

**Please enclose the following documents with your application:**

- A photocopy of your NRIC (front and back) or passport
- For salaried employee: Your latest computerised payslip, last 12 months' CPF Contribution History **or** latest Income Tax Notice of Assessment (NOA)
- For self-employed, variable or commission-based employee: Your last two years' Income Tax NOA  
(You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to [www.mytax.iras.gov.sg](http://www.mytax.iras.gov.sg) for more details).
- Latest CPF Statement of Account
- Option to Purchase **or** Sale and Purchase Agreement
- If you are Refinancing your existing loan: Your CPF Withdrawal Statement (if CPF is utilised)
- Other supporting documents (where applicable)

**Additional documents for foreigners applying for credit card and/or DBS Cashline:**

- Employment Pass with at least three months' validity **and** one of the following
- Latest computerised payslip in SGD, latest Income Tax NOA **or** company letter certifying employment and salary in SGD

## PERSONAL PARTICULARS

Main Applicant		Joint Applicant	
<b>Salutation</b> <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Salutation</b> <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Full Name as in NRIC / Passport (underline surname)</b>		<b>Full Name as in NRIC / Passport (underline surname)</b>	
<b>NRIC / Passport No.</b>	<b>Date of Birth (dd/mm/yyyy)</b>	<b>NRIC / Passport No.</b>	<b>Date of Birth (dd/mm/yyyy)</b>
<b>Nationality / Citizenship</b> <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR, Nationality _____ <input type="checkbox"/> Foreigner, Nationality _____		<b>Nationality / Citizenship</b> <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR, Nationality _____ <input type="checkbox"/> Foreigner, Nationality _____	
<b>Marital Status</b> 1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married 3 <input type="checkbox"/> Divorced 5 <input type="checkbox"/> Others _____	<b>No. of Dependants &amp; Age</b>	<b>Marital Status</b> 1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married 3 <input type="checkbox"/> Divorced 5 <input type="checkbox"/> Others _____	<b>No. of Dependants &amp; Age</b>
		<b>Relationship with Main Applicant</b> 1 <input type="checkbox"/> Spouse 2 <input type="checkbox"/> Parent 3 <input type="checkbox"/> Sibling 4 <input type="checkbox"/> Child <input type="checkbox"/> Others _____	
<b>Highest Education Level</b> 03 <input type="checkbox"/> University / Post Grad 05 <input type="checkbox"/> Diploma Holder 06 <input type="checkbox"/> Technical 07 <input type="checkbox"/> A-Level 08 <input type="checkbox"/> Secondary 09 <input type="checkbox"/> Primary 10 <input type="checkbox"/> Others _____		<b>Highest Education Level</b> 03 <input type="checkbox"/> University / Post Grad 05 <input type="checkbox"/> Diploma Holder 06 <input type="checkbox"/> Technical 07 <input type="checkbox"/> A-Level 08 <input type="checkbox"/> Secondary 09 <input type="checkbox"/> Primary 10 <input type="checkbox"/> Others _____	
<b>Residential Address (P.O. Box, V-Box and C/O addresses are not allowed)</b>		<b>Residential Address (P.O. Box, V-Box and C/O addresses are not allowed)</b>	
<b>Length of Stay at Residential Address</b> _____ Yrs and _____ Mths		<b>Length of Stay at Residential Address</b> _____ Yrs and _____ Mths	
<b>Residential Type</b> HD <input type="checkbox"/> HDB CA <input type="checkbox"/> Condominium / Apartment LA <input type="checkbox"/> Landed OT <input type="checkbox"/> Others _____		<b>Residential Type</b> HD <input type="checkbox"/> HDB CA <input type="checkbox"/> Condominium / Apartment LA <input type="checkbox"/> Landed OT <input type="checkbox"/> Others _____	
<b>Residential Status</b> S <input type="checkbox"/> Self-Owned & Fully Repaid M <input type="checkbox"/> Owned & Mortgaged R <input type="checkbox"/> Rented P <input type="checkbox"/> Live with Parents E <input type="checkbox"/> Employer's <input type="checkbox"/> Others _____		<b>Residential Status</b> S <input type="checkbox"/> Self-Owned & Fully Repaid M <input type="checkbox"/> Owned & Mortgaged R <input type="checkbox"/> Rented P <input type="checkbox"/> Live with Parents E <input type="checkbox"/> Employer's <input type="checkbox"/> Others _____	
<b>Mailing Address (complete if different from Residential Address)</b>		<b>Mailing Address (complete if different from Residential Address)</b>	
<b>Update My Mailing Address</b> <input type="checkbox"/> All Deposit, Loan (incl. DBS Cashline) and Investment account(s) (for investments made via your SRS/CPF account, please inform your respective Fund Mgrs) <input type="checkbox"/> All Credit Card account(s) (for principal cardholder only) <input type="checkbox"/> All Margin Trading account(s) (for personal and joint) <input type="checkbox"/> Do not update my address for the following account(s) and service(s): 1) _____ 2) _____ 3) _____		<b>Update My Mailing Address</b> <input type="checkbox"/> All Deposit, Loan (incl. DBS Cashline) and Investment account(s) (for investments made via your SRS/CPF account, please inform your respective Fund Mgrs) <input type="checkbox"/> All Credit Card account(s) (for principal cardholder only) <input type="checkbox"/> All Margin Trading account(s) (for personal and joint) <input type="checkbox"/> Do not update my address for the following account(s) and service(s): 1) _____ 2) _____ 3) _____	
<b>Contact Details (provide at least one contact number, for overseas line, indicate your country code &amp; area code)</b> Home _____ Office _____ Mobile _____ Email _____		<b>Contact Details (provide at least one contact number, for overseas line, indicate your country code &amp; area code)</b> Home _____ Office _____ Mobile _____ Email _____	
<b>Update My Contact Details<sup>1</sup></b> <input type="checkbox"/> Update my contact number(s) and email address.		<b>Update My Contact Details<sup>1</sup></b> <input type="checkbox"/> Update my contact number(s) and email address.	

