

Deposit Accounts & Services For Individuals

Pricing Guide



SAVINGS ACCOUNTS

DBS Autosave Account

(with cheque book facility)

Minimum initial deposit	S\$3,000
Account fee	S\$2 per month
Fall-below fee (if average daily balance < S\$3,000)	S\$7.50 per month
Incidental overdraft interest charge (for accounts without overdraft facility)	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Minimum overdraft interest charge (for accounts with overdraft facility)	S\$10
Early account closure fee (if account closed within 6 months)	S\$30

DBS Savings Plus Account

Minimum initial deposit	S\$500
Fall-below fee (if average daily balance < S\$500)	S\$2 per month
Incidental overdraft interest charge	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Early account closure fee (if account closed within 6 months)	S\$20

CURRENT ACCOUNTS

DBS Current Account

Minimum initial deposit	S\$3,000
Fall-below fee (if average daily balance < S\$3,000)	S\$7.50 per month
Incidental overdraft interest charge (for accounts without overdraft facility)	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Minimum overdraft interest charge (for accounts with overdraft facility)	S\$10
Early account closure fee (if account closed within 6 months)	S\$30

SINGAPORE DOLLAR (S\$) FIXED DEPOSIT ACCOUNTS

S\$ Fixed Deposit Account

Minimum deposit

- For a tenor of 1 day to less than 1 month S\$1 million
- For a tenor of 1 month to 24 months S\$1,000

DBS Premier Income Account

(for persons 55 years old and above)

Minimum deposit

S\$10,000 for min
6 months tenor

Note: Premature withdrawal of your S\$ fixed deposit is subject to the Bank's Terms and Conditions Governing Accounts. You may earn less or no interest if you withdraw your fixed deposit before it matures. A penalty may also be imposed.

FOREIGN CURRENCY DEPOSIT ACCOUNTS

DBS Foreign Currency Current Account

Minimum initial deposit and related account fees are as follows:
(All amounts stated in the table are in the original foreign currency.)

Currency	Min initial deposit and min average daily balance (MADB)	Monthly service charge (if average daily balance < MADB)	Min monthly overdraft interest charge	Stop payment charge	Outward returned cheque charge
AUD	1,500	10	10	30	40
CAD	1,500	10	10	30	40
EUR	1,000	10	10	30	35
HKD	8,000	55	55	180	240
JPY	200,000	750	750	3,000	3,200
NZD	1,500	10	10	45	55
NOK	7,500	50	50	150	180
GBP	800	5	5	30	35
SEK	8,000	60	60	150	200
CHF	2,200	10	10	30	40
THB	28,000	200	200	750	1,000
USD	1,000	7.50	10	30	40

Deposits in

- SGD
- Foreign currency notes

Converted at the prevailing selling exchange rate

If account is in the same currency As the foreign currency notes deposited (except for THB and IDR) a commission-in-lieu of exchange (min S\$10) applies as follows:

USD	1.5%	CHF	1.5%
GBP	1.5%	AUD	2.5%
JPY	1.5%	HKD	3.0%
EUR	1.5%	Others	5.0%

If account is in a currency different from the foreign currency notes deposited, or if it involves THB or IDR, the notes are converted to S\$ equivalent and then re-converted to foreign currency funds at the prevailing exchange rates.

Withdrawals in

- SGD
- Foreign currency notes

Converted at the prevailing selling exchange rate

Same charges as for deposits apply

Inter account transfer (applicable to funds transfer from one Foreign Currency Current Account to another of the same currency)

S\$5 equivalent each, from debiting and crediting account

Early account closure fee (if account is closed within 6 months)

S\$30

DBS Foreign Currency Fixed Deposit Account

Minimum deposit

S\$5,000 equivalent for major foreign currencies

Deposits

Same charges as for deposits in DBS Foreign Currency Current Account apply

Withdrawals in

- SGD

Converted at the prevailing buying exchange rate

• Foreign currency notes	Same charges as for DBS Foreign Currency Current Account apply
Inter account transfer	Free

Notes:

1. Conversion between currencies involves exchange rates which are subject to fluctuations. If you have used funds in another currency to place the Foreign Currency Fixed Deposit, you may receive an amount less than your original amount of such funds upon conversion of your Foreign Currency Fixed Deposit back to that other currency. In addition, you may be subject to foreign exchange controls which may be imposed from time to time.
2. Premature withdrawal of your foreign currency fixed deposit is subject to the Bank's Terms and Conditions Governing Accounts. You may earn less or no interest if you withdraw your fixed deposit before it matures. A penalty may also be imposed.
3. Advance notice must be given to the Bank for withdrawals in foreign currency notes which are subject to availability.
4. Foreign currency deposit accounts are excluded from insurance coverage under the Deposit Insurance Act.

CHEQUE CHARGES

Cheque book charge	1st cheque book on account opening is free. Thereafter, S\$10 per cheque book (50 leaves)
Stop payment of cheque for SGD Current Account	
• Via counter	S\$30 per cheque (max S\$60)
• Via Phone Banking	S\$15 per cheque (max S\$30)
Outward return cheque due to insufficient funds	S\$40 per cheque
Direct mark cheque	S\$100 per cheque
Retrieval of physical cheque (only available within 1 year of clearing date)	S\$50 per copy
Retrieval of cheque image	
• Within 1 year of clearing date	S\$20 per copy
• Between 1 to 3 years of clearing date	S\$30 per copy

<ul style="list-style-type: none"> More than 3 years of clearing date 	S\$50 per copy
Foreign Currency Cheques	
<ul style="list-style-type: none"> USD cheques cleared via Singapore USD Cheque Clearing System 	Free
<ul style="list-style-type: none"> Other cheques 	1/8% (min S\$10, max S\$100) per cheque

Notes:

- Foreign Currency Cheques will be sent for clearing and your account will be credited after the proceeds are cleared.
- The amount credited will be net of agent charges, postage, commissions and any other fees (where applicable).

