



*Deposit Accounts and
Services for Individuals*

DBS. Living, Breathing Asia

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.

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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

- Enjoy cash withdrawal at more than 1,000 ATMs in Singapore, and overseas cash withdrawal at PLUS ATMs worldwide.
- Deposit round-the-clock at the Cash Deposit Machines and Coin Deposit Machines.
- Deposit your cheque anytime without queuing at the Quick Cheque Deposit Box located outside each branch.

Cashless Convenience

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

+ Available for first party funds transfer only.

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

For Singaporeans/PRs

DBS Savings Plus/eSavings Plus

A savings account for your day-to-day banking needs. Packaged with 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)

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

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

Fees and charges:

Fall-below fee

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

Incidental overdraft interest charge

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

Waiver of S\$7.50 per month

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

S\$10

S\$30

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

An all-in-one chequing account to let you save and transact in SGD and foreign currencies, packaged with 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

Deposits/Withdrawals in foreign currency

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

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

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

Deposits/Withdrawals in foreign currency

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 eAutosave

An interest-earning chequing account, packaged with 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:

No new DBS eAutosave Accounts offered from 11 March 2013.

DBS eAutosave Plus

An interest-earning chequing account, packaged with 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:

No new DBS eAutosave Plus Accounts offered from 11 March 2013.

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:

No new DBS Current Accounts offered from 9 March 2012.

POSB eSavings

An all-in-one account that comes with internet banking, eStatement and the POSB GO! Debit Card.

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

POSB Everyday Savings

POSB Everyday Savings fulfills your daily banking needs and offers you a choice of either paper statement or 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

POSB Passbook Savings

The savings account for your daily basic banking needs. It operates with a passbook for easy tracking of all your transactions.

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 closed within 6 months)

S\$20

POSB Current Account

A basic chequing account for you to issue cheques conveniently, and continue to earn interest in a POSB Savings Account linked to it.

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:

All new POSB Current Accounts must be opened with a link to a POSB Savings Account. The average daily balance is to be kept in the linked POSB Savings Account. In addition, the account fee for the POSB Current Account will be debited from the linked savings account.

For Foreigners

DBS Expatriate Programme

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

DBS Expatriate eSavings Plus

A savings account for salary credit and your day-to-day banking needs, packaged with 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

DBS Expatriate eMulti-Currency Autosave

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

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

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 Expatriate eMulti-Currency Autosave Plus

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

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

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 Expatriate eAutosave

An interest-earning chequing account for salary credit and your day-to-day banking needs, packaged with 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:

No new DBS Expatriate eAutosave Accounts offered from 11 March 2013.

DBS Expatriate eAutosave Plus

An interest-earning chequing account for salary credit and your day-to-day banking needs, packaged with 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:

No new DBS Expatriate eAutosave Plus Accounts offered from 11 March 2013.

For Special Savings Needs

MySavings Account

A special savings account that lets you save monthly in a hassle-free way, and earn attractive interest.

Minimum deposit

Monthly savings between S\$50 and S\$3,000

Fixed Deposit Account

S\$ Fixed Deposit Account

Save for a fixed tenor for potentially higher interest.

Minimum deposit

- For tenor of 1 day to less than 1 month S\$1 million
- For tenor of 1 month to 24 months S\$1,000

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

Save for a fixed tenor for potentially higher interest.

Minimum deposit

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

Note:

Premature withdrawal of your S\$ fixed deposit is subject to conditions. You may earn less or no interest if you withdraw your fixed deposit before it matures. 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.

DBS Foreign Currency Fixed Deposit Account

Save for a fixed tenor for potentially higher interest.

Minimum deposit

S\$5,000 equivalent for major foreign currencies

Deposits

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

Withdrawals in

- SGD
- Foreign currency notes

Converted at the prevailing buying exchange rate

Same charges as for DBS Foreign Currency Current Account apply

Inter account transfer

Complimentary

Note:

1. Conversion between currencies involves exchange rates which are subject to fluctuations. If you have used funds in another currency to place the Foreign Currency Fixed Deposit, you may receive an amount less than your original amount of such funds upon conversion of your Foreign Currency Fixed Deposit back to that other currency. In addition, you may be subject to foreign exchange controls which may be imposed from time to time.
2. Premature withdrawal of your Foreign Currency Fixed Deposit is subject to conditions. Please refer to the Bank's Terms and Conditions Governing Accounts, which can be found at www.dbs.com/sg. You may earn less or no interest if you withdraw your fixed deposit before it matures. An early withdrawal fee may also be imposed.
3. Advance notice must be given to the Bank for withdrawals in foreign currency notes which are subject to availability.
4. Foreign currency deposit accounts are excluded from insurance coverage under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.

