


Pricing Guide

Deposit Accounts and Services for Individuals

A white, multi-pointed starburst graphic with a central point, positioned on the left side of the page, partially overlapping the text area.

A comprehensive listing of our
deposit services and exclusive
DBS Treasures offerings

As a bank born and bred in Asia, DBS Treasures has the knowledge and capability to help you achieve your investment aspirations.

Our solutions stem from Asian insights, and the ability to deliver them seamlessly across the region ensures that your financial objectives are met with the highest of banking standards.

It is our pleasure to present you with this pricing guide for your easy reference. It provides you a comprehensive listing of our deposit services and exclusive Treasures offerings.

Should you be interested in any of the services, please get in touch with your Treasures Relationship Manager.

CONTENT

Introduction.....	4	Making Payments	
For Multiplier Programme		Inward Remittances	18
DBS Multiplier Account.....	5	Outward Remittances	18-19
For Singaporeans/PRs		MEPS (MAS Electronic Payment System).....	19
DBS Savings Account	6	Trading Fee Schedule	
DBS eMulti-Currency Autosave Account.....	6-7	Debt Instruments	20
DBS eMulti-Currency Autosave Plus Account..	7-8	Commodity Investment Account.....	20
DBS Multi-Currency Autosave Plus Account ...	8-9	Online Equity Trading	20
DBS eAutosave Account.....	9	Equities.....	21-22
DBS eAutosave Plus Account.....	10	Investment Funds.....	23
DBS Current Account.....	10	Other Service Charges	
POSB eSavings Account	10	Equity Placement	23
POSB Everyday Savings Account.....	11	Other Charges	23
POSB eEveryday Savings Account.....	11	Other Services	
POSB Passbook Savings Account.....	11	Cheque Charges.....	23
POSB Current/eCurrent Account	12	Coin Charges.....	25
For Foreigners		Cash Charges	25
DBS Expatriate eMulti-Currency Autosave Account.....	12	S\$ Standing Instruction for Funds Transfers	25
DBS Expatriate eMulti-Currency Autosave Plus Account.....	13	Retrieval of Documents/Statements.....	25
DBS Expatriate Savings Account.....	14	Request	26
DBS Expatriate eAutosave Account	14-15	Replacement.....	26
DBS Expatriate eAutosave Plus Account	15	Overseas ATM Cash Withdrawal	26
DBS Savings Plus Account – AF Account	15	Banker’s Guarantee (BG).....	26
S\$ Fixed Deposit Account.....	16	Credit Card.....	27
DBS Premier Income Account.....	16	DBS Treasures Exclusive Safekeeping Service.....	27
DBS Foreign Currency Fixed Deposit Account..	16-17	DBS Treasures Service Fee.....	27
DBS Foreign Currency Current Account.....	17	Monetary and Non-Monetary Benefits Schedule.....	28

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

- Cash withdrawal at more than 1,000 ATM in Singapore, and overseas cash withdrawal at PLUS ATM worldwide.
- Deposit round-the-clock at 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 card at any ATM or AXS Station.
- Top-up CashCard at any ATM.
- Cashless shopping with your DBS Treasures Debit Card in Singapore and Visa 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 [*]		•		•
Activation of overseas cash withdrawal	•	•		

⁺ Available for funds transfer within your DBS/POSB accounts only.

^{*} New address can be updated for Deposits, Loans and Investments, Credit Cards (Principal Cardholders only), Cashline and Margin Trading (Share Financing)

For Multiplier Programme

DBS Multiplier Account

The DBS Multiplier Programme rewards you for your relationship with the bank. Based on your total cash flow from key income and expenses, you stand to earn higher interest on the SGD balances in your DBS Multiplier Account.

Fees and charges:

Fall-below fee

(if average daily balance < S\$3,000)

Waiver of S\$5.00 per month

Incidental overdraft interest charge on SGD balance

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

Deposits/Withdrawals in foreign currency

Same charges as Foreign Currency Current Account

Foreign Currency Cash Conversion

If you wish to convert an amount in a foreign currency into another foreign currency, we will convert to S\$ equivalent and then re-convert to the foreign currency at prevailing exchange rates.

Other charges related to foreign currencies:

(All amounts stated in the table are in the original foreign currency.)