<sup>1</sup> This mobile no. update does not apply to iBanking. Update of mobile no. for the purposes of iBanking messages may be made through ATM, at DBS / POSB branches, or using the mail-in instruction form available on DBS / POSB's website. No update will be made for the purposes of Credit Card alerts, notices and One Time Passwords, if this mobile no. differs from the numbers provided on page 4 of this form. This email address will be used for formal communications, and where you have requested, alerts and other communications.

## EMPLOYMENT DETAILS

<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others _____		<b>Employment Status</b> <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others _____	
<b>Name of Employer / Business and Office Address</b> _____		<b>Name of Employer / Business and Office Address</b> _____	
<b>Industry / Business Type</b> <input type="checkbox"/> Building / Construction <input type="checkbox"/> Banking & Finance <input type="checkbox"/> IT / Telco <input type="checkbox"/> Government <input type="checkbox"/> Manufacturing / Production <input type="checkbox"/> Shipping / Transport <input type="checkbox"/> Entertainment <input type="checkbox"/> Hotel / Restaurant <input type="checkbox"/> Insurance <input type="checkbox"/> Retail <input type="checkbox"/> Travel Related <input type="checkbox"/> Others _____		<b>Industry / Business Type</b> <input type="checkbox"/> Building / Construction <input type="checkbox"/> Banking & Finance <input type="checkbox"/> IT / Telco <input type="checkbox"/> Government <input type="checkbox"/> Manufacturing / Production <input type="checkbox"/> Shipping / Transport <input type="checkbox"/> Entertainment <input type="checkbox"/> Hotel / Restaurant <input type="checkbox"/> Insurance <input type="checkbox"/> Retail <input type="checkbox"/> Travel Related <input type="checkbox"/> Others _____	
<b>Current Position</b> <input type="checkbox"/> Senior Management <input type="checkbox"/> Professional <input type="checkbox"/> Managerial <input type="checkbox"/> Executive <input type="checkbox"/> Sales <input type="checkbox"/> Director <input type="checkbox"/> Supervisor <input type="checkbox"/> Teacher / Lecturer <input type="checkbox"/> Diplomat <input type="checkbox"/> Others _____		<b>Current Position</b> <input type="checkbox"/> Senior Management <input type="checkbox"/> Professional <input type="checkbox"/> Managerial <input type="checkbox"/> Executive <input type="checkbox"/> Sales <input type="checkbox"/> Director <input type="checkbox"/> Supervisor <input type="checkbox"/> Teacher / Lecturer <input type="checkbox"/> Diplomat <input type="checkbox"/> Others _____	
<b>Job Title</b> _____	<b>Length of Service</b> _____ Yrs and _____ Mths	<b>Job Title</b> _____	<b>Length of Service</b> _____ Yrs and _____ Mths
<b>Monthly Fixed Income</b> S\$ _____	<b>Other Monthly Income &amp; Source</b> S\$ _____ / _____	<b>Monthly Fixed Income</b> S\$ _____	<b>Other Monthly Income &amp; Source</b> S\$ _____ / _____
<b>Name of Previous Employer / Business (if current employment is &lt; one year)</b> _____		<b>Name of Previous Employer / Business (if current employment is &lt; one year)</b> _____	
<b>Previous Job Title</b> _____	<b>Length of Service of Previous Employment / Business</b> _____ Yrs and _____ Mths	<b>Previous Job Title</b> _____	<b>Length of Service of Previous Employment / Business</b> _____ Yrs and _____ Mths

