |                 |                     |                     |                      |
| 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                                                       |                 |                     |                     |                      |
| <b>Other Services</b>                                                                                                     |                                                            |                 |                     |                     |                      |
| 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                                                                                                        |                                                            |                 |                     |                     |                      |
| Investments in Mutual Fund through digbank – Transaction Fees*                                                            |                                                            |                 |                     |                     |                      |
| Internet Banking services                                                                                                 |                                                            |                 |                     |                     |                      |
| <b>Remittances Fees &amp; Charges</b>                                                                                     |                                                            |                 |                     |                     |                      |
| <b>Currency and Country</b>                                                                                               |                                                            |                 |                     |                     |                      |
| 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^<br>(Return Charges & other charges like Tracer Fees may apply) (Charges in INR) |                                                            |                 |                     |                     |                      |
| <b>Inward Remittances</b>                                                                                                 |                                                            |                 |                     |                     |                      |
| Credit to DBS A/c from other banks                                                                                        | Free                                                       |                 |                     |                     |                      |
| Credit to DBS A/c from other than Singapore                                                                               |                                                            |                 |                     |                     |                      |
| For non-DBS customer (Charges in INR)                                                                                     | 200 + charges for mode of payment                          |                 |                     |                     |                      |
| <b>Returned funds for unapplied OTT/ITT</b>                                                                               | Free                                                       |                 |                     |                     |                      |
| <b>Collection Services</b>                                                                                                |                                                            |                 |                     |                     |                      |
| 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.