Currency	Min. incidental overdraft interest charge
AUD	10
CAD	10
CNH	N.A.
EUR	10
GBP	5
HKD	55
JPY	750
NOK	50
NZD	10
SEK	60
THB	200
USD	10

For Singaporeans/PRs

DBS Savings Account

A savings account for your day-to-day banking needs. Packaged with a debit card, internet banking and eStatement.

Fees and charges:

Fall-below fee for accounts opened before 12 September 2011

(if average daily balance < S\$500)

Fall-below fee for accounts opened from 12 September 2011

(if average daily balance < S\$1,000)

Incidental overdraft interest charge

Early account closure fee

(if account is closed within 6 months)

Note:

DBS Savings Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

Waiver of S\$2 per month

Waiver of S\$2 per month

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

S\$20

DBS eMulti-Currency Autosave Account

An all-in-one account to let you save and transact in SGD and foreign currencies, packaged with a debit card, internet banking and eStatement.

Fees and charges:

Fall-below fee

(if average daily balance < S\$3,000)

Incidental overdraft interest charge on SGD balance

Minimum overdraft interest charge

(for accounts with overdraft facility)

Early account closure fee

(if account is closed within 6 months)

Deposits/Withdrawals in foreign currency

Foreign Currency Cash Conversion

Waiver of S\$7.50 per month

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

S\$10

S\$30

Same charges as Foreign Currency Current Account

If you wish to convert an amount in a foreign currency into another foreign currency, we will convert to S\$ equivalent and then re-convert to the foreign currency at prevailing exchange rates.

Note:

Fall-below fee is waived for customers up to 29 years old.

DBS eMulti-Currency Autosave Account

Other charges related to foreign currencies:

(All amounts stated in the table are in the original foreign currency.)

Currency	Min. incidental overdraft interest charge
AUD	10
CAD	10
CNH	N.A.
EUR	10
GBP	5
HKD	55
JPY	750
NOK	50
NZD	10
SEK	60
THB	200
USD	10

DBS eMulti-Currency Autosave Plus Account

An all-in-one chequing account to let you save and transact in SGD and foreign currencies, packaged with a debit card, internet banking and eStatement.

Fees and charges:

Account fee

S\$2 per month

Fall-below fee

(if average daily balance <S\$3,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge on SGD balance

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

Deposits/Withdrawals in foreign currency

Same charges as Foreign Currency Current Account

Foreign Currency Cash Conversion

If you wish to convert an amount in a foreign currency into another foreign currency, we will convert to S\$ equivalent and then re-convert to the foreign currency at prevailing exchange rates.

DBS eMulti-Currency Autosave Plus Account

Other charges related to foreign currencies:

(All amounts stated in the table are in the original foreign currency.)

Currency	Min. incidental overdraft interest charge	Stop payment of cheque	Outward returned cheque charge
AUD	10	30	40
CAD	10	30	40
CNH	N.A.	N.A.	N.A.
EUR	10	30	35
GBP	5	30	35
HKD	55	180	240
JPY	750	3,000	3,200
NOK	50	150	180
NZD	10	45	55
SEK	60	150	200
THB	200	750	1,000
USD	10	30	40

DBS Multi-Currency Autosave Plus Account

An all-in-one chequing account to let you save and transact in SGD and foreign currencies, packaged with a debit card and option for eStatement.

Fees and charges:

Account fee

S\$4 per month

Fall-below fee

(if average daily balance <S\$3,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge on SGD balance

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

Deposits/Withdrawals in foreign currency

Same charges as Foreign Currency Current Account

Foreign Currency Cash Conversion

If you wish to convert an amount in a foreign currency into another foreign currency, we will convert to S\$ equivalent and then re-convert to the foreign currency at prevailing exchange rates.

DBS Multi-Currency Autosave Plus Account

Other charges related to foreign currencies:

(All amounts stated in the table are in the original foreign currency.)

Currency	Min. incidental overdraft interest charge	Stop payment of cheque	Outward returned cheque charge
AUD	10	30	40
CAD	10	30	40
CNH	N.A.	N.A.	N.A.
EUR	10	30	35
GBP	5	30	35
HKD	55	180	240
JPY	750	3,000	3,200
NOK	50	150	180
NZD	10	45	55
SEK	60	150	200
THB	200	750	1,000
USD	10	30	40

DBS eAutosave Account

A SGD interest-earning chequing account, packaged with a debit card, internet banking and eStatement.

