



Schedule of charges for Advantage Savings Account

w.e.f. July 01, 2021

Account Title	Advantage Savings Account	
Account Maintenance	Tier A cities	Tier B cities
Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ Rs. 500,000 or AQB ≥ Rs. 150,000	AUM ≥ Rs. 250,000 or AQB ≥ Rs. 75,000
Account opening cheque	Rs. 300,000 for Tier A cities	Rs. 100,000 for Tier B cities
Fall below fees (per quarter)	Lower of the percentage shortfall from the AQB or AUM x Rs. 1,800 or Rs. 1,800 whichever is lower	
Family Account Proposition^{##} (Advantage Family Account)	Customer Eligibility for Tier A cities	Customer Eligibility for Tier B cities
Grouping: Up to 2 Accounts Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ Rs. 1,000,000 or AQB ≥ Rs. 150,000	AUM ≥ Rs. 500,000 or AQB ≥ Rs. 75,000
Grouping: Up to 3 Accounts Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ Rs. 1,500,000 or AQB ≥ Rs. 150,000	AUM ≥ Rs. 750,000 or AQB ≥ Rs. 75,000
Grouping: Up to 4 Accounts Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ Rs. 2,000,000 or AQB ≥ Rs. 300,000	AUM ≥ Rs. 1,000,000 or AQB ≥ Rs. 125,000
Fall below fees (per quarter)	Lower of the percentage shortfall from the AQB or AUM X Rs. 1,800 or Rs. 1,800 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 monthly statements; Free monthly Investment statements; Free monthly e-statements	
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	Local - Free Outstation - Rs. 150	
Stop payment - single cheque	Rs. 50	
Stop payment - range of cheques	Rs. 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 Platinum Debit Card/ Regeneration of duplicate pin	Free of charge	
Replacement of lost/ stolen International Platinum Debit Card	Free of charge	
ATM cash withdrawal limit at ATMs and POS utilisation limit	Default limit: Rs. 25,000	Flexible limit: Rs. 25,000 Rs. 50,000 Rs. 100,000 Rs. 150,000
ATM cash withdrawal limit per transaction at other Bank ATMs	Rs. 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 Rs. 21 per transaction will be charged) and charges at other Bank ATMs (Domestic)	Unlimited	
International cash withdrawal***	Free transaction on Global ATM Alliance Network** ATMs; Other ATMs Rs. 115 per transaction	
International balance enquiry (per transaction)	Rs. 35	
Demand Draft, Pay Order and Cheque Collection		
Demand Drafts on Deutsche Bank locations/ pay orders	Free of charge up to Rs. 2,500,000 per month Above the free limit Rs. 1.50 per Rs. 1,000 Minimum Rs. 150, Maximum Rs. 5,000	
Demand Drafts on Non - Deutsche Bank locations	Rs. 2.25 per Rs. 1,000 Minimum Rs. 95, Maximum Rs. 2,495	
Foreign Currency Demand Draft (per instrument)	Rs. 300	
Demand Draft/ Pay Order cancellations/ revalidation/ duplicate (per instrument)	Rs. 100	
Outstation cheque collection at Deutsche Bank branch locations	Free of charge up to Rs. 2,500,000 per month and not exceeding 20 instruments per month. Above the free limit: Up to Rs. 100,000 Rs. 100 per instrument Rs. 100,001 and above Rs. 150 per instrument	
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) Outward	Free of charge	

RTGS Outward (per transaction)	Free of charge
Foreign Currency cheque collection	0.25% (Minimum Rs. 155 and Maximum Rs. 4,495)
Foreign Exchange Conversions (per transaction)	Rs. 100
Outward Remittance (per transaction)	Rs. 600 for Resident Savings Account Free of charge for NRE/ NRO Savings Account
Foreign Inward Remittance Certificate (FIRC)	Rs. 100 Not applicable for NRO/ NRE Accounts

Any Branch Banking

Cash deposit/ withdrawal (Non - Domicile branch)	Unlimited Free
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Other Account Related

Standing Instruction Set up (per instruction)	Rs. 60	
Phone Banking/ Non IVR	Free of charge	
Standing Instruction Amendments (per instruction)	Rs. 60	
Standing Instruction Failure (per instruction)	Rs. 350	
Account closure up to 14 days	Nil	
15 days to < 6 months	Rs. 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 Rs. 100
ECS debit instructions issued by customer and returned unpaid (per instrument)	Rs. 350	

Balance Certificate, Interest Certificate and Bankers Report

Certificate of Balance and Interest Certificate (current year)	Free of charge
Signature Verification Certificate (per verification)	Rs. 100
Charge slip copy retrieval	Rs. 100
Retrieval of documents - document up to 6 months old (per document)	Rs. 100
Bankers Report	Rs. 100

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

**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, 20% of value of unencumbered equity shares in Demat Account 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, Bangalore, Chennai, Delhi, Gurgaon, Kolkata, Mumbai, Noida and Pune.

+Tier B Cities - Aurangabad, 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 $Rs. 1,200 \times 20\% = Rs. 240$.