## EXISTING LOANS

Type of Facility	Financier	Used Towards the Purchase of a Residential Property?	Collateral Details (e.g. property address, car make & model)	Outstanding Loan Amount or Credit Limit (S\$)	Monthly Repayment (for home loan, specify the amount of CPF & cash used to service the repayments)
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			
		Yes / No*			

## PROPERTY INFORMATION

<b>Address of Property to be Financed (incl. project name, if any)</b> _____		<b>Property is / to be Purchased in the Name(s) of</b> _____	
<b>Private Property Type</b> <input type="checkbox"/> Bungalow <input type="checkbox"/> Corner Terrace <input type="checkbox"/> Intermediate Terrace <input type="checkbox"/> Semi-detached <input type="checkbox"/> Cluster Housing / Townhouse   No. of Storey(s) _____ <input type="checkbox"/> Condominium <input type="checkbox"/> Exec. Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> HUDC <input type="checkbox"/> Others _____			
<b>HDB Flat Type</b> <input type="checkbox"/> Exec. Apartment / Maisonette <input type="checkbox"/> _____ Room, Model _____	<b>Commercial Property Type</b> <input type="checkbox"/> Office Unit <input type="checkbox"/> Shop Unit <input type="checkbox"/> Shop cum Residential Unit <input type="checkbox"/> Others _____		<b>Property Size</b> Built-up Area _____ sq m / sq ft* Land Area _____ sq m / sq ft*
<b>Tenure</b> <input type="checkbox"/> Freehold <input type="checkbox"/> 99 years <input type="checkbox"/> 199 years from year _____ <input type="checkbox"/> 99 years from year _____ <input type="checkbox"/> 60 years from year _____		<b>Renovation of Property</b> <input type="checkbox"/> Yes, in year _____, cost is S\$ _____ <input type="checkbox"/> No	
<b>Land / Property Status</b> <input type="checkbox"/> Vacant Land <input type="checkbox"/> Completed, estimated age is _____ year(s). <input type="checkbox"/> Under construction, expected TOP date is _____			<b>Usage of Property</b> <input type="checkbox"/> Owner's Occupation <input type="checkbox"/> Investment

## SOURCE OF FUNDS FOR DOWNPAYMENT

I/We hereby declare the following information on my/our source of funds for downpayment on the property to be financed:

- Directorship Fees or Dividends  
  Inherited Wealth  
  Rental Income  
  Salary or Business Income  
  Sale of Investment(s)  
  Savings  
 Others \_\_\_\_\_

## FINANCIAL REQUEST(S)

### Purchase of Completed or Uncompleted Properties

<b>Purchase Price</b> S\$ _____	<b>Date of Purchase (dd/mm/yyyy)</b> _____	<b>Transaction Type</b> <input type="checkbox"/> New Purchase <input type="checkbox"/> Resale Market <input type="checkbox"/> Direct from HDB
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Did you receive any benefits (e.g. discounts, rebates, gifts, reward points from any merchant, interest payment arrangements from developer or vendor)? Does your property come with any complimentary items (e.g. fridge, LCD TV, washing machine, dryer or any form of movable household appliances, furniture) from the developer or vendor? (refer to item 10 of the Applicant(s) Confirmation and Declaration on page 5)

- Yes, the type of benefit(s) I/we received is/are \_\_\_\_\_ and amount received is S\$ \_\_\_\_\_.  
 No, I/we did not receive any benefit(s).

