

Deposit Accounts & Services For Individuals

Deposits Guide



WELCOME TO DBS

Thank you for choosing to bank with DBS. We look forward to meeting all your banking and transactional needs, giving you a delightful experience.

DBS is one of the largest financial institutions in Asia with operations in 16 markets, and a leader in Consumer Banking in Singapore.

With this new DBS deposit account, you will enjoy a host of innovative banking services, with convenience and peace of mind. For customers who open a savings or current account, you will receive an ATM/Debit Card* to let you access ATM, Cash Deposit Machine, AXS Stations, and make purchases. Plus, you will also enjoy round-the-clock convenience of Internet Banking, mBanking and Phone Banking. Please read on to explore the services you could now enjoy and more information on all deposit products. The pricing guide is also enclosed for your easy reference.

Other than deposit accounts, DBS offers a complete range of products and services to meet all your financial needs. To find out more, we invite you to visit www.dbs.com/sg.

Welcome and enjoy banking with DBS.

* Available for personal and joint-alternate savings and current accounts.

CONVENIENT BANKING ANYTIME, ANYWHERE

We lead innovation to bring you better transactional capabilities, especially in cashless convenience. So, banking could be faster and easier with DBS. Enjoy the following and many more to come.

Cash/Cheque Transactions

- Free and unlimited cash withdrawal at more than 1000 ATMs in Singapore, and overseas cash withdrawal at PLUS ATMs worldwide.
- Deposit round-the-clock at the Cash Deposit Machines and Coin Deposit Machines.
- Deposit your cheque anytime without queuing at the Quick Cheque Deposit Box located outside each branch.

Cashless Convenience

- Instant funds transfer to almost anyone in Singapore, crediting into their DBS/POSB accounts.
- Easy and quick bill payment through GIRO, Internet Banking, AXS Station or ATM.
- Top-up ez-link or CashCard at any ATM or AXS Station.
- Cashless shopping with your DBS Debit Card in Singapore and 25 million MasterCard merchants worldwide#.

Here are some popular services, accessible easily via the Self-Service Banking Services:

Services available	Conveniently accessible via			
	ATM	Internet Banking	Phone Banking	AXS
Funds Transfer	•	•	•	
Bill Payment	•	•	•	•
Top-up ez-link card	•			•
Top-up CashCard	•			•
Top-up Telco Prepaid cards from SingTel, M1 or Starhub	•			•
Electronic Payment for Shares	•	•	•	
IPO Application	•	•		
Balance Enquiry	•	•	•	
Transaction History Enquiry		•		
Update Address*		•		•

* New address can be applied to Deposits, Loans and Investments, Credit Cards (Principle Cardholders only), Cashline and Margin Trading (Share Financing)

Available for DBS Debit Cards only.

COMPLETE SUITE OF DEPOSIT PRODUCTS FOR YOU

For all your transactional needs:

- **DBS Savings Plus Account** – Enjoy utmost convenience in transactional banking with easy access to your account via ATM, Internet Banking, mBanking, Phone Banking, AXS Stations, and other Self-Service Banking Services.
- **DBS Autosave Account** – Enjoy the benefits of both savings and checking in one account. With DBS Autosave, you can transact and manage your daily cashflow easily including the convenience of issuing cheques whenever needed.
- **DBS Foreign Currency Current Account** – With globalisation, your banking needs may go beyond Singapore Dollars. Choose from a wide range of foreign currencies and enjoy added payment convenience with a USD checking facility.

For your savings needs:

- **MySavings Account** – A regular savings account that lets you save monthly with ease. Enjoy peace of mind with the automatic and flexible monthly saving feature and be rewarded with special interest rate.
- **S\$ and Foreign Currency Fixed Deposit Account** – This account lets you set funds aside for a fixed duration to enjoy a fixed interest rate.
- **CPF Investment Scheme Account** – This account allows you to use your CPF savings to invest in various financial products such as unit trusts, shares, insurance, bonds etc.
- **Supplementary Retirement Scheme Account** – This account helps you to enjoy tax relief while building your fund for retirement.