Fees and charges:

Account fee

S\$2 per month

Fall-below fee

(if average daily balance < S\$3,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge

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

Note:

DBS eAutosave Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

DBS eAutosave Plus Account

A SGD interest-earning chequing account, packaged with a debit card, internet banking, eStatement and paper statement.

Fees and charges:

Account fee

S\$4 per month

Fall-below fee

(if average daily balance < S\$3,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge

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

Note:

DBS eAutosave Plus Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

DBS Current Account

A non-interest earning chequing account.

Fees and charges:

Fall-below fee

(if average daily balance < S\$3,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge

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

Note:

DBS Current Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

POSB eSavings Account

A savings account for your day-to-day banking needs. Packaged with a debit card, internet banking and eStatement.

Fees and charges:

Fall-below fee

(if average daily balance < S\$500)

Waiver of 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. POSB eSavings Account is no longer available.

POSB Everyday Savings Account

A savings account for your day-to-day banking needs.

Fees and charges:

Fall-below fee

(if average daily balance < S\$500)

Incidental overdraft interest charge

Early account closure fee

(if account is closed within 6 months)

Waiver of S\$2 per month

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

S\$20

Note:

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

POSB eEveryday Savings Account

A savings account for your day-to-day banking needs and comes with eStatements.

Fees and charges:

Fall-below fee

(if average daily balance < S\$500)

Incidental overdraft interest charge

Early account closure fee

(if account is closed within 6 months)

S\$2 per month

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

S\$20

Note:

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

POSB Passbook Savings Account

A savings account for your day-to-day banking needs, issued with a passbook.

Fees and charges:

Fall-below fee

(if average daily balance < S\$500)

Incidental overdraft interest charge

Early account closure fee

(if account closed within 6 months)

Waiver of S\$2 per month

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

S\$20

Note:

POSB Passbook Savings Account is no longer available.

POSB Current Account/eCurrent Account

A current account for your day-to-day banking needs.

Fees and charges:

Account fee

S\$2 per month

Fall-below fee

(if average daily balance < S\$1,500)

Waiver of 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\$30

Note:

POSB Current Account/eCurrent Account will be linked to a POSB Savings Account. The average daily balance is computed based on the balance in the linked POSB Savings Account. In addition, the account fee will be debited from the linked POSB Savings Account. POSB eCurrent Account is no longer available.

For Foreigners

DBS Expatriate Programme

A comprehensive suite of products and services to meet all your banking and financial needs, making your transition here as smooth as possible.

DBS Expatriate eMulti-Currency Autosave Account

An all-in-one account to let you save and transact in SGD and foreign currencies, packaged with an all-in-one card, internet banking and eStatement.

Fees and charges:

Fall-below fee

(if average daily balance < S\$5,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge on SGD balance

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

Deposits/Withdrawals in foreign currency

Same charges as Foreign Currency Current Account

Foreign Currency Cash Conversion

If you wish to convert an amount in a foreign currency into another foreign currency, we will convert to S\$ equivalent and then re-convert to the foreign currency at prevailing exchange rates.

Other charges related to foreign currencies:

(All amounts stated in the table are in the original foreign currency.)

Currency	Min. incidental overdraft interest charge
AUD	10
CAD	10
CNH	N.A.
EUR	10
GBP	5
HKD	55
JPY	750
NOK	50
NZD	10
SEK	60
THB	200
USD	10

Note:

DBS Expatriate eMulti-Currency Autosave Account is no longer available. Please consider DBS Multiplier Account or our range of Multi-Currency Autosave Accounts.

DBS Expatriate eMulti-Currency Autosave Plus Account

An all-in-one chequing account to let you save and transact in SGD and foreign currencies, packaged with an all-in-one card, internet banking and eStatement.

Fees and charges:

Account Fee

S\$2 per month

Fall-below fee

(if average daily balance < S\$5,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge on SGD balance

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

Deposits/Withdrawals in foreign currency

Same charges as Foreign Currency Current Account

Foreign Currency Cash Conversion

If you wish to convert an amount in a foreign currency into another foreign currency, we will convert to S\$ equivalent and then re-convert to the foreign currency at prevailing exchange rates.