<b>CPF Initial Lumpsum Withdrawal</b> S\$ _____	<b>CPF for Stamp / Legal Fees</b> S\$ _____	<b>Resale Levy (where applicable)</b> S\$ _____	<b>Housing Grant (where applicable)</b> S\$ _____
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<b>Loan Amount Required</b> S\$ _____	<b>Loan Period</b> _____ Yrs and _____ Mths
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### Bridging Loan or Capital Repayment

<b>Address of Property to be Sold</b> _____	<b>Type of Property to be Sold</b> <input type="checkbox"/> Private Property <input type="checkbox"/> Exec. Apartment / Maisonette <input type="checkbox"/> HDB _____ Room, Model _____
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<b>Selling Price</b> S\$ _____	<b>Outstanding Loan Amount</b> S\$ _____ as at _____ (dd/mm/yyyy)	<b>CPF Utilised (where applicable)</b> S\$ _____
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<b>OTP Exercise Date for Private Property (dd/mm/yyyy)</b> _____	<b>First Appointment Date for HDB Flat (dd/mm/yyyy)</b> _____
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<b>Bridging Loan Amount Required</b> S\$ _____	<b>Mode of Bridging Loan Payment</b> <input type="checkbox"/> Cash of S\$ _____ <input type="checkbox"/> CPF of S\$ _____
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### Refinancing of Loan from Another Bank

<b>Name of Existing Financier</b> _____	<b>Type of Facility</b> <input type="checkbox"/> Housing Loan <input type="checkbox"/> Term Loan <input type="checkbox"/> Overdraft	<b>Outstanding Loan Period</b> _____ Yrs and _____ Mths
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<b>Outstanding Loan Amount</b> S\$ _____ as at _____ (dd/mm/yyyy)	<b>Existing Overdraft Limit (if any)</b> S\$ _____	<b>CPF Utilised Incl. Accrued Interest</b> S\$ _____
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### Additional Facilities

I/We hereby declare that the funds obtained from my/our Term Loan will not be used for the purchase of residential property(ies) in Singapore. These funds will be used for:

- Business Investment  
  Education  
  Investment in Financial Instruments  
  Purchase of Vehicles  
  Renovation  
  Repay Facilities with other Bank(s)  
 Others \_\_\_\_\_

<b>Term Loan Amount Required</b> S\$ _____	<b>Loan Period</b> _____ Yrs and _____ Mths	<b>Other Facilities (specify type and amount)</b> _____ S\$ _____
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### Construction Loan or Additions & Alterations

<b>Construction Type</b> <input type="checkbox"/> Additions & Alterations <input type="checkbox"/> Reconstruction	<b>Proposed No. of Storey(s) and Built-up Area</b> _____ Storey(s) _____ sq m / sq ft*	<b>Projected Cost of Construction</b> S\$ _____
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<b>Expected TOP Date (dd/mm/yyyy)</b> _____	<b>Expected CSC Date (dd/mm/yyyy)</b> _____	<b>Loan Amount Required</b> S\$ _____	<b>Loan Period</b> _____ Yrs and _____ Mths
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## MORTGAGE INSURANCE

- Yes! I/We want to find out more regarding Mortgage Insurance, please contact me/us.

## RENOVATION LOAN

- Yes! I/We want to apply for a DBS Renovation Loan bundled with a DBS Mortgage to enjoy preferential interest rates<sup>†</sup> on my/our Renovation Loan.

<sup>†</sup> Terms and conditions apply. Available for a limited time only. Rates are subject to change from time to time.

## LOAN SERVICING ACCOUNT

- Yes! I/We want to open a DBS eSavings Plus Account ("Account") which comes with debit card, iBanking and eStatement.

<b>Name of Account Holder 1</b> _____	<b>Name of Account Holder 2</b> _____	<input type="checkbox"/> Operate this Account with my/our existing DBS / POSB Debit Card no. _____
<b>Email (mandatory field)<sup>2</sup></b> _____	<b>Account Address</b> <input checked="" type="checkbox"/> Mailing	

<sup>2</sup> This email address will be used for formal communications, and where you have requested, alerts and other communications.



