

Pricing Guide

# Banking charges at a glance (Retail)

 **SBI** Singapore



# SGD ACCOUNTS

ACCOUNT CHARGES	BASIC SAVINGS ACCOUNT	SGD SPECIAL SAVINGS	SGD CHECKPLUS
Initial Deposit	SGD 500	SGD 1000	SGD 1000
Minimum Monthly Average Balance	SGD 500	SGD 1000	SGD 1000
Fall Below Fees (Monthly)	SGD 3	SGD 3	SGD 10
Early Account Closure Fee (If closed within 6 months)	SGD 50	SGD 50	SGD 50
Monthly Maintenance Fee	0	0	SGD 3
<b>Statement of Account (Monthly)</b>			
- Physical	SGD 1	SGD 1	SGD 1
- eStatement	Free	Free	Free

ATM CHARGES	
Replacement of Lost ATM Card	SGD 20
Transactions at ATM <sup>5</sup>	Free
Overseas Cash Withdrawals at SBI ATMs in India	Free
Overseas Cash Withdrawals at Other Bank ATMs	Other Bank Charges Apply
Reissuance of Forgotten ATM PIN / Request	SGD 5

CHEQUE CHARGES	
Cheque Book Issuance - 25 Leaves Each (Registered Post)	SGD 25 (First cheque book free)
Stop Payment of Cheque (Counter)	SGD 30 per instance
Outward Return (Insufficient Funds) - Per Cheque	SGD 40/Cheque
Retrieval of Physical Cheque	SGD 50/Cheque

RETRIEVAL OF IMAGE	
▶ Within 1 Year of Clearing	SGD 20
▶ Between 1 to 3 Years of Clearing	SGD 30
▶ Over 3 Years of Clearing	SGD 50

OTHER CHARGES	
PAST STATEMENT RETRIEVAL CHARGES	
▶ Within 1 Year (capped at SGD 50)	SGD 20 per month
▶ Between 1 to 3 Years (capped at SGD 150)	SGD 30 per month
▶ Between 3 to 6 Years (capped at SGD 250)	SGD 50 per month
▶ More Than 6 Years (capped at SGD 250)	SGD 100 per month

STANDING INSTRUCTION	
Through Internet Banking	Free
▶ Initial Set-Up (across counter)* (Including GIRO)	SGD 10
▶ Amendment (Branches)	SGD 5
▶ Failed Standing Instruction (Due to Insufficient Fund)	SGD 10
Letter of Reference	SGD 50
Banker's Guarantee (Individual / per)	SGD 300
Replacement of Secure Device	SGD 20

\* No charge for new standing instructions for within SBIS Accounts under same customer ID (Such as Recurring Deposits or Loan Servicing Accounts)

# FOREIGN CURRENCY ACCOUNTS

	USD CURRENT Account	USD CHECKPLUS Account	AUD CURRENT Account	AUD CHECKPLUS Account	GBP CURRENT Account	EUR CURRENT Account
<b>ACCOUNT CHARGES</b>						
Initial Deposit	USD 1000	USD 2000	AUD 1000	AUD 2000	GBP 1000	EUR 1000
Minimum Monthly Average Balance	USD 1000	USD 2000	AUD 1000	AUD 2000	GBP 1000	EUR 1000
Fall Below Fees (Monthly)	USD 10	USD 10	AUD 10	AUD 10	GBP 10	EUR 10
Early Account Closure Fees (If closed within 6 months)	USD 50	USD 50	AUD 50	AUD 50	GBP 50	EUR 50
Maintenance Fee	0	USD 3 / month	0	AUD 50 / year	0	0
Statement of Account (Monthly)	Free	Free	Free	Free	Free	Free

## CHEQUE CHARGES

Cheque Book Issuance - 25 Leaves Each (Registered Post)	USD 25 (First cheque book free)
Stop Payment of Cheque (Counter)	USD 30/Instance
Outward Return (Insufficient Funds) - Per Cheque	USD 40/Cheque
Retrieval of Physical Cheque	USD 50/Cheque

## RETRIEVAL OF IMAGE

▶ Within 1 Year of Clearing	USD 20
▶ Between 1 to 3 Years of Clearing	USD 30
▶ Over 3 Years of Clearing	USD 50

## OTHER CHARGES

### PAST STATEMENT RETRIEVAL

▶ Within 1 Year (Capped at 50 Currency Units)	20 per month in the respective currency
▶ Between 1 to 3 Years (Capped at 150 Currency Units)	30 per month in the respective currency
▶ Between 3 to 6 Years (Capped at 250 Currency Units)	50 per month in the respective currency
▶ More Than 6 Years (Capped at 250 Currency Units)	100 per month in the respective currency

