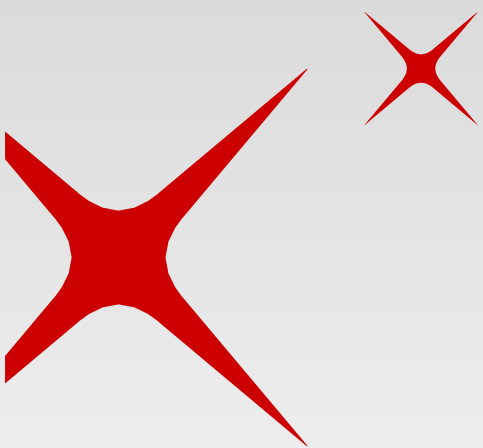


# Pricing Guide

## Deposit Accounts & Services for Small Medium Enterprise (SME)



# Types of Fees

- 01**      **Generic Businesses  
(Singapore Incorporated)**
- 02**      **Specialised Businesses  
(Online Account Opening)**
- 03**      **Specialised Businesses  
(Relationship Manager-Assisted)**
- 04**      **Service Fees for  
all account types**

# 01 Generic Businesses (Singapore Incorporated)

Below are **Account-related fees** for the respective types of account. Please go to Section 04 for **Service-related fees**.

Account Types	Business Multi-Currency Account	Business Multi-Currency Account (Starter Bundle) <sup>[1]</sup>	Corporate Multi-Currency Account	SGD Current Account	Foreign Currency Account	Digital Account (not offered for new account opened after 20 Nov'21)																																										
<b>Account Fee</b>	S\$50 or equivalent annually	S\$10 or equivalent monthly	S\$40 or equivalent annually	S\$40 annually	No Account Fee	S\$18 monthly																																										
<b>Service Charge</b> <sup>[2]</sup>	S\$40 or equivalent monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	Waived	S\$40 or equivalent monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	<table border="1"> <thead> <tr> <th>Currency</th> <th>Average Daily Balance</th> <th>Service Charge</th> </tr> </thead> <tbody> <tr><td>AUD</td><td>\$10,000</td><td>\$40</td></tr> <tr><td>CAD</td><td>\$9,000</td><td>\$40</td></tr> <tr><td>CHF</td><td>\$6,500</td><td>\$25</td></tr> <tr><td>CNH</td><td>\$50,000</td><td>\$200</td></tr> <tr><td>EUR</td><td>\$6,000</td><td>\$25</td></tr> <tr><td>GBP</td><td>\$5,000</td><td>\$25</td></tr> <tr><td>HKD</td><td>\$60,000</td><td>\$200</td></tr> <tr><td>JPY</td><td>\$500,000</td><td>\$3,000</td></tr> <tr><td>NOK</td><td>\$50,000</td><td>\$200</td></tr> <tr><td>NZD</td><td>\$10,000</td><td>\$40</td></tr> <tr><td>SEK</td><td>\$60,000</td><td>\$250</td></tr> <tr><td>THB</td><td>\$200,000</td><td>\$900</td></tr> <tr><td>USD</td><td>\$7,000</td><td>\$30</td></tr> </tbody> </table> (Waived if average daily balance is met.)	Currency	Average Daily Balance	Service Charge	AUD	\$10,000	\$40	CAD	\$9,000	\$40	CHF	\$6,500	\$25	CNH	\$50,000	\$200	EUR	\$6,000	\$25	GBP	\$5,000	\$25	HKD	\$60,000	\$200	JPY	\$500,000	\$3,000	NOK	\$50,000	\$200	NZD	\$10,000	\$40	SEK	\$60,000	\$250	THB	\$200,000	\$900	USD	\$7,000	\$30	Waived
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USD	\$7,000	\$30																																														
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, USD: \$10 SGD: \$30, CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200			Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge of S\$30	Bank Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency AUD, CAD, CHF, EUR, NZD, USD: \$10 CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge of S\$30																																										
<b>Transaction Benefits</b>	<ul style="list-style-type: none"> <li>50 monthly <b>Free</b> FAST payments via DBS IDEAL</li> <li>50 monthly <b>Free</b> GIRO payments via DBS IDEAL</li> <li>S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer<sup>[3]</sup> via DBS IDEAL</li> </ul>	<ul style="list-style-type: none"> <li><b>Unlimited Free</b> FAST &amp; GIRO payments via DBS IDEAL (excluding Bulk payments &amp; Payroll)</li> <li>S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer<sup>[3]</sup> via DBS IDEAL</li> </ul>	Not Applicable	Not Applicable	Not Applicable	Not Applicable																																										