10. In respect of the property being purchased as identified above ("Property"), I/we declare and confirm that other than as disclosed in this application:
  - (i) I/We have not received and will not receive any discount, rebate or any other benefit from the vendor of the Property or any other party (including the payment of legal or stamp fees for the purchase of the Property) which has the effect of reducing the purchase price of the Property;
  - (ii) I am/We are not party to any arrangement whereby any interest in respect of the facility applied for hereunder will be payable by the vendor of the Property, its agent, nominee or any other person by arrangement with the vendor;
  - (iii) I/We have not been granted any credit facility by any other financial institution or moneylender or the vendor of the Property for the purchase of or otherwise secured by the Property.
11. I am/We are applying for this credit facility for my/our own use and not for the benefit of any other party.
12. I/We declare that the Property is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue.
13. I/We declare that the property to be mortgaged is not affected by the Housing and Development Board's Selective En Bloc Redevelopment Scheme (SERS).

## RENOVATION LOAN

### Important Information

- To be eligible as a main applicant, you must be a Singaporean or Singapore PR aged between 21 to 65 years and earn a minimum gross annual income of S\$24,000 p.a.
- Joint applicants are not required to meet the minimum income requirement.
- Joint applicants should be a parent, spouse, child or sibling of the main applicant.
- We may, at our sole discretion, extend a loan of up to six times of your monthly income (up to a maximum of S\$30,000) to be repaid up to a maximum of five years.

### Fee and Charges for Renovation Loan

- A handling fee of 1% of the loan amount and an insurance premium of 1% of the loan amount payable for the comprehensive life and total permanent disability insurance coverage for the applicant(s) will be deducted upfront from the approved loan amount upon disbursement of the loan.
- A maximum of three cashier's orders is allowed. Charges for the first cashier's order is waived. Subsequent cashier's orders are chargeable at the prevailing rate and shall be deducted from your designated loan servicing account.
- If there is a cancellation after approval of this application, a cancellation fee of 1% of the approved loan amount or portion thereof which is cancelled (as the case may be) is payable.
- Other fees and charges are as stated in the terms and conditions governing Renovation Loan.

## ADDRESS AND CONTACT DETAILS UPDATE

14. I/We hereby authorise DBS Bank to use the mobile number provided herein for notices, transaction alerts, and other official bank communications.
15. I/We acknowledge and accept the risks involved in SMS and email communication, including delay or failure of delivery, and risk of unauthorised access.
16. I/We undertake to inform DBS Bank in writing or via Internet Banking or by any other mode of instruction permitted by DBS Bank if I/we change my/our mobile number or email address(es), and I/we understand that DBS Bank will use the mobile number and email address on record, until so notified of changes.
17. Clients of DBS Vickers: I/We authorise you to disclose any information relating to me/us and my/our account(s) to DBS Vickers Securities and any third party as you deem necessary in connection with this application.
18. Clients of DBS Treasures: I/We hereby authorise DBS Bank to send me/us via email, documents containing my/our personal particulars and account information.
19. All Clients: I/We hereby authorise DBS Bank to send to me/us via email, notices and other formal communications (which may include information regarding my/our accounts and facilities).
20. I/We hereby unconditionally and irrevocably indemnify DBS Bank against all losses, claims, damages, demands, actions, proceedings, expenses, costs and all other liabilities of whatsoever nature and howsoever incurred or suffered by DBS Bank as a result of DBS Bank acting on these authorisations. DBS Bank shall, under no circumstances, be liable to me/us for any claims, demands, actions, losses, or expenses of any nature whatsoever which I/we may sustain or incur as a result of DBS Bank acting on these authorisations.
21. I/We hereby acknowledge that DBS Bank may in any instance decide not to act on these authorisations without prior notice or giving any reason, without any liability whatsoever.

## Important Information

- For credit card and DBS Cashline, please note that P.O. Box and/or V-Box addresses are not allowed.
- For non-Singaporeans, please provide a local mailing address for updating of your credit card account(s).
- Change of address will not include Aviva / MSIG / DBS Vickers products.
- Alerts and other messages sent to you via SMS may contain personal and/or sensitive information. Please safeguard access to your mobile phone, and remember to delete confidential messages as soon as possible.

