



 **DBS** *Treasures*

Live more,  
Bank less

**Fast, easy and efficient  
banking services**

[dbs.id/id/treasures](https://dbs.id/id/treasures)

DBS Treasures is a priority banking service which not only provides banking products but also investment products that suit your needs and range of benefits that you can enjoy wherever you are.

As DBS Treasures customer, you are entitled to have quick and easy priority services to support your banking needs.

#### **Free of Charge**

Enjoy the free of charge<sup>1</sup> services with requirement of min. total relationship balance after transaction is IDR 1 bio or equivalent in other currency. If the total relationship balance after transaction below IDR 1 bio or equivalent in other currency, it will be charged according to the applicable tariff.

#### **Fast**

We understand that time is very important for our customer, therefore fast service in conducting banking transaction is one manifestation of our priority services, especially all transaction within DBS across Asia<sup>1</sup>.

#### **Easy**

Enjoy various easiness of doing transaction and banking access in Asia especially in Indonesia and Singapore.

<sup>1</sup> Further details, please refer to table provided.

## DBS Treasures Tariff and Charges

Effective January 1<sup>st</sup> 2021

### DBS Treasures Monthly Services Fee

IDR200.000,- per month  
(charged monthly if monthly average Total Relationship Balance below IDR500mio or equivalent in other currency)

Type of Transaction	Total Relationship Balance	
	Treasures < 1 Bio (in Rupiah)	Treasures ≥ 1 Bio <sup>2</sup> (in Rupiah)
<b>LOCAL FUND TRANSFER</b>		
<b>Through Branch</b>		
Overbooking	Free of Charge	Free of Charge
To Other Bank using SKN (Sistem Kliring Nasional)		
- Borne by Bank to Customer	2,900	2,900
- Borne by BI to Bank	1	1
To Other Bank using RTGS (Real Time Gross Settlement)		
- Borne by Bank to Customer	30,000	30,000
- Borne by BI to Bank		
06.30 – 10.00 WIB	6,000	6,000
10.01 – 14.00 WIB	15,000	15,000
14.01 – cut off time WIB	21,000	21,000
<b>Through digibank by DBS Application</b>		
Overbooking	Free of Charge	Free of Charge
Daily Transfer Limit		
- To other DBS Customer Account	100,000,000	100,000,000
- To other owned DBS Account	Unlimited	Unlimited
To Other Bank		
Using Real Time Online	Free of Charge	Free of Charge
Limit transfer		
- Per transaction	50,000,000	50,000,000
- Per day	100,000,000	100,000,000
Using SKN (Sistem Kliring Nasional)	Free of Charge	Free of Charge
Transfer Limit		
- Per transaction	200,000,000	200,000,000
- Per day	500,000,000	500,000,000
Using RTGS (Real Time Gross Settlement)	Free of Charge	Free of Charge
Transfer Limit		
- Per transaction	200.000.000	200.000.000
- Per day	500.000.000	500.000.000
<b>FOREIGN CURRENCY FUND TRANSFER</b>		
Involving foreign exchange <sup>3</sup>	USD10	Free of Charge <sup>4</sup>
Not involving foreign exchange <sup>3</sup>	1/8% (min. USD10, max. USD150) +USD15	
Correspondence fees (full amount) will be charged upfront	min. USD25	min. USD25
Amendment fee	USD15	Free of Charge <sup>4</sup>
<b>INWARD REMITTANCE</b>		
Credit to DBS account	Free of Charge	Free of Charge

<sup>2</sup> Total relationship balance after transaction.

<sup>3</sup> Applies for the same beneficiary account name.

<sup>4</sup> Correspondent fees borne by customer.