Other charges related to foreign currencies:

(All amounts stated in the table are in the original foreign currency.)

Currency	Min. incidental overdraft interest charge	Stop payment of cheque	Outward returned cheque charge
AUD	10	30	40
CAD	10	30	40
CNH	N.A.	N.A.	N.A.
EUR	10	30	35
GBP	5	30	35
HKD	55	180	240
JPY	750	3,000	3,200
NOK	50	150	180
NZD	10	45	55
SEK	60	150	200
THB	200	750	1,000
USD	10	30	40

Note:

DBS Expatriate eMulti-Currency Autosave Plus Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

DBS Expatriate Savings Account

A SGD savings account for salary credit and your day-to-day banking needs, packaged with a debit card, internet banking and eStatement.

Fees and charges:

Fall-below fee

(if average daily balance < S\$5,000)

Waiver of 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

Note:

DBS Expatriate Savings Account is no longer available. Please consider DBS Multiplier Account or our range of Multi-Currency Autosave Accounts.

DBS Expatriate eAutosave Account

A SGD interest-earning chequeing account for salary credit and your day-to-day banking needs, packaged with a debit card, internet banking and eStatement.

Fees and charges:

Account Fee

S\$2 per month

Fall-below fee

(if average daily balance < S\$5,000)

Waiver of S\$7.50 per month

Incidental overdraft interest charge

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

Note:

DBS Expatriate eAutosave Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

DBS Expatriate eAutosave Plus Account

A SGD interest-earning chequing account for salary credit and your day-to-day banking needs, packaged with a debit card, internet banking, eStatement and paper statement.

Fees and charges:

Account Fee

S\$4 per month

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

Waiver of S\$7.50 per month

Incidental overdraft interest charge

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

Note:

DBS Expatriate eAutosave Plus Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

DBS Savings Plus - AF Account

A savings account for your day-to-day banking needs or savings needs, with choice of eStatement or paper statement.

Fees and charges:

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

Waiver of 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:

DBS Savings Plus – AF Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

Fixed Deposit Account

Save for a fixed tenor for potentially higher interest. Choose from SGD or a wide range of foreign currencies.

S\$ Fixed Deposit Account

Minimum deposit

- For tenor shorter than 1 month
- For tenor of 1 month to 24 months

S\$1 million

S\$1,000

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

Minimum deposit

S\$10,000 for at least 6 months tenor

DBS Foreign Currency Fixed Deposit Account

Minimum deposit

S\$5,000 equivalent
(S\$50,000 for CNH deposit)

Deposits

Same charges as Foreign Currency Current Account

Withdrawals in

- SGD
- Foreign currency notes

Converted at the prevailing buying exchange rate

Same charges as Foreign Currency Current Account

Note:

1. Premature withdrawal of Fixed Deposit is subject to conditions. You may earn less or no interest if you withdraw your fixed deposit before maturity. An early withdrawal fee may also be imposed. Please refer to the Bank's Terms and Conditions Governing Accounts, which can be found at www.dbs.com.sg.
2. 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.
3. Advance notice must be given to the Bank for withdrawals in foreign currency notes which are subject to availability.

DBS Foreign Currency Current Account

All amounts stated in the table are in the original foreign currency.

Currency	Min. average daily balance (MADB)	*Monthly service charge (if average daily balance < MADB)	Min. monthly overdraft interest charge	Stop payment of cheque	Outward returned cheque charge
AUD	1,500	10	10	30	40
CAD	1,500	10	10	30	40
CNH	N.A.	N.A.	N.A.	N.A.	N.A.

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

* Waiver of monthly service charge for Treasures clients.

