



DBS Golden Circle FAQs

1. What is this Proposition about?

Answer: This Proposition is a program offered by DBS Bank India Ltd (“DBS”) for our esteemed Senior Citizen Customers. This Proposition provides benefits such as high interest rate on fixed deposits, wellness benefits, protection from cyber frauds, and multiple other benefits.

2. Who is eligible for this Proposition?

Answer: Any DBS Customer who is a Senior Citizen (aged 60 years and above) being an Indian Citizen residing in India.

3. How can you open a DBS Bank Savings Account to avail of this Proposition?

Answer: You can open any Savings Account digitally through “*Digibank by DBS*” application, Internet Banking, or by visiting any DBS branch in India. Click here to locate nearest branch <https://www.dbs.com/in/index/locator.page>

4. Can you open a joint account to avail of this Proposition if you are below 60 years of age?

Answer: Yes, you can open a joint account, with a Senior Citizen as the Primary Applicant / Account Holder. This joint account can be opened by visiting any DBS branch in India. Proposition can be availed by Senior citizen account holder.

5. Will you receive any additional benefits on Fixed Deposit rates?

Answer: Yes, you can enjoy an extra 0.50% interest on Fixed Deposits, which helps boost your savings.

6. What is the minimum balance requirement for this Proposition?

Answer: Minimum Account Balance as mentioned under should be maintained in the DBS Savings Account.

7. How often is interest credited for this Proposition?

Answer: Interest in DBS Savings Account is credited on a quarterly basis.

8. What are the recurring payout options available on Fixed Deposit?

Answer: You can choose between Monthly/Quarterly payout options. This fixed deposit can be booked at any DBS Branch in India.

9. Is this Proposition available for DBS Treasures Customers?

Answer: Yes, Senior Citizen Customers having a DBS Treasures Savings Account, can avail this Proposition.

10. What discount can you enjoy on our lockers?
Answer: You can enjoy a 50% discount on locker rent for the first year for DBS Savings Lockers opened on or after 1st July 2024.
11. Are priority services available for Senior Citizen Customers?
Answer: Yes, priority services are available for Senior Citizen Customers at all our DBS branches.
12. Are there any transaction-related waivers available?
Answer: Yes, transaction charges such as for NEFT/RTGS, Adhoc/Duplicate statement charges, both annual and replacement charges on Debit Cards are waived. ATM charges are waived off at all Domestic DBS ATMs as well as Domestic Non-DBS ATMs.
13. Can you avoid charges for failure to maintain Minimum Account Balance?
Answer: Yes, charges for failure to maintain Minimum Account Balance will be waived, if you have kept/maintained any Fixed Deposit of INR 2 lakh and above in the applicable month.
14. How can you avail the benefit of no penalty on premature fixed deposit withdrawal?
Answer: Fixed deposit booked on or after 1st July 2024 with a tenure of 1 year and above, will have no penalty charges on pre-mature withdrawal requested at any DBS Branch.
15. How can you avail the benefit of a better rate on Overdraft facility against Term deposit and Deposit loan?
Answer: Under this Proposition, you can avail special rates on Overdraft facility against Term deposit and Deposit loan by visiting any DBS Branch.
16. How can you avail discount on Pharmeasy?
Answer: You can avail instant discount of Rs.250 by using your DBS Debit Card for online purchase at Pharmeasy website/app on a minimum purchase of Rs.999. Offer valid from 1st June 2024 to 30th June 2025. For more details, kindly refer <https://www.dbs.com/in/iwov-resources/pdf/senior-citizen/dbs-golden-circle-pharmeasy-terms-and-conditions.pdf>
17. How can you enrol for Cyber Insurance, Hospicash Insurance, Wellness Package and Health Checkup Package benefits (“Benefits”)?
Answer: You can give a missed call at 7289036565 for enrolment. The date of confirmation from bank will be considered as the “date of enrolment” for the purpose of these Benefits. For eligibility kindly refer [DBS Golden Circle | DBS Bank](#)
18. How will you know that you have been enrolled for these Benefits?
Answer: You will receive an SMS/email/Whatsapp once DBS confirms that you are eligible for these Benefits. You can start using the Wellness Package by visiting (<https://dbs.raphacure.com/>) and for Health Checkup/OPD Consultation Package by visiting (https://www.vhealth.io/dbsbank/individual_digital-1yr) and using the

membership code sent by DBS. For more details, kindly refer <https://www.dbs.com/in/iwov-resources/pdf/senior-citizen/dbs-golden-circle-terms-and-conditions.pdf>

19. How can you claim Hospicash Insurance Benefits?

Answer: You need to submit your claim form, along with the discharge summary and DBS savings account details at clientsupport.marsh@marsh.com. For details on the benefits offered and claim process kindly refer <https://www.dbs.com/in/iwov-resources/pdf/senior-citizen/dbs-golden-circle-terms-and-conditions.pdf>

20. How can you claim Cyber Secure Insurance Benefits?

Answer: You need to submit the claim form along with the FIR copy, detailed incident note, bank statement highlighting disputed transaction and confirmation from DBS that the transaction was not authorized by DBS, at any DBS Branch. For details on the benefits offered and claim process kindly refer <https://www.dbs.com/in/iwov-resources/pdf/senior-citizen/dbs-golden-circle-terms-and-conditions.pdf>.

21. What is the validity of Wellness Package, Health Checkup Package, HospiCash Insurance Benefits and Cybersecure Insurance Benefits?

Answer: All these Benefits are valid from the date of enrolment till 30th June of the financial year.

22. How can you avail discount on Gold Loan processing Fee and better interest rates?

Answer: We are offering a competitive interest rate and discount on Gold loan processing fee under this Proposition. For more details visit any DBS Branch.