

# 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.

Start banking according to your financial needs:

- **Innovative banking across all touchpoints**

With a new DBS deposit account, you will enjoy a host of innovative services designed for 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.

- **Bank anywhere, anytime with our services**

Enjoy the convenience of DBS digibanking (either online or on mobile), Phone Banking, and access to eStatements round-the-clock.

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](http://www.dbs.com/sg).

Welcome, and enjoy banking with DBS.

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

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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

- 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:

|   |   |
|---|---|
| Service charge<br>(if average daily balance falls below S\$3,000)           | S\$5.00 per month   |
| Incidental overdraft interest charge on SGD balance                         | Not applicable  |
| Minimum overdraft interest charge<br>(for accounts with overdraft facility) | S\$10   |
| Deposits/Withdrawals in foreign currency                                    | Same charges as Foreign Currency Current Account<br><br>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. |
| Foreign Currency Cash Conversion  |   |

**Note:** Service charge 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 All Customers

### My Account

My Account is the first customisable account that lets you bank the way you live. Forget juggling multiple accounts, enjoy the power to manage your finances the way it suits you with an account that meets your deposit needs throughout your life.

Fees and charges:

|   |   |
|---|---|
| Service charge<br>(No minimum average daily balance required) | S\$0  |
| Incidental overdraft interest charge on SGD balance           | Not applicable  |
| Account fee<br>(With paper statement)                         | S\$2 per month  |
| 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:** Account fee is waived for customers up to 16 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:

|   |  |
|---|--|
| Service charge for accounts opened before 12 September 2011 (if average daily balance falls below S\$500) | S\$2 per month   |
| Service charge for accounts opened from 12 September 2011 (if average daily balance falls below S\$1,000) | S\$2 per month   |
| Incidental overdraft interest charge  | Prime + 5% p.a. payable on the overdrawn amount (min. S\$20) |

**Note:** : DBS Savings Account is no longer available. Please consider DBS Multiplier Account or My Account.

## 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:

|  |   |
|--|---|
| Service charge<br>(if average daily balance falls below S\$3,000)        | S\$7.50 per month   |
| Incidental overdraft interest charge on SGD balance                      | Not applicable  |
| Minimum overdraft interest charge (for accounts with overdraft facility) | S\$10   |
| 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:** Service charge is waived for customers up to 29 years old. DBS eMulti-Currency Autosave Account is no longer available. Please consider DBS Multiplier Account or My 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 chequeing 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  |
| Service charge<br>(if average daily balance falls below S\$3,000)        | S\$7.50 per month   |
| Incidental overdraft interest charge on SGD balance                      | Not applicable  |
| Minimum overdraft interest charge (for accounts with overdraft facility) | S\$10   |
| 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 chequeing 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  |
| Service charge<br>(if average daily balance falls below S\$3,000)        | S\$7.50 per month   |
| Incidental overdraft interest charge on SGD balance                      | Not applicable  |
| Minimum overdraft interest charge (for accounts with overdraft facility) | S\$10   |
| 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    |
| Service charge<br>(if average daily balance falls below S\$3,000)           | S\$7.50 per month |
| Incidental overdraft interest charge  | Not applicable    |
| Minimum overdraft interest charge<br>(for accounts with overdraft facility) | S\$10             |

**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    |
| Service charge<br>(if average daily balance falls below S\$3,000)           | S\$7.50 per month |
| Incidental overdraft interest charge  | Not applicable    |
| Minimum overdraft interest charge<br>(for accounts with overdraft facility) | S\$10             |

**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:

|   |                   |
|---|-------------------|
| Service charge<br>(if average daily balance falls below S\$3,000)           | S\$7.50 per month |
| Incidental overdraft interest charge  | Not applicable    |
| Minimum overdraft interest charge<br>(for accounts with overdraft facility) | S\$10             |

**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:

|  |   |
|--|---|
| Service charge<br>(if average daily balance falls below S\$5,000)        | S\$7.50 per month   |
| Incidental overdraft interest charge on SGD balance                      | Not applicable  |
| Minimum overdraft interest charge (for accounts with overdraft facility) | S\$10   |
| 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 My Account.

