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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**.

<table>
<tr><th>Account Types</th><th>Business Multi-Currency Account</th><th>Business Multi-Currency Account (Starter Bundle) [1]</th><th>Corporate Multi-Currency Account</th><th>SGD Current Account</th><th>Foreign Currency Account</th><th>Digital Account (not offered for new account opened after 20 Nov'21)</th></tr>
<tr><td>Account Fee</td><td>S$50 or equivalent annually</td><td>S$10 or equivalent monthly</td><td>S$40 or equivalent annually</td><td>S$40 annually</td><td>No Account Fee</td><td>S$18 monthly</td></tr>
<tr><td>Service Charge [2]</td><td>S$40 or equivalent monthly

(Waived if average daily balance is at least S$10,000 or equivalent)</td><td>Waived</td><td>S$40 or equivalent monthly

(Waived if average daily balance is at least S$10,000 or equivalent)</td><td>S$40 monthly

(Waived if average daily balance is at least S$10,000 or equivalent)</td><td><table><tr><th>Currency</th><th>Average Daily Balance</th><th>Service Charge</th></tr><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></table>(Waived if average daily balance is met.)</td><td>Waived</td></tr>
<tr><td>Incidental Overdraft (OD) Charge (without limits)</td><td colspan="3">(For SGD): Prime Lending Rate + 5% p.a. on overdrawn amount*

(For foreign currencies): 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
SGD: $30, CNH: $75, GBP: $5, HKD: $55, JPY: $750, NOK: $50, SEK: $60, THB: $200</td><td>Prime Lending Rate + 5% p.a. on overdrawn amount*

Subject to the minimum OD charge of S$30</td><td>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</td><td>Prime Lending Rate + 5% p.a. on overdrawn amount*

*Subject to the minimum OD charge of S$30</td></tr>
<tr><td>Transaction Benefits</td><td>• 50 monthly Free FAST payments via DBS IDEAL
• 50 monthly Free GIRO payments via DBS IDEAL
• S$30 preferential flat rate per outward Telegraphic Transfer[3] via DBS IDEAL</td><td>• Unlimited Free FAST & GIRO payments via DBS IDEAL (excluding Bulk payments & Payroll)
• S$30 preferential flat rate per outward Telegraphic Transfer[3] via DBS IDEAL</td><td>Not Applicable</td><td>Not Applicable</td><td>Not Applicable</td><td>Not Applicable</td></tr>
</table>

[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**[1]	**Business Multi-Currency Account**
Account Fee	Waived	S$50 or equivalent annually
Service Charge	Waived	S$40 or equivalent monthly (Waived if average daily balance is at least S$10,000 or equivalent)
Incidental Overdraft (OD) Charge (without limits)	(For SGD): Prime Lending Rate + 5% p.a. on overdrawn amount* (For foreign currencies): 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 SGD: $30, CNH: $75, GBP: $5, HKD: $55, JPY: $750, NOK: $50, SEK: $60, THB: $200	
Transaction Benefits	• Wavier of the following fees: a) Inward Telegraphic Transfer fees b) GIRO payment fees c) Over-the-counter (OTC) charges • S$18 **preferential flat rate** per outward Telegraphic Transfer[1] via DBS IDEAL • S$18 **preferential flat rate** per MAS Electronic Payment System (MEPS) transaction via DBS IDEAL • Standard rate of S$0.50 per FAST transaction applies	• 50 monthly **Free** FAST payments via DBS IDEAL • 50 monthly **Free** GIRO payments via DBS IDEAL S$30 **preferential flat rate per** outward Telegraphic Transfer[2] via DBS IDEAL

