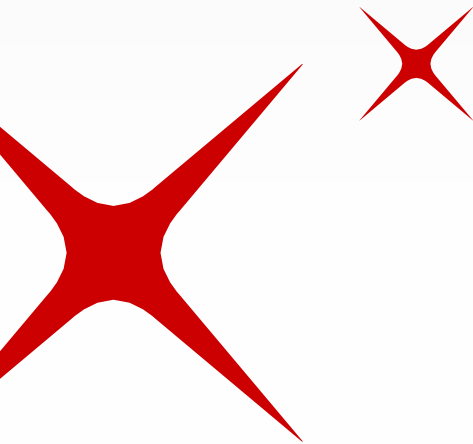




Live more,  
Bank less

# Pricing Guide Deposit Account & Services for Corporates



# DEPOSIT ACCOUNTS <sup>[1]</sup>

## Multi-Currency Account

Min initial deposit  
Min average daily balance  
Annual Fee  
Monthly Fee  
Monthly Fall-below Fee <sup>[1]</sup>  
Incidental OD interest charge

Corporate MCA	Business MCA <small>(Only for SME)</small>	Business MCA Starter <small>(Only for SME incorporated within 3 years)</small>
S\$3,000	S\$1,000	S\$1,000
S\$10,000	S\$10,000	Nil
S\$40	S\$50	No charge
No charge	No charge	S\$10
S\$40	S\$40	No charge
Prime + 5% p.a. on overdrawn amount (min S\$30)		

All amounts stated above are in SGD or equivalent

Min overdraft (OD) interest charge <sup>[2]</sup>

AUD, CAD, CHF, EUR, NZD, SEK, SGD, USD: \$10  
CNH: \$75 • GBP: \$5 • HKD: \$55 • JPY: \$750  
NOK: \$50 • SEK: \$60

Transactional Pricing

As per standard pricing in this pricing Guide	<ul style="list-style-type: none"> <li>50 Free FAST Payments via IDEAL</li> <li>50 Free GIRO payments via IDEAL</li> <li>S\$30 per Outward Telegraphic Transfer <sup>[3]</sup> via IDEAL</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited Free FAST &amp; GIRO Payments via IDEAL (Excluding Payroll &amp; Bulk files)</li> <li>S\$30 per Outward Telegraphic Transfer <sup>[3]</sup> via IDEAL</li> <li>S\$40 per Over-the-Counter transaction</li> </ul>
• S\$5 per Over-the-Counter transaction	• S\$20 per Over-the-Counter transaction	

## SGD Current Account

Min initial deposit  
Min average daily balance  
Annual Fee  
Monthly Fee  
Fall-below Fee  
Min overdraft (OD) interest charge  
Incidental OD interest charge  
Over-the-Counter transaction

SGD Business Account	SGD Digital Account <small>(Not available to new applicants as of Nov 2021)</small>
S\$3,000	S\$1,000
S\$10,000	Nil
S\$40	No charge
No charge	S\$18
S\$40	No charge
S\$10	S\$10
Prime + 5% p.a. on overdrawn amount (min S\$30)	
S\$5	S\$20

## Foreign Currency Current Account

Minimum initial deposit & average daily balance

	Minimum	Fall-below fee	Min OD interest charge <sup>[2]</sup>
AUD	10,000	40	10
CAD	9,000	40	10
CHF	6,500	25	10
CNH	50,000	200	75
EUR	6,000	25	10
GBP	5,000	25	5
HKD	60,000	200	55
JPY	500,000	3,000	750
NOK	50,000	200	50
NZD	10,000	40	10
SEK	60,000	250	60
THB	200,000	900	200
USD	7,000	30	10

[1] Monthly fall-below fee applies if minimum average daily balance is not met.

For Multi-currency Accounts, minimum average daily balance is determined based on aggregated balances across all wallets in one account

[2] Minimum charges per month.

[3] Agent bank fees is payable on top of the S\$30 fixed fee for OTT

## OTHER ACCOUNT SERVICE FEES

Account Closure Fee  
( $< 6$  months from date of opening)  
Referral Letter  
Certificate of Balance

S\$50  
S\$20 per request  
S\$20 per certificate

## Corporate ATM

Lost/Stolen card

S\$5 per card

## OTHER ACCOUNT SERVICE FEES

### Retrieval of Statements

- Within 1 year	S\$20 per copy
- Between 1 & 3 years	S\$30 per copy
- More than 3 years	S\$50 per copy

### Audit Confirmation\*

- By E-mail	S\$35
- By Post	S\$50
- By E-mail and Post	S\$90

\*Request for Audit Confirmation for all formats can be submitted via IDEAL. Request for Audit Confirmation by Post only can also be done via manual submission.

## LOCAL TRANSACTIONS

	DBS Branches <sup>[6]</sup> or Manual Instructions	DBS IDEAL & Electronic Banking
<b>Account Transfer</b>	S\$5 per transaction	No charge <sup>[3]</sup>
<b>GIRO</b> Payment, Collection & Payroll		S\$0.20 per transaction
Standing Instruction	S\$10	
- Application	S\$5	
- Amendment		
<b>Payroll over counter</b>	S\$5 per transaction	
<b>Cheque Express</b>		
- Commission (exclude postage)	S\$5 per cheque	S\$1.00 per cheque S\$0.10 per advice
- Additional Advice		
<b>MEPS<sup>[4]</sup></b>	S\$20 per transaction	S\$18 per transaction
<b>FAST (Fast and Secure Transfer)<sup>[5]</sup></b>		
- Payments	Not available	S\$0.50 per transaction
- Collections	Not available	S\$0.50 per transaction
<b>PayNow<sup>[7]</sup></b>		
- Outward PayNow lookup	Not available	Waived till 31 Dec 2022
- Inward PayNow	Not available	Waived till 31 Dec 2025

[3] The bank may impose a charge of S\$1 per transaction if volume exceeds 30 per month.