Pricing Guide

SAVINGS ACCOUNTS

DBS Savings Plus/eSavings Plus

Fall-below fee for accounts opened before 12 September 2011 (if average daily balance < S\$500)	S\$2 per month
Fall-below fee for accounts opened from 12 September 2011 (if average daily balance < S\$1,000)	S\$2 per month
Incidental overdraft interest charge	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Early account closure fee (if account is closed within 6 months)	S\$20

Note: Fall-below fee is waived for customers up to 21 years old or 62 years old and above.

DBS Remix eSavings Plus

Branch service fee (if cash withdrawal is within ATM cash withdrawal limit)	S\$2 per transaction
Incidental overdraft interest charge	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Early account closure fee (if account is closed within 6 months)	S\$20

DBS eSavings Plus – SP/ EP

Fall-below fee (if average daily balance < S\$1,000)	S\$2 per month
ATM Withdrawal Fee	S\$2 per month Waived if 4 or less ATM cash withdrawals in the month
Branch service fee (if cash withdrawal is within ATM cash withdrawal limit)	S\$2 per transaction
Incidental overdraft interest charge	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)

Early account closure fee
(if account is closed within 6 months)

S\$20

DBS Expatriate Savings Plus

Fall-below fee
(if average daily balance < S\$5,000)

S\$2 per month

Incidental overdraft interest charge

Prime + 5% p.a. payable
on the overdrawn amount
(min S\$20)

Early account closure fee
(if account is closed within 6 months)

Waived

DBS Savings Plus – AF

Fall-below fee
(if average daily balance < S\$5,000)

S\$2 per month

Incidental overdraft interest charge

Prime + 5% p.a. payable
on the overdrawn amount
(min S\$20)

Early account closure fee
(if account is closed within 6 months)

S\$20

CURRENT ACCOUNTS

DBS Autosave

(with cheque book facility)

Account fee

S\$2 per month

Fall-below fee
(if average daily balance < S\$3,000)

S\$7.50 per month

Incidental overdraft interest charge
(for accounts without overdraft
facility)

Prime + 5% p.a. payable
on the overdrawn amount
(min S\$20)

Minimum overdraft interest charge
(for accounts with overdraft facility)

S\$10

Early account closure fee
(if account is closed within 6 months)

S\$30

DBS Expatriate Autosave

(with cheque book facility)

Account Fee

S\$2 per month

Fall-below fee (if average daily balance < S\$5,000)	S\$7.50 per month
Incidental overdraft interest charge (for accounts without overdraft facility)	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Minimum overdraft interest charge (for accounts with overdraft facility)	S\$10
Early account closure fee (if account is closed within 6 months)	Waived

DBS Current Account

Fall-below fee (if average daily balance < S\$3,000)	S\$7.50 per month
Incidental overdraft interest charge (for accounts without overdraft facility)	Prime + 5% p.a. payable on the overdrawn amount (min S\$20)
Minimum overdraft interest charge (for accounts with overdraft facility)	S\$10
Early account closure fee (if account is closed within 6 months)	S\$30

SINGAPORE DOLLAR (S\$) FIXED DEPOSIT ACCOUNTS

S\$ Fixed Deposit Account

Minimum deposit	
• For a tenor of 1 day to less than 1 month	S\$1 million
• For a tenor of 1 month to 24 months	S\$1,000

DBS Premier Income Account (for persons 55 years old and above)

Minimum deposit	S\$10,000 for min 6 months tenor
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Note: Premature withdrawal of your S\$ fixed deposit is subject to conditions. Please refer to the Bank's Terms and Conditions Governing Accounts, which can be found at www.dbs.com/sg. You may earn less or no interest if you withdraw your fixed deposit before it matures. An early withdrawal fee may also be imposed.

FOREIGN CURRENCY DEPOSIT ACCOUNTS

DBS Foreign Currency Current Account

Minimum initial deposit and related account fees are as follows:
(All amounts stated in the table are in the original foreign currency.)