[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[1] 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**
Account Set-Up Fee	Waived	S$1,000	S$5,000	S$5,000	Not Applicable	Not Applicable	S$2,500
Account Fee	S$10 monthly[2] or S$50 annually[3]	S$50 monthly	S$200 monthly	S$200 monthly	S$500 per account for each currency half yearly	S$40 annually	Not Applicable
Service Charge	S$40 monthly[3] (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)
Incidental Overdraft (OD) Charge (without limits)	(For SGD): Prime Lending Rate + 5% p.a. on overdrawn amount* (For foreign currencies): 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 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** • Corporates with business activities (e.g. a holding company for a group of operating entities), and not formed solely to hold individuals' passive investment assets • Meet Source of Wealth ("SOW") requirements as stated in the SOE questionnaire	**Fund** (e.g., Private Equity/Hedge/Unit Trust/Mutual)	**Fund Management Company**	**Payment Services of the following:** • Account issuance service • Domestic money transfer service • Cross-border money transfer service • Merchant acquisition service • E-money issuance service • Digital payment token service • Money-changing service • Money-lending business	**All other businesses**
Account Set-Up Fee	S$2,500 (additional S$1,000 per corporate shareholder applies)	S$2,500	• With In-Principle Approval from MAS: S$2,500 + S$1,000 per corporate shareholder • Regulated by regulatory authority in FATF member countries (e.g., MAS): S$500 + S$1,000 per corporate shareholder	With MPI or SPI license: S$2,500	From S$2,000 onwards (additional S$1,000 per corporate shareholder applies)
Account Fee	S$200 or equivalent monthly	• S$2,000 or equivalent annually (for all overseas incorporated fund) • S$40 or equivalent annually (for Singapore incorporated VCC)	S$40 or equivalent annually	S$2,500 or equivalent monthly	S$40 or equivalent annually

Service Charge	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)
Incidental Overdraft (OD) Charge (without limits)	(For SGD): Prime Lending Rate + 5% p.a. on overdrawn amount* (For foreign currencies): 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 SGD: $30, CNH: $75, GBP: $5, HKD: $55, JPY: $750, NOK: $50, SEK: $60, THB: $200				

Account Service Fees

<table>
<tr><th rowspan="2">Account Closure Fee</th><th rowspan="2">Reference Letter / Financial Standing Letter</th><th colspan="2">Retrieval of Statements</th><th rowspan="2">Audit Confirmation</th></tr>
<tr><th>Loan Account Statements</th><th>CASA Account Statements</th></tr>
<tr><td>S$50
(<6 months from date of opening)</td><td>S$21.80* per request</td><td>
<table>
<tr><th>Time Period</th><th>Retrieval Fee</th></tr>
<tr><td>Within 1 year</td><td>S$21.80* per copy</td></tr>
<tr><td>Between 1 & 3 years</td><td>S$32.70* per copy</td></tr>
<tr><td>More than 3 years</td><td>S$54.50* per copy</td></tr>
</table>
</td><td>
<table>
<tr><th>Time Period</th><th>Retrieval Fee</th></tr>
<tr><td>Within 1 year</td><td>S$20 per copy</td></tr>
<tr><td>Between 1 & 3 years</td><td>S$30 per copy</td></tr>
<tr><td>More than 3 years</td><td>S$50 per copy</td></tr>
</table>
</td><td>
<table>
<tr><th>Format</th><th>Fees</th></tr>
<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>
</table>
• Request for Audit Confirmation for all formats can be submitted via DBS IDEAL
• Request for Audit Confirmation by Post only can also be done via manual submission
</td></tr>
</table>

*The fee or charge is inclusive of GST at the prevailing rate, where applicable

Local Remittances

Mode	Account Transfer	Giro	Standing Instruction	Payroll	Cheque Express	MEPS[3]	FAST[4] (Fast and Secure Transfer)	PayNow[5]
DBS Branches[1] or Manual instructions	S$5 per transaction	Not Applicable	• Application: S$10 • Amendment: S$5	S$5 per transaction	S$5 per cheque (exclude postage)	S$20 per transaction	Not Available	Not Available
DBS IDEAL (Electronic Banking)	No Charge [2]	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)	**Outward/Inward** / **Fees** Outward PayNow lookup — Waived till 31 Dec 2028 Inward PayNow — Waived till 31 Dec 2028

[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 [1]

Account Types	Telegraphic Transfers / Demand Drafts [2]	Inward Telegraphic Transfer
All other Account Types	**Commission:** 1/8% (minimum S$10, maximum S$120) **In lieu of exchange** (not involving Foreign Exchange: 1/8% (minimum S$10, maximum S$120) **Cable Charges:** • DBS Branches [3] or Manual instructions: S$35 • DBS IDEAL (Electronic Banking): S$20	**Handling Fee:** S$10 per transaction
Business Multi-Currency Account and Business Multi-Currency Account (Starter Bundle) [5]	**1. DBS IDEAL** (Electronic Banking): S$30 **preferential flat rate per** outward Telegraphic Transfer [4] **OR** **2. DBS Branches [3] or Manual instructions**: **Commission:** 1/8% (minimum S$10, max S$120) **In lieu of exchange** (not involving Foreign Exchange: 1/8% (minimum S$10, maximum S$120) **Cable Charges:** S$35	**Handling Fee:** 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

