



Schedule of charges for Value-Plus Savings Account

w.e.f. February 01, 2025

Account Title	Value-Plus Savings Account	
Account Maintenance		
Assets Under Management (AUM)#	AUM \geq ₹1,00,000	
Account opening cheque	₹1,00,000	
Family Account Proposition##		
	Customer Eligibility for Tier A cities	Customer Eligibility for Tier B cities
Grouping: Up to 2 Accounts Assets Under Management (AUM)#	AUM \geq ₹ 200,000	Not applicable
Grouping: Up to 3 Accounts Assets Under Management (AUM)#	AUM \geq ₹ 300,000	Not applicable
Grouping: Up to 4 Accounts Assets Under Management (AUM)#	AUM \geq ₹ 400,000	Not applicable
Fall below fees (per quarter)	Percentage shortfall from AUM X ₹1,500 or ₹1,500 whichever is lower	Not applicable
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 Gold Debit Card (Annual Fees)	Free of charge	
International Gold Debit Card for Minors / Add on International Gold Debit Card (Annual Fees)	Free of charge	
Domestic Gold Debit Card (Annual Fees) for NRO account holders	Free of charge	
Replacement of damaged International Gold Debit Card/ Regeneration of duplicate pin	Free of charge	
Replacement of lost/ stolen International Gold Debit Card	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: In case 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)	ATM - Free; 10 Free transactions per month on Non - Deutsche Bank ATMs; Above the free limit - ₹23 per transaction	
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 ₹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 ₹5,000 to ₹10,000 ₹10,001 to ₹100,000 ₹100,001 and above	₹25 per instrument ₹50 per instrument ₹100 per instrument ₹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 for Resident Savings Account Free of charge for NRE/ NRO Savings Account
Foreign Inward Remittance Certificate (FIRC)	₹100 Not applicable for NRO/ NRE Accounts

Any Branch Banking

Cash deposit / withdrawal (Non - Domicile branch) Free upto ₹75,000 per day. Above the free limit ₹2.00 per ₹1000., Min. ₹75

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 15 days to < 6 months	Nil ₹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).

#Assets Under Management includes investments in all Mutual Funds units at purchase value (except liquid Mutual Funds), Insurance, Fixed Deposits and Savings Account balances right through the quarter.

##Available only for Value-Plus Savings Account and Advantage Savings Account customers.

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

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

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

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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The recommendation assumes that factors affecting your risk profile have not changed. In case of any change, we suggest that you should contact your relationship manager and re-assess your risk profile using the tools available with the Bank. The opinions, expectations and other information herein is based on certain assumptions and projections which may not be entirely accurate and accordingly the analysis may not accurately reflect the financial status, needs or risk ability of the customer. The Bank does not guarantee or make any representation, express or implied, with respect to the fairness, correctness, accuracy, adequacy, quality, efficacy, reliability, reasonableness, viability for any particular purpose or completeness of any information herein and is not responsible for any errors or omissions in or for results obtained from the use of such information.

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 ₹ 150,000 OR AQB ₹ 75,000 with a flat charge of ₹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 ₹120,000 and AQB is ₹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 $₹1,200 \times 20\% = ₹240$.