## LOAN SERVICING ACCOUNT

22. I/We hereby declare and confirm that I am/we are the beneficial owner(s) of the DBS eSavings Plus Account ("Account") and of all funds deposited or which will be deposited into the Account.
23. Please open the Account in my/our name(s). Other than the above information, I agree that the Bank may use my/our other personal information contained in the Bank's records, for the purposes of opening the Account.
24. I/We authorise you to issue me/us with a debit card unless otherwise specified in the application form.
25. I/We have read, understood and agree to be bound by DBS' prevailing Terms and Conditions Governing Account(s), Terms and Conditions Governing Electronic Services and Terms and Conditions Governing Electronic Statements, a copy of each is available to me at [www.dbs.com/sg/personal/doc/deposit/termsupdate](http://www.dbs.com/sg/personal/doc/deposit/termsupdate), [www.dbs.com/sg/personal/ibanking/estatement/terms](http://www.dbs.com/sg/personal/ibanking/estatement/terms), and [www.dbs.com/sg/personal/ibanking/terms](http://www.dbs.com/sg/personal/ibanking/terms) respectively.

## Important Information

- The initial deposit for the opening of this Account shall be waived.
- This Account will be tagged as a Loan Servicing Account unless otherwise specified by me/us and approved by you, I/we acknowledge and agree that you have the right to debit all applicable fees and monthly instalments in connection with the mortgage.
- A minimum balance of \$1,000 will need to be maintained, otherwise the relevant fall-below fee will apply.
- The Account shall be opened in my/our names and the Account will be a joint-alternate account where there is a main and joint applicant for the mortgage application.
- Where an existing debit card is used to operate this Account, the primary account tagged to this debit card shall remain. If an existing debit card is not stipulated, a new debit card will be issued to the main account holder only.
- The DBS eSavings Plus Account is insured by the Singapore Deposit Insurance Corporation for aggregated coverage of up to S\$50,000 per insured depositor.

## IBANKING

26. I/We understand that the DBS iBanking Primary Account is the account from which fee(s) and/or charge(s) (where applicable) will be debited.
27. Upon activation of DBS iBanking access, I/we authorise you to send my Personal iBanking User ID, PIN, iBanking Secure Device and login information to my/our Primary Account's mailing address.
28. I/We acknowledge and agree that DBS may update my address with the Primary Account Address supplied by me above in the event that they differ from each other.
29. I/We request and authorise you to extend DBS iBanking access to me/us for all my eligible DBS / POSB accounts including joint accounts. (The following accounts are ineligible: POSBkids Accounts, joint-all accounts, Foreign Currency Accounts and Corporate Accounts)
30. I have read, understood and agreed to abide by the Terms and Conditions Governing Electronic Services, a copy of each is available to me at [www.dbs.com/sg/personal/ibanking/terms](http://www.dbs.com/sg/personal/ibanking/terms).

## CREDIT CARD AND DBS CASHLINE

31. I/We request you to issue and continue to issue me/us with the above-mentioned credit card(s) and debit card ("Card") until I/we/you terminate the Card. I/We agree that a Personal Identification Number ("PIN") if applicable, the above-mentioned Card, and a copy of the DBS Card Agreement will be sent to me/us if this application is approved. I/We agree that the PIN and the Card shall be sent to me/us by mail to the principal applicant's billing address at my/our own risk.
32. By enrolling for the DBS Rewards Frequent Flyer Programme, I/we authorise you to disclose any information relating to me, us and my/our credit card account(s) ("Card Account") to Singapore Airlines Limited ("SIA") and any third party (whether within or outside Singapore) as you deem necessary in connection with the DBS Rewards Frequent Flyer Programme or SIA KrisFlyer Programme.

