

To: DBS Bank Ltd
 T&O Credit Operations
 2 Changi Business Park Crescent
 #07-03, DBS Asia Hub, S486029

Fax: 6782 1063

MY PREFERRED PAYMENT PLAN APPLICATION FORM

You can now enjoy greater financial flexibility by simply converting your retail purchases made with your DBS/POSB Credit Card(s) into monthly instalment plans. All instalment plans come with **0% interest** and a **low processing fee**.

My Preferred Payment Plan options

Tenure	3 months	6 months	12 months	18 months	24 months
One-Time Processing Fee (based on transaction amount)	3%	3%	5%	6%	6%
Effective Interest Rate	18.18% p.a.	10.43% p.a.	9.50% p.a.	7.86% p.a.	5.98% p.a.

Yes! I would like to apply for My Preferred Payment Plan.

A maximum of 5 retail transactions may be combined to meet the minimum requirement of S\$500. Kindly allow 5 working days for processing.

Credit Card Transaction Details

Name of Retailer	Amount	Transaction Date

Instalment Period (please tick): 3 months 6 months 12 months 18 months 24 months

Cardmember's Particulars

Name : _____

NRIC/Passport : _____

Contact No. : _____ (Mobile) _____ (Home)

Credit Card No. : _____ - _____ - _____ - _____

Terms and Conditions Governing My Preferred Payment Plan

- A one-time non-refundable processing fee of 3% (EIR 18.18% p.a.) on the transaction amount for a 3-month plan, 3% (EIR 10.43% p.a.) on the transaction amount for a 6-month plan, 5% (EIR 9.50% p.a.) on the transaction amount for a 12-month plan, 6% (EIR 7.86% p.a.) on the transaction amount for a 18-month plan or 6% (EIR 5.98% p.a.) on the transaction amount for a 24-month plan is applicable for each approved transaction.
- A maximum of 5 retail transactions is allowed to meet the minimum required amount of S\$500.
- My Preferred Payment Plan ("MP3") application is only applicable for retail transactions charged to a DBS/POSB credit card ("Card Account"). MP3 application is not applicable for Cash Advance, Balance Transfer, Payment via iBanking, 0% Instalment Payment Plan transactions, transactions made on a DBS/POSB Debit Card, and such other transactions as DBS may determine.
- Unless otherwise stated, MP3 application must be received by DBS within 14 (fourteen) days of statement date.
- MP3 application with incomplete fields and/or incorrect information given will not be processed. The application is subject to DBS' approval.
- Transactions in foreign currency will be converted to Singapore dollar based on DBS' prevailing exchange rates and the MP3 application will be based on the Singapore dollar amount.
- DBS Points/Cash Rebates will not be awarded for transactions utilized to qualify for the MP3. Any DBS Points/Cash Rebates which were awarded as such will be reversed.
- DBS Points/Cash Rebates will not be awarded for fees/charges arising from the MP3.
- An administrative charge of S\$150 will be levied for early repayment and/or Card Account termination. In the event of Card Account termination, the outstanding balance under the MP3 shall become payable immediately.
- DBS may vary these Terms and Conditions and may discontinue the MP3, without notice or liability to any party.
- These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the Card Account and shall be construed and interpreted accordingly.
- These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
- A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.

I warrant that all information stated in this application is true, correct and complete, and consent to the terms and conditions.

Signature of Cardmember: _____ Date: _____

Terms used herein shall, unless otherwise defined herein, have the same meanings prescribed in the DBS Card Agreement.