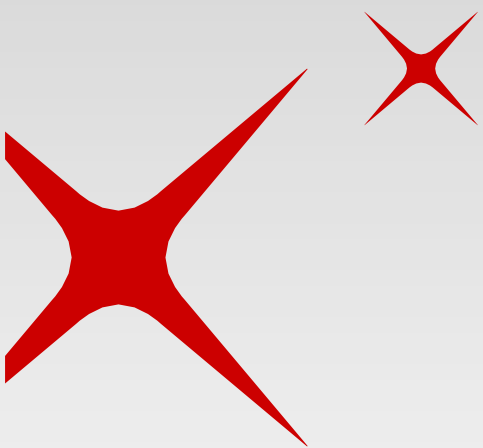


# Pricing Guide

## Deposit Accounts & Services for Small Medium Enterprise (SME)



# Types of Fees

**01**      **Generic Businesses  
(Singapore Incorporated)**

**02**      **Specialised Businesses  
(Singapore Incorporated)**  
Examples: Personal Investment Company,  
Casino Business, Payment Services,  
Funds Management Company

**03**      **Foreign Owned  
Companies**

**04**      **Service Fees for  
all account types**

# 01 Generic Businesses (Singapore Incorporated)

Below are **Account-related fees** for the respective types of account. Please go to Section 04 for **Service-related fees**.

Account Types	Business Multi-Currency Account	Business Multi-Currency Account (Starter Bundle) <sup>[1]</sup>	Corporate Multi-Currency Account	SGD Current Account	Foreign Currency Account	Digital Account (not offered for new account opened after 20 Nov'21)																																										
<b>Account Fee</b>	S\$50 or equivalent annually	S\$10 or equivalent monthly	S\$40 or equivalent annually	S\$40 annually	No Account Fee	S\$18 monthly																																										
<b>Service Charge</b> <sup>[2]</sup>	S\$40 or equivalent monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	Waived	S\$40 or equivalent monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	<table border="1"> <thead> <tr> <th>Currency</th> <th>Average Daily Balance</th> <th>Service Charge</th> </tr> </thead> <tbody> <tr><td>AUD</td><td>\$10,000</td><td>\$40</td></tr> <tr><td>CAD</td><td>\$9,000</td><td>\$40</td></tr> <tr><td>CHF</td><td>\$6,500</td><td>\$25</td></tr> <tr><td>CNH</td><td>\$50,000</td><td>\$200</td></tr> <tr><td>EUR</td><td>\$6,000</td><td>\$25</td></tr> <tr><td>GBP</td><td>\$5,000</td><td>\$25</td></tr> <tr><td>HKD</td><td>\$60,000</td><td>\$200</td></tr> <tr><td>JPY</td><td>\$500,000</td><td>\$3,000</td></tr> <tr><td>NOK</td><td>\$50,000</td><td>\$200</td></tr> <tr><td>NZD</td><td>\$10,000</td><td>\$40</td></tr> <tr><td>SEK</td><td>\$60,000</td><td>\$250</td></tr> <tr><td>THB</td><td>\$200,000</td><td>\$900</td></tr> <tr><td>USD</td><td>\$7,000</td><td>\$30</td></tr> </tbody> </table> (Waived if average daily balance is met.)	Currency	Average Daily Balance	Service Charge	AUD	\$10,000	\$40	CAD	\$9,000	\$40	CHF	\$6,500	\$25	CNH	\$50,000	\$200	EUR	\$6,000	\$25	GBP	\$5,000	\$25	HKD	\$60,000	\$200	JPY	\$500,000	\$3,000	NOK	\$50,000	\$200	NZD	\$10,000	\$40	SEK	\$60,000	\$250	THB	\$200,000	\$900	USD	\$7,000	\$30	Waived
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<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, SGD, USD: \$10 CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200			Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge of S\$10	Bank Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency AUD, CAD, CHF, EUR, NZD, SGD, USD: \$10 CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge of S\$10																																										
<b>Transaction Benefits</b>	<ul style="list-style-type: none"> <li>50 monthly <b>Free</b> FAST payments via DBS IDEAL</li> <li>50 monthly <b>Free</b> GIRO payments via DBS IDEAL</li> <li>S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer<sup>[3]</sup> via DBS IDEAL</li> </ul>	<ul style="list-style-type: none"> <li><b>Unlimited Free</b> FAST &amp; GIRO payments via DBS IDEAL (excluding Bulk payments &amp; Payroll)</li> <li>S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer<sup>[3]</sup> via DBS IDEAL</li> </ul>	Not Applicable	Not Applicable	Not Applicable	Not Applicable																																										