DBS Foreign Currency Current Account

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	1.0%	AUD	2.0%
GBP	1.0%	HKD	2.5%
JPY	1.0%	Others	4.5%
EUR	1.0%		

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

S\$30

Early account closure fee

(if account is closed within 6 months)

Note:

DBS Foreign Currency Current Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

Making Payments

Inward Remittances

Demand Draft

Handling commission

1/8% (min. S\$10, max. S\$100) per draft

Telegraphic Transfer

Handling commission

Waiver of S\$10

MEPS (MAS Electronic Payment System)

MEPS Receipt

Complimentary

FAST (Fast And Secure Transfer)

FAST Receipt

Complimentary

Outward Remittances

Cashier's Order

- Share applications of IPOs using non-CPF funds
- Share applications of IPOs using CPF funds
- Other purposes

Waiver of S\$5 fee per Cashier's Order

Waiver of S\$2 fee per Cashier's Order

Complimentary for first party payment.
Waiver of S\$5 fee per Cashier's Order for payment to third party

Other Charges

- Postage charges
- Stop payment charges

Where applicable

S\$15 per Cashier's Order

Demand Draft/Telegraphic Transfer

Handling Commission

- Debit from account
- Demand Draft debited from SGD account via iBanking
- Telegraphic Transfer debited from SGD account/Multi-Currency Autosave via iBanking

1/8% (min. S\$10, max. S\$120) per transaction

1/8% (min. S\$5, max. S\$120) per transaction

S\$5 for debiting amount S\$5,000 and below; S\$10 for debiting amount above S\$5,000 to S\$25,000; S\$35 for debiting amount above S\$25,000

Outward Telegraphic Transfer to:

- DBS Branches overseas via counter and iBanking

Waiver of 1/8% handling fees and commission-in-lieu of exchange

Other Charges for Telegraphic Transfer

- Cable charges
- Agent Bank charges
- Cancellation/Stop payment charges
- Amendment charges

S\$20

Where applicable

S\$15 plus Cable and Agent Bank charges (where applicable) per transaction

S\$10 plus Cable and Agent Bank charges (where applicable) per transaction

Other Charges for Demand Draft

- Stop payment charges
- Amendment charges
- Cancellation charges

S\$15 plus Cable and Agent Bank charges (where applicable) per transaction

Complimentary

Complimentary

Standing Order for Telegraphic Transfer

- One-time sign-up fee
- Amendment fee

S\$20

S\$10

MEPS (MAS Electronic Payment System)

MEPS Payment

S\$20 per payment

FAST (Fast And Secure Transfer)

- Via counter
- Via Internet Banking

S\$20 per payment

Complimentary

Trading Fee Schedule

The tables below show the standard fees charged by DBS Treasures for service provided to clients.

Debt Instruments

Market	Custody Fees	Transaction Fees
Equity Linked Notes	Waived	Waived
Singapore (bonds settled through CDP)		
Other Bonds/Notes	0.20% per annum and subject to minimum of SGD100* (payable semi-annually)	

Commodity Investment Account

Account Fees for Commodity Investment Account	
Gold	0.05% per annum (payable semi-annually)

Online Equity Trading

Market	Online Brokerage		Custody Fees
	Rate	Minimum Charge	
Singapore	0.18%	No minimum	0.20% per annum and subject to minimum fee of SGD100* (applicable for each market and payable semi-annually)
Hong Kong	0.18%	HKD 150* USD 25*	
Canada	0.50%	CAD 40*	
United States of America	0.30%	USD 25*	
United Kingdom	0.35% Stamp Duty: 0.5% applicable to buy trades	GBP 20* USD 30* EUR 25*	
Japan	0.35%	JPY 2000*	
Australia	0.35%	AUD 20*	

Disclaimer:

- Account Fees (for Commodity Investment Account) and Custody Fees (for Equities and Debt Instruments) will be based on the market value as at month-end.
- The above fees are subject to review from time to time at the discretion of the Bank.
- All fees and charges listed are exclusive of 7% Goods & Services Tax (GST).
- Where "*" is indicated, the fees or charge will be subject to 7% GST, where applicable.

Equities

Market	Offline brokerage			Custody Fees
	Contract Value	Rate	Minimum Charge	
Singapore	< \$100,000 of respective currency	0.50%	SGD 100*	Waived
Hong Kong	>= \$100,000 of respective currency	0.35%	HKD 700*	
Canada	If price per stock >= CAD 10		CAD 150*	
	For contract value < CAD 100,000	1.00%		
	For contract value < CAD 100,000	0.75%		
	If price per stock < CAD 10, CAD 15 cents per share			
United States of America	If price per stock >= USD 10		USD 120*	
	For contract value < USD 100,000	1.00%		
	For contract value >= USD 100,000	0.75%		
	If price per stock < USD 10, USD 15 cents per share			
Malaysia	< MYR 100,000	0.75%	MYR 350*	
	>= MYR 100,000	0.50%		
Thailand	1.00%		THB 3,700*	
Japan	< JPY 10,000,000	1.00%	JPY 13,000*	
	>= JPY 10,000,000	0.75%		
Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Portugal & Spain	< EUR 100,000 >= EUR 100,000	1.00% 0.75%	EUR 95*	

