Pricing Guide
Deposit Account & Services for Corporates
### Deposit Accounts

<table>
<thead>
<tr>
<th>SGD Current Account</th>
<th>SGD Business Account</th>
<th>SGD Digital Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Min initial deposit</td>
<td>S$3,000</td>
<td>S$1,000</td>
</tr>
<tr>
<td>Min average daily balance</td>
<td>S$10,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Annual Fee</td>
<td>S$40</td>
<td>No charge</td>
</tr>
<tr>
<td>Monthly Fee</td>
<td>No charge</td>
<td>S$18</td>
</tr>
<tr>
<td>Fall-below Fee</td>
<td>S$35</td>
<td>No charge</td>
</tr>
<tr>
<td>Min overdraft (OD)</td>
<td>S$10</td>
<td>S$10</td>
</tr>
</tbody>
</table>

Prime + 5% p.a. on overdrawn amount (min $30)

<table>
<thead>
<tr>
<th>Currency</th>
<th>Minimum fee</th>
<th>Fall-below fee</th>
<th>Min OD interest charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD</td>
<td>2,500</td>
<td>25</td>
<td>10</td>
</tr>
<tr>
<td>CAD</td>
<td>1,500</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>CHF</td>
<td>2,200</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>CNH</td>
<td>250,000</td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>EUR</td>
<td>800</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>GBP</td>
<td>650</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>HKD</td>
<td>7,000</td>
<td>100</td>
<td>55</td>
</tr>
<tr>
<td>JPY</td>
<td>150,000</td>
<td>2,000</td>
<td>750</td>
</tr>
<tr>
<td>NOK</td>
<td>7,500</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>NZD</td>
<td>1,500</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>SEK</td>
<td>8,000</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>THB</td>
<td>28,000</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>USD</td>
<td>1,000</td>
<td>15</td>
<td>10</td>
</tr>
</tbody>
</table>

S$40 or equivalent
S$35 or equivalent

### Local Transactions

#### Account Transfer
**GIRO**
- Payment, Collection & Payroll
- E-mail Advice
- Standing Instruction
- Application
- Amendment

**Payroll over counter**
- Commission (exclude postage)
- Additional Advice

**MEPS**
- FAST (Fast and Secure Transfer)
- Payments
- Collections

**PayNow**
- Outward PayNow lookup
- Inward PayNow

### Cross-Border Remittances

#### Telegraphic Transfers / Demand Drafts
- Commission
- In lieu of exchange (not involving Foreign Exchange)

#### Inward Telegraphic Transfer
- Handling Fee

### Other Account Service Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Closure Fee</td>
<td>S$50</td>
</tr>
<tr>
<td>Referral Letter</td>
<td>S$20 per request</td>
</tr>
<tr>
<td>Certificate of Balance</td>
<td>S$20 per certificate</td>
</tr>
<tr>
<td>Audit Confirmation</td>
<td>S$50</td>
</tr>
<tr>
<td>Corporate ATM Lost/Stolen card</td>
<td>S$5 per card</td>
</tr>
</tbody>
</table>

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**Notes:**

1. Monthly fall-below fee applies if minimum average daily balance is not met.
2. Minimum charges per month.
3. The bank may impose a charge of S$1 per transaction if volume exceeds 30 per month.
4. Charges apply for each amendment (S$30), cancellation/recall (S$35) and tracer (S$20).
5. For commercial payments. S$5 will apply for non-commercial payments.
6. Additional S$20 over-the-counter per-transaction fee applies for Digital Account.
7. FAST or GIRO fees will apply for successful PayNow payments.
8. Fees imposed by Agent Banks and Overseas Banks are not reflected above.
9. Charges apply for each amendment (S$30), cancellation/recall (S$35) and tracer (S$20).
10. Additional S$20 over-the-counter per-transaction fee applies for Digital Account.
**CHEQUE SERVICES**

**Cheque Deposit Bag**
- Deposit Bags
- Minimum Deposit

**Cheque Book Issuance and Replenishment**

**Cheque Clearing Fees (S$)**
- Free for first 30 cheques per month
- $0.75 for subsequent cheques
- $100 per cheque

### Direct Marking (S$)

### Returned Cheques

**Stop Cheque for SGD accounts**
- Over the counter
- Phone banking
- DBS IDEAL electronic banking

**Stop Cheque for Foreign currency accounts**

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

**Cheque Deposit Advice**
- With cheque details
- Without cheque details

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**DBS IDEAL ELECTRONIC BANKING***

**Transaction & Enquiry**
- Electronic submission of GIRO
- Payroll / FAST / Account Transfer
- Telegraphic Transfer / Demand Draft / Trade Finance

**Authentication Mode**
- Digital Token (default)
- Physical Token (optional)

**Business Account**
- No charge

**Digital Account**
- Free of charge
- Unlimited users
- $50 w/GST per token

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**CASH SERVICES**

**CASH DEPOSIT & WITHDRAWAL***

### Branches Deposit
- First S$20,000
- Subsequent S$10,000 or part thereof
- Waived
  - S$10

### Branches Withdrawal
- No charge

### Cash Acceptance Machines
- First S$1,000
- Subsequent amount
- Waived
  - 0.05%

### Cash Deposit Bags
- First S$30,000
- Subsequent amount
- Waived
  - 0.03%

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**COIN DEPOSIT & EXCHANGE***

### Coin Deposit
- DBS Branches
- Coin Deposit Machine
- $1.80 per 100 pieces or part thereof
- $0.015 per piece (total fee rounded to the nearest one cent)

### Coin Exchange
- $1.80 for every multiple of S$50

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**FOREIGN CURRENCY NOTES***

<table>
<thead>
<tr>
<th>Currency</th>
<th>Exchange Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>EUR</td>
<td>1.5%</td>
</tr>
<tr>
<td>JPY</td>
<td>1.5%</td>
</tr>
<tr>
<td>USD</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

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**DBS IDEAL eREPORTS**

**Account Information & Trade Finance Reports and Alerts**
- $8.00 per user / month (GST Inclusive)

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


[14] No coin deposit allowed. An additional S$50 fee per 1000 pieces or part thereof will be levied if coins are deposited. If multiple bags are deposited within a day, the charge imposed will be based on the cumulative total amount deposited per account per day.

[15] All other currencies except THB, where notes are converted to S$ and reconverted.


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

*Note: Different rates may apply for customers in different industry segments.*