

# Schedule of Charges



Live more,  
Bank less

Savings Account Name	NRO Treasures priority	Treasures Elite	NRE Treasures Elite	NRO Treasures Elite	Seafarer NRO Account
Monthly Average Balance requirement	INR 3000000 (TRV)	INR 20000000 (TRV)	INR 20000000 (TRV)	INR 20000000 (TRV)	0
Balance Non-Maintenance Charges	INR 1500				NIL
Charge frequency	Quarterly				NA
<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
DBS Bank ATM - Cash Withdrawal (Charges in INR)	Free				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%, Infinite: up to 1.75%	Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75%	Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75%	Classic, Platinum: up to 3.5%, Signature: up to 2.5%, Infinite: up to 1.75%	Classic, Platinum: up to 3.5%, Signature: up to 2.5%
<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					
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)					
Return of foreign currency cheque (Charges in INR)					Free
ECS/NECS/NACH/eNACH return charges (Charges in INR)					
<b>DD Issuance Fees</b>					
At an RBI location					Free

Savings Account Name	NRO Treasures priority	Treasures Elite	NRE Treasures Elite	NRO Treasures Elite	Seafarer NRO Account
Non-RBI location (correspondent bank Cat I)					
Any other location not covered by the correspondent bank – purchase				Only corresponding bank & third party charges apply	
Cancellation of correspondent bank DD				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)					
Duplicate account statement (INR)				Free	
Telex / Swift Inquiry (INR)					
Postages (Regd Post)				Actuals	
Cheque Book					
SMS Charges					
Old investigations				Free	
Investments in Mutual Fund through digbank – Transaction Fees*					
Internet Banking services					
<b>Remittances Fees &amp; Charges</b>					
<b>Currency and Country</b>					
USD to USA					
GBP to United Kingdom					
AUD to Australia					
EUR to Eurozone				Free	
HKD to Hong Kong					
SGD to Singapore					
CAD to Canada					
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 othe than Singapore					
For non-DBS custome (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					
Cheque collection under speed clearing				Free	
Foreign currency cheque drawn on foreign bank sent for collection Overseas					

- 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.