Type of Transaction	Total Relationship Balance	
	Treasures < 1 Bio (in Rupiah)	Treasures ≥ 1 Bio (in Rupiah)
<b>BANK DRAFT ISSUANCE<sup>5</sup></b>		
Involving foreign exchange	USD10	Free of Charge <sup>d</sup>
Not involving foreign exchange	1/8% (min. USD10, max. USD150) + USD15	Free of Charge <sup>d</sup>
Cancellation fee	100,000	Free of Charge <sup>d</sup>
<b>BANK DRAFT ENCASHMENT</b>		
In foreign currency		
≤ USD5,000 or equivalent	0.50%	Free of Charge <sup>d</sup>
> USD5,000 or equivalent	1%	Free of Charge <sup>d</sup>
In Rupiah	Free of Charge	Free of Charge <sup>d</sup>
<b>LOCAL CHEQUE COLLECTION</b>		
Cheque clearing	Free of Charge	Free of Charge
Returned Cheque/Giro in IDR	100,000	Free of Charge
<b>FOREIGN CHEQUE COLLECTION</b>		
(Only accept Bank Draft & Cheque Collection)		
In IDR		
≤ IDR5 mio	50,000 + stamp duty	Free of Charge <sup>d</sup>
> IDR5 mio	100,000 + stamp duty	Free of Charge <sup>d</sup>
In foreign currency	1/8% (min. USD10, max. USD150) + USD15	Free of Charge <sup>d</sup>
<b>CHEQUE/GIRO BOOK</b>		
Cheque/Giro Book	125,000/book	Free of Charge <sup>d</sup>
<b>DEBIT CARD</b>		
Card replacement	Free of Charge	Free of Charge
Transaction fee at ATM with network of DBS/ALTO/ATM Bersama/Prima <sup>7</sup>		
• Cash withdrawals	Free of Charge	Free of Charge
• Balance inquiry	Free of Charge	Free of Charge
• Fund transfer fee	Free of Charge	Free of Charge
Transaction fee at ATM with network of Visa Plus <sup>7</sup>		
• Cash withdrawals	Free of Charge	Free of Charge
• Balance inquiry	Free of Charge	Free of Charge
Debit transaction fee at POS <sup>7</sup>	Free of Charge	Free of Charge

<sup>5</sup> Bank Draft Issuance for USD is not available

<sup>6</sup> Stamp duty will be charged to customer

<sup>7</sup> Excluding transaction fee that are charged by PT Bank DBS Indonesia, which amount depends on regulation of banks in the state where the transaction was conducted (if applicable).

Type of transaction	Total Relationship Balance	
	Treasures < 1 Bio (in Rupiah)	Treasures ≥ 1 Bio (in Rupiah)
<b>MONTHLY COMBINED STATEMENT &amp; LETTER</b>		
Copy of Monthly Combined Statement		
Up to last 3 Months		
- Through Branch	50,000/Month	Free of Charge
- Through digibank by DBS Application	Free of Charge	Free of Charge
More than 3 Months		
- Through Branch	100,000/Month	50,000/Month
- Through digibank	Free of Charge	Free of Charge
Bank Reference Letter	50,000	Free of Charge
Audit confirmation letter issuance	100,000	Free of Charge
Facsimile request		
• Local	15,000	Free of Charge
• Overseas	Free of Charge	Free of Charge
Printed Monthly Combined Statement	25,000	25,000
Printing and delivery		
• Domestic address	Free of Charge	Free of Charge
• Overseas address	200,000	200,000
<b>OTHER CHARGES</b>		
Standing instruction establishment /amendment/cancellation fee	Free of Charge	Free of Charge
Stop payment fee	50,000	Free of Charge
Dormant/ inactive account fee	50,000 <sup>8</sup>	50,000 <sup>8</sup>
CIF/ account closure	Free of Charge	Free of Charge
digibank Credit Card payment		
• Through Branch	75,000	75,000
• Through digibank by DBS Application	Free of Charge	Free of Charge

<sup>8</sup> Dormant/inactive account fee will be charged monthly 1 time per customer Rp50,000 or equivalent following available balance in the account during debit

## SAFE DEPOSIT BOX (SDB) RENTAL FEE

Size & Rental Fee (per year)	Total Relationship Balance		
	IDR500 mio - < IDR 1bio	IDR 1bio - < IDR 5 bio	≥ IDR 5 bio
<b>SMALL</b> IDR500.000,-	25% discount, 1 Unit	Free of charge, 1 Unit	Free of charge 1 Unit
<b>MEDIUM</b> IDR750.000,-			
<b>LARGE</b> IDR1.000.000,-			
<b>GRANDE</b> IDR1.500.000,-	No discount, 1 Unit	25% discount, 1 Unit	

