

Supplementary Card Application Requirement

To apply, you must:

- Be at least 18 years of age and above
- Please enclose a photocopy of your **NRIC (front and back)** or **valid Passport** AND
- For applicant below 18 years old, please submit: either **a OR b**
 - a** A letter of acceptance from the overseas institute to certify you are going for overseas studies
 - b** A letter to confirm your travel duration and travelling overseas for at least 1 month
- Credit limit assigned to the supplementary card will be the same and shared with the Principal Cardmember upon approval.

Please allow 7 days for processing. Application not accompanied with required documents or incomplete information will cause a delay in processing.

DBS Credit Cards	Annual Fee	Fee Waiver
Annual Fee For Supplementary DBS Credit Cards		
DBS Altitude American Express® Card (492.00)	\$S\$96.30	1-year ¹
DBS Altitude Visa Signature Card (162.00)	\$S\$96.30	1-year ¹
DBS Woman's World MasterCard® Card (358.00)	\$S\$96.30	1-year ¹
DBS Woman's Platinum MasterCard® Card (219.00)	\$S\$80.25	1-year ¹
DBS Black American Express® Card (412.00)	\$S\$96.30	1-year
DBS Black Visa Card (151.00)	\$S\$96.30	1-year
Live Fresh DBS Visa payWave Platinum Card (163.00)	\$S\$42.80	5-year
Annual Fee For Supplementary DBS Co-brand Credit Cards		
DBS Esso Platinum Card (831.00)	\$S\$42.80 \$S\$21.40 ¹	1-year
DBS Takashimaya American Express® Card (413.00)	\$S\$96.30	1-year ¹
DBS Takashimaya Visa Platinum Card (861.00)	\$S\$32.10	2-year
DBS CapitaCard Visa Platinum Credit Card (155.00)	\$S\$80.25	Perpetual ¹
DBS NUS Alumni Credit Card ² (835.00)	\$S\$77.04	2-year

POSB Credit Card	Annual Fee	Fee Waiver
Annual Fee For Supplementary POSB Credit Card		
POSB Everyday Credit Card (212.02)	\$S\$19.26	2-year

For annual fee enquiries on other credit cards, please call our Customer Service Hotline at 1800 111 1111.

Note:

- To enjoy free membership from the second year and for every year thereafter, simply charge a minimum of \$S\$25,000* to the DBS Altitude Visa Signature Card/DBS Altitude American Express® Card/DBS Woman's World MasterCard® Card each year and have your annual fees waived. If your minimum spend criteria of \$S\$25,000* is not met or if the Card is cancelled within each year of the Principal Cardmember's Card open date, an annual fee of \$S\$192.60 (Principal Cardmember) and \$S\$96.30 (Supplementary Cardmember) where applicable, will be imposed.
- To enjoy free membership from the second year and for every year thereafter, simply charge a minimum of \$S\$15,000* to the DBS Woman's Platinum MasterCard® Card each year and have your annual fees waived. If your minimum spend criteria of \$S\$15,000* is not met or if the Card is cancelled within each year of the Principal Cardmember's Card open date, an annual fee of \$S\$160.50 (Principal Cardmember) and \$S\$80.25 (Supplementary Cardmember) where applicable, will be imposed.
- 2nd year fee waiver is subject to total minimum spend of \$S\$6000* on both principal and supplementary cards in the 1st year.
- Enjoy 50% off your annual fee till 2014 for both Principal and Supplementary Card.
- CapitaCard Visa Platinum Supplementary Cards will enjoy lifetime fee waiver as long as Principal Card is valid.
- To be eligible, applicants must be graduates or staff of the National University of Singapore or its predecessor Institutions. Please submit a photocopy of your NRIC (Front and Back) or Passport.

* Total minimum spend (excluding cash advance withdrawals) on both principal and supplementary cards must be charged in the year before the annual fee is due for the fee waiver to be effected. For 0% Instalment Payment Plan and My Preferred Payment Plan, only posted instalments qualify.

* Terms and conditions apply. Visit www.dbs.com.sg/cards for details. All fees are inclusive of GST where applicable.

*** This form is **not applicable** for Treasures Visa Gold, NUSS DBS Platinum and Affinity Supplementary Card.

Declaration (ref V15, Oct 2014)

I/We confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.

I/We 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/we have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I/we shall immediately notify you of any such change or inaccuracy.

I/We hereby authorise and give you consent to:

- a) conduct credit checks on me/us (including but not limited to credit checks, background checks, character assessment checks and checks with any credit bureau recognised as such by the regulatory authorities) (collectively the "Checks");
- b) obtain/verify/disclose/release any information relating to me/us (including any information derived from the Checks and/or any details of my/our account(s)) from or to any other party or source (including your employer) as you may deem necessary for the purpose for 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.

I/We hereby agree to abide and be bound by applicable card agreement, Terms & Conditions Governing Electronics Services, Terms and Conditions Governing Electronic Statements and/or where I/we have applied for Cashline, the Cashline Terms and Conditions, as each of such terms and conditions may be amended, supplemented and/or substituted by you from time to time and such other terms and conditions, 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"). Copies of the Terms are available at www.dbs.com.sg or