Taiwan	0.75%	TWD 5,000*	0.20% per annum and subject to minimum of SGD 100* (applicable to each market and payable semi-annually)
Shenzhen B		HKD 700*	
Shanghai B		USD 100*	
Indonesia	1.00%	IDR 800,000*	
Philippines		PHP 5,000*	
Australia		AUD 170*	
New Zealand		NZD 180*	
United Kingdom		GBP 65*	
Denmark		DKK 700*	
Norway		NOK 700*	
Sweden		SEK 800*	
Switzerland		CHF 95*	
Other markets		USD100*	

Disclaimer:

1. Account Fees (for Commodity Investment Account) and Custody Fees (for Equities and Debt Instruments) will be based on the market value as at month-end.
2. The above fees are subject to review from time to time at the discretion of the Bank.
3. All fees and charges listed are exclusive of 7% Goods & Services Tax (GST).
4. Where "*" is indicated, the fees or charge will be subject to 7% GST, where applicable.

Investment Funds

Investment Funds

Money Market fund: Up to 2% of the notional amount of the trade.

Fixed Income fund: Up to 3% of the notional amount of the trade.

All other funds: Up to 5% of the notional amount of the trade.

Equity Placement

Equity Placement

(including Initial Public Offering)¹

Up to 1% of the allotment value

¹The Bank and/or its associates may additionally receive fee rebates and marketing sponsorship from the product issuer.

Other Charges

Out-of-Pocket Expenses Imposed by Central Depository or Bank's Custodian

Registration fees, stamp duty, clearing fees, postages, telexes, facsimile charges and other charges as may be imposed by Central Depository (e.g. CDP/MCD/CCASS) or the Bank's custodians from time to time shall be reimbursed by the client.

Other Services

Cheque Charges

Cheque book charge

Complimentary for first cheque book, waiver of S\$10 per subsequent cheque book of 50 leaves.

Stop payment of cheque for SGD Current Account

- Via counter
- Via Phone Banking

Waiver of S\$30 per cheque (max. S\$60)

Waiver of 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

- Within 1 year of clearing date
- Between 1 and 3 years from clearing date
- More than 3 years from clearing date

Clearing of Foreign Currency cheques

- USD cheques cleared via Singapore USD Cheque Clearing System
- Other cheques

Waiver of S\$20 per copy

S\$30 per copy

S\$50 per copy

Complimentary

1/8% (min. S\$10, max. S\$100) per cheque

Note:

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

Coin Charges

Coin Exchange/Withdrawal

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

Every multiple of S\$50

S\$1.50

Coin Deposit (at branch)

Please sort your coins according to denomination.

Number of pieces \leq 100

S\$1.50

Every subsequent 100 pieces or part thereof

S\$1.50

Coin Deposit (via Coin Deposit Machine)

Every piece

S\$0.012 (total fee rounded to the nearest one cent)

Note:

1. Coin services (at branch) are available every Tuesday and Thursday during branch operating hours.
2. The coin deposit fee will be automatically waived for:
 - POSBkids Account until the child turns 16 years old
 - POSB Child Development Account

Cash Charges

Cash (Notes) Deposit (at branch)

First S\$20,000 per account, per day

Waived

Subsequent S\$10,000 or part thereof

S\$10

Note:

1. The cash deposit fee is applicable for SGD notes.
2. Refer to Coin Charges for coin deposit fees.

S\$ Standing Instruction

One-time sign up fee

S\$10 (Complimentary via iBanking)

Amendment fee

S\$5

Retrieval of Documents/Statements

Within 1 year

Waiver of S\$20 per copy

Between 1 and 3 years

S\$30 per copy

More than 3 years

S\$50 per copy

Request

For referral letter/credit enquiry/financial standing letter

Waiver of S\$21.40 (Including GST) per request

For audit confirmation of account balance(s)

S\$50

Replacement

Of Treasures Debit Card

Complimentary

Of DBS/POSB ATM Card

S\$5

Of lost passbook/passcard

S\$15

Of DBS iB Secure Device

S\$20

Overseas ATM Cash Withdrawal

Treasures Debit Card

Waiver of S\$5 cash withdrawal fees when you use your card at any Visa/PLUS ATMs worldwide (Overseas Bank's withdrawal fee may apply)

Securities Withdrawal

Processing Fee

S\$100* per instruction (waived for transfer to DBS Vickers)

Banker's Guarantee (BG)

Financial BG

1% p.a.