[1] SMEs with incorporation date of < 3 years upon date of account application

[2] For Multi-currency Accounts, minimum average daily balance is determined based on aggregated balances across all wallets in one account

[3] Agent bank fees is payable on top of the S\$30 fixed fee for OTT outward Telegraphic Transfer

## 02 Specialised Businesses (Singapore Incorporated)

Below are **Account-related fees** for the respective types of account. Please go to Section 04 for **Service-related fees**.

Business Types	(1) Personal Investment Company (PIC) & Investment Holding Company  (Refers to passive business/holding of investment assets with revenue derived from rental/Investment return/cash)	(2) Art & Art Dealer / Jewelry / Luxury Watches / Precious Metals / Secondhand Goods Dealer / Night Club / Bar / Karaoke Club	(3) Arm-Related / Defense Industry / Pyrotechnic	(4) Casino & Casino Related Business
<b>Account Set-Up Fee</b>	S\$1,000	S\$1,000	S\$5,000	S\$5,000
<b>Account Fee</b>	Waived	S\$50 monthly	S\$200 monthly	S\$200 monthly
<b>Service Charge</b>	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, SGD, USD: \$10 CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200			

Business Types	<b>(5) Payment Services</b> (An account issuance service; A domestic money transfer service; A cross-border money transfer service; A merchant acquisition service; An e-money issuance service; A digital payment token service. A money-changing service & A money-lending business)		<b>(6) Embassy / Consulate Account</b>	<b>(7) Fund / Private Equity/Venture Capital / Hedge Fund / Trust Account</b>	<b>(8) Fund Management Company (Operating Account)</b>	<b>(9) Gaming with Online Payment</b>
<b>Account Set-Up Fee</b>	S\$2,500		Not Applicable	S\$2,500	Not Applicable	S\$2,500
<b>Account Fee</b>	S\$2,500 half yearly for Current Account	S\$500 monthly for Multi-Currency Account	S\$500 per account per currency half yearly	<ul style="list-style-type: none"> <li>• S\$40 for Onshore Fund annually</li> <li>• S\$2,500 for Offshore Fund annually</li> </ul>	S\$40 annually	Not Applicable
<b>Service Charge</b>	S\$50 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)		S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$40 monthly  (Waived if average daily balance is at least S\$10,000 or equivalent)	S\$160 monthly  (Waived if average daily balance is at least S\$100,000 or equivalent)
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, SGD, USD: \$10 CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200					

# 03 Foreign Owned Companies

Below are **Account-related fees** for the respective types of account. Please go to Section 04 for **Service-related fees**.

Business Types	Personal Investment Company (PIC) and Investment Holding Company	Fund (e.g., Private Equity/Hedge/Unit Trust/Manual)	Fund Management Company	Payment Services of the followings: (An account issuance service; A domestic money transfer service; A cross-border money transfer service; A merchant acquisition service; An e-money issuance service; A digital payment token service; A money-changing service & A money-lending business)	All other businesses
<b>Account Set-Up Fee</b>	S\$2,500 (additional S\$1,000 per corporate shareholder applies)	S\$2,500	<ul style="list-style-type: none"> <li>• With In-Principle Approval from MAS: S\$2,500 + \$1,000 per corporate layer</li> <li>• Regulated by regulatory authority in FATF member countries (e.g., MAS): S\$500 + S\$1,000 per corporate layer</li> </ul>	S\$2,500	From S\$2,000 onwards (additional S\$1,000 per corporate shareholder applies)
<b>Account Fee</b>	S\$200 or equivalent monthly	<ul style="list-style-type: none"> <li>• S\$2,000 or equivalent annually (for all overseas incorporated fund)</li> <li>• S\$40 or equivalent annually (for Singapore incorporated VCC)</li> </ul>	S\$40 or equivalent annually	S\$500 or equivalent annually	S\$40 or equivalent annually
<b>Service Charge</b>	S\$250 or equivalent monthly  (Waived if average daily balance is at least S\$250,000 or equivalent)	S\$80 or equivalent monthly  (Waived if average daily balance is at least S\$50,000 or equivalent)	S\$80 or equivalent monthly  (Waived if average daily balance is at least S\$50,000 or equivalent)	S\$50 or equivalent monthly  (Waived if average daily balance is above S\$100,000)	S\$200 or equivalent monthly  (Waived if average daily balance is above S\$200,000)
<b>Incidental Overdraft (OD) Charge (without limits)</b>	Prime Lending Rate + 5% p.a. on overdrawn amount*  *Subject to the minimum OD charge based on the respective currency: AUD, CAD, CHF, EUR, NZD, SGD, USD: \$10 CNH: \$75, GBP: \$5, HKD: \$55, JPY: \$750, NOK: \$50, SEK: \$60, THB: \$200				

