



Schedule of charges for Private Banking Select

w.e.f. October 01, 2023

| Account Title | Savings Account Select |
|---|--|
| Account Maintenance | |
| Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship | <p>^Tier A Cities ≥ ₹30 lakh</p> <p>< ₹1.50 crore to ₹50 lakh</p> |
| Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship | <p>^Tier B Cities ≥ ₹20 lakh</p> <p>< ₹1.50 crore to ₹50 lakh</p> |
| Grouping of Accounts | |
| Family Account Title | Free of charge |
| Grouping | Free up to 4 accounts |
| Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship | <p>^Tier A Cities ≥ ₹30 lakh</p> <p>< ₹1.50 crore to ₹50 lakh</p> |
| Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) or Home Loan Relationship | <p>^Tier B Cities ≥ ₹20 lakh</p> <p>< ₹1.50 crore to ₹50 lakh</p> |
| 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 |



| | |
|--|--|
| Replacement of damaged International Signature Debit Card | Free of charge |
| Replacement of lost/ stolen International Signature Debit Card | Free of charge |
| Regeneration of duplicate pin | Free of charge |
| ATM Cash Withdrawal limit and POS Utilisation limit | Default limit: ₹50,000 Flexible limit: ₹50,000, ₹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)** | Free transaction on Global ATM Alliance Network* ATMs; 1 Free transaction per month on other ATMs. Above this free limit ₹115 per transaction |
| Balance Enquiry (International) | ₹35 per transaction |

Demand Draft, Pay Order and Cheque Collection

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| Demand Drafts on Deutsche Bank locations | Free of charge without limits |
| Demand Drafts on Non - Deutsche Bank locations | Free of charge up to ₹5 lakh 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

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

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| Standing Instruction Set up (per instruction) | Free of charge |
| Standing Instruction Amendments (per instruction) | Free of charge |
| Standing Instruction Failure (per instruction) | ₹350 |
| Account closure | Nil |
| Activation of Dormant Account | Free of charge |
| ECS debit instructions issued by customer and returned unpaid (per instrument) | ₹350 |

Balance Certificate, Interest Certificate and Bankers Report

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|---|----------------|
| Certificate of Balance and Interest Certificate (current year) | Free of charge |
| Signature Verification Certificate (per verification) | Free of charge |
| Charge slip copy retrieval | Free of charge |
| Retrieval of documents - document up to 6 months old (per document) | Free of charge |

*Global ATM Alliance includes Deutsche Bank ATM worldwide, Bank of America in USA, Scotia Bank in Canada, Chile, Mexico and Caribbean Islands, BNP Paribas in France, Barclays Bank in UK and Africa, Westpac in Australia, New Zealand and South Pacific.

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

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 - Mumbai, Delhi, Noida, Gurgaon, Chennai, Bangalore, Kolkata, Pune, Ahmedabad

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

Home loan relationship calculation: Outstanding home loan amount >= 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 ₹1.5 lakh or AQB ₹1 lakh with a flat charge of ₹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 ₹1.2 lakh and AQB is ₹50,000, the shortfall for both AUM and AQB will be calculated i.e. AUM 1.2 lakh/ 1.5 lakh = 80% i.e. shortfall of 20% and AQB 50,000/ 1 lakh = 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 ₹1500 X 20% = ₹300.