Performance BG (less than 2 years)

1% p.a.

Performance BG (more than or equal to 2 years)

1% p.a. (min. S\$100. Additional S\$50 will be charged for non-standard format). Above excludes incidental charges such as postage, cable, etc.

Disclaimer:

1. The above fees are subject to review from time to time at the discretion of the Bank.
2. Where "*" is indicated, the fees or charge will be subject to 7% GST, where applicable.

Credit Card

Treasures clients will enjoy perpetual annual fee waiver on the DBS Treasures Black Elite American Express® Card.

DBS Treasures Black Elite Card

- Principal
- Supplementary

Annual fee waiver of

S\$535 (Including GST)

S\$267.50 (Including GST)

Note:

1. Annual fee waiver applies as long as Principal cardholder maintains a DBS Treasures relationship with the Bank.
2. Waiver applies for Principal and up to 2 Supplementary cards.

DBS Treasures Exclusive Safekeeping Service

Size	Dimensions (Length x Breadth x Height)	Annual Fee (Excluding GST)	Annual Fee (Including GST)
Medium	24" x 10" x 5"	S\$1,088	S\$1,164.16
Large	24" x 10" x 10"	S\$1,288	S\$1,378.16
Mini-Vault	Approximately 1.8m x 2m x 3m	S\$18,888	S\$20,210.16

DBS Treasures Service Fee

Treasures Service Fee

S\$50 per month (charged if the month-end balance of account(s) under the DBS Treasures membership is below S\$200,000)

Note:

Ending balance is computed based on total deposits/investments under the DBS Treasures membership.

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.

For the latest information on DBS Treasures Pricing Guide, please visit www.dbs.com.sg/treasures

Deposit Insurance Scheme – Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Monetary and Non-Monetary Benefits Schedule

Investment Products / Services – Monetary and non-monetary benefits receivable by DBS Bank Ltd. (the “Bank”) and/or its associates

The benefits listed below are not exhaustive. In exceptional cases, the benefits for certain specialized products may fall outside the scope of the list below and, in such event, the client will be notified accordingly. If you have any queries about the below, please contact your Relationship Manager.

For accounts with the Bank managed by DBS Bank (Hong Kong) Limited (“DBSHK”), DBSHK may share a portion of the monetary and/or non-monetary benefits receivable or received by the Bank.

Section A: The Bank acting as principal and not as advisor or agent to the client¹

Type of Investment / Product	Monetary and/or non-monetary benefits receivable by the Bank and/or its associates ²
Currency Linked Investment / Equity Linked Investment / Structured Investment Product ³	<p>Foreign Exchange (FX) related (All Tenors):</p> <ul style="list-style-type: none">• Up to half of the premium⁴ <p>Non-FX related:</p> <ul style="list-style-type: none">• Tenor up to 1 year: Up to 2.25% of the notional amount of the trade.• Tenor greater than 1 year and up to 3 years: Up to 3% of the notional amount of the trade.• Tenor beyond 3 years: Up to 4% of the notional amount of the trade.
OTC Derivatives Transactions ⁵	<p>Options:</p> <ul style="list-style-type: none">• Up to half of the premium⁶ <p>Forwards, Futures & Swaps (excluding FX):</p> <ul style="list-style-type: none">• Tenor up to 1 year: Up to 2.25% of the notional amount of the trade.• Tenor greater than 1 year and up to 3 years: Up to 3% of the notional amount of the trade.• Tenor beyond 3 years: Up to 4% of the notional amount of the trade.
Structured Notes (including Equity Linked Notes, Callable Notes, Currency Linked Notes, Interest Rate Linked Notes, Credit Linked Notes, other linked notes, etc.) ⁷	<ul style="list-style-type: none">• Tenor up to 1 year: Up to 2.25% of the notional amount of the trade.• Tenor greater than 1 year and up to 3 years: Up to 3% of the notional amount of the trade.• Tenor beyond 3 years: Up to 4% of the notional amount of the trade.

