



*Deposit Accounts and  
Services for Individuals*

DBS. Living, Breathing Asia

As a bank born and bred in Asia, DBS Treasures has the knowledge and capability to help you achieve your investment aspirations.

Our solutions stem from Asian insights, and the ability to deliver them seamlessly across the region ensures that your financial objectives are met with the highest of banking standards.

It is our pleasure to present you with this pricing guide for your easy reference. It provides you a comprehensive listing of our deposit services and exclusive Treasures offerings.

Should you be interested in any of the services, please get in touch with your Treasures Relationship Manager.

## Complete Suite of Deposit Products

### For all your transactional needs:

- DBS Savings Plus – Enjoy utmost convenience in transactional banking with easy access to your account via ATM, internet banking, mobile banking, phone banking, AXS stations, and other self-service banking services.
- DBS Autosave – Enjoy the benefits of both savings and chequing in one account. With DBS Autosave, you can transact and manage your daily cash flow easily, including the convenience of issuing cheques whenever needed.
- DBS Foreign Currency Current Account – With globalisation, your banking needs may go beyond Singapore Dollars. Choose from a wide range of foreign currencies and enjoy added payment convenience with a USD chequing facility.
- POSB Savings – Enjoy utmost convenience with easy access to your account via ATM, internet banking, mobile banking, phone banking, AXS stations, and other self-service banking services.
- POSB Current Account – An account for you to enjoy the convenience of self-service banking services and cheque issuance. Unlike a normal current account, it lets you maintain your funds in the POSB Savings Account to earn interest. Funds will be automatically transferred from the linked POSB Savings Account to your POSB Current Account to clear the cheque.

### For your savings needs:

- MySavings Account – A regular savings account that lets you save monthly with ease. Enjoy peace of mind with the automatic and flexible monthly saving feature and be rewarded with special interest rates.
- Singapore Dollar and Foreign Currency Fixed Deposit Account – This account lets you set funds aside for a fixed duration to enjoy a fixed interest rate.
- CPF Investment Scheme Account – This account allows you to use your CPF savings to invest in various financial products such as unit trusts, shares, insurance, bonds, etc.
- Supplementary Retirement Scheme Account – This account helps you enjoy tax relief while building your fund for retirement.

---

For information on investment products and services, please call your DBS Treasures Relationship Manager or visit [www.dbs.com/treasures/sg](http://www.dbs.com/treasures/sg)

## Savings Accounts

### DBS Savings Plus/eSavings Plus

**Fall-below fee for accounts opened before 12 September 2011**  
(if average daily balance < S\$500)

Waiver of S\$2 per month

**Fall-below fee for accounts opened from 12 September 2011**  
(if average daily balance < S\$1,000)

Waiver of 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 is closed within 6 months)

S\$20

### DBS Remix eSavings Plus

**Branch service fee**  
(if cash withdrawal is within ATM cash withdrawal limit)

S\$2 per transaction

**Incidental overdraft interest charge**

Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)

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

S\$20

### DBS eSavings Plus – SP/EP

**Fall-below fee**  
(if average daily balance < S\$1,000)

Waiver of S\$2 per month

**ATM withdrawal fee**

S\$2 per month  
Waived if 4 or less ATM cash withdrawals in the month

**Branch service fee**  
(if cash withdrawal is within ATM cash withdrawal limit)

S\$2 per transaction

**Incidental overdraft interest charge**

Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)

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

S\$20

## DBS Expatriate Savings Plus

### Fall-below fee

(if average daily balance < S\$5,000)

Waiver of 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 is closed within 6 months)

Waived

## DBS Savings Plus – AF

### Fall-below fee

(if average daily balance < S\$5,000)

Waiver of 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 is closed within 6 months)

S\$20

## POSB eSavings

### Fall-below fee

(if average daily balance < S\$500)

Waiver of 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 is closed within 6 months)

S\$20

## POSB Everyday Savings

### Fall-below fee

(if average daily balance < S\$500)

Waiver of 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 is closed within 6 months)

S\$20

## **POSBkids Account** (with passbook or statement)

<b>Fall-below fee</b> (if average daily balance < S\$500)	S\$2 per month Waived till the child is above 21 years old
<b>Early account closure fee</b> (if account is closed within 6 months)	S\$20
<b>Incidental overdraft interest charge</b>	Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)

## **POSB Passbook Savings**

<b>Fall-below fee</b> (if average daily balance < S\$500)	Waiver of S\$2 per month
<b>Incidental overdraft interest charge</b>	Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)
<b>Early account closure fee</b>	S\$20