- Key guarantee fee of IDR900,000,- borne by customer upfront when opening a Safe Deposit Box.
- Request for Safe Deposit Box based on availability in particular branches.
- Safe Deposit Box only apply for Treasures customer whose Total Relationship Balance > IDR 500 mio

## BANK NOTE FEE

CASH DEPOSIT <sup>9</sup> (Only accept USD, SGD, AUD, EUR, GBP & NZD)	Total Relationship Balance		
	Treasures < 1 Bio (in Rupiah)	Treasures ≥ 1 Bio (in Rupiah)	Treasures ≥ 5 Bio (in Rupiah)
Cash deposit in USD	Free of Charge <sup>10</sup>	Free of Charge <sup>10</sup>	Free of Charge <sup>10</sup>
Cash deposit in other foreign currencies (other than USD))	Free of Charge <sup>10</sup>	Free of Charge <sup>10</sup>	Free of Charge <sup>10</sup>
CASH WITHDRAWAL	Treasures < 1 Bio (in Rupiah)	Treasures ≥ 1 Bio (in Rupiah)	Treasures ≥ 5 Bio (in Rupiah)
<b>IN USD</b>			
Jakarta			
Daily			
• Free of charge	≤USD5,000	≤USD10,000	≤USD30,000
• Fee 0,50%	>USD5,000	>USD10,000	>USD30,000
Monthly			
• Free of charge	≤USD50,000	≤USD75,000	≤USD100,000
• Fee 0,50%	>USD50,000	>USD75,000	>USD100,000
Non Jakarta			
Daily			
• Free of charge	≤USD5,000	≤USD5,000	≤USD5,000
• Fee 0,50%	>USD5,000	>USD5,000	>USD5,000
Bulanan			
• Free of charge	≤USD50,000	≤USD50,000	≤USD50,000
• Fee 0,50%	>USD50,000	>USD50,000	>USD50,000
<b>FOREIGN CURRENCY OTHER THAN USD</b>	Follow USD regulation	Follow USD regulation	Follow USD regulation

<sup>9</sup> Must be in good condition, subject to availability of foreign currency in the related branch. For a minimum of USD 10,000 cash withdrawal, customers are required to confirm one working day before. Equivalent applied in other foreign currencies.

<sup>10</sup> 1% fee from bad notes.

## HOME LOAN FEES & CHARGES

Item	Fee
Administration Fee	Refer to Offering Letter
1st Year Annual Fee (Provision Fee)	1% from Loan Amount
2nd Year and onwards Annual Fee	IDR 100.000,- or refer to Offering Letter
Appraisal Fee	IDR 1.320.000,- or refer to quotation from Appraisal Company (KJPP)
Notary Fee	Refer to quotation from Notary and directly paid to Notary
Fire Insurance Premium	Refer to quotation from Insurance Company
Credit Life Insurance Premium	Refer to quotation from Insurance Company
Request for Copy Document	IDR 150.000,- per request
Interest Rate Maintenance Request	0.1% from outstanding principal or min. IDR 500.000,- (whichever is higher)
Administration and Penalty Fee for Partial or Full Paid Off Before Maturity Date	Refer to Credit Agreement or Maintenance Form (Formulir Perubahan DBS Home Loan/DBS Home Maxi) (whichever is higher)
Late Payment Fee	Refer to Credit Agreement
Safekeeping of title deed for facility that has been fully repaid (More than 1 month for paid off facility)	IDR 250.000,- per month

### Important Notes:

1. If monthly average total relationship balance below IDR 500 mio/equivalent in other currency in 12 consecutive months, then customer's segmentation will be adjusted in accordance to current provisions.
2. If monthly average total relationship balance in 12 consecutive months is zero balance and account status is inactive, then customer's account(s) will be closed.



**DBSI Customer Centre**  
**1500 327**  
**[www.dbs.id/id/treasures](http://www.dbs.id/id/treasures)**

PT Bank DBS Indonesia is registered and supervised by Financial Services Authority (OJK), and also a participant of Indonesia Deposit Insurance Corporation (LPS) guarantee program.