[1] SMEs with incorporation date of < 3 years upon date of account application

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

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

Social enterprises may also be eligible for the **Business For Impact Multi-Currency Account**.

Account Types	Business For Impact Multi-Currency Account <sup>[1]</sup>	Business Multi-Currency Account
<b>Account Fee</b>	Waived	S\$50 or equivalent annually
<b>Service Charge</b>	Waived	S\$40 or equivalent monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, USD: \$10 SGD: \$30, CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200	
<b>Transaction Benefits</b>	<ul style="list-style-type: none"> <li>• Wavier of the following fees:               <ul style="list-style-type: none"> <li>a) Inward Telegraphic Transfer fees</li> <li>b) GIRO payment fees</li> <li>c) Over-the-counter (OTC) charges</li> </ul> </li> <li>• S\$18 <b>preferential flat rate</b> per outward Telegraphic Transfer<sup>[1]</sup> via DBS IDEAL</li> <li>• S\$18 <b>preferential flat rate</b> per MAS Electronic Payment System (MEPS) transaction via DBS IDEAL</li> <li>• Standard rate of S\$0.50 per FAST transaction applies</li> </ul>	<ul style="list-style-type: none"> <li>• 50 monthly <b>Free</b> FAST payments via DBS IDEAL</li> <li>• 50 monthly <b>Free</b> GIRO payments via DBS IDEAL</li> <li>• S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer<sup>[2]</sup> via DBS IDEAL</li> </ul>

[1] Only applicable to social enterprises or SMEs that drive social and environmental impact

[2] Agent bank fees is payable on top of the S\$30 fixed fee for OTT outward Telegraphic Transfer

## 02 Specialised Businesses (Online Account Opening)

Below are **Account-related fees** for the respective types of account. Please go to Section 04 for **Service-related fees**.

This section applies to **Singapore-incorporated companies** (Local or Foreign<sup>[1]</sup> owned) that will undergo the Online Account Opening process. For Foreign-incorporated companies and other Specialised Businesses, please refer to Section 03 for more information.

Business Types	Personal Investment Company (PIC) & Investment Holding Company  (Refers to passive business/holding of investment assets with revenue derived from rental/Investment return/cash)  Excludes Nominee Structure, and companies with Corporate Directors and Corporate Shareholders – For others, please refer to Section 03.	Art & Art Dealer / Jewelry / Luxury Watches / Precious Metals / Secondhand Goods Dealer / Night Club / Bar / Karaoke Club	Arm-Related / Defense Industry / Pyrotechnic	Casino & Casino Related Business	Embassy / Consulate Account	Fund Management Company (Operating Account)	Gaming with Online Payment
<b>Account Set-Up Fee</b>	Waived	S\$1,000	S\$5,000	S\$5,000	Not Applicable	Not Applicable	S\$2,500
<b>Account Fee</b>	S\$10 monthly <sup>[2]</sup> or S\$50 annually <sup>[3]</sup>	S\$50 monthly	S\$200 monthly	S\$200 monthly	S\$500 per account for each currency half yearly	S\$40 annually	Not Applicable
<b>Service Charge</b>	S\$40 monthly <sup>[3]</sup>  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, USD: \$10 SGD: \$30, CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200						

[1] Subject to additional due diligence.

[2] Applicable only for the Business Multi-Currency Account (Starter Bundle).

[3] Applicable only for the Business Multi-Currency Account.

# 03 Specialised Businesses (Relationship Manager-Assisted)

Below are **Account-related fees** for the respective types of account. Please go to Section 04 for **Service-related fees**.

This section applies to **Singapore or Foreign incorporated companies** (Local or Foreign owned) that require dedicated Relationship Manager support for account opening.

