

Schedule of Benefits

| Sr. | | |
|-----|--|---|
| No | Description of Charges | Savings Plus |
| | | ₹ 10,000 (Resident Opened from |
| | Minimum Monthly Average Balance (MAB) | 1 st Nov'22) ₹ 25,000 (Non Resident) |
| | , , | 4% of balance shortfall subject to a |
| 1 | Monthly Charge for Non-Maintenance of MAB^^ | maximum cap of ₹ 200. |
| 2 | Monthly Account Statements | Free |
| 3 | Cheque Book | Free |
| 4 | Duplicate Account Statement | Free |
| | A/C Closure within 6 months of opening | |
| 5 | Within 14 days of account opening – free | Free |
| 6 | Branch Transactions | Free |
| 7 | Limitation Of Transactions | No |
| | Debit Card Charges/ATM Charges | |
| 8 | Annual Fees - Primary Holder | ₹ 150 (2nd year onwards) |
| 9 | Annual Fees - Joint Holder | ₹ 150 (2nd year onwards) |
| 10 | Replacement of Lost / Stolen / Damaged Card | ₹ 150 per card |
| 11 | Regeneration of PIN | Free |
| 12 | Transactions at DBS Bank ATM's | Free |
| 13 | Transactions on Non DBS ATM's in India | Metro - First 3 txns / Non-Metro - First 5 txns (Free) ₹ 21 (beyond free limit) |
| 14 | Charges Applicable After Free ATM Transactions | ₹21 (beyond free limit) |
| 15 | Foreign Exchange Mark Up | 3.50% |
| 16 | International Cash Withdrawal | ₹ 125 |
| 17 | International Balance Inquiry | ₹25 per transaction |
| | Payment Services | |
| | International Funds Transfer | |
| 18 | Outward Remittances | ₹500 |
| | International Balance Inquiry | ₹ 25 per transaction |
| 19 | Inward Remittances | |
| | Credit to DBS Bank A/C from other banks | Free |
| | Credit to DBS Bank A/C from other Singapore | Free |
| | <u> </u> | ₹200 plus charges of |
| | For Non DBS Customer | mode of payment used |
| 20 | Returned Funds for unapplied OTT / ITT | ALL Currency ₹500 Swift Charges |
| | Domestic Funds Transfer | |
| 21 | Outward - RTGS | |
| | 1.₹2,00,000 -₹5,00,000 | Free |
| | 2. ₹5,00,000 & above | Free |



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| 22 | Inward RTGS | Free |
| 23 | Outward RTGS Returns (no txn/appln DBS error) | |
| | 1.₹2,00,000 -₹5,00,000 | Free |
| | 2. ₹5,00,000 & above | Free |
| 24 | Outward NEFT | |
| | 1. upto ₹10,000 | Free |
| | 2.₹10,001 -₹2,00,000 | Free |
| | 3. ₹2,00,000 & above | Free |
| 25 | Inward NEFT | Free |
| 26 | Outward NEFT Returns (no txn/appln DBS error) | |
| | 1. upto ₹2,00,000 | Free |
| | 2. ₹2,00,000 & above | Free |
| 27 | Cashier Order / PO / Payable at Par DD | ₹30 |
| 28 | Revalidation / Re-issuance of DD / PO | ₹30 |
| 29 | Cancellation of DBS DD / PO | ₹100 |
| 30 | DD Issuance | |
| | On RBI location | 0.05% (min ₹ 75 - max ₹ 2000) |
| | on RBI Location(Correspondent Bk-Cat I) On other location not covered by Correspondent Bank (Purchase) | 0.10% (min ₹ 75 - max ₹ 2000) 0.25% (min ₹ 75 - max ₹ 2000) |
| | | or out of pocket expense whichever is higher |
| 31 | Cancellation of Correspondent Bank DD | ₹100 |
| 32 | Revalidation/Re-issuance of DD (per instruction) | Cancellation Charges ₹ 100 + DD DD issuance charges as given above |
| 33 | Stop Payment for Lost DD (per instrument) | ₹25 |
| 34 | DD Issuance Foreign Currency | 0.10% (min ₹ 550 - max ₹ 2500) |
| 35 | Cancellation of Foreign Currency DD | ₹750 |
| 36 | Courier Charges | Domestic ₹50,Overseas ₹1000 |
| 37 | Remote Location Payment (Payable at Correspondent Bank Location) | ₹30 plus applicable courier charges if any |



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| 38 | Collection Services | |
| | Outstation Chq. for collection (w/o CMS arrangement) | |
| | Upto ₹5000 | Free |
| | Above ₹5000 and upto and including ₹10000 | Free |
| | Above ₹10,000 and upto and including ₹1,00,000 | Free |
| | ₹1,00,001 and above | Free |
| 39 | Cheque Collection under Speed Clearing | |
| | Upto and including ₹1,00,000 | NIL |
| | ₹1,00,001 and above | Free |
| 40 | Foreign Currency Cheque drawn on foreign bank sent for collection overseas | |
| | USD | ₹25 |
| | Other Currencies | ₹0.25% (min ₹ 200) |
| 41 | Cheque return charges | ₹350 |
| 42 | ECS/ NECS return charges | ₹200 |
| 43 | Stop Payment of Cheque | ₹100 per cheque |
| 44 | Return of Foreign Currency Cheque | Free |
| | Other Services | |
| 45 | Issuance of Foreign Inward Remittance Certificate | ₹100 |
| 46 | Issuance of Foreign Inward Remittance Certificate (after 1 year) | ₹250 |
| 47 | Old Investigations | |
| | For period < 3 mths | Free |
| | For periods 3 mths - 1 year | ₹75 |
| | For periods > 1 year | ₹150 |
| 48 | Balance / TDS / Interest Certificates | ₹75 for adhoc |
| 49 | Issuance of Misc Certificates | ₹75 for adhoc certificates |
| 50 | Telex / Swift Inquiry | ₹75 |
| 51 | Standing Instruction Creation | Free |
| 52 | Amendment of Standing Instruction | Free |
| 53 | Postages (Regd Post) | Actuals |



- Goods and Service Tax (GST) will be levied by the bank over and above the charges.
- The bank reserves the right to change these rates / charges or re-negotiate them depending upon relationship of a customer
- ^^ %charges will be levied to the extent of shortfall in balance.
- Charges such as Quarterly Account Balance, Debit Card Annual Fee, ATM txns will not be levied for empaneled corporates and/or customer receiving salary credit.
- In case of insufficient balance in your bank account, bank will not be able to recover applicable fees and GST. GST related information will be available in Bank statement
- Customers holding an outstanding loan product (personal loan or mortgage loan) with DBS shall not be charged for non-maintenance of Quarterly Average Balance. Once the loan account is closed, customers will be required to maintain the required minimum Quarterly Average Balance, failing which appropriate charge shall be levied as captured above.
- Other services: Postages (Registered Post) will be charged at actuals.
- Charges for Aspire account will be in line with the defined charges for Savings Plus