# 04 Service fees for all account types

## Account Service Fees

Account Closure Fee	Referral Letter	Certificate of Balance	Corporate ATM	Retrieval of Statements	Audit Confirmation																
S\$50 (<6 months from date of opening)	S\$20 per request	S\$20 per certificate	S\$5 per card (Lost / Stolen card)	<table border="1"> <thead> <tr> <th>Time Period</th> <th>Retrieval Fee</th> </tr> </thead> <tbody> <tr> <td>Within 1 year</td> <td>S\$20 per copy</td> </tr> <tr> <td>Between 1 &amp; 3 years</td> <td>S\$30 per copy</td> </tr> <tr> <td>More than 3 years</td> <td>S\$50 per copy</td> </tr> </tbody> </table>	Time Period	Retrieval Fee	Within 1 year	S\$20 per copy	Between 1 & 3 years	S\$30 per copy	More than 3 years	S\$50 per copy	<table border="1"> <thead> <tr> <th>Format</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>By Email</td> <td>S\$35</td> </tr> <tr> <td>By Post</td> <td>S\$50</td> </tr> <tr> <td>By Email and Post</td> <td>S\$90</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Request for Audit Confirmation for all formats can be submitted via DBS IDEAL</li> <li>Request for Audit Confirmation by Post only can also be done via manual submission</li> </ul>	Format	Fees	By Email	S\$35	By Post	S\$50	By Email and Post	S\$90
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By Post	S\$50																				
By Email and Post	S\$90																				

## Local Remittances

Mode	Account Transfer	Giro	Standing Instruction	Payroll	Cheque Express	MEPS <sup>[3]</sup>	FAST <sup>[4]</sup> (Fast and Secure Transfer)	PayNow <sup>[5]</sup>					
<b>DBS Branches<sup>[1]</sup> or Manual instructions</b>	S\$5 per transaction	Not Applicable	<ul style="list-style-type: none"> <li>Application: S\$10</li> <li>Amendment: S\$5</li> </ul>	S\$5 per transaction	S\$5 per cheque (exclude postage)	S\$20 per transaction	Not Available	Not Available					
<b>DBS IDEAL (Electronic Banking)</b>	No Charge <sup>[2]</sup>	S\$0.20 per transaction (Payment, Collection & Payroll)	Not Applicable	Not Applicable	S\$1 per cheque Additional Advice: S\$0.10 per advice (exclude postage)	S\$18 per transaction	S\$0.50 per transaction (Payment & Collection)	<table border="1"> <thead> <tr> <th>Outward/Inward</th> <th>Fees</th> </tr> </thead> <tbody> <tr> <td>Outward PayNow lookup</td> <td rowspan="2">Waived till 31 Dec 2025</td> </tr> <tr> <td>Inward PayNow</td> </tr> </tbody> </table>	Outward/Inward	Fees	Outward PayNow lookup	Waived till 31 Dec 2025	Inward PayNow
Outward/Inward	Fees												
Outward PayNow lookup	Waived till 31 Dec 2025												
Inward PayNow													

[1] Additional Over-the-Counter per-transaction fee may apply.

[2] The bank may impose a charge of S\$1 per transaction if volume exceeds 30 per month.

[3] Charges apply for each amendment (S\$30), cancellation / recall (S\$35) and tracer (S\$20).

[4] For commercial payments. S\$5 will apply for non-commercial payments

[5] The Bank reserves the right to impose charges of \$0.20 for certain use cases and industries. FAST or GIRO fees will apply for PayNow payments.