## **POSB eSavings – SP/EP**

<b>Fall-below fee</b> (if average daily balance < S\$1,000)	Waiver of S\$2 per month
<b>ATM withdrawal fee</b>	S\$2 per month Waived if 4 or less ATM cash withdrawals in the month
<b>Branch service fee</b> (if cash withdrawal is within ATM cash withdrawal limit)	S\$2 per transaction
<b>Incidental overdraft interest charge</b>	Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)
<b>Early account closure fee</b> (if account is closed within 6 months)	S\$20

## **POSB Savings – AF**

<b>Fall-below fee</b> (if average daily balance < S\$5,000)	Waiver of S\$2 per month
<b>Incidental overdraft interest charge</b>	Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)
<b>Early account closure fee</b> (if account is closed within 6 months)	S\$20

## POSB Save-As-You-Earn Account

**Early account closure fee** S\$20  
(if account is closed before its SAYE scheme matures)

**Note:**

No new accounts offered.

## Current Accounts

### DBS Autosave (with cheque book facility)

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

### DBS Expatriate Autosave (with cheque book facility)

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

### DBS Current Account

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

## POSB Current Account

<b>Account fee</b>	S\$2 per month
<b>Fall-below fee</b> (if average daily balance < S\$1,500)	Waiver of S\$2 per month
<b>Incidental overdraft interest charge</b>	Prime + 5% p.a. payable on the overdrawn amount (min. S\$20)
<b>Early account closure fee</b> (if account is closed within 6 months)	S\$30

**Note:**

All new POSB Current Accounts must be opened with a link to a POSB Savings Account. The average daily balance is to be kept in the linked POSB Savings Account. In addition, the fall-below fee and account fee for the POSB Current Account will be debited from the linked savings account.

## 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 conditions. Please refer to the Bank's Terms and Conditions Governing Accounts, which can be found at [www.dbs.com/sg](http://www.dbs.com/sg). You may earn less or no interest if you withdraw your fixed deposit before it matures. An early withdrawal fee 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

\*Waiver of monthly service charge for Treasures clients.

## 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	0.75%	CHF	0.75%
GBP	0.75%	AUD	1.25%
JPY	0.75%	HKD	1.50%
EUR	0.75%	Others	2.50%

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 reconverted to foreign currency funds at the prevailing exchange rates.

## Withdrawals in

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

Converted at the prevailing buying exchange rate

Same charges as for deposits apply

Complimentary

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

S\$30

## DBS Foreign Currency Fixed Deposit Account

<b>Minimum deposit</b>	S\$5,000 equivalent for major foreign currencies
<b>Deposits</b>	Same charges as for deposits in DBS Foreign Currency Current Account apply
<b>Withdrawals in</b>	
• SGD	Converted at the prevailing buying exchange rate
• Foreign currency notes	Same charges as for DBS Foreign Currency Current Account apply
<b>Inter-account transfer</b>	Complimentary

### Note:

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 that may be imposed from time to time.
2. Premature withdrawal of your Foreign Currency Fixed Deposit is subject to conditions. Please refer to the Bank's Terms and Conditions Governing Accounts, which can be found at [www.dbs.com/sg](http://www.dbs.com/sg). You may earn less or no interest if you withdraw your fixed deposit before it matures. An early withdrawal fee 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 and Policy Owners' Protection Schemes Act 2011.

## Cheque Charges

<b>Cheque book charge</b>	Complimentary for first cheque book, waiver of S\$10 per subsequent cheque book
<b>Stop Payment Of Cheque for SGD Current Account</b>	
• Via counter	Waiver of S\$30 per cheque fee
• Via Phone Banking	Waiver of S\$15 per cheque fee
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        | Waiver of S\$20 fee per copy |
| • Between 1 to 3 years of clearing date | S\$30 per copy               |
| • More than 3 years of clearing date    | S\$50 per copy               |

## Foreign Currency Cheque

- |  |   |
|--|---|
| • USD cheques cleared via Singapore USD Cheque Clearing System | Complimentary                             |
| • Other cheques  | 1/8% (min. S\$10, max. S\$100) per cheque |

### Note:

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

## Coin/Cash Services

### Cash Services Fee

(for S\$ notes deposited via counter)

- |                                    |                        |
|------------------------------------|------------------------|
| First S\$20,000                    | Complimentary          |
| Subsequent amounts above S\$20,000 | Waiver of 0.05% charge |

### Coin Exchange/Withdrawal

- |   |         |
|---|---------|
| The minimum sum to exchange/withdraw is | S\$50   |
| Every multiple of S\$50                 | S\$1.50 |

### 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<br>(total fee rounded to the nearest one cent) |
|-------------|--|

### Note:

1. Coin services (via counter) are available every Tuesday and Thursday during branch operating hours.
2. The coin deposit fee is waived for children's accounts (holder aged 15 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 (Monday to Friday).