Bonds / Fixed Income – (Rebates for Primary issuance)

Non-distressed Bond:

- Tenor up to 5 years: Up to 2% of the notional amount of the trade.
- Tenor beyond 5 years: Up to 3% of the notional amount of the trade.

Distressed Bond (All Tenors):⁹

- Up to 5% of the notional amount of the trade.

Forward Foreign Exchange

- Notional amount of trade below SGD 50,000: Bank's board rate.
- Notional amount of trade above SGD 50,000: Up to 1% of FX rate.

Paper Gold

Up to 1% of the spot price of XAU.

Note:

¹ Where the Bank acts as principal, the Bank and/or any of its associates will benefit from the client's purchase / sale of the product.

² The benefits receivable as described in this column are subject to any pre-sale process and/or documentation providing otherwise.

³ Fees and charges incurred by the Bank and/or any of its associates as well as profit margins, if any, are inherently contained and subsumed into the calculation of the interest rate, interest amounts and/or other variables of the product.

⁴ The premium refers to the amount received (or paid) when a product is sold (or bought) by the client. For structured products, the premium refers to the amount received by the client for the product sold plus the interest rate of deposit.

⁵ Benefits received by the Bank and/or any of its associates on the client's purchase / sale of this product will vary depending upon a number of factors including but not limited to the notional amount, product tenor, market conditions, liquidity, etc.

⁶ The premium refers to the amount received (or paid) when an option is sold (or bought) by the client.

⁷ Fees and charges incurred by the Bank and/or any of its associates as well as profit margins, if any, are inherently contained and subsumed into the calculation of the interest rate, price, interest amounts and/or other variables of the product.

⁸ This relates to any rebate, commission or fee receivable by the Bank and/or any of its associates from the issuer (and is in addition to the spread described in the category below under "Bonds / Fixed Income (Primary and secondary market)").

⁹ A distressed bond generally refers to a security of a company or a nation's central bank that is (i) in default and/or the issuer of which is under bankruptcy protection, or (ii) in a distressed situation and at risk of default.

Section B: The Bank acting as agent and not as advisor or principal to the client

Type of Investment / Product	Monetary and/or non-monetary benefits receivable by the Bank and/or its associates ¹⁰
Investment Funds ¹¹	Up to 60% of the management fee receivable by the fund house ¹²

¹⁰The benefits receivable as described in this column are subject to any pre-sale process and/or documentation providing otherwise.

¹¹The Bank and/or its associates may additionally receive commissions, rebates and other fees from the product issuer and/or fund house. In addition, the Bank and/or any of its associates may receive marketing sponsorship from the product issuer and/or fund house.

¹²The management fee receivable by the fund house is disclosed in the relevant offering documentation.

Section C: The Bank acting as referrer / distributor to the client

Type of Product / Service	Monetary and/or non-monetary benefits receivable by the Bank and/or its associates
Insurance (Direct model) ¹³	The Bank receives the amount equivalent to the "Total Distribution Cost To-Date" as set out in the "Benefit Illustration" section of the insurance policy.

¹³The direct model involves the Bank making a direct sale to the client of the third party insurance policy. The Bank acts in the capacity as distributor.

Important Notes:

1. The Bank is an affiliate of DBS Group Holdings Ltd. The Bank may act as both issuer and distributor of a Structured Note and/or other investment product. The client, in choosing to transact in the product, acknowledges and accepts the aforementioned notwithstanding the Bank having Chinese Wall policies.
2. In cases of early termination of an investment product before its maturity, the client may receive less than the principal amount initially invested or potentially lose the entire principal sum invested in the product. In addition, there may be administrative fees, charges and, if applicable, Premature Termination Costs (as defined in the Terms and Conditions) imposed in connection with the early termination of the product.

Asia's Safest, Asia's Best

Safest Bank, Asia 2009 – 2015, Global Finance
Asian Bank of the Year 2015, IFR Asia
Best Asia Commercial Bank 2015, FinanceAsia

