



Schedule of charges for Professional Savings Account

w.e.f. January 01, 2016

Account Title	Professional Savings Account	
Account Maintenance		
Assets Under Management (AUM)# or Average Quarterly Balance (AQB)	Zero	
Account opening cheque	₹500,000 for Tier A cities	₹200,000 for Tier B cities
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 quarterly investment statements	
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	Local - Free Outstation - ₹150	
Stop payment - single cheque	₹ 50	
Stop payment - range of cheques	₹150	
International ATM cum Debit Card		
International Platinum Debit Card (Annual Fees)	Free of charge	
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: ₹50,000	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 and charges at other Bank ATMs (Domestic)	12 free transactions per month
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 up to ₹2,500,000 per month Above the free limit ₹1.50 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 ₹2.5 lakh per month and not exceeding 20 instruments per month. Above the free limit: Up to ₹1 lakh ₹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 ₹1 lakh ₹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)	Rs. 100
Outward Remittance (per transaction)	Free of charge
Foreign Inward Remittance Certificate (FIRC)	₹100
Any Branch Banking	
Cash deposit / withdrawal (Non - Domicile branch)	Unlimited free
Doorstep Banking	
Cash / Cheque Pickup / Cash Delivery	4 free transactions (2 Cheque pickups and Demand Draft delivery and 2 Cash pickups / Drop with a limit of ₹200,000 per visit) per month; ₹150 per visit over the free limit
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)	Documents up to 6 months Documents > 6 months	Free ₹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 for the following professionals: Doctors, Architects, Chartered Accountants, Company Secretaries and Lawyers.

#AUM includes investments in all Mutual Fund 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.

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

Demand Draft/ Pay Order charges to be applicable only on the incremental amounts.

Charges plus taxes as applicable will be levied.

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.

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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