

Deposit Accounts & Services For Individuals

Deposits Guide



WELCOME TO DBS

Thank you for choosing to bank with DBS. We look forward to meeting all your banking needs, giving you a delightful experience.

DBS is one of the largest financial institutions in Asia with operations in 16 markets, and a leader in Consumer Banking in Singapore.

With this new DBS deposit account, you will enjoy a host of innovative banking services, with convenience and peace of mind. For customers who open a savings or current account, you will receive an ATM/Debit Card* to let you access ATM, Cash Deposit Machines, AXS Stations, and make purchases. Plus, you will also enjoy round-the-clock convenience of Internet Banking, mBanking, Phone Banking and eStatement. Please read on to explore the services you could now enjoy and the fees and charges applicable.

Other than deposit accounts, DBS offers a complete range of products and services to meet all your financial needs. To find out more, we invite you to visit www.dbs.com/sg.

Welcome and enjoy banking with DBS.

* Available for personal and joint-alternate savings and current accounts.

CONTENT

Introduction.....	4
-------------------	---

For Multiplier Programme

DBS Multiplier Account.....	5
-----------------------------	---

For Singaporeans/PRs

DBS Savings Account.....	6
DBS eMulti-Currency Autosave Account.....	7
DBS eMulti-Currency Autosave Plus Account/ DBS Multi-Currency Account.....	8
DBS Multi-Currency Autosave Plus Account.....	9
DBS eAutosave Account.....	10
DBS eAutosave Plus Account.....	10
DBS Current Account.....	10

For Foreigners

DBS Expatriate eMulti-Currency Autosave Account.....	11
DBS Expatriate eMulti-Currency Autosave Plus Account.....	12
DBS Expatriate eAutosave Account.....	13
DBS Expatriate eAutosave Plus Account.....	13

For Special Savings Needs

S\$ Fixed Deposit Account.....	14
DBS Premier Income Account.....	14
DBS Foreign Currency Fixed Deposit Account.....	14
DBS Foreign Currency Current Account.....	15

Making Payments

Inward Remittances.....	16
Outward Remittances.....	16-17

Other Services

Cheque Charges.....	18
Coin Charges.....	19
Cash Charges.....	19
Others.....	20

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 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)	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.

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

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)	S\$2 per month
Fall-below fee for accounts opened from 12 September 2011 (if average daily balance < S\$1,000)	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 Account is no longer available. Please consider our range of Multi-Currency Autosave Accounts.

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)	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.

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

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)	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.

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)	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.

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)	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)	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)	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.

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)	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)	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 eAutosave Account

A SGD interest-earning chequing 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)	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)	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.

For Special Savings Needs

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 S\$1 million
- For tenor of 1 month to 60 months 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

- SGD Converted at the prevailing buying exchange rate
- Foreign currency notes Same charges as Foreign Currency Current Account

Notes:

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 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

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, a commission-in-lieu of exchange (min. S\$10) applies as follows:

USD	1.5%	AUD	2.5%
GBP	1.5%	HKD	3.0%
JPY	1.5%	Others	5.0%
EUR	1.5%		

If account is in a currency different from the foreign currency notes deposited, the notes are converted at the prevailing exchange rates.

Withdrawals in

- SGD
- Foreign currency notes

Converted at the prevailing buying exchange rate

Same as for deposits apply

Early account closure fee (if account is closed within 6 months)

S\$30

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	S\$10
---------------------	-------

MEPS (MAS Electronic Payment System)

MEPS Receipt	Free
--------------	------

FAST (Fast And Secure Transfer)

FAST Receipt	Free
--------------	------

Outward Remittances

Cashier's Order

<ul style="list-style-type: none">Share applications of IPOs using non-CPF funds	S\$5 per Cashier's Order
<ul style="list-style-type: none">Share applications of IPOs using CPF funds	S\$2 per Cashier's Order
<ul style="list-style-type: none">Other purposes	Waiver of S\$5 per Cashier's Order for payment to first party, subject to one waiver per day. S\$5 per Cashier's Order for payment to third party.
Other Charges	
<ul style="list-style-type: none">Postage charges	Where applicable
<ul style="list-style-type: none">Stop payment charges	S\$15 per Cashier's Order

Demand Draft/Telegraphic Transfer

Handling Commission	
<ul style="list-style-type: none">Debit from account	1/8% (min. S\$10, max. S\$120) per transaction
<ul style="list-style-type: none">Demand Draft debited from SGD account via iBanking	1/8% (min. S\$5, max. S\$120) per transaction

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

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

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
S\$10 per draft
Free

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)

FAST Payment

- Via counter
- Via Internet Banking

S\$20 per payment
Free

Cheque Charges

Cheque book charge	1st cheque book on account opening is free. Thereafter, S\$10 per cheque book of 50 leaves.
Stop payment of cheque for SGD Current Account	
<ul style="list-style-type: none"> • Via counter 	S\$30 per cheque (max. S\$60)
<ul style="list-style-type: none"> • Via Phone Banking 	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	
<ul style="list-style-type: none"> • Within 1 year of clearing date 	S\$20 per copy
<ul style="list-style-type: none"> • Between 1 and 3 years from clearing date 	S\$30 per copy
<ul style="list-style-type: none"> • More than 3 years from clearing date 	S\$50 per copy
Clearing of Foreign Currency cheques	
<ul style="list-style-type: none"> • USD cheques cleared via Singapore USD Cheque Clearing System 	Free
<ul style="list-style-type: none"> • Other cheques 	1/8% (min. S\$10, max. S\$100) per cheque

Notes:

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 (at branch)

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

Every multiple of S\$50	S\$1.80
-------------------------	---------

Coin Deposit (at branch)

Please sort your coins according to denomination.

Number of pieces \leq 100	S\$1.80
-----------------------------	---------

Every subsequent 100 pieces or part thereof	S\$1.80
---	---------

Coin Deposit (via Coin Deposit Machine)

Every piece	S\$0.015 (total fee rounded to the nearest one cent)
-------------	--

Notes:

1. Coin services (at branch) are available every Tuesday and Thursday from 8:30 to 11:30 am
2. The coin deposit fee will be automatically waived at the coin deposit machine for
 - POSBkids Account until the child turns 16 years old, for the first 1000 pieces*
 - POSB Child Development Account

*Coin deposit fees will apply from the 1001 coin piece.

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
--------------------------------------	-------

Notes:

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 (Free via iBanking)
Amendment fee	S\$5

Retrieval of Documents/Statements

Within 1 year	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	S\$21.40 (Including GST) per request
--	---

For audit confirmation of account balance(s)	S\$50
---	-------

Replacement

Of ATM Card	S\$5
Of lost passbook	S\$15
Of DBS iB Secure Device	S\$20

This Deposits 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.

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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

intentionally left blank.



Living, Breathing Asia