This includes:

- Account opening facilitated by a Relationship Manager; and
- Online account applications involving foreign ownership

Business Types	Personal Investment Company (PIC) & Investment Holding Company	Fund (e.g., Private Equity/Hedge/Unit Trust/Mutual)	Fund Management Company	Payment Services of the followings: (An account issuance service; A domestic money transfer service; A cross-border money transfer service; A merchant acquisition service; An e-money issuance service; A digital payment token service; A money-changing service & A money-lending business)	All other businesses
<b>Account Set-Up Fee</b>	S\$2,500 (additional S\$1,000 per corporate shareholder applies)	S\$2,500	<ul style="list-style-type: none"> <li>• With In-Principle Approval from MAS: S\$2,500 + S\$1,000 per corporate shareholder</li> <li>• Regulated by regulatory authority in FATF member countries (e.g., MAS): S\$500 + S\$1,000 per corporate shareholder</li> </ul>	With In-Principle approval from MAS / MPI or SPI license: S\$2,500	From S\$2,000 onwards (additional S\$1,000 per corporate shareholder applies)
<b>Account Fee</b>	S\$200 or equivalent monthly	<ul style="list-style-type: none"> <li>• S\$2,000 or equivalent annually (for all overseas incorporated fund)</li> <li>• S\$40 or equivalent annually (for Singapore incorporated VCC)</li> </ul>	S\$40 or equivalent annually	S\$500 or equivalent monthly	S\$40 or equivalent annually

<b>Service Charge</b>	S\$250 or equivalent monthly  (Waived if average daily balance is at least S\$250,000 or equivalent)	S\$80 or equivalent monthly  (Waived if average daily balance is at least S\$50,000 or equivalent)	S\$200 or equivalent monthly  (Waived if average daily balance is at least S\$200,000 or equivalent)	S\$50 or equivalent monthly  (Waived if average daily balance is at least S\$100,000)	S\$200 or equivalent monthly  (Waived if average daily balance is at least S\$200,000)
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, USD: \$10 SGD: \$30, CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200				

# 04 Service fees for all account types

## Account Service Fees

Account Closure Fee	Referral Letter	Certificate of Balance	Retrieval of Statements		Audit Confirmation																	
S\$50 (<6 months from date of opening)	S\$20 per request	S\$20 per certificate	<table border="1"> <thead> <tr> <th>Time Period</th> <th>Retrieval Fee</th> </tr> </thead> <tbody> <tr> <td>Within 1 year</td> <td>S\$20 per copy</td> </tr> <tr> <td>Between 1 &amp; 3 years</td> <td>S\$30 per copy</td> </tr> <tr> <td>More than 3 years</td> <td>S\$50 per copy</td> </tr> </tbody> </table>	Time Period	Retrieval Fee	Within 1 year	S\$20 per copy	Between 1 & 3 years	S\$30 per copy	More than 3 years	S\$50 per copy	<table border="1"> <thead> <tr> <th>Format</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>By Email</td> <td>S\$40</td> </tr> <tr> <td>By Post</td> <td>S\$50</td> </tr> <tr> <td>By Email and Post</td> <td>S\$90</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Request for Audit Confirmation for all formats can be submitted via DBS IDEAL</li> <li>Request for Audit Confirmation by Post only can also be done via manual submission</li> </ul>			Format	Fees	By Email	S\$40	By Post	S\$50	By Email and Post	S\$90
Time Period	Retrieval Fee																					
Within 1 year	S\$20 per copy																					
Between 1 & 3 years	S\$30 per copy																					
More than 3 years	S\$50 per copy																					
Format	Fees																					
By Email	S\$40																					
By Post	S\$50																					
By Email and Post	S\$90																					

