

Schedule of Charges



Live more,
Bank less

Savings Account Name	Seafarer NRE Account	SAVINGS ACCOUNT - FCRA	RFC Savings Account	Basic Savings Bank Deposit Account (BSBDA)	URC Savings Account
Monthly Average Balance requirement			0		
Balance Non-Maintenance Charges			NIL		
Charge frequency			NA		
Debit Card					
Debit Card Annual Fee (2nd year onwards)	Free	Free	NA	Free	Free
DC Annual Fee Waiver Conditions				NA	
DC Replacement Fee (Charges in INR)	150		NA	Free	
International cash withdrawal per transactions (Charges in INR)	125		NA	125	125
International balance enquiry/non financial per transactions (Charges in INR)	25		NA	25	
DBS Bank ATM - Cash Withdrawal (Charges in INR)				Free	Free
DBS Bank ATM - Domestic balance enquiry/non financial transactions (Charges in INR)	Free		NA	Free	Free
Non DBS Bank ATM - Cash Withdrawal				5 Metro and 5 Non-Metro transactions free INR 21 per transaction beyond free limit	
Non DBS Bank ATM - Domestic balance enquiry/non financial transactions				7 Metro and 11 Non-Metro transactions free INR 8.5 per transaction beyond free limit	
FX Markup	Classic, Platinum: up to 3.5%, Signature: up to 2.5%		NA	Classic, Platinum: up to 3.5%, Signature: up to 2.5%	
Payment Service					
RTGS, NEFT, IMPS, UPI P2P (Online)			Free		
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			NA	Free	
Cash Withdrawal limits and charges in Non-Base Branch					
Standing Instruction creation		Free			
Amendment of Standing Instruction					
Credit to account from an Overseas bank / International credit (Charges in INR)			Free	25	25
Cashier's order/payment order/payable at par demand draft (Charges in INR)			NA	30	30
Revalidation/reissuance of payment order/demand draft (Charges in INR)			NA	30	30
Cancellation of DBS payment order/demand draft (Charges in INR)				100	
Cheque return charges (Charges in INR)	350	350		200	
Stop payment of cheque (Charges in INR)	Free	Free		100 per cheque	
Return of foreign currency cheque (Charges in INR)			Free		
ECS/NECS/NACH/eNACH return charges (Charges in INR)	Free	Free		200	
DD Issuance Fees					
At an RBI location	Free		0.05% Min INR 75 Max INR 2000		

Savings Account Name	Seafarer NRE Account	SAVINGS ACCOUNT - FCRA	RFC Savings Account	Basic Savings Bank Deposit Account (BSBDA)	URC Savings Account
Non-RBI location (correspondent bank Cat I)	Only corresponding bank & third party charges apply			0.10% Min INR 75 Max INR 2000	
Any other location not covered by the correspondent bank – purchase	Only corresponding bank & third party charges apply			0.25% Min INR 75 Max INR 2000	
Cancellation of correspondent bank DD	Free			100	
Revalidation/reissuance of DD – per instruction	Free (Only corresponding bank & third party charges apply)			100 cancellation + reissuance as per above	
Stop payment for lost DD – per instrument (INR)	Only corresponding bank & third party charges apply			25	
DD issuance in foreign currency	Free			0.1% Min INR 550 Max INR 2000	
Cancellation of foreign currency DD (INR)	Free			750	
Courier charges (INR)	Domestic Free, Overseas 750			Domestic 50, International 1000	
Remote location payment – payable at correspondent bank location (INR)	Free			30 + courier charges if any	
Other Services					
Ad-hoc balance/TDS/Interest certificates and Miscellaneous certificates (INR)	Free	75			Free
Duplicate account statement (INR)	Free				
Telex / Swift Inquiry (INR)			Free		
Postages (Regd Post)			Actuals		
Cheque Book	Free			NA	
SMS Charges	Free			Free	
Old investigations	Free		Up to 3 Months: Free, from 3 Months to 1 Year: 75, above 1 Year: 150		Free
Investments in Mutual Fund through digbank – Transaction Fees*					
Internet Banking services			Free		
Remittances Fees & Charges					
Currency and Country					
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		
Inward Remittances					
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	
Returned funds for unapplied OTT/ITT	Free			All currency 500 swift charges	
Collection Services					
Outstation cheque for collection				Free	
Cheque collection under speed clearing					
Foreign currency cheque drawn on foreign bank sent for collection Overseas	Free			USD: 25 Other currency: 0.25% (min. 200)	

- 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>
- No charges are levied for Passbook issuance

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