

## Schedule of Benefits

Sr. No	Description of Charges	Savings Plus
	<b>Average Quarterly Balance</b>	₹ 25,000 (Metro branches) ₹ 10,000 (Non Metro branches)
1	<b>Quarterly Charge for Non-Maintenance of AQB^^</b>	4% of balance shortfall subject to a maximum cap of ₹ 500. Charge levy on Quarterly frequency.
2	Monthly Account Statements	Free
3	Cheque Book	Free
4	Duplicate Account Statement	Free
5	A/C Closure within 6 months of opening Within 14 days of account opening – free	Free
6	Branch Transactions	Free
7	Limitation Of Transactions	No
	<b>Debit Card Charges/ATM Charges</b>	
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) ₹ 20 (beyond free limit)
14	Charges Applicable After Free ATM Transactions	₹ 20 (beyond free limit)
15	Foreign Exchange Mark Up	3.50%
16	International Cash Withdrawal	₹ 125
17	International Balance Inquiry	₹ 25 per transaction
	<b>Payment Services</b>	
	<b>International Funds Transfer</b>	
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
	For Non DBS Customer	₹200 plus charges of mode of payment used
20	Returned Funds for unapplied OTT / ITT	ALL Currency ₹500 Swift Charges
	<b>Domestic Funds Transfer</b>	
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	<b>DD Issuance</b>	
	On RBI location	0.05% (min ₹ 75 - max ₹ 2000)
	on RBI Location(Correspondent Bk-Cat I)	0.10% (min ₹ 75 - max ₹ 2000)
	On other location not covered by Correspondent Bank (Purchase )	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	<b>Collection Services</b>	
	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	<b>Cheque Collection under Speed Clearing</b>	
	Upto and including ₹1,00,000	NIL
	₹1,00,001 and above	Free
40	<b>Foreign Currency Cheque drawn on foreign bank sent for collection overseas</b>	
	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
	<b>Other Services</b>	
45	Issuance of Foreign Inward Remittance Certificate	₹ 100
46	Issuance of Foreign Inward Remittance Certificate (after 1 year)	₹ 250
47	<b>Old Investigations</b>	
	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