## Local Remittances

Mode	Account Transfer	Giro	Standing Instruction	Payroll	Cheque Express	MEPS <sup>[3]</sup>	FAST <sup>[4]</sup> (Fast and Secure Transfer)	PayNow <sup>[5]</sup>					
<b>DBS Branches<sup>[1]</sup> or Manual instructions</b>	S\$5 per transaction	Not Applicable	<ul style="list-style-type: none"> <li>Application: S\$10</li> <li>Amendment: S\$5</li> </ul>	S\$5 per transaction	S\$5 per cheque (exclude postage)	S\$20 per transaction	Not Available	Not Available					
<b>DBS IDEAL (Electronic Banking)</b>	No Charge <sup>[2]</sup>	S\$0.20 per transaction (Payment, Collection & Payroll)  S\$1 per unsuccessful Collection	Not Applicable	Not Applicable	S\$1 per cheque Additional Advice: S\$0.10 per advice (exclude postage)	S\$18 per transaction	S\$0.50 per transaction (Payment & Collection)	<table border="1"> <thead> <tr> <th>Outward/Inward</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>Outward PayNow lookup</td> <td rowspan="2">Waived till 31 Dec 2028</td> </tr> <tr> <td>Inward PayNow</td> </tr> </tbody> </table>	Outward/Inward	Fees	Outward PayNow lookup	Waived till 31 Dec 2028	Inward PayNow
Outward/Inward	Fees												
Outward PayNow lookup	Waived till 31 Dec 2028												
Inward PayNow													

[1] Additional Over-the-Counter per-transaction fee may apply.

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

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

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

[5] 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>[1]</sup>

Account Types	Telegraphic Transfers / Demand Drafts <sup>[2]</sup>	Inward Telegraphic Transfer
<b>All other Account Types</b>	<p><b>Commission:</b> 1/8% (minimum S\$10, maximum S\$120)</p> <p><b>In lieu of exchange</b> (not involving Foreign Exchange: 1/8% (minimum S\$10, maximum S\$120)</p> <p><b>Cable Charges:</b></p> <ul style="list-style-type: none"> <li>• DBS Branches <sup>[3]</sup> or Manual instructions: S\$35</li> <li>• DBS IDEAL (Electronic Banking): S\$20</li> </ul>	<b>Handling Fee:</b> S\$10 per transaction
<b>Business Multi-Currency Account and Business Multi-Currency Account (Starter Bundle) <sup>[5]</sup></b>	<p>1. <b>DBS IDEAL</b> (Electronic Banking): S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer <sup>[4]</sup></p> <p><b>OR</b></p> <p>2. <b>DBS Branches <sup>[3]</sup> or Manual instructions:</b></p> <p><b>Commission:</b> 1/8% (minimum S\$10, max S\$120)</p> <p><b>In lieu of exchange</b> (not involving Foreign Exchange: 1/8% (minimum S\$10, maximum S\$120)</p> <p><b>Cable Charges:</b> S\$35</p>	<b>Handling Fee:</b> S\$10 per transaction

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

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

[3] Additional Over-the-Counter per-transaction fee may apply.

[4] Agent bank fees is payable on top of the S\$30 fixed fee for OTT outward Telegraphic Transfer

[5] SMEs with incorporation date of < 3 years upon date of account application

## Cheque Services

Cheque Deposit Bag	Cheque Book Issuance and Replenishment		Cheque Clearing & Deposit Fees			Direct Marking (S\$)	Returned Cheques	Stop Cheque for Foreign Currency Accounts		Stop Cheque for SGD Accounts	Cheque Retrieval	Cheque Deposit Advice	
	Account Type	Fee	Account Type	Clearing Fee	Deposit Fee			Currency	Fee				Currency
No charge  (The bank may impose a charge of S\$0.50 per bag if the minimum deposit is not met.)	Business Multi-Currency Account (Starter) & Digital Account	S\$25 per book	Business Multi-Currency Account (Starter)	For SGD: S\$3 per cheque For USD: US\$1 per cheque <sup>[1]</sup>	For SGD: S\$0.75 per cheque For USD: US\$1 per cheque <sup>[1]</sup>	S\$100 per cheque	AUD	40	AUD	30	<ul style="list-style-type: none"> <li>DBS Branches<sup>[2]</sup> or Manual instructions: S\$30 per cheque (max S\$60)</li> <li>DBS IDEAL (Electronic banking): S\$5 per cheque</li> </ul>	Cheque Image <ul style="list-style-type: none"> <li>Within 1 year of clearing: S\$20 per copy</li> <li>Between 1 &amp; 3 years of clearing: S\$30 per copy</li> <li>More than 3 years of clearing: S\$50 per copy</li> </ul>	<ul style="list-style-type: none"> <li>With cheque details: S\$50 per month</li> <li>Without cheque details: No Charge</li> </ul>
	Business Multi-Currency Account	S\$25 per book (first book fee waived)	All other accounts	For SGD: S\$0.75 per cheque	For USD: US\$1 per cheque <sup>[1]</sup>		CAD	40	CAD	30			
	All other accounts	No charge		For USD: US\$1 per cheque <sup>[1]</sup>	For USD: US\$1 per cheque <sup>[1]</sup>		CHF	40	CHF	30			
								EUR	35	EUR			
						GBP	35	GBP	35				
						HKD	240	HKD	180				
						JPY	3,200	JPY	3,000				
						NOK	180	NOK	150				
						NZD	55	NZD	45				
						SEK	200	SEK	150				
						SGD	40	THB	750				
						THB	1,000	USD	30				
						USD	40						

