



Schedule of charges for Advantage Savings Account

w.e.f. February 01, 2025

Account Title	Advantage Savings Account
Account Maintenance	
Assets Under Management (AUM) [#]	AUM ≥ ₹3 lakh
Account opening cheque	₹100,000
Fall below fees (per quarter)	Percentage shortfall from AUM x ₹1,800 or ₹1,800 whichever is lower
Family Account Proposition (Advantage Family Account)	
Grouping: Up to 2 Accounts Assets Under Management (AUM) [#]	AUM ≥ ₹6 lakh
Grouping: Up to 3 Accounts Assets Under Management (AUM) [#]	AUM ≥ ₹9 lakh
Grouping: Up to 4 Accounts Assets Under Management (AUM) [#]	AUM ≥ ₹12 lakh
Fall below fees (per quarter)	Percentage shortfall from AUM x ₹1,800 or ₹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)	₹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

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: ₹25,000	Flexible limit: ₹25,000 ₹50,000 ₹100,000 ₹150,000
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ATM cash withdrawal limit per transaction at other Bank ATMs ₹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 ₹23 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 ₹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 ₹2,500,000 per month and not exceeding 20 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	₹25 per instrument
	₹5,000 to ₹10,000	₹50 per instrument
	₹10,001 to ₹100,000	₹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)	₹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)	Unlimited Free
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

**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.

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

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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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 ₹75,000 with a flat charge of ₹1,200 AUM / AQB will be checked for Q1 in April. Incase 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. Incase 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. $\frac{AUM}{150,000} = \frac{120,000}{150,000} = 80\%$ i.e. shortfall of 20% and $\frac{AQB}{75,000} = \frac{37,500}{75,000} = 50\%$ 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 $₹1,200 \times 20\% = ₹240$.