



Schedule of charges for NRE/ NRO Private Banking Savings Account Select

w.e.f. October 1, 2023

Account Title	Private Banking Savings Account Select [@]
Account Maintenance	
Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship	^Tier A Cities ≥ ₹30 lakh <1.50 crore to ₹50 lakh
Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship	^Tier B Cities ≥ ₹20 lakh <1.50 crore to ₹50 lakh
Grouping of Accounts	
	Free of charge
Family Account Title Grouping	Free up to 4 accounts
Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship	^Tier A Cities ≥ ₹30 lakh <1.50 crore to ₹50 lakh
Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship	^Tier B Cities ≥ ₹20 lakh <1.50 crore to ₹50 lakh
Cheque Book and Consolidated Statement	
Payable at par cheque book - personalised	Free of charge
Payable at par utilisation	Free of charge
Monthly statement with payee details	Free of charge
Duplicate statement	Free of charge
Cheque Return and Stop Payment	
Cheque issued and returned Financial reasons (per instrument)	₹350
Cheque issued and returned Technical reasons (per instrument)	Free of charge
Cheque deposited and returned	Free of charge
Stop payment - single cheque	Free of charge
Stop payment - range of cheques	Free of charge
International ATM cum Debit Card	
International Signature Debit Card (Annual Fees)	Free of charge



Add on International Signature Debit Card (Annual Fees)	Free of charge
Gold Debit Card (Annual Fees) ^{##}	Free of charge
Add on Gold Debit Card (Annual Fees) ^{##}	Free of charge
Replacement of damaged Debit Card/ Regeneration of duplicate pin	Free of charge
Replacement of lost / stolen Debit Card (Signature/Gold)	Free of charge
ATM Cash Withdrawal limit and POS Utilisation limit	Default limit: ₹50,000 Flexible limit: ₹50,000, Rs. 1 lakh, ₹1.5 lakh, ₹2.5 lakh
ATM Cash Withdrawal limit per transaction at Other Bank ATMs	₹10,000
Number of Free Transactions at other Bank ATMs (Domestic)	Unlimited Free of charge
Cash Withdrawal (International) ^{**}	1 Free transaction per month on ATMs. Above this free limit ₹115 per transaction
Balance Enquiry (International)	₹35 per transaction
Demand Draft, Pay Order and Cheque Collection	
Demand Drafts on Deutsche Bank locations	Free of charge without limits
Demand Drafts on Non - Deutsche Bank locations	Free of charge up to Rs. 5 lacs per month
Pay Order	Free of charge without limits
Foreign Currency Demand Draft (per instrument)	Free of charge
Demand Draft/ Pay Order cancellations/ revalidation/ duplicate (per instrument)	Free of charge
Outstation cheque collection at Deutsche Bank branch locations	Free of charge
Outstation cheque collection at Non - Deutsche Bank branch locations	Up to ₹5,000 - ₹25 per instrument, ₹5,000 - ₹10,000 - ₹50 per instrument, ₹10,001 to ₹1 lakh - ₹100 per instrument, ₹1,00,001 and above - ₹150 per instrument
National Electronic Fund Transfer (NEFT)	Free of charge
RTGS (per transaction)	Free of charge
Foreign Currency cheque collection	0.25% (Minimum ₹150 and Maximum ₹2,495)
Foreign Exchange Conversions (per transaction)	₹100
Outward Remittance (per transaction)	Free of charge
Foreign Inward Remittance Advice	Free of charge



Any Branch Banking

Cash deposit/ withdrawal (Non - Domicile branch)	Free of charge without limits
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Other Account Related

Standing Instruction Set up (per instruction)	Free of charge
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Standing Instruction Amendments (per instruction)	Free of charge
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Standing Instruction Failure (per instruction)	₹350
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Account closure up to 14 days	Nil
15 days to < 6 months	₹550

Activation of Dormant Account	Free of charge
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ECS debit instructions issued by customer and returned unpaid (per instrument)	₹350
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Balance Certificate, Interest Certificate and Bankers Report

Certificate of Balance and Interest Certificate (current year)	Free of charge
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Signature Verification Certificate (per verification)	Free of charge
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Charge slip copy retrieval	Free of charge
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Retrieval of documents - document up to 6 months old (per document)	Free of charge
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**Mark-up of 3.5% on all International Transactions (cash withdrawals & Point-of-Sale transactions).

#AUM includes investments in all Mutual Funds (except liquid Mutual Funds), Insurance, Fixed Deposits & Savings Account balances right through the quarter.

@No minimum balance requirement if the relationship value is \geq Rs. 30 lacs for Tier A Cities and \geq ₹20 lakh for Tier B Cities or Home Loan Relationship \geq ₹50 lakh -

NRE / NRO Savings Account Select.

Government taxes, levies, etc. applicable as per the prevailing rates will be extra.

These Service Charges are subject to change as per Bank's policies.

##Domestic Gold Debit Card will be issued for Non Resident Ordinary (NRO) Accounts.

+Tier A Cities - Mumbai, Delhi, Noida, Gurugram, Chennai, Bengaluru, Kolkata, Pune, Ahmedabad

+Tier B Cities - Chhatrapati Sambhajnagar, Kolhapur, Salem, Moradabad, Vellore, Surat and Ludhiana

Home loan relationship calculation: Outstanding home loan amount \geq 50 lakh at calendar quarter end.

Deductions by Foreign Banks – The outward remittance of funds may/ will involve the engagement with foreign Bank/s. Users should therefore note that the foreign bank(s) involved in routing of the transaction, may deduct their charges from the amount of remittance, as per applicable rules and regulations of the respective country/ bank, excluding transactions processed under Full value facility. In such a situation, the beneficiary may not get the full amount remitted from India. Deutsche Bank AG does not have any control on such deductions. The user is advised to check with the beneficiary in advance of applicable charges in the destination/ routing country(ies)/ bank(s) and keep adequate margin in the amount of remittance to ensure the required amount reaches the beneficiary.



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With effect from April 1, 2015: In line with RBI guidelines (RBI Circular no DBR.Dir.BC.No.47/13.03.00/2014-15), customers who have not maintained the required balance threshold for a quarter across both Assets Under Management (AUM) and Average Quarterly balances (AQB) would be sent an intimation of the same on their mobile number or email address or physical address as registered with the Bank, at the end of the cycle. The quarterly balances across both AUM and AQB would then be reviewed post a month of the charge cycle, and in the event of non – maintenance again, service fee would be applied as a percentage of the shortfall observed in the actual AQB maintained from the required threshold of AQB or actual AUM maintained from the required threshold of AUM whichever is lower. It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification(s).

For example, Calendar Quarter Q1 (January – February – March) Requirement: AUM Rs. 1.5 lacs or AQB Rs. 1 lacs with a flat charge of Rs. 1,500 AUM / AQB will be checked for Q1 in April. In case client has not maintained the requisite balances, communication will be sent giving 1 months' notice i.e. April. Post one month's period, AQB / AUM will be recalculated for February – March – April in May. In case client does not maintain either AUM or AQB i.e. AUM is Rs. 1.2 lacs and AQB is Rs. 50,000, the shortfall for both AUM and AQB will be calculated i.e. $AUM \frac{1.2 \text{ lacs}}{1.5 \text{ lacs}} = 80\%$ i.e. shortfall of 20% and $AQB \frac{50,000}{1 \text{ lacs}} = 50\%$ i.e. shortfall of 50%. Lower shortfall is observed in AUM i.e. 20% hence the charges will be levied basis the AUM shortfall i.e. Charge will be $Rs. 1500 \times 20\% = Rs. 300$.