

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		NA	Free	Free
DBS Bank ATM - Domestic balance enquiry/non financial transactions (Charges in INR)				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	Free		NA	Free	
Cash Deposit in Non-Base Branch					
Cash Withdrawal limits and charges in Base Branch					
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)			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		
Reurn 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*	Free								
Internet Banking services									
Remittances Fees & Charges									
Currency and Country									
USD to USA	Free								
GBP to United Kingdom									
AUD to Australia									
EUR to Eurozone									
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>

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