[4] Charges apply for each amendment (S\$30), cancellation/recall (S\$35) and tracer (S\$20).

[5] For commercial payments. S\$5 will apply for non-commercial payments

[6] Additional over-the-counter per-transaction fee may apply.

[7] The Bank reserves the right to impose charges of \$0.20 for certain use cases and industries. FAST or GIRO fees will apply for PayNow payments.

## CROSS BORDER REMITTANCES <sup>[8]</sup>

	DBS Branches <sup>[10]</sup> or Manual Instructions	DBS IDEAL & Electronic Banking
<b>Telegraphic Transfers / Demand Drafts<sup>[9]</sup></b>		
Commission	1/8% (min S\$10, max S\$120)	1/8% (min S\$10, max S\$120)
In lieu of exchange (not involving Foreign Exchange)	1/8% (min S\$10, max S\$120)	1/8% (min S\$10, max S\$120)
Cable Charges	S\$35	S\$20
<b>Inward Telegraphic Transfer</b>		
Handling Fee		S\$10 per transaction

[8] Fees imposed by Agent Banks and Overseas Banks are not reflected above.

[9] Charges apply for each amendment (S\$30), cancellation/recall (S\$35) and tracer (S\$20).

[10] Additional over-the-counter per-transaction fee may apply.

## CHEQUE SERVICES

### Cheque Deposit Bag

Deposit Bags

No charge<sup>[11]</sup>

### Cheque Book Issuance and Replenishment

Business Account: No charge  
Digital Account: S\$25 each book

### Cheque Clearing Fees (S\$)

S\$0.75 per cheque  
S\$3.00 per cheque for Business MCA Starter

### Cheque Deposit Fees (S\$)

S\$0.75 per cheque

### Direct Marking (S\$)

S\$100 per cheque

### Returned Cheques

AUD	40	NOK	180
CAD	40	NZD	55
CHF	40	SEK	200
EUR	35	SGD	40
GBP	35	THB	1,000
HKD	240	USD	40
JPY	3,200		

### Stop Cheque for SGD accounts

Over the counter  
DBS IDEAL electronic banking

S\$30 per cheque (max S\$60)  
S\$5 per cheque

### Stop Cheque for Foreign currency accounts

AUD	30	JPY	3,000
CAD	30	NOK	150
CHF	30	NZD	45
EUR	35	SEK	150
GBP	35	THB	750
HKD	180	USD	30

### Cheque Retrieval

Cheque Image

- Within 1 year of clearing
- Between 1 & 3 years of clearing
- More than 3 years of clearing

S\$20 per copy  
S\$30 per copy  
S\$50 per copy

### Cheque Deposit Advice

With cheque details  
Without cheque details

S\$50 per month  
No charge

[11] The bank may impose a charge of S\$0.50 per bag if the minimum deposit is not met.

## DBS IDEAL ELECTRONIC BANKING

### Transaction Enquiry

Electronic submission of GIRO  
/ Payroll / FAST / Account Transfer  
/ Telegraphic Transfer / Demand  
Draft / Trade Finance

**Business Account**

**Digital Account**

No charge

### Authentication Mode

Digital Token (default)  
Physical Token (optional)

Free of charge. Unlimited users.  
S\$50 w/GST per token

## DBS IDEAL eREPORTS

Account Information & Trade Finance  
Reports and Alerts

S\$8.00 per user <sup>[12]</sup> / month  
(GST Inclusive)

[12] This service subscription is not available for existing/new DBS IDEAL customers.

# CASH SERVICES

## CASH DEPOSIT & WITHDRAWAL\*

### Cash Acceptance Machines<sup>[13]</sup>

Waived

### Cash Deposit Bags<sup>[14]</sup>

First S\$30,000

Subsequent amount

Waived

0.03%

### Branch Deposit<sup>[15]</sup>

First S\$20,000

Subsequent S\$10,000 or part thereof

Waived

S\$10

[13] DBS reserves the right to charge for cash deposits based on business activity/industry.

[14] Up to 50 coins may be deposited in each bag with no additional charge. Otherwise, a processing fee of S\$20 per bag will be levied. If multiple bags are deposited within a day, the charge imposed will be based on the cumulative total amount deposited per account per day. The bank may impose a fee of up to S\$20 for each exception-handling case. Examples of exceptions include, but are not limited to: use of non-approved deposit bags, errors on deposit slips, depositing cheques via Cash Deposit Bags.

[15] Additional over-the-counter per-transaction fee applies.

## COIN DEPOSIT & EXCHANGE\*

### Coin Deposit

DBS Branches

Coin Deposit Machine

S\$1.80 per 100 pieces or part thereof

S\$0.015 per piece total fee rounded to the nearest one cent

### Coin Exchange

S\$1.80 for every multiple of S\$50

\*Coin services are available every Tuesday and Thursday during branch operating hours.

The minimum sum to exchange is S\$50.

## FOREIGN CURRENCY NOTES<sup>[16]</sup><sup>[17]</sup>

### Deposit

EUR 1.5% USD 1.5%

JPY 1.5%

### Withdrawal

USD 1.5%

[16] Only available in specified currencies and at specific branches.

[17] Additional over-the-counter per-transaction fee applies.

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.

World's Best Bank 2021, Euromoney  
World's Best Digital Bank 2021, Euromoney  
Best Bank for SMEs - Treasury & Working Capital (APAC) 2021, The Asset  
SME Bank of the Year (Asia-Pacific) 2020, SME Finance Forum