



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

w.e.f. January 18, 2021

Account Title	Private Banking Savings Account Infinity [@]
Account Maintenance	
Assets Under Management (AUM) [#] or Average Quarterly Balance (AOB) or Home Loan Relationship	AUM >= Rs. 50 lacs >= Rs. 1.5 crore
Grouping of Accounts	
Family Account Title	Free of charge
Grouping	Free up to 4 accounts
Assets Under Management (AUM) [#] or Average Quarterly Balance (AOB) or Home Loan Relationship	AUM >= Rs. 50 lacs >= Rs. 1.5 crore
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 of charge
Duplicate statement	Free of charge
Cheque Return and Stop Payment	
Cheque issued and returned Financial reasons (per instrument)	Rs. 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 Infinite Debit Card (Annual Fees)	Free of charge
Add on International Infinite Debit Card (Annual Fees)	Free of charge
Domestic Gold Debit Card (Annual Fees) ^{##}	Free of charge

Add on Domestic 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(Infinite / Gold)	Free of charge	
ATM Cash Withdrawal limit and POS Utilisation limit	Default limit: Rs. 50,000	Flexible limit: Rs. 50,000 Rs. 100,000 Rs. 150,000 Rs. 250,000 Rs. 500,000
ATM Cash Withdrawal limit per transaction at Other Bank ATMs	Rs. 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; 2 Free transactions per month on other ATMs. Above this free limit Rs. 115 per transaction	
Balance Enquiry (International)	Rs. 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. 500,000 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 Rs. 5,000 Rs. 5,000 to Rs. 10,000 Rs. 10,001 to Rs. 100,000 Rs. 100,001 and above	Rs. 25 per instrument Rs. 50 per instrument Rs. 100 per instrument Rs. 150 per instrument
National Electronic Fund Transfer (NEFT^)	Free of charge	
RTGS^ (per transaction)	Free of charge	
Foreign Currency cheque collection	0.25% (Minimum Rs. 150 and Maximum Rs. 2,495)	
Foreign Exchange Conversions (per transaction)	Rs. 100	
Outward Remittance (per transaction)	Free of charge	
Foreign inward remittance certificate (FIRC)	Free of charge	

Any Branch Banking	
Cash deposit / withdrawal (Non - Domicile branch)	Free of charge without limits
Other Account Related	
Standing Instruction Set up (per instruction)	Free of charge
Standing Instruction Amendments (per instruction)	Free of charge
Standing Instruction Failure (per instruction)	Rs. 350
Account closure up to 14 days 15 days to < 6 months	Nil Rs. 550
Activation of Dormant Account	Free of charge
ECS debit instructions issued by customer and returned unpaid (per instrument)	Rs. 350
Balance Certificate, Interest Certificate	
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 units (except liquid Mutual Funds), Insurance, Fixed Deposits and Savings account balances right through the quarter.

@No minimum balance requirement if the relationship value is >= 50 lacs or Home Loan Relationship >= 1.5 crore - NRE / NRO Savings Account Infinity.

The maximum petrol surcharge waiver per Deutsche Bank Gold Debit Card in a calendar month will be restricted to Rs. 150.

The maximum petrol surcharge waiver per Deutsche Bank Infinite Debit Cards in a calendar month will be restricted to Rs. 1,000.

In case customer has crossed the threshold in a calendar month, his / her account will be debited for the differential amount in the same month or in the subsequent months at the discretion of the Bank. In case sufficient balance is not available in the a/c to absorb the debit, in addition to the exercise of other rights of the Bank, a lien will be marked in the customer's a/c and the debit will be posted as and when balance is available.

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

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.

##Domestic Gold Debit Card to be issued for NRO Accounts.

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.

Home loan relationship calculation: Outstanding home loan amount \geq 1.5 crore at calendar quarter end.

Average Quarterly Balance (AOB) and Assets Under Management (AUM) calculation: AOB / AUM is a simple average of end of day balances for a calendar quarter e.g.

Balance during the month of January - Rs. 20,000 daily.

Balance during the month of February - Rs. 10,000 daily.

Balance during the month of March - Rs. 30,000 daily.

In the above e.g. the balance maintained in the calendar quarter January-March is Rs. 20,000.

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 (AOB) 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 AOB 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 AOB maintained from the required threshold of AOB 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 AOB Rs. 75,000 with a flat charge of Rs. 1,200
AUM / AOB 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, AOB / AUM will be recalculated for February – March – April in May. In case client does not maintain either AUM or AOB i.e. AUM is Rs. 120,000 and AOB is Rs. 37,500, the shortfall for both AUM and AOB will be calculated i.e. $\frac{120,000}{150,000} = 80\%$ i.e. shortfall of 20% and $\frac{37,500}{75,000} = 50\%$ 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 $Rs. 1,200 \times 20\% = Rs. 240$.