Currency	Min initial deposit and min average daily balance (MADB)	Monthly service charge (if average daily balance < MADB)	Min monthly overdraft interest charge	Stop payment charge	Outward returned cheque charge
AUD	1,500	10	10	30	40
CAD	1,500	10	10	30	40
EUR	1,000	10	10	30	35
HKD	8,000	55	55	180	240
JPY	200,000	750	750	3,000	3,200
NZD	1,500	10	10	45	55
NOK	7,500	50	50	150	180
GBP	800	5	5	30	35
SEK	8,000	60	60	150	200
CHF	2,200	10	10	30	40
THB	28,000	200	200	750	1,000
USD	1,000	7.50	10	30	40

Deposits in

- SGD
- Foreign currency notes

Converted at the prevailing selling exchange rate

If account is in the same currency as the foreign currency notes deposited (except for THB and IDR) a commission-in-lieu of exchange (min S\$10) applies as follows:

USD	1.5%	CHF	1.5%
GBP	1.5%	AUD	2.5%
JPY	1.5%	HKD	3.0%
EUR	1.5%	Others	5.0%

If account is in a currency different from the foreign currency notes deposited, or if it involves THB or IDR, the notes are converted to S\$ equivalent and then re-converted to foreign currency funds at the prevailing exchange rates.

Withdrawals in

- SGD
- Foreign currency notes

Converted at the prevailing buying exchange rate

Same charges as for deposits apply

Inter account transfer (applicable to funds transfer from one Foreign Currency Current Account to another of the same currency)

Free

Early account closure fee (if account is closed within 6 months)

S\$30

DBS Foreign Currency Fixed Deposit Account

Minimum deposit

S\$5,000 equivalent for major foreign currencies

Deposits

Same charges as for deposits in DBS Foreign Currency Current Account apply

Withdrawals in

- SGD
- Foreign currency notes

Converted at the prevailing buying exchange rate

Same charges as for DBS Foreign Currency Current Account apply

Inter account transfer

Free

Notes:

1. Conversion between currencies involves exchange rates which are subject to fluctuations. If you have used funds in another currency to place the Foreign Currency Fixed Deposit, you may receive an amount less than your original amount of such funds upon conversion of your Foreign Currency Fixed Deposit back to that other currency. In addition, you may be subject to foreign exchange controls which may be imposed from time to time.
2. Premature withdrawal of your foreign currency fixed deposit is subject to conditions. Please refer to the Bank's Terms and Conditions Governing Accounts, which can be found at www.dbs.com/sg. You may earn less or no interest if you withdraw your fixed deposit before it matures. An early withdrawal fee may also be imposed.
3. Advance notice must be given to the Bank for withdrawals in foreign currency notes which are subject to availability.

4. Foreign currency deposit accounts are excluded from insurance coverage under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.

CHEQUE CHARGES

Cheque book charge	1st cheque book on account opening is free. Thereafter, S\$10 per cheque book (50 leaves)
Stop payment of cheque for SGD Current Account	
<ul style="list-style-type: none"> Via counter 	S\$30 per cheque (max S\$60)
<ul style="list-style-type: none"> Via Phone Banking 	S\$15 per cheque (max S\$30)
Outward return cheque due to insufficient funds	S\$40 per cheque
Direct mark cheque	S\$100 per cheque
Retrieval of physical cheque (only available within 1 year of clearing date)	S\$50 per copy
Retrieval of cheque image	
<ul style="list-style-type: none"> Within 1 year of clearing date 	S\$20 per copy
<ul style="list-style-type: none"> Between 1 to 3 years of clearing date 	S\$30 per copy
<ul style="list-style-type: none"> More than 3 years of clearing date 	S\$50 per copy
Foreign Currency Cheques	
<ul style="list-style-type: none"> USD cheques cleared via Singapore USD Cheque Clearing System 	Free
<ul style="list-style-type: none"> Other cheques 	1/8% (min S\$10, max S\$100) per cheque

Notes:

- Foreign Currency Cheques will be sent for clearing and your account will be credited after the proceeds are cleared.
- The amount credited will be net of agent charges, postage, commissions and any other fees (where applicable).

COIN/CASH SERVICES

Cash Services Fee (from 1 Nov 11) (for S\$ notes deposited via counter)

First S\$20,000	Free
Subsequent amount above S\$20,000	0.05% (min S\$5)

Coin Exchange / Withdrawal

The minimum sum to exchange/withdraw is S\$50.

Every multiple of S\$50	S\$1.50
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Coin Deposit (via counter)

Please sort your coins according to denomination.

