



DBS Golden Circle FAQs

1. What is Senior Citizen Golden Circle?
Answer: Senior Citizen Golden Circle is a program for our esteemed Senior citizen customers who have reached the age of 60 years & above. This program provides benefits such as high interest rate on deposits, wellness benefits, protection from cyber frauds, and multiple other benefits.
2. How can you become eligible for Senior Citizen Golden Circle?
Answer: Any Resident Indian Citizen 60 years of age & above residing in India can open a DBS savings account and be eligible for Senior Citizen Golden Circle programme.
3. How can you open a DBS Bank Savings Account to avail of Senior Citizen Golden Circle?
Answer: You can open any savings account digitally through “*Digibank by DBS*” application or by visiting any DBS Bank branch in India. <https://www.dbs.com/in/index/locator.page>
4. Can you open a joint account to avail of Senior Citizen Golden Circle if you are below 60 years of age?
Answer: Yes, you can open the joint account, with a Senior Citizen as the primary applicant. This joint account can be opened by visiting any DBS bank branch in India.
5. Will you receive any additional benefits on Fixed Deposit rates?
Answer: Yes, you can enjoy an extra 0.50% interest on Fixed Deposits, which helps boost your savings.
6. What is the minimum balance requirement for Senior Citizen Golden Circle?
Answer: Only maintain the Monthly Average Balance based on your chosen account variant as per the schedule of charges for details. <https://www.dbs.com/digibank/in/schedule-of-charges.page>
7. How often is interest credited for Senior Citizen Golden Circle?
Answer: Savings deposit account interest is credited on quarterly basis.
8. What are the recurring payout options available on Fixed Deposit?
Answer: You can choose between Monthly/Quarterly payout options. This fixed deposit can be booked any DBS bank branch in India.
9. Is this program available for DBS Treasures customers?
Answer: Yes, senior citizen customers having a Treasures account, can avail Golden Circle proposition benefits.
10. What discount can you enjoy on our lockers?
Answer: You can enjoy a 50% discount on locker rent for the first year.

11. Is there doorstep banking facility available?
Answer: Yes, you can avail doorstep banking services at our select branches. For more details with 2 free visits per month. Currently available at select branches. (add link)
12. Is priority desk services available at branches for senior citizen?
Answer: Yes, priority services are available at branches for your convenience.
13. Are there any transaction-related waivers available?
Answer: Yes, transaction charges such as NEFT/RTGS, Ad hoc/Duplicate statement charges, Debit Cards both annual and replacement charges are waived. ATM charges are waived off at all Domestic DBS Bank ATMs as well as Domestic Non-DBS Bank ATMs.
14. Can you avoid non-maintenance charges?
Answer: Yes, non-maintenance charges will be waived, if you have kept/maintained any Savings account + Fixed Deposit of INR 2 lakh & above in the applicable month.
15. How can you avail benefit of no penalty on premature fixed deposit withdrawal?
Answer: Fixed deposit booked on or after 1st July 2024 with a tenure of 1 year & above, will have no penalty charges on pre-mature withdrawal request at any DBS bank branch.
16. How can you avail the benefit of better rate on Overdraft facility against Term deposit & Deposits loan?
Answer: Under Senior Citizen Golden Circle program you can avail of a benefit of 0.50% lower interest rate on your overdraft by visiting your DBS bank branch.
17. Are priority services available at branches?
Answer: Yes, priority services as mentioned in Q1 are available at all DBS bank branch for your convenience for Senior Citizen Customers.
18. How can you avail discount on Pharmacy?
Answer: You can avail instant discount of Rs.250 by using DBS Bank debit card for online purchase at Pharmeasy website on a minimum purchase of Rs.1000
19. How can you enrol for Cyber Insurance, Hospicash Insurance, Wellness Package & Health checkup benefits?
Answer: You can give a missed call at 7289036565 for enrolment. For eligibility kindly refer (add link)
20. How will you know that you have been enrolled for the benefit programs?
Answer: You will receive a SMS/email/WhatsApp on successful enrolment. You can start using the wellness package by visiting (add link for Raphacure) & for health checkup/OPD consultation (add Medibuddy link) to use the voucher code.
21. How can you claim Hospicash insurance benefits?
Answer: You need to submit your claim form, along with the discharge summary & bank details at clientsupport.marsh@marsh.com. For details on the claim process guide refer (add link)
22. How can you claim Cyber Secure insurance?

Answer: You need to submit the claim form along with the FIR copy at DBS Bank branch. For details on the claim process guide refer (add link)

23. What is the validity of Wellness & Health checkup benefits?

Answer: Both the benefits are valid from the enrolment date till 31st March of the financial year.

24. How can you avail discount on Gold Loan processing Fee & better interest rates?

Answer: We will be offering competitive interest rate & discount on Gold loan processing fee.