## Cross Border Remittances <sup>[1]</sup>

Account Types	Telegraphic Transfers / Demand Drafts <sup>[2]</sup>	Inward Telegraphic Transfer
<b>All other Account Types</b>	<p><b>Commission:</b> 1/8% (minimum S\$10, maximum S\$120)</p> <p><b>In lieu of exchange</b> (not involving Foreign Exchange: 1/8% (minimum S\$10, maximum S\$120)</p> <p><b>Cable Charges:</b></p> <ul style="list-style-type: none"> <li>• DBS Branches <sup>[3]</sup> or Manual instructions: S\$35</li> <li>• DBS IDEAL (Electronic Banking): S\$20</li> </ul>	<b>Handling Fee:</b> S\$10 per transaction
<b>Business Multi-Currency Account and Business Multi-Currency Account (Starter Bundle) <sup>[5]</sup></b>	<p>1. <b>DBS IDEAL</b> (Electronic Banking): S\$30 <b>preferential flat rate per</b> outward Telegraphic Transfer <sup>[4]</sup></p> <p><b>OR</b></p> <p>2. <b>DBS Branches <sup>[3]</sup> or Manual instructions:</b></p> <p><b>Commission:</b> 1/8% (minimum S\$10, max S\$120)</p> <p><b>In lieu of exchange</b> (not involving Foreign Exchange: 1/8% (minimum S\$10, maximum S\$120)</p> <p><b>Cable Charges:</b> S\$35</p>	<b>Handling Fee:</b> S\$10 per transaction

[1] Fees imposed by Agent Banks and Overseas Banks are not reflected above.

[2] Charges apply for each amendment (S\$30), cancellation / recall (S\$35) and tracer (S\$20).

[3] Additional Over-the-Counter per-transaction fee may apply.

[4] Agent bank fees is payable on top of the S\$30 fixed fee for OTT outward Telegraphic Transfer

[5] SMEs with incorporation date of < 3 years upon date of account application



## Cheque Services

Cheque Deposit Bag	Cheque Book Issuance and Replenishment	Cheque Clearing Fees (S\$)		Cheque Deposit Fees (S\$)	Direct Marking (S\$)	Returned Cheques	Stop Cheque for Foreign Currency Accounts	Stop Cheque for SGD Accounts	Cheque Retrieval	Cheque Deposit Advice																																																											
No charge  (The bank may impose a charge of S\$0.50 per bag if the minimum deposit is not met.)	<ul style="list-style-type: none"> <li>Business Account: No charge</li> <li>Digital Account: S\$25 each book</li> </ul>	<table border="1"> <thead> <tr> <th>Account Type</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Business Multi-Currency Account (Starter)</td> <td>S\$3.00 per cheque</td> </tr> <tr> <td>All other accounts</td> <td>S\$0.75 per cheque</td> </tr> </tbody> </table>	Account Type	Fee	Business Multi-Currency Account (Starter)	S\$3.00 per cheque	All other accounts	S\$0.75 per cheque	S\$0.75 per cheque	S\$100 per cheque	<table border="1"> <thead> <tr> <th>Currency</th> <th>Fee</th> </tr> </thead> <tbody> <tr><td>AUD</td><td>40</td></tr> <tr><td>CAD</td><td>40</td></tr> <tr><td>CHF</td><td>40</td></tr> <tr><td>EUR</td><td>35</td></tr> <tr><td>GBP</td><td>35</td></tr> <tr><td>HKD</td><td>240</td></tr> <tr><td>JPY</td><td>3,200</td></tr> <tr><td>NOK</td><td>180</td></tr> <tr><td>NZD</td><td>55</td></tr> <tr><td>SEK</td><td>200</td></tr> <tr><td>SGD</td><td>40</td></tr> <tr><td>THB</td><td>1,000</td></tr> <tr><td>USD</td><td>40</td></tr> </tbody> </table>	Currency	Fee	AUD	40	CAD	40	CHF	40	EUR	35	GBP	35	HKD	240	JPY	3,200	NOK	180	NZD	55	SEK	200	SGD	40	THB	1,000	USD	40	<table border="1"> <thead> <tr> <th>Currency</th> <th>Fee</th> </tr> </thead> <tbody> <tr><td>AUD</td><td>30</td></tr> <tr><td>CAD</td><td>30</td></tr> <tr><td>CHF</td><td>30</td></tr> <tr><td>EUR</td><td>35</td></tr> <tr><td>GBP</td><td>35</td></tr> <tr><td>HKD</td><td>180</td></tr> <tr><td>JPY</td><td>3,000</td></tr> <tr><td>NOK</td><td>150</td></tr> <tr><td>NZD</td><td>45</td></tr> <tr><td>SEK</td><td>150</td></tr> <tr><td>THB</td><td>750</td></tr> <tr><td>USD</td><td>30</td></tr> </tbody> </table>	Currency	Fee	AUD	30	CAD	30	CHF	30	EUR	35	GBP	35	HKD	180	JPY	3,000	NOK	150	NZD	45	SEK	150	THB	750	USD	30	<ul style="list-style-type: none"> <li>DBS Branches<sup>[1]</sup> or Manual instructions: S\$30 per cheque (max S\$60)</li> <li>DBS IDEAL (Electronic banking): S\$5 per cheque</li> </ul>	<ul style="list-style-type: none"> <li>Cheque Image</li> <li>Within 1 year of clearing: S\$20 per copy</li> <li>Between 1 &amp; 3 years of clearing: S\$30 per copy</li> <li>More than 3 years of clearing: S\$50 per copy</li> </ul>	<ul style="list-style-type: none"> <li>With cheque details: S\$50 per month</li> <li>Without cheque details: No Charge</li> </ul>
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[1] Additional Over-the-Counter per-transaction fee may apply.

