



 **DBS** *Treasures*

Live more,
Bank less

**Fast, easy and efficient
banking services**

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[#] 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[#].

Easy

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

[#] To know the type of free of charge transaction, please refer to the table provided.

DBS Treasures Tariff and Charges

Effective October 19th 2020

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* (in Rupiah)
LOCAL FUND TRANSFER		
Through Branch		
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	35,000	35,000
- Borne by BI to Bank		
06.30 – 10.00 WIB	9,000	9,000
10.01 – 14.00 WIB	18,000	18,000
14.01 – cut off time WIB	23,000	23,000
Through digibank by DBS Application		
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
FOREIGN CURRENCY FUND TRANSFER		
Involving foreign exchange ^{**}	USD10	Free of Charge ^{**}
Not involving foreign exchange ^{**}	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 ^{**}
INWARD REMITTANCE		
Credit to DBS account	Free of Charge	Free of Charge

^{**} Applies for the same beneficiary account name.

* Total relationship balance after transaction.

** Correspondent fees borne by customer.

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

*** Stamp duty will be charged to customer

**** Excluding transaction fee that are charged by PT Bank DBS Indoensia, 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)
MONTHLY COMBINED STATEMENT & LETTER		
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
Monthly Combined Statement printing and delivery		
• Domestic address	Free of Charge	Free of Charge
• Overseas address	Free of Charge	Free of Charge
Monthly Combined Statement Stamp Duty		
- Total balance of all customer Current Accounts < Rp250.000,-	Free of Charge	Free of Charge
- Total balance of all customer Current Accounts ≥ Rp250.000,- to < Rp1.000.000,-	3,000*	3,000*
- Total balance of all customer Current Accounts ≥ Rp1.000.000,-	6,000*	6,000*
OTHER CHARGES		
Standing instruction establishment /amendment/cancellation fee	Free of Charge	Free of Charge
Stop payment fee	50,000	Free of Charge
Dormant/ inactive account	Free of Charge	Free of Charge
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

* Stamp duty will be charged 1 time at the end of each month to 1 Current account.

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
SMALL IDR500.000,-	25% discount, 1 Unit	Free of charge, 1 Unit	Free of charge 1 Unit
MEDIUM IDR750.000,-			
LARGE IDR1.000.000,-			
GRANDE 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** (Only accept USD, SGD, AUD, EUR, GBP & NZD)	Total Relationship Balance		
	Treasures < 1 Bio (in Rupiah)	Treasures ≥ 1 Bio (in Rupiah)	
Cash deposit in USD	Free of Charge***	Free of Charge***	
Cash deposit in other foreign currencies (other than USD))	Free of Charge***	Free of Charge***	
CASH WITHDRAWAL*	Treasures < 1 Bio (in Rupiah)	Treasures > 1 Bio (in Rupiah)	Treasures ≥ 5 Bio (in Rupiah)
IN USD			
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
FOREIGN CURRENCY OTHER THAN USD	Follow USD regulation	Follow USD regulation	Follow USD regulation

** 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.

*** 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

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.