Number of pieces \leq 100	S\$1.50
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Every subsequent 100 pieces or part thereof	S\$1.50
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Coin Deposit (via coin deposit machine at selected locations)

Every piece	S\$0.0075 (total fee rounded to the nearest one cent)
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Notes:

1. Coin services (via counter) are available every Tuesday and Thursday during branch operating hours.
2. The coin deposit fee is waived for children's accounts (holder aged 15 years & below). For coin deposit via the coin deposit machine, please drop the coin deposit receipt into the Quick Cheque Deposit Box to apply for waiver. Refund will be processed by the next business day (Mon-Fri).

INWARD REMITTANCES

Demand Draft/Travellers Cheques

Handling commission	1/8% (min S\$10, max S\$100) per draft/cheque
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Telegraphic Transfer

Handling commission	S\$10 (No charges if crediting DBS Foreign Currency Fixed Deposit)
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MEPS (MAS Electronic Payment System)

MEPS Receipts	Free
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OUTWARD REMITTANCES

Cashier's Order

Handling Commission for Account Holder via counter

- Share applications of IPOs using non-CPF funds S\$5 per Cashier's Order
- Share applications of IPOs using CPF funds S\$2 per Cashier's Order
- Other purposes S\$5 per Cashier's Order for payment to third party. For payment to account holder, commission is waived for the first Cashier's Order.

Handling Commission for Account Holder via iBanking

Free

Other Charges

- Postage charges Where applicable
- Stop payment charges S\$15 per Cashier's Order

Demand Draft/Telegraphic Transfer

Handling Commission for Account Holder

- Debit from SGD account via counter 1/8% (min S\$10, max S\$120) per transaction
- Debit from SGD account via iBanking (for Demand Draft) 1/8% (min S\$5, max S\$120) per transaction
- Debit from SGD account via iBanking (for Telegraphic Transfer) S\$5 for debiting amount below S\$5,000; S\$10 for debiting amount S\$5,000 to S\$25,000
- Debit from DBS Foreign Currency Current Account/Foreign Currency Fixed Deposit Account 1/8% (min S\$10, max S\$120) per transaction
Additional 1/8% (min S\$10, max S\$120) commission-in-lieu of exchange for payment to third party

Other Charges for Telegraphic Transfer

- Cable/Telex charges S\$20

- Agent Bank charges Where applicable
- Cancellation/Stop payment charges S\$15 plus Cable and Agent Bank charges (where applicable) per transaction
- Amendment charges S\$10 plus Cable and Agent Bank charges (where applicable) per transaction

Other Charges for Demand Draft

- Stop payment charges S\$15 plus Cable and Agent Bank charges (where applicable) per transaction
- Amendment charges S\$10 per draft
- Cancellation charges Free

Standing Order for Demand Draft/Telegraphic Transfer

- One-time sign-up fee S\$20
- Amendment fee S\$10

Note: Processing charges for Standing Order for Demand Draft - handling commission, commission-in-lieu of exchange, postage charge and agent bank charges (where applicable) in the above will apply.

MEPS (MAS Electronic Payment System)

MEPS Payments S\$20 per payment

OTHER SERVICES

S\$ Standing Instruction for funds transfers

One-time sign up fee S\$10 (Free via iBanking)
 Amendment fee S\$5

Retrieval of Documents/Statements

Within 1 year S\$20 per copy/month
 Between 1 to 3 years S\$30 per copy/month
 More than 3 years S\$50 per copy/month

Request

For referral letter/credit enquiry (subject to GST)	S\$20 per request S\$21.40 (Including GST)
For certificate of balance	S\$20 per certificate
For audit confirmation of account balance(s)	S\$30

Replacement

Of ATM Card	S\$5
Of lost passbook/passcard	S\$15

Miscellaneous

Hold mail service for DBS accounts (subject to GST)	S\$200 per annum S\$214 (Including GST)
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This Pricing Guide is applicable to the accounts and related services offered by DBS, and is subject to change without prior notice. Information is correct at the time of printing.

Singapore dollar deposits and monies in SRS accounts held by insured depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$50,000 in aggregate across specified accounts for each insured depositor under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011. Deposits under CPF Investment Scheme and CPF Minimum Sum Scheme are separately insured for up to S\$50,000 in aggregate for each insured depositor. Foreign currency deposits, structured deposits and investment products are excluded from Deposit Insurance coverage.



Living, Breathing Asia