## Deposit, Withdrawal and Exchange

Cash Acceptance Machines <sup>[2]</sup>	Cash Deposit Bags <sup>[1][2]</sup>	Branch Deposit <sup>[2]</sup>	Coin Deposit <sup>[2]</sup>	Coin Exchange <sup>[2]</sup>	Foreign Currency Notes Deposit <sup>[3]</sup>	Foreign Currency Notes Withdrawal <sup>[3]</sup>
Waived DBS reserves the right to charge for cash deposits based on business activity / industry.	<ul style="list-style-type: none"> <li>First S\$30,000: Waived</li> <li>Subsequent Amount: 0.03%</li> </ul>	<ul style="list-style-type: none"> <li>First S\$20,000: Waived</li> <li>Subsequent S\$10,000 or part thereof: S\$10</li> <li>Additional Over-the-Counter per transaction fee applies</li> </ul>	<ul style="list-style-type: none"> <li>DBS Branches: S\$1.80 per 100 pieces or part thereof</li> <li>Coin Deposit Machine: S\$0.015 per piece, total fee rounded to nearest one cent</li> </ul>	S\$1.80 for every multiple of S\$50	USD / EUR / JPY: 1.5%	USD: 1.5%

[1] Up to 50 coins may be deposited in each bag with no additional charge. Otherwise, a processing fee of S\$20 per bag will be levied. If multiple bags are deposited within a day, the charge imposed will be based on the cumulative total amount deposited per account per day. The bank may impose a fee of up to S\$20 for each exception-handling case. Examples of exceptions include but are not limited to use of non-approved deposit bags, errors on deposit slips, depositing cheques via Cash Deposit Bags.

[2] Coin services are available every Tuesday and Thursday during branch operating hours. The minimum sum to exchange is S\$50.

[3] Only available in specified currencies and at specific branches and additional Over-the-Counter per-transaction fee applies.

## Over-the-Counter Fees

Business Multi-Currency Account	Business Multi-Currency Account (Starter Bundle) <sup>[1]</sup>	All Other Account Types
S\$20 per Over-the-Counter transaction	S\$40 per Over-the-Counter transaction	S\$5 per Over-the-Counter transaction

[1] SMEs with incorporation date of < 3 years upon date of account application

## DBS IDEAL (Electronic Banking)

Transaction Enquiry (Examples: GIRO / Payroll / FAST / Account Transfer / Telegraphic Transfer / Demand Draft / Trade Finance)	Authentication Mode	Account Information & Trade Finance Reports and Alerts
No charge	<ul style="list-style-type: none"> <li>Digital Token (default): Free of charge. Unlimited users.</li> <li>Physical Token (optional): S\$50 w/GST per token</li> </ul>	<p>S\$8.00 per user / month (GST Inclusive)</p> <p>This service subscription is not available for existing / new DBS IDEAL customers.</p>

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.