

Schedule of Benefit for digibank

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	digibank Savings Account		
	^For account opened on or before Feb 14, 2022	^For account opened on or after Feb 15, 2022	digibank Prime
Monthly Average Balance	INR 5,000^	INR 10,000	
Monthly charges for non maintenance of balance^^	4% of the shortfall (Max INR 200)	4% of shortfall (Max INR 400)	
TRV			INR 200,000
Quarterly charge for TRV non maintenance			1% of shortfall (Max INR 500)
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)	DBS Visa Classic Card - INR 150 DBS BigBasket Visa Classic Card - INR 150 DBS Visa Signature Card - INR 299	DBS Visa Classic Card - INR 150 DBS BigBasket Visa Classic 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 50,000 in a year or maintaining MAB of INR 25,000, the charges will be waived off	In case your txn value for POS and ePOS is greater than INR 100,000 in a year or if you maintain MAB of 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	DBS Visa Classic Card and DBS BigBasket Visa Classic Card - 3.5% DBS Visa Signature Card and DBS EMT Visa Signature Card - 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
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)	0.10%	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	0.10%	Min. INR 550	Max. INR 2000
Cancellation of foreign currency DD	INR 750		
Courier charges	Domestic - INR 50	Overseas - INR 1000 Plus courier charges, if any	
Remote location payment - payable at correspondent bank location	INR 30		

Other services

Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates	INR 75
Duplicate account statement	INR 75
Telex / Swift Inquiry	Free
Postages (Regd Post)	Actuals
Investments in Mutual Fund through digbank - 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	Not Applicable	
CAD to Canada	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.		
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 (instead of INR 10,000 for Option B), 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 will not be levied for Monthly Account Balance, TRV, Debit Card Annual Fee, ATM transactions and Payment services.		
8. For customers having an account in eLVB and also holding digibank account, charges for Monthly Account Balance will not be levied.		
9.. 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.		
10. 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.		
11. Debit Card Annual Fee for a particular year will be waived off if a customer spends INR 50,000 (for Classic) and INR 100,000 (for Signature) or more in a membership year (one year from the date of issuance of the card) on the digibank Debit Card or maintaining INR 25,000 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.		
12. MAB to be maintained within a period of 2 months of account opening.		
13. 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.		
14. 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.		

This schedule of benefits and charges, therein, are applicable w.e.f. 15th February 2022.