[1] Applicable from 1 November 2023.

[2] Additional Over-the-Counter per-transaction fee may apply.

## Cashier's Order

Purchase Cashier's Order (Only available at DBS branches)
S\$15 per Cashier's Order

## Deposit, Withdrawal and Exchange

Cash Acceptance Machines <sup>[2]</sup>	Cash Deposit Bags <sup>[1] [2]</sup>	Branch Deposit <sup>[2]</sup>	Coin Deposit <sup>[2]</sup>	Coin Exchange <sup>[2]</sup>	Foreign Currency Notes Deposit <sup>[3]</sup>	Foreign Currency Notes Withdrawal <sup>[3]</sup>
Waived DBS reserves the right to charge for cash deposits based on business activity / industry.	<ul style="list-style-type: none"> <li>First S\$30,000: Waived</li> <li>Subsequent Amount: 0.03%</li> </ul>	<ul style="list-style-type: none"> <li>First S\$20,000: Waived</li> <li>Subsequent S\$10,000 or part thereof: S\$10</li> <li>Additional Over-the-Counter per transaction fee applies</li> </ul>	<ul style="list-style-type: none"> <li>DBS Branches: S\$1.80 per 100 pieces or part thereof</li> <li>Coin Deposit Machine: S\$0.015 per piece, total fee rounded to nearest one cent</li> </ul>	S\$1.80 for every multiple of S\$50	USD / EUR / JPY: 1.5%	USD: 1.5%

[1] 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.

[2] Coin services are available every Tuesday and Thursday during branch operating hours. The minimum sum to exchange is S\$50.

[3] Only available in specified currencies and at specific branches and additional Over-the-Counter per-transaction fee applies.

## Over-the-Counter Fees

Business Multi-Currency Account & Digital Account	Business Multi-Currency Account (Starter Bundle) <sup>[1]</sup>	All Other Account Types
S\$20 per Over-the-Counter transaction	S\$40 per Over-the-Counter transaction	S\$5 per Over-the-Counter transaction

[1] SMEs with incorporation date of < 3 years upon date of account application

## DBS IDEAL (Electronic Banking)

Transaction Enquiry (Examples: GIRO / Payroll / FAST / Account Transfer / Telegraphic Transfer / Demand Draft / Trade Finance)	Authentication Mode	Account Information & Trade Finance Reports and Alerts
No charge	<ul style="list-style-type: none"> <li>Digital Token (default): Free of charge. Unlimited users.</li> <li>Physical Token (optional): S\$50 w/GST per token</li> </ul>	S\$8.00 per user / month (GST Inclusive)  This service subscription is not available for existing / new DBS IDEAL customers.

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 & Asia's Safest**

World's Best Bank 2025, 2018 – 2022, *Euromoney, Global Finance, The Banker*

World's Best Bank for Customer Experience 2025, *Euromoney*

World's Best Bank for Corporate Responsibility 2025, 2023, *Euromoney*

Asia Pacific and Singapore's Best SME Bank 2026, *Global Finance*

Asia's Safest Bank 2009 – 2025, *Global Finance*