### STANDING INSTRUCTION

▶ Initial Set-Up	SGD 5
▶ Amendment (Branches)	SGD 5
▶ Failed Standing Instruction (Due to Insufficient Fund)	SGD 10
Letter of Reference	SGD 50
Banker's Guarantee (Individual / per)	USD 300
Replacement of Secure Device	SGD 20

# Remittance

## INR / LKR / BDT

	SGD TO INR	USD TO INR	SGD TO LKR / BDT
INR Remittance to India Through INB / eRemit / YONO / ATM	Free	Free	N.A.
Branch			
Upto INR 100,000	SGD 5	USD 5	SGD 5
INR 100,000 and above	Free	Free	SGD 5
ATM	Free	N.A.	N.A.
INR DD Payable in India	SGD 20	USD 15	N.A.

## OUTWARD REMITTANCES

### OVERSEAS (Other than INR / LKR / BDT)

	TELEGRAPHIC TRANSFERS (TT)	DEMAND DRAFT (DD)**
Debit to SGD Account: SGD Remittance	0.150% (Minimum SGD 25, Maximum SGD 375) + Cable Charges (SGD 50)	N.A.
Debit to SGD Account: FCY Remittance	0.150% (Minimum SGD 25, Maximum SGD 200) + Cable Charges (SGD 50)	0.150% (Minimum SGD 25, Maximum SGD 200)
Debit to FCY Account: FCY Remittance in same currency	0.150% (Minimum USD 25, Maximum USD 275) + Cable Charges (USD 35)	0.150% (Minimum USD 25, Maximum USD 275)
Debit to FCY Account: FCY Remittance with exchange	0.150% (Minimum USD 25, Maximum USD 150) + Cable Charges (USD 35)	0.150% (Minimum USD 25, Maximum USD 150)
DD Cancellation DD Stop Payment DD Revalidation Tracers		SGD 20 + Cable Charges SGD 50 (if applicable) + Other Bank Fees (Equivalent FCY in case of debit to FCY account)
TT Tracers	SGD 20 + Cable Charges SGD 50 + Other Bank Fees (Equivalent FCY in case of debit to FCY account)	

Only Cable Charges apply if Proceeds of Fixed Deposits are transferred to Customer's own account with other bank

\*\* DD issued only in INR/USD/EURO payable in India

## **LOCAL TRANSFERS (for Account holders only)**

USD Local Remittance (If Applicant & Beneficiary are same) - USD TT	USD 25 + Cable Charges USD 35 + Other Bank Fees
USD Local Remittance (If Applicant & Beneficiary are different) - USD TT	0.150% (Minimum USD 25, Maximum USD 275) + Cable Charges (USD 35) + Other Bank Fees
SGD Local Remittance (MEPS)	SGD 20
Cashiers Order	SGD 20*
GIRO (Branch Channel)	Free
FAST (Branch Channel)	SGD 5*

\*No charges for TD maturity transfers

Cancellation / Stop Payment of Cashier Order	SGD 25
Cancellation / Stop Payment/GIRO outward return of GIRO	SGD 10
Cancellation / Stop Payment of USD TT	USD 50

## **INWARD REMITTANCES**

<b>Re-Routing</b>	<b>TT</b>	<b>DD</b>
Credit to Account in Another Bank (Received from SBI Bank Overseas)	0.150% (Minimum SGD 25, Maximum SGD 150) + MEPS	N.A.
Credit to Account in Another Bank (Received from Fx - SBI India)	SGD 10	N.A.
Credit to an Account with the Bank (Local / Overseas)	Free	Free

## **OTHER CHARGES**

Remittances Transaction Statement	SGD 10 Per Page
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# Miscellaneous

## **CASH SERVICES**

Bulk Cash Deposit	First 500 pieces Free Thereafter SGD 2 per 100 pieces
Coin Deposit (Branch)	SGD 2 (Per 200 Pieces)
Coin Withdrawal	SGD 2 (Per 200 Pieces)
Coin Exchange	SGD 2 Per SGD 50 Note or Part Thereof
USD Bank Notes Deposit / Withdrawal	1.5% (Minimum USD 10)

## NRI SERVICES

Attestation of NRI Related Documents	SGD 20 (Free for Account Holders)
Home Loan Attestation	SGD 25 (Free for Account Holders)
Courier Charges	SGD 25

## OVERSEAS CHEQUE COLLECTION CHARGES

	OVERSEAS CHEQUE COLLECTION	CHEQUE COLLECTION - RETURN CHEQUE
Overseas Cheque Collection Charges	0.125% (Minimum SGD 10/USD 10, Maximum SGD 300 / USD 300) + Postage	0.125% (Minimum SGD 5/USD 5, Maximum SGD 50 / USD 50)

### Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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