## Inward Remittances

### Demand Draft/Travellers Cheques

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

### Telegraphic Transfer

**Handling Commission** Waiver of S\$10

### MEPS (MAS Electronic Payment System)

**MEPS Receipts** Complimentary

## Outward Remittances

### Cashier's Order

#### Handling Commission for Account Holder via counter

- Share applications of IPOs using non-CPF funds Waiver of S\$5 fee per Cashier's Order
- Share applications of IPOs using CPF funds Waiver of S\$2 fee per Cashier's Order
- Other purposes Complimentary for first party payment.  
Waiver of S\$5 fee per Cashier's Order for payment to the third party

**Handling Commission for Account Holder via iBanking** Complimentary

#### 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\$120) per transaction

- Debit from SGD account via iBanking (for Demand Draft) 1/8% (min. S\$5, max. S\$120) per transaction
- Debit from SGD account via iBanking (for Telegraphic Transfer) S\$5 for debiting amount below S\$5,000; S\$10 for debiting amount S\$5,000 to S\$25,000
- Debit from DBS Foreign Currency Current Account/Foreign Currency Fixed Deposit Complimentary for first party payment  
Payment to third party 1/8% (min. S\$10, max. S\$120) per transaction  
Additional 1/8% (min. S\$10, max. S\$120) commission-in-lieu of exchange

### **Outward Telegraphic Transfer to:**

**DBS Branches overseas** Waiver of 1/8% handling fees and commission-in-lieu of exchange

### **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\$15 plus cable and Agent Bank charges (where applicable) per transaction
- Amendment charges S\$10 per draft
- Cancellation charges Complimentary

### **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 (Complimentary via iBanking)

**Amendment fee** S\$5

### Retrieval Of Documents/Statements

**Within 1 year** Waiver of S\$20 fee per copy/month

**Between 1 to 3 years** S\$30 per copy/month

**More than 3 years** S\$50 per copy/month

### Request

**For referral letter/credit enquiry** (subject to GST) Waiver of S\$20 fee per request

**For certificate of balance** Waiver of S\$20 fee per certificate

**For audit confirmation of account balance(s)** S\$30

### Replacement

**Of Treasures Debit/ATM Card** Complimentary

**Of DBS/POSB ATM Card** S\$5

**Of lost passbook/passcard** S\$15

**Of DBS iB Secure Device** S\$20

### Overseas ATM Cash Withdrawal

**Treasures Debit/ATM Card** Waiver of service fee at any overseas VISA/PLUS ATM

### Hold Mail Service

**Hold mail service for accounts** S\$250 per annum / S\$267.50 per annum (including GST) per DBS Treasures Membership

### Banker's Guarantee (BG)

**Financial BG** 1% p.a.

**Performance BG** (less than 2 years) 1% p.a.

**Performance BG** (more than or equal to 2 years) 1% p.a. (min. S\$100. Additional S\$50 will be charged for non-standard format). Above excludes incidental charges such as postage, cable, etc.

## Credit Card

(Full annual fee waiver applies to either DBS Treasures Black Elite American Express® or Generic DBS Platinum Visa/MasterCard Card only.)

**DBS Treasures Black Elite Card** Annual fee waiver

- Principal S\$500

- Supplementary S\$250

OR

**DBS Platinum Visa/MasterCard Card** Annual fee waiver

- Principal S\$180

- Supplementary S\$90

**Note:**

1. Annual fee waiver applies as long as Principal cardholder maintains a DBS Treasures relationship with the Bank.
2. Waiver applies for Principal and up to 2 Supplementary cards.

## DBS Treasures Exclusive Safekeeping Service

Size	Dimensions (Length x Breadth x Height)	Annual Fee (Excluding GST)	Annual Fee (Including GST)
Medium	24" x 10" x 5"	S\$1,088	S\$1,164.16
Large	24" x 10" x 10"	S\$1,288	S\$1,378.16
Mini-Vault	Approximately 1.8m x 2m x 3m	S\$18,888	S\$20,210.16

## DBS Treasures Service Fee

**Treasures Service Fee**

S\$50 per month (if the average balance in the preceding 3 months is less than S\$200,000)

**Note:**

Ending balance is computed based on total deposits/investments under the DBS Treasures membership.

Singapore dollar deposits and monies in SRS accounts held by insured depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$50,000 in aggregate across specified accounts for each insured depositor under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011. Deposits under CPF Investment Scheme and CPF Minimum Sum Scheme are separately insured for up to S\$50,000 in aggregate for each insured depositor. Foreign currency deposits, structured deposits and investment products are excluded from Deposit Insurance coverage.

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

For the latest information on DBS Treasures Pricing Guide, please visit [www.dbs.com/treasures/sj](http://www.dbs.com/treasures/sj)

Safest Bank in Asia  
2009, 2010 & 2011

GLOBAL  
FINANCE