DBS Foreign Currency Current Account

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

Currency	Min. initial deposit and min. average daily balance (MADB)	*Monthly service charge (if average daily balance < MADB)	Min. monthly overdraft interest charge	Stop payment charge	Outward returned cheque charge
AUD	1,500	10	10	30	40
CAD	1,500	10	10	30	40
CNH	50,000^ No MADB	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

^ In SGD equivalent

* Waiver of monthly service charge for Treasures clients.

Note:

No new DBS Foreign Currency Current Accounts offered from 11 March 2013.

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	0.75%	CHF	0.75%
GBP	0.75%	AUD	1.25%
JPY	0.75%	HKD	1.50%
EUR	0.75%	Others	2.50%

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

Complimentary

Inter account transfer

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

Early account closure fee

(if account is closed within 6 months)

S\$30

Note:

No new DBS Foreign Currency Current Accounts offered from 11 March 2013.

Making Payments

Inward Remittances

Demand Draft/Travellers Cheques

Handling commission

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

Telegraphic Transfer

Handling commission

Waiver of S\$10

MEPS (MAS Electronic Payment System)

MEPS Receipts

Complimentary

Outward Remittances

Cashier's Order

Handling Commission for Account Holder via counter

- 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

Handling Commission for Account Holder via iBanking

Complimentary

Other Charges

- Postage charges
- Stop payment charges

Where applicable

S\$15 per Cashier's Order

Demand Draft/Telegraphic Transfer

Handling Commission for Account Holder

- | | |
|--|---|
| • Debit from SGD account via counter | 1/8% (min. S\$10, max. S\$120) per transaction |
| • Debit from DBS Foreign Currency Accounts via counter | 1/8% (min. S\$10, max. S\$120) per transaction |
| • Debit from SGD account via iBanking (for Demand Draft) | 1/8% (min. S\$5, max. S\$120) per transaction |
| • Debit from SGD account/Multi-Currency Autosave via iBanking (for Telegraphic Transfer) | 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/Telex charges | S\$20 |
| • Agent Bank charges | Where applicable |
| • Cancellation/Stop payment charges | S\$15 plus Cable and Agent Bank charges (where applicable) per transaction |
| • Amendment charges | S\$10 plus Cable and Agent Bank charges (where applicable) per transaction |

Other Charges for Demand Draft

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

Standing Order for Demand Draft/Telegraphic Transfer

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

Note:

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

MEPS (MAS Electronic Payment System)

MEPS Payments

S\$20 per payment

Other Services

Cheque Charges

Cheque book charge

Complimentary for first cheque book, waiver of S\$10 per subsequent cheque book (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 to 3 years of clearing date
- More than 3 years of clearing date

Waiver of S\$20 per copy

S\$30 per copy

S\$50 per copy

Foreign Currency Cheques

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

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 cleared.
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
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Coin Deposit (via counter)

Please sort your coins according to denomination.

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

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

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

S\$ Standing Instruction for Funds Transfers

One-time sign up fee	S\$10 (Complimentary via iBanking)
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Amendment fee	S\$5
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Retrieval of Documents/Statements

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

For referral letter/credit enquiry/financial standing letter	Waiver of S\$21.40 (Including GST) per request
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For audit confirmation of account balance(s)	S\$30
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Replacement

Of Treasures Debit/ATM Card	Complimentary
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Of DBS/POSB ATM Card	S\$5
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Of lost passbook/passcard

S\$15

Of DBS iB Secure Device

S\$20

Overseas ATM Cash Withdrawal

Treasures Debit/ATM Card

Waiver of service fee at any overseas VISA/PLUS ATM

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.

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 (if the average balance in the preceding 3 months is less than 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/treasures/sg

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 Minimum 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.

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Asia's Safest, Asia's Best

Safest Bank in Asia
2009 – 2012
Global Finance

Bank of the Year, Asia
2012
The Banker