## DBS Expatriate eMulti-Currency Autosave Plus Account

An all-in-one chequeing 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  |
| Service charge<br>(if average daily balance falls below S\$5,000)        | S\$7.50 per month   |
| Incidental overdraft interest charge on SGD balance                      | Not applicable  |
| Minimum overdraft interest charge (for accounts with overdraft facility) | S\$10   |
| 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 Autosave 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    |
| Service charge<br>(if average daily balance falls below S\$5,000)           | S\$7.50 per month |
| Incidental overdraft interest charge  | Not applicable    |
| Minimum overdraft interest charge<br>(for accounts with overdraft facility) | S\$10             |

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

### **DBS Expatriate eAutosave Plus Account**

A SGD interest-earning chequeing 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    |
| Service charge<br>(if average daily balance falls below S\$5,000)           | S\$7.50 per month |
| Incidental overdraft interest charge  | Not applicable    |
| Minimum overdraft interest charge<br>(for accounts with overdraft facility) | S\$10             |

**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

### Premier Income Account

(for persons 55 years old and above)

Minimum deposit

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

### Foreign Currency Fixed Deposit Account

Minimum deposit

S\$5,000 equivalent

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](http://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 opening My Account.



## 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

- Share applications of IPOs using non-CPF funds S\$5 per Cashier's Order
  - Share applications of IPOs using CPF funds S\$2 per Cashier's Order
  - 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
- Postage charges Where applicable
  - Stop payment charges S\$15 per Cashier's Order

#### Demand Draft/Telegraphic Transfer

- Handling Commission
- Debit from account 1/8% (min. S\$10, max. S\$120) per transaction
  - 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

|   |  |
|---|--|
| Service Fee                             | S\$3 for debiting amount equal or below S\$500 equivalent                  |
| • DBS Remit to Malaysia in MYR          |  |
| Other Charges for Telegraphic Transfer  |  |
| • Cable 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                  | Free   |
| Standing Order for Telegraphic Transfer |  |
| • One-time sign-up fee                  | S\$20  |
| • Amendment fee                         | S\$10  |

### **MEPS** (MAS Electronic Payment System)

|              |                   |
|--------------|-------------------|
| MEPS Payment | S\$20 per payment |
|--------------|-------------------|

### **FAST** (Fast And Secure Transfer)

#### FAST Payment

|                        |                   |
|------------------------|-------------------|
| • Via counter          | S\$20 per payment |
| • Via Internet Banking | Free              |

## Other Services

### 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                              |   |
| • Via counter   | S\$30 per cheque (max. S\$60)   |
| • Via Phone Banking   | S\$15 per cheque (max. S\$30)   |
| DBS/POSB SGD returned cheques due to insufficient funds or being post-dated | S\$40 per cheque  |

#### Note:

In line with prevailing industry practice, effective 1 January 2021, a service fee will be charged for each DBS/POSB SGD post-dated returned 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   | S\$20 per copy                            |
| • Between 1 and 3 years from clearing date                                   | S\$30 per copy                            |
| • More than 3 years from clearing date                                       | S\$50 per copy                            |
| Clearing of Foreign Currency cheques   |   |
| • USD cheques cleared via Singapore USD Cheque Clearing System               | Free                                      |
| • 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 fees will be automatically waived for child's accounts until the child turns 16 years old, for the first 1000 pieces deposited via Coin Deposit Machine per calendar month.

\*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/<br>financial standing letter | S\$21.40 (Including GST)<br>per request |
| For audit confirmation of account<br>balance(s)                  | S\$50                                   |

## **Replacement**

|                         |       |
|-------------------------|-------|
| 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\$75,000 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\$75,000 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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Live more, Bank less