33. I/We agree that the principal applicant for the Card is responsible for all liabilities (including annual fees and other charges) which may be incurred in respect of his/her Card and all supplementary card(s) issued at his/her request and that each supplementary applicant is responsible only for all liabilities which may be incurred in respect of his/her supplementary card.
34. I/We agree that the final assignment of the credit limit apportionment between the Card(s) and/or unsecured loans facility(ies) where applicable are solely at your own discretion.
35. For Cards with EZ-Link facility: I/We acknowledge that the EZ-Link function allows the Card to have a stored value facility ("Facility"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator, to be incorporated into the Card.
36. For Cards with EZ-Reload By Card Facility: I/We acknowledge that a Card with the EZ-Link function may be revalued automatically by debiting the Card Account with the relevant amount ("Revaluation Amount") when the remaining stored value on the Facility falls below zero ("EZ-Reload by Card Facility"). I/We further authorise DBS Bank to charge and debit my/our Card Account with the Revaluation Amount specified by me/us, or where no Revaluation Amount is specified by me/us, then a default amount as determined by DBS Bank and/or EZ-Link ("Default Amount"). In the event that the remaining stored value on the Facility is \$0 or less, I/we consent to the automatic revaluation of the Revaluation Amount or Default Amount (as the case may be) as well as the levying of EZ-Link's convenience fee of \$0.25 (or such other amount which EZ-Link may stipulate from time to time) to be charged and debited from my/our Card Account as well.
37. I/We further authorise:
- You to obtain and verify and/or to disclose or release any information relating to me/us and/or any of my/our 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 and without any liability or notice to me/us, or as may be required by any applicable law, court, regulatory or legal process;
  - The disclosure of any information relating to me/us, the Card Account, any Card transactions and where applicable, EZ-Link transactions effected by me/us to EZ-Link (including but not limited to forwarding the application for the EZ-Reload by Card Facility including my/our personal details to EZ-Link for processing of the said application), and to any other third party as DBS Bank and/or EZ-Link (where applicable) may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of the Card(s), the Facility (where applicable), the EZ-Reload by Card Facility (where applicable) and any other services relating to the Card(s); and
  - The disclosure by EZ-Link (where applicable) of any such information to any third party (including any vendor working with EZ-Link in connection with the provision of the Card(s), the EZ-Reload by Card Facility (where applicable) and any other services relating to the Card(s), or as may be required by any applicable law, court, regulatory or legal process.
38. I/We read, understood and agree to be bound by the prevailing DBS Card Agreement, Terms & Conditions Governing Electronics Services, and/or where I/we have applied for DBS Cashline, the DBS Cashline Terms and Conditions, and such other terms and conditions (collectively, the "Terms"), which govern the use and operation of the DBS Cashline Account, DBS / POSB Credit Card(s) and other DBS / POSB card(s) (collectively, the "Terms"). A copy of these Terms is available to me at [www.dbs.com/sg](http://www.dbs.com/sg).

### Important Information

- Explanatory notes on credit limit:** Your total aggregated credit limit with DBS Bank in respect of unsecured credit facilities granted to you is up to a maximum of four times of your monthly salary, regardless of the number of DBS / POSB credit card(s) and/or unsecured loans facility you hold or apply for. Applies to Singaporean or Singapore PRs applying as the principal card holder earning a gross income of at least S\$30,000 p.a.
- Credit limit apportionment:** The Bank will automatically assign a final Credit Limit apportionment between your DBS / POSB credit card(s) and/or unsecured loans facilities at the Bank's discretion. Submission of all relevant mandatory documents as stipulated are also required.

### Application Requirements & Fee and Charges for DBS / POSB Credit Cards

Nationality	Singaporean or Singapore PR		Foreigners
Age	21 to 55 years	56 years & above	21 years & above
Minimum Gross Annual Income <sup>#</sup>	S\$30,000 & above	S\$15,000 & above	S\$45,000 & above

<sup>#</sup>Unless otherwise indicated.

- Late payment charge per account:** Tiered rate pegged to the outstanding balance in the preceding month's card account statement:

Outstanding Balance	Late Payment Charge
Up to S\$50	No charge
S\$50.01 to S\$100	S\$10
S\$100.01 to S\$1000	S\$45
S\$1000.01 to S\$3000	S\$50
S\$3000.01 & above	S\$55

