

Schedule of Benefit for digibank

Monthly Average Balance	INR 5,000
Monthly charges for non maintenance of balance^^	INR 200
Account closure within 6 months of account opening	Free

Debit Card / ATM Charges

Debit card replacement (lost, stolen, damaged)	INR 150
Debit card annual fee (second year onwards)	INR 150
International cash withdrawal per transactions	INR 125
International balance enquiry /non financial per transactions	INR 25
DBS Bank ATM - Cash Withdrawal	Free
DBS Bank ATM - Domestic balance enquiry/non financial transactions	Free
Non DBS Bank ATM - Cash Withdrawal	Bal < INR 2 lacs : Metro - First 3 txns / Non Metro - First 5 txns (Free) Bal > INR 2 lacs : Metro / Non Metro - First 10 txns (Free) INR 20 (beyond free limit)
Non DBS Bank ATM - Domestic balance enquiry /non financial transactions	Bal < INR 2 lacs : Metro / Non Metro - First 7 txns (Free) Bal > INR 2 lacs : Metro / Non Metro - First 10 txns (Free) INR 8.5 (beyond free limit)
FX Markup	3.5% for Classic Card 2.5% for Signature Card

Payment services / Fund transfer

IMPS	Free
RTGS	Free
NEFT	Free
UPI P2P	Free
Credit to account from an overseas bank / International credit	INR 25
Cashier's order/payment order /payable at par demand draft	INR 30
Revalidation/reissuance of payment order/demand draft	INR 30
Cancellation of DBS payment order/demand draft	INR 100
Cheque return charges	INR 200
ECS/ NACH/eNACH return charges	INR 200
Standing Instruction creation	Free
Amendment of Standing Instruction	Free

Demand Draft (DD) Issuance Fees

At an RBI location	0.05%	Min. 75 Max. 2000
Non-RBI location (correspondent bank Cat I)	0.10%	Min. 75 Max. 2000
Any other location not covered by the correspondent bank - purchase	0.25%	Min. 75 Max. 2000
Cancellation of correspondent bank DD	INR 100	
Revalidation/reissuance of DD - per instruction	INR 25	
Cashier's order/payment order /payable at par demand draft	Cancellation charges INR 100 + DD issuance charges as given above	
Stop payment for lost DD - per instrument	INR 25	
DD issuance in foreign currency	0.10%	Min. 550 Max. 2000
Cancellation of foreign currency DD	INR 750	
Courier charges	Domestic - INR 50	Overseas - INR 1000
Remote location payment - payable at correspondent bank location	30	Plus courier charges, if any

Other services

Ad-hoc balance/TDS/ Interest certificates and Miscellaneous certificates	75
Duplicate account statement	75
Telex / Swift Inquiry	Free
Postages (Regd Post)	Actuals
Investments in Mutual Fund through digibank - Transaction Fees*	Free
Internet Banking services	Free

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 Fee #
USD to USA	Free	Not Applicable
GBP to United Kingdom	Free	
AUD to Australia	Free	
EUR to Eurozone	Free	
HKD to Hong Kong	Free	
SGD to Singapore	Free	
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 and will be applied to your transaction.

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.

Important points to note

- 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. For example, if the monthly balance maintained is INR 4,000 (required is INR 5,000), the charge levied will be 20% of the applicable charge (since the balance shortfall is 20%), i.e. INR 40. In case the charges for shortfall on MAB are less than Re. 1, the charges shall be rounded off to a minimum of Re. 1
- For corporate employee, charges such as Monthly Account Balance, Debit Card Annual Fee, ATM txns etc may be waived based on the overall relationship consideration for the corporate
- Customer maintaining TRV >= INR 2lacs: Charges will not be charged for Monthly Account Balance, Debit Card Annual Fee, ATM txns and Payment services
- Digisavings customers holding an outstanding loan product (personal loan or mortgage loan) with DBS shall not be charged for non-maintenance of Monthly Average Balance. Once the loan account is closed, digisavings customers will be required to maintain the required minimum Monthly Average Balance, failing which appropriate charge shall be levied as captured above".
- *Total Relationship Value (TRV) is across all accounts in a family & calculated by aggregating average monthly savings account balances & end of period term deposits & investment
- 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
- Debit Card Annual Fee for a particular year will be waived off if a customer spends INR 50,000 or more in a membership year (one year from the date of issuance of the card) on the digibank Debit Card. Spends include domestic as well as international merchant transactions carried on the digibank Debit Card either via an Online channels or on physical POS. Spends do not include ATM withdrawals.

This schedule of benefits and charges, therein, are applicable w.e.f. October 1, 2020. To view the erstwhile schedule of benefits, please visit our website.