

# Schedule of Charges



Live more,  
Bank less

Savings Account Name	Digital Treasures Account	NRE Digital Treasures	NRO Digital Treasures	Treasures priority	NRE Treasures priority
Monthly Average Balance requirement	INR 500000 (TRV)			INR 3000000 (TRV)	
Balance Non-Maintenance Charges				INR 1500	
Charge frequency				Quarterly	
<b>Debit Card</b>					
Debit Card Annual Fee (2nd year onwards)				Free	
DC Annual Fee Waiver Conditions					
DC Replacement Fee (Charges in INR)				150	
International cash withdrawal per transactions (Charges in INR)				125	
International balance enquiry/non financial per transactions (Charges in INR)	25			Free	
DBS Bank ATM - Cash Withdrawal (Charges in INR)				Free	
DBS Bank ATM - Domestic balance enquiry/non financial transactions (Charges in INR)				Free	
Non DBS Bank ATM - Cash Withdrawal				Free	
Non DBS Bank ATM - Domestic balance enquiry/non financial transactions				Free	
FX Markup	Classic, Platinum: up to 3.5%, Signature: up to 2.5%			Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75%	
<b>Payment Service</b>					
RTGS, NEFT, IMPS, UPI P2P (Online)					
RTGS in Branch					
NEFT in Branch					
Cash Deposit in Base Branch					
Cash Deposit in Non-Base Branch					
Cash Withdrawal limits and charges in Base Branch				Free	
Cash Withdrawal limits and charges in Non-Base Branch				Free	
Standing Instruction creation					
Amendment of Standing Instruction					
Credit to account from an Overseas bank / International credit (Charges in INR)					
Cashier's order/payment order/payable at par demand draft (Charges in INR)					
Revalidation/reissuance of payment order/demand draft (Charges in INR)					
Cancellation of DBS payment order/demand draft (Charges in INR)					
Cheque return charges (Charges in INR)				350	
Stop payment of cheque (Charges in INR)				Free	
Return of foreign currency cheque (Charges in INR)				Free	
ECS/NECS/NACH/eNACH return charges (Charges in INR)				Free	
<b>DD Issuance Fees</b>					
At an RBI location				Free	

Savings Account Name	Digital Treasures Account	NRE Digital Treasures	NRO Digital Treasures	Treasures priority	NRE Treasures priority
Non-RBI location (correspondent bank Cat I)	Only corresponding bank & third party charges apply				
Any other location not covered by the correspondent bank – purchase	Only corresponding bank & third party charges apply				
Cancellation of correspondent bank DD	Free	Free	Free	Free	Free
Revalidation/reissuance of DD – per instruction	Free (Only corresponding bank & third party charges apply)				
Stop payment for lost DD – per instrument (INR)	Only corresponding bank & third party charges apply				
DD issuance in foreign currency	Free				
Cancellation of foreign currency DD (INR)	Free				
Courier charges (INR)	Domestic Free, Overseas 750				
Remote location payment – payable at correspondent bank location (INR)	Free				
<b>Other Services</b>					
Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR)	Free				
Duplicate account statement (INR)	Free				
Telex / Swift Inquiry (INR)	Free				
Postages (Regd Post)	Actuals				
Cheque Book	Free				
SMS Charges	Free				
Old investigations	Free				
Investments in Mutual Fund through digbank – Transaction Fees*	Free				
Internet Banking services	Free				
<b>Remittances Fees &amp; Charges</b>					
<b>Currency and Country</b>					
USD to USA	Free				
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^ (Return Charges & other charges like Tracer Fees may apply) (Charges in INR)	500 + Agent Fees if applicable				
<b>Inward Remittances</b>					
Credit to DBS A/c from other banks	Free				
Credit to DBS A/c from other than Singapore	Free				
For non-DBS customer (Charges in INR)	200 + charges for mode of payment				
<b>Returned funds for unapplied OTT/ITT</b>					
Free					
<b>Collection Services</b>					
Outstation cheque for collection	Free				
Cheque collection under speed clearing	Free				
Foreign currency cheque drawn on foreign bank sent for collection Overseas	Free				

- Charges for these services are Free: Standing Instruction creation, Amendment of Standing Instruction, Investments in Mutual Fund through digbank – Transaction Fees\*, Internet Banking services
- 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.
- The Bank reserves the right to change these rates/charges or re-negotiate them depending upon relationship of a customer. Please refer the latest fees and charges on the DBS Bank website or at <https://www.dbs.com/digibank/in/schedule-of-charges.page>

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