



Schedule of charges for Expat Savings Account

w.e.f. October 01, 2023

Account Title	Expat Savings Account	
Account Maintenance		
Assets Under Management (AUM)* or Average Quarterly Balance (AQB)	AQB ≥ ₹1 lakh	
Fall below fees (per quarter)	Percentage shortfall from AUM x ₹1,500 or ₹1,500 whichever is lower	
Cheque Book and Consolidated Statement		
Payable at par cheque book - personalised	Free of charge	
Payable at par utilisation	Free of charge	
Statement with payee details	Free quarterly statements; Free monthly e-statements	
Duplicate statement	₹50 per statement for < 3 months ₹150 per statement for > 3 months	
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	Local - ₹75 Outstation - ₹200	
Stop payment - single cheque	₹75	
Stop payment - range of cheques	₹150	
International ATM cum Debit Card##		
International Platinum Debit Card (Annual Fees)	Free of charge	
International Platinum Debit Card for Minors/ Add on International Platinum Debit Card (Annual Fees)	Free of charge	
Replacement of damaged International Debit Card/ Regeneration of duplicate pin	Free of charge	
Replacement of lost/ stolen International Debit Card (Gold/ Platinum)	Free of charge	
ATM cash withdrawal limit at ATMs and POS utilisation limit	Default Limit: ₹25,000	Flexible limit: ₹25,000 ₹50,000 ₹100,000 ₹150,000
ATM cash withdrawal limit per transaction at other Bank ATMs	₹10,000	

Number of free transactions (Applicable to all SB accounts: Incase of non-maintenance of minimum balances; Transactions at Non - Deutsche Bank ATMs will be capped at 5 free transactions month - above this free limit ₹23 per transaction will be charged) and charges at other Bank ATMs (Domestic)	Unlimited
International cash withdrawal***	₹115 per transaction
International balance enquiry (per transaction)	₹35

Demand Draft, Pay Order and Cheque Collection

Demand Drafts on Deutsche Bank locations/ pay orders	Free of charge upto ₹1,000,000 per month Above the free limit ₹1.75 per ₹1,000 Minimum ₹150, Maximum ₹5,000
Demand Drafts on Non - Deutsche Bank locations	₹2.25 per ₹1,000 Minimum ₹95, Maximum ₹2,495
Foreign Currency Demand Draft (per instrument)	₹300
Demand Draft/ Pay Order cancellations/ revalidation/ duplicate (per instrument)	₹100
Outstation cheque collection at Deutsche Bank branch locations	Free of charge up to ₹1,000,000 per month and not exceeding 10 instruments per month. Above the free limit: Up to ₹100,000 ₹100 per instrument ₹100,001 and above ₹150 per instrument
Outstation cheque collection at Non - Deutsche Bank branch locations	Up to ₹5,000 ₹25 per instrument ₹5,000 to ₹10,000 ₹50 per instrument ₹10,001 to ₹100,000 ₹100 per instrument ₹100,001 and above ₹150 per instrument
National Electronic Fund Transfer (NEFT) Outward	Free of charge
RTGS Outward (per transaction)	Free of charge
Foreign Currency cheque collection	0.25% (Minimum ₹155 and Maximum ₹4,495)
Foreign Exchange Conversions (per transaction)	₹100
Outward Remittance (per transaction)	₹600 (One free remittance to home country per month)
Foreign Inward Remittance Certificate (FIRC)	₹100

Any Branch Banking

Cash deposit/ withdrawal (Non - Domicile branch)	Free upto ₹75,000 per day. Above the free limit ₹2.00 per ₹1,000, Min. ₹75
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Other Account Related	
Standing Instruction Set up (per instruction)	₹60
Phone Banking/ Non IVR	Free of charge
Standing Instruction Amendments (per instruction)	₹60
Standing Instruction Failure (per instruction)	₹350
Account closure up to 14 days	Nil
15 days to < 6 months	₹550
Activation of Dormant Account	Free of charge
Retrieval of documents - document up to 6 months old (per document)	₹100
ECS debit instructions issued by customer and returned unpaid (per instrument)	₹350
Balance Certificate, Interest Certificate and Bankers Report	
Certificate of Balance and Interest Certificate (current year)	Free of charge
Signature Verification Certificate (per verification)	₹100
Charge slip copy retrieval	₹100
Retrieval of documents - document up to 6 months old (per document)	₹100
Bankers Report	₹100

*Product available in Tier B cities only – Regular Savings Account.

***Mark-up of 3.5% on all International Transactions (cash withdrawals and Point-of-Sale transactions).

#AUM includes investments in all Mutual Funds units (except liquid Mutual Funds), Insurance, Fixed Deposits, 20% of value of unencumbered equity shares in Demat Account and Savings account balances right through the quarter.

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.

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

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

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 01, 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. 150,000 OR AQB Rs. 75,000 with a flat charge of Rs. 1,200 AUM/ AQB will be checked for Q1 in April. In case client has not maintained the requisite balances, communication will be sent giving 1 month's 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. 120,000 and AQB is Rs. 37,500, the shortfall for both AUM and AQB will be calculated i.e. $AUM \frac{120,000}{150,000} = 80\%$ i.e. shortfall of 20% and $AQB \frac{37,500}{75,000} = 50\%$ 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 $Rs. 1,200 \times 20\% = Rs. 240$.