

Schedule of Benefits for digiSavings Account		
	digiSavings Account	digiSavings Prime Account
Minimum Monthly Average Balance	INR 10,000	-
Monthly charges for non maintenance of balance^^	4% of the shortfall up to INR 400	-
Minimum TRV (Total Relationship Value)	-	INR 200,000
Quarterly charges for TRV non maintenance	-	1% of shortfall (Max INR 500)
Debit Card / ATM Charges		
Debit card replacement (lost, stolen, damaged)	INR 150	
Debit card annual fee (second year onwards)	DBS Visa Classic Card - INR 150 DBS BigBasket Visa Classic Card - INR 150 DBS Rupay Classic Card - INR 150 DBS Visa Platinum Card - INR 150 DBS Rupay Platinum Card - INR 150 DBS Visa Signature Card - INR 299 DBS EMT Visa Signature Card - INR 299	DBS Visa Signature Card - INR 299 DBS EMT Visa Signature Card - INR 299
	In case your txn value for POS and ePOS is greater than INR 1,00,000 in a year or MAB is greater than INR 50,000, the charges will be waived off	
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	Metro - First 3 txns (Free) Non Metro - First 5 txns (Free)	Metro - First 10 txns (Free) Non Metro - First 10 txns (Free)
	INR 21 (beyond free limit)	INR 21 (beyond free limit)
Non DBS Bank ATM - Domestic balance enquiry/non financial transactions	Metro - First 7 txns (Free) Non Metro - First 10 txns (Free)	Metro - First 10 txns (Free) Non Metro - First 10 txns (Free)
	INR 8.5 (beyond free limit)	INR 8.5 (beyond free limit)
FX Markup	Classic & Platinum Card - up to 3.5% Signature Card - up to 2.5%	
Payment services / Fund transfer		
RTGS, NEFT, IMPS, UPI P2P	Free	
Standing Instruction creation	Free	
Amendment of Standing Instruction	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	
Cheque Book (on demand)	Free	
Stop payment of cheque	INR 100	
Cancellation of DBS payment order/demand draft	INR 100	
Cheque return charges	INR 200	
ECS/ NACH/eNACH return charges	INR 200	
Demand Draft (DD) Issuance Fees		
At an RBI location	0.05%, min INR 75, max INR 2000	
Non-RBI location (correspondent bank Cat I)	0.1%, min INR 75, max INR 2000	
Any other location not covered by the correspondent bank – purchase	0.25%, min INR 75, max INR 2000	
Cancellation of correspondent bank DD	INR 100	
Revalidation/reissuance of DD – per instruction	Cancellation charges INR 100 + DD issuance charges as given above	
Stop payment for lost DD – per instrument	INR 25	
DD issuance in foreign currency	0.1%, min INR 550, max INR 2000	
Cancellation of foreign currency DD	INR 750	
Courier charges	Domestic - INR 50, Overseas - INR 1000	
Remote location payment – payable at correspondent bank location	INR 30	
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	NA
GBP to United Kingdom	Free	
AUD to Australia	Free	
EUR to Eurozone	Free	
HKD to Hong Kong	Free	
SGD to Singapore	Free	
CAD to Canada	Free	
Any other currency / country combination^	INR 500	Applicable
*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.		
Note:		
1. All monetary values given in Indian Rupees unless otherwise specified.		
2. Charges will be levied to the extent of shortfall in balance. For ex. if the monthly balance maintained is INR 6,000 (Required MAB = INR 10,000). The charge levied will be 4% of shortfall i.e. 4% x INR 4000 = INR 160		
3. Goods and Service Tax (GST) will be levied by the bank over and above the charges.		
4. The bank reserves the right to change these rates / charges or re-negotiate them depending upon relationship of a customer		
5. For corporate employee (empanelled) and/or receiving salary credit, 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		
6. 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 and investments		
7. For customers maintaining TRV >= INR 2 Lacs, charges may not be levied for Monthly Account Balance, TRV, Debit Card Annual Fee, ATM transactions and Payment services.		
8. Digisavings customers holding an outstanding loan product (like personal loan,mortgage loan, gold loan, etc.) 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		
9. 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		
10. Debit Card Annual Fee for a particular year will be waived off if a customer spends threshold amount or more in a membership year (one year from the date of issuance of the card) on the digibank Debit Card or maintaining mentioned MAB. 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.		
11. MAB to be maintained within a period of 2 months of account opening		
12. Charges for customers holding Financial Inclusion accounts such as BSBDA, Small Accounts, PMJDY, or customers holding Rural accounts shall be governed as per their respective account's Schedule of Charges.		
13. Please go through the Bank's website dbs.com/in for the updated commission structure payable to the Bank by AMCs for different competing schemes of various Mutual Funds.		
14. Refer https://www.dbs.com/digibank/in/schedule-of-charges.page for latest fees and charges for all savings products		

This schedule of benefits and charges, therein, are applicable w.e.f. 1st September 2023