

Declaration (ref V1.July 2011)

1. I request you to issue and continue to issue me with the Debit Card ("Card") applied for herein until I/You terminate the Card.
2. I confirm that at the time of this application, I am not a undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me.
3. I hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and belong to you absolutely and that I have not willfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you or any such change or inaccuracy.
4. I hereby authorise you to conduct credit checks on me (including but not limited to checks with the credit bureau recognized as such by the regulatory authorities) and obtain and verify and/or to disclose or release any information relating to me and/or any of my account(s) from or to any other party or source as you may from time to time deem fit at your own discretion for the purpose of this application without any liability or notice to me.
5. I agree that a Personal Identification Number ("PIN") and the Card shall be sent to me by mail to my/our billing address at my own risk. I understand that it is my responsibility to take necessary precautions to safeguard my Card and PIN.
6. I am aware that my Card may be used for Point-of-Sale (PIN or Signature) or Card-Not-Present (Online, Mail or Telephone Order) transactions and I understand that the safe-keeping of my Card is critical to prevent unauthorised transactions.
7. Notwithstanding that my Primary Account may be operated by way of thumbprint and/or signature, by signing on this application, I authorise you to debit directly from my Primary Account linked to the Card any Payment or withdrawal made via the Card.
8. I agree to be bound by the DBS Debit Card Agreement (as may be amended by the Bank from time to time). I understand that a copy of the Terms (1) will be sent to me with the Card; (2) are available from any DBS/POSB branch; (3) can be obtained by calling telephone number at 1800 111 1111.
9. I agree that I am responsible for all transactions made with the Card, and am responsible for all liabilities, which may be incurred in respect of the Card.
10. I understand that it is my duty to notify you if my Card is lost or stolen and I will not be liable for any transaction made after I report the loss.
11. I understand that if I retain or use the Card, I shall be deemed to have accepted the terms of the DBS Debit Card Agreement.
12. I agree that you may approve or decline this application at your discretion (such discretion to be exercised reasonably) without providing any reason.
13. If this application is or is purported to be given or sent by me to you by facsimile transmission, you are hereby authorised by me, but are not obliged to accept, reply upon and act in accordance with the faxed copy of the application without waiting for the original application and without any liability to me.
14. Any reference herein to "you", "DBS" or "DBS Bank" shall mean DBS Bank Ltd.

IMPORTANT: PLEASE READ BEFORE SIGNING

Please note:

1. The Card and its PIN will be sent to the mailing address of the Primary Account as per the Bank's record at your sole risk. Please ensure that you have updated the Primary Account mailing address.
2. Point-of-Sale PIN spending limit for NETS is pre-set at S\$2,000 daily, subject to the availability of funds in your account.
3. Point-of-Sale Signature spending limit is pre-set at S\$5,000 daily, subject to the availability of funds in your account.
4. Each secured Card-Not-Present (online, mail or phone) transaction limit is pre-set at S\$5,000, subject to the availability of funds in your account.
5. ATM withdrawal limit is pre-set at S\$2,000 daily. You can choose to increase it up to a maximum of S\$3,000 daily by visiting any DBS/POSB Branch.

BUSINESS REPLY SERVICE
PERMIT NO. 04930



DBS Bank Ltd
DBS Card Services
Orchard P.O. Box 360
Singapore 912312

Postage will be
paid by
addressee. For
posting in
Singapore only.