COIN SERVICES

Coin Exchange / Withdrawal

The minimum sum to exchange/withdraw is S\$50.

Every multiple of S\$50	S\$1.50
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Coin Deposit (via counter)

Please sort your coins according to denomination.

Number of pieces ≤ 100	S\$1.50
Every subsequent 100 pieces or part thereof	S\$1.50

Coin Deposit (via coin deposit machine at selected locations)

Every piece	S\$0.0075 (total fee rounded to the nearest one cent)
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Notes:

- Coin services (via counter) are available every Tuesday and Thursday during branch operating hours.
- The coin deposit fee is waived for children's accounts (12 years & below). For coin deposit via the coin deposit machine, please drop the coin deposit receipt into the Quick Cheque Deposit Box to apply for waiver. Refund will be processed by the next business day (Mon-Fri).

INWARD REMITTANCES

Demand Draft/Travellers Cheques

Handling commission 1/8% (min S\$10, max S\$100)
per draft/cheque

Telegraphic Transfer

Handling commission S\$10 (No charges if crediting DBS
Foreign Currency Fixed Deposit)

MEPS (MAS Electronic Payment System)

MEPS Receipts Free

OUTWARD REMITTANCES

Cashier's Order

Handling Commission for
Account Holder via counter

- Share applications of IPOs using non-CPF funds S\$5 per Cashier's Order
- Share applications of IPOs using CPF funds S\$2 per Cashier's Order
- Other purposes S\$5 per Cashier's Order for payment to third party. For payment to account holder, commission is waived for the first Cashier's Order.

Handling Commission for
Account Holder via iBanking S\$3.50 per Cashier's Order

Handling Commission for
Non-account Holder via counter

- Share applications of IPOs S\$12 per Cashier's Order
- Other purposes S\$10 per Cashier's Order

Other Charges

- Postage charges Where applicable
- Stop payment charges S\$15 per Cashier's Order

Demand Draft/Telegraphic Transfer

Handling Commission for Account Holder

- Debit from SGD account via counter 1/8% (min S\$10, max S\$100) per transaction
- Debit from SGD account via iBanking 1/8% (min S\$8.50, max S\$100) per transaction
- Debit from DBS Foreign Currency Current Account/Foreign Currency Fixed Deposit Account 1/8% (min S\$10, max S\$100) per transaction
Additional 1/8% (min S\$10, max S\$100) commission-in-lieu of exchange for payment to third party

Handling Commission for Non-account Holder

- Payment in SGD cash 1/8% (min S\$20, max S\$100) per transaction
- Payment in foreign currency notes 1/8% (min S\$20, max S\$100) per transaction
Additional commission-in-lieu of exchange (min S\$20) applies as follows:

USD	1.5%	CHF	1.5%
GBP	1.5%	AUD	2.5%
JPY	1.5%	HKD	3.0%
EUR	1.5%	Others	5.0%

Other Charges for Telegraphic Transfer

- Cable/Telex charges S\$20
- Agent Bank charges Where applicable
- Cancellation/Stop payment charges S\$15 plus Cable and Agent Bank charges (where applicable) per transaction
- Amendment charges S\$10 plus Cable and Agent Bank charges (where applicable) per transaction

Other Charges for Demand Draft

- Stop payment charges S\$5 plus Cable and Agent Bank charges (where applicable) per transaction

- Amendment charges S\$10 per draft
- Cancellation charges Free

Standing Order for Demand Draft/Telegraphic Transfer

- One-time sign-up fee S\$20
- Amendment fee S\$10

Note: Processing charges for Standing Order for Demand Draft - handling commission, commission-in-lieu of exchange, postage charge and agent bank charges (where applicable) in the above will apply.

MEPS (MAS Electronic Payment System)

MEPS Payments S\$20 per payment

OTHER SERVICES

S\$ Standing Instruction for funds transfers

One-time sign up fee S\$10
 Amendment fee S\$5

Retrieval of Documents/Statements

Within 1 year S\$20 per copy
 Between 1 to 3 years S\$30 per copy
 More than 3 years S\$50 per copy

Request

For referral letter/credit enquiry (subject to GST) S\$20 per request
 For certificate of balance S\$20 per certificate
 For audit confirmation of account balance(s) S\$30

Replacement

Of ATM Card S\$5
 Of lost passbook/passcard S\$15

Miscellaneous

Hold mail service for DBS accounts (subject to GST)

S\$200 per annum

This Pricing Guide is applicable to the deposit accounts and related services offered at all DBS branches, and is subject to change without prior notice. Information is correct at the time of printing.

Notice on Deposit Insurance Scheme

Deposit accounts held by individuals and charities are insured by the Singapore Deposit Insurance Corporation for up to S\$20,000 in aggregate across specified accounts for each depositor under the Deposit Insurance Act.



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