<table>
<tr><th>Cheque Deposit Bag</th><th>Cheque Book Issuance and Replenishment</th><th>Cheque Clearing & Deposit Fees</th><th>Direct Marking (S$)</th><th>Returned Cheques</th><th>Stop Cheque for Foreign Currency Accounts</th><th>Stop Cheque for SGD Accounts</th><th>Cheque Retrieval</th><th>Cheque Deposit Advice</th></tr>
<tr>
<td>No charge

(The bank may impose a charge of S$0.50 per bag if the minimum deposit is not met.)</td>
<td>
<table>
<tr><th>Account Type</th><th>Fee</th></tr>
<tr><td>Business Multi-Currency Account (Starter) & Digital Account</td><td>S$25 per book</td></tr>
<tr><td>Business Multi-Currency Account</td><td>S$25 per book (first book fee waived)</td></tr>
<tr><td>All other accounts</td><td>No charge</td></tr>
</table>
</td>
<td>
<table>
<tr><th>Account Type</th><th>Clearing Fee</th><th>Deposit Fee</th></tr>
<tr><td>Business Multi-Currency Account (Starter)</td><td>For SGD: S$3 per cheque

For USD: US$1 per cheque [1]</td><td rowspan="2">For SGD: S$0.75 per cheque

For USD: US$1 per cheque [1]</td></tr>
<tr><td>All other accounts</td><td>For SGD: S$0.75 per cheque

For USD: US$1 per cheque [1]</td></tr>
</table>
</td>
<td>S$100 per cheque</td>
<td>
<table>
<tr><th>Currency</th><th>Fee</th></tr>
<tr><td>AUD</td><td>40</td></tr>
<tr><td>CAD</td><td>40</td></tr>
<tr><td>CHF</td><td>40</td></tr>
<tr><td>EUR</td><td>35</td></tr>
<tr><td>GBP</td><td>35</td></tr>
<tr><td>HKD</td><td>240</td></tr>
<tr><td>JPY</td><td>3,200</td></tr>
<tr><td>NOK</td><td>180</td></tr>
<tr><td>NZD</td><td>55</td></tr>
<tr><td>SEK</td><td>200</td></tr>
<tr><td>SGD</td><td>40</td></tr>
<tr><td>THB</td><td>1,000</td></tr>
<tr><td>USD</td><td>40</td></tr>
</table>
</td>
<td>
<table>
<tr><th>Currency</th><th>Fee</th></tr>
<tr><td>AUD</td><td>30</td></tr>
<tr><td>CAD</td><td>30</td></tr>
<tr><td>CHF</td><td>30</td></tr>
<tr><td>EUR</td><td>35</td></tr>
<tr><td>GBP</td><td>35</td></tr>
<tr><td>HKD</td><td>180</td></tr>
<tr><td>JPY</td><td>3,000</td></tr>
<tr><td>NOK</td><td>150</td></tr>
<tr><td>NZD</td><td>45</td></tr>
<tr><td>SEK</td><td>150</td></tr>
<tr><td>THB</td><td>750</td></tr>
<tr><td>USD</td><td>30</td></tr>
</table>
</td>
<td>
• DBS Branches[2] or Manual instructions: S$30 per cheque (max S$60)
• DBS IDEAL (Electronic banking): S$5 per cheque
</td>
<td>
Cheque Image
• Within 1 year of clearing: S$20 per copy
• Between 1 & 3 years of clearing: S$30 per copy
• More than 3 years of clearing: S$50 per copy
</td>
<td>
• With cheque details: S$50 per month
• Without cheque details: No Charge
</td>
</tr>
</table>

[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 [2]	Cash Deposit Bags [1] [2]	Branch Deposit [2]	Coin Deposit [2]	Coin Exchange [2]	Foreign Currency Notes Deposit [3]	Foreign Currency Notes Withdrawal [3]
Waived DBS reserves the right to charge for cash deposits based on business activity / industry.	• First S$30,000: Waived • Subsequent Amount: 0.03%	• First S$20,000: Waived • Subsequent S$10,000 or part thereof: S$10 • Additional Over-the-Counter per transaction fee applies	• DBS Branches: S$1.80 per 100 pieces or part thereof • Coin Deposit Machine: S$0.015 per piece, total fee rounded to nearest one cent	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) [1]	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	• Digital Token (default): Free of charge. Unlimited users. • Physical Token (optional): S$50 w/GST per token	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.

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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*