

Schedule of Benefits

Sr. No	Description of Charges	Treasures Account		
		Rs. 5 Lac - Rs. 30 Lacs	Rs. 5 Lac - Rs. 2 Crores	>= 2 Crores
1	Total Relationship Value (TRV)*	Rs. 5 Lac - Rs. 30 Lacs	Rs. 5 Lac - Rs. 2 Crores	>= 2 Crores
2	Quarterly charge for the non-maintenance of TRV	Rs. 1500	Rs. 1500	Rs. 1500
Debit card				
3	Annual Fees - Joint Holder	Rs. 100	Free	Free
4	Replacement of lost / stolen / damaged card	Rs. 250	Free	Free
5	FX Markup on Debit Card	3.50%	1.75%	1.50%
Collection Services				
Outstation Cheque for collection without CMS arrangement (per instrument)				
6	Upto Rs. 5000	Rs. 25	Rs. 25	Rs. 25
7	Rs. 5,001 to Rs. 10,000	Rs. 50	Rs. 50	Rs. 50
8	Rs. 10,001 to Rs. 100,000	Rs. 75	Rs. 75	Rs. 75
9	Rs. 100,001 and above	Rs. 100	Rs. 100	Rs. 100
10	Cheque collection under speed clearing – INR 100,001 and above	Rs. 100	Free	Free
Foreign currency cheque drawn on foreign bank sent for collection overseas				
11	USD	Rs. 10	Free	Free
12	Other currencies	Rs. 10 + Correspondent bank and third party charges apply	Correspondent bank and third party charges apply	Correspondent bank and third party charges apply
Local Currency Cheque Returns				
13	Local Currency Cheque return charges	Rs. 350	Rs. 350	Rs. 350

All below privileges are free of charge

General	<ul style="list-style-type: none"> • Monthly Account Statements (including duplicate statements)
	<ul style="list-style-type: none"> • Cheque Book
	<ul style="list-style-type: none"> • Branch Transactions
	<ul style="list-style-type: none"> • Account Closure
Debit Card / ATM	<ul style="list-style-type: none"> • Debit Card Annual fees - Primary Holder
	<ul style="list-style-type: none"> • Re-generation of Debit Card PIN
	<ul style="list-style-type: none"> • Transactions at DBS / Non DBS ATMs worldwide
Fund transfer	<ul style="list-style-type: none"> • NEFT & RTGS - Inward / Outward
	<ul style="list-style-type: none"> • Inward & Outward Remittances[^]
	<ul style="list-style-type: none"> • Outward – NEFT and RTGS Returns[#]
	<ul style="list-style-type: none"> • Returned funds for unapplied outward / inward telegraphic transfer
	<ul style="list-style-type: none"> • ECS / NACH return charges
DD / Collection services	<ul style="list-style-type: none"> • Cashier Order / Payable at per Demand Draft - Issuance / Reissuance / Cancellation[^]
	<ul style="list-style-type: none"> • Stop payment of cheque
	<ul style="list-style-type: none"> • FCY draft - Issuance / Reissuance / Cancellation[^]
	<ul style="list-style-type: none"> • Foreign Currency cheque return
	<ul style="list-style-type: none"> • Cheque collection under speed clearing upto and including Rs. 100,000
Other services	<ul style="list-style-type: none"> • Issuance of Foreign Inward Remittance Certificate
	<ul style="list-style-type: none"> • Old Investigations
	<ul style="list-style-type: none"> • Balance / TDS / Interest / Miscellaneous Certificates
	<ul style="list-style-type: none"> • Telex / Swift enquiry
	<ul style="list-style-type: none"> • Standing Instruction creation / Amendment
	<ul style="list-style-type: none"> • Internet Banking enquiry / Transaction initiation services
	<ul style="list-style-type: none"> • Charges post the free ATM transactions
	<ul style="list-style-type: none"> • Transactions on DBS / Non DBS ATMs outside India

- Other services: Postages (Registered Post) will be charged at actuals; Courier charges: Free for domestic and Rs. 750 for overseas.

- Remote location payments: Correspondent bank charges of Rs. 50 and applicable charges will apply

#Subject to no transaction / application error on DBS part.

*Total Relationship Value (TRV) is across all accounts in a family and calculated by aggregating average quarterly saving account balances and end of period term deposits, insurance, investments and mortgage loan outstanding. 40% of the net balance of the loan (Home Loan / LAP) will be considered towards TRV computation.

^Correspondent bank and third-party charges may apply.