

Service Charges

	digisaving	digibank e-wallet
Account closure (within 6 months of opening)	500	-
Debit card replacement (lost, stolen, damaged)	150	-
Debit card annual fee (second year onwards)	150	-
International cash withdrawal	125	-
International balance enquiry/ non financial transactions	25	-
Domestic cash withdrawal on non DBS ATMs	20 (chargeable after first 5 free transactions p.m.)	-
Domestic balance enquiry/non financial transactions on non DBs ATMs	8.5 (chargeable after first 5 free transactions p.m.)	-
FX Markup	3.5%	-
Ad hoc balance/TDS/ interest certificates	75	-
investment in Mutual Fund through digibank - Transaction Fees*	Nil	-

All monetary values given in Indian Rupee unless otherwise specified.

Demand Draft (DD) Issuance Fees

At an RBI location	0.05%	Min. 75 Max. 2000
Non-RBI location (correspondent bank Cat I)	0.05%	Min. 75 Max. 2000
Any other location not covered by the correspondent bank - purchase	0.05%	Min. 75 Max. 2000
Cancellation of correspondent bank DD	0.05%	Min. 75 Max. 2000
Revalidation/reissuance of DD - per instruction	0.05%	Min. 75 Max. 2000
Stop payment for lost DD - per instrument	25	-
DD issuance in foreign currency	0.10%	Min. 75 Max. 2000
Cancellation of foreign currency DD	750	-
Courier charges	50	-
Remote location payment - payable at correspondent bank location	30	Plus courier charges, if any

All monetary values given in Indian Rupee unless otherwise specified.

- Interest will be paid at quarterly rests or on any other rests as the Bank may decide from time to time.
- Interest will be calculated on daily available balance or as required by the regulator or as a result of bank's own decision.
- Rate of interest on digiSaving is a subject to change from time to time at the discretion of the Bank and/or in accordance with directives from RBI.
- 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.
- * Please go through the Bank's website www.dbs.com/in for the updated commission structure payable to the Bank by AMC's for different competing schemes of various Mutual Funds.

Remittances Fees and Charges

Please note below charges for online outward remittance / overseas transfer for following currency and country combinations.

Currency and Country	Bank Fee	Agent Fees	GST
USD to USA	Free	Not applicable	As applicable from time to time, will also be applied to your transaction
GBP to United Kingdom			
AUD to Australia			
EUR to Eurozone			
HKD to Hong Kong			
SGD to Singapore			
CAD to Canada			
Any other currency / country combination*	INR 500	Agent fees, if applicable, will be charged*	

*Please note that there may be additional charges levied by intermediary or correspondent bank in some cases

*GST (Goods & Service Tax) will be levied on the converted gross INR amount. This charge would be deducted from the amount to be paid to the beneficiary. Please find below slab wise GST structure and GST calculation for reference.

Gross amount of currency exchanged	Derived Value on which GST will be charged	GST on derived Value (for rate @ 18% w.e.f July 1 2017)
Upto to INR 100,000	1% of gross amount exchanged, subject to minimum amount of INR 250	INR 180 (For exchange amount of INR 1,00,000)
From INR 100,001 to INR 10,00,000	INR 1,000 for Exchange amount of INR 1,00,000 plus 0.5% on remaining amount exchanged	INR 990 (For exchange amount of INR 10,00,000)
Above INR 10,00,000	INR 5,000 for Exchange amount of INR 10,00,000 plus 0.1% on remaining amount exchanged, subject to maximum of INR 60,000	INR 1,170 (For exchange amount of INR 20,00,000)

Return Charges:

In case a payment is returned / rejected by the beneficiary bank, the return charges including correspondent banking charges, as applicable, will be levied and amount, net of these charges, will be credited back to your account at prevailing exchange rate.

Other charges - Some banks may apply a Tracer fees. If payment tracer is requested by the customer, applicable charges, will be applied by the intermediary or correspondent Bank / partner.