

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 |
| Statement of Account (Monthly) - Physical - eStatement | SGD 1 Free | SGD 1 Free | SGD 1 Free |

| ATM CHARGES | |
|--|--------------------------|
| Replacement of Lost ATM Card | SGD 20 |
| Transactions at ATM ⁵ | 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 |
| 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 |
|--|---------------------|-----------------------|---------------------|-----------------------|---------------------|---------------------|
| ACCOUNT CHARGES | | | | | | |
| 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 |
| 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

| Re-Routing | TT | DD |
|---|---|-----------|
| 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 |
|-----------------------------------|-----------------|

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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Website: <https://sg.statebank>

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