- Finance charge for purchases:** 2% per month (effective interest rate 24% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of transaction until receipt of full payment (min. charge of S\$2.50). No finance charges will be levied if payment is received in full by the "Payment Due Date", and there is no balance carried forward from the previous statement.
- Cash advance fee:** 5% of the amount withdrawn (min. charge of S\$15)
- Finance charge for cash advance:** 2% per month (effective interest rate 24% p.a. subject to compounding if the charges are not repaid in full) on the amount withdrawn, chargeable on a daily basis from the date of withdrawal until receipt of full payment (min. charge of S\$2.50).
- Minimum monthly repayment:** 3% of statement balance or S\$50, whichever is greater. For accounts that are over-limit, please pay the minimum payment specified plus the over-limit amount.
- Liability for lost/stolen card:** If your Card is lost or stolen or if the PIN is disclosed without your authorisation, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we are notified thereof shall be limited to S\$100 only if:
  - you have immediately notified us of the loss, theft or unauthorised disclosure;
  - you assist us in the recovery of the unauthorised charges incurred;
  - you furnish us with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that we may require; and
  - we are satisfied that such loss, theft or unauthorised disclosure is not due to your negligence or default.
 You shall not be liable for any transactions carried out after we have been notified of the loss, theft or disclosure.

### Application Requirements & Fee and Charges for DBS Cashline

Nationality	Singaporean or Singapore PR		Foreigners
Minimum Gross Annual Income	S\$20,000 to below S\$30,000	S\$30,000 & above	S\$45,000 & above
Credit Limit	Up to 2 times monthly salary	Up to 4 times monthly salary	Up to 2 times monthly salary (capped at S\$15,000)
Effective Interest Rate	19% p.a.	17.8% p.a.	
Min Monthly Repayment	2.5% of outstanding balance or S\$50, whichever is higher		
Min Interest Charge	S\$5		
Late Payment Charge	S\$60		

The information above is intended as a quick consumer guide only. A detailed Card and/or DBS Cashline Agreement and/or Terms and Conditions Governing Electronic Services will be sent upon approval. These conditions are subject to change.

## REFERRAL DETAILS

I was/we were referred to the Bank for this loan application by the following person. I am/we are aware that a reward may be paid to the person who introduced me/us, and for the purposes thereof, I/we consent to you disclosing to such person that this application was made, whether it was successful and any other information relating to this application and the loan as you deem fit.

<input type="checkbox"/> Member-Get-Member	<input type="checkbox"/> Agent / Intermediary*	<input type="checkbox"/> Others _____	
Full Name of Introducer	Full Name of Agent	Full Name of Referrer	
NRIC / Passport No. of Introducer	NRIC / Passport No. of Agent	Name of Agency	NRIC / Passport No. of Referrer
Contact No. of Introducer	Contact No. of Agent	CEA No. of Agent (where applicable)	Contact No. of Referrer

**Note:** Signature(s) will be verified against your signature records with the Bank. Please ensure that your signature matches the Bank record.

Signature of Main Applicant	SV / SW	Signature Joint Applicant	SV / SW
Full Name of Main Applicant:		Full Name of Joint Applicant:	
NRIC / Passport No. of Main Applicant:		NRIC / Passport No. of Joint Applicant:	
Date:		Date:	

## FOR BANK'S USE ONLY

### Mortgage

<b>Main Applicant</b> <input type="checkbox"/> Mortgagor Borrower <input type="checkbox"/> Surety <input type="checkbox"/> Non-Mortgagor Borrower <input type="checkbox"/> Personal Guarantor	<b>Joint Applicant</b> <input type="checkbox"/> Mortgagor Borrower <input type="checkbox"/> Surety <input type="checkbox"/> Non-Mortgagor Borrower <input type="checkbox"/> Personal Guarantor	
Valuation Amount S\$ _____	Date of Valuation (dd/mm/yyyy) _____	Valuation Firm and Name of Valuer
Loan Package for POSB Loan in 60 _____	Branch of Collection _____	

### Loan Servicing Account

DBS eSavingsPlus Account No. _____	
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### Credit Card / DBS Cashline

<b>Campaign Codes</b> 24-P7A9OB31MR - LG400 02 24-LPL7OB31MR - LG400 BP 24-LPF9OB38MR -	<b>CDM Types</b> 702 / 300 / 309 (Credit Card) 100 / 410 / 438 / 480 (DBS Cashline)													
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Name of Attending Officer	Signature of Attending Officer	Date
Name of Approving Officer**	Signature of Approving Officer**	Date

\*\*Applicable to Address and Contact Details Update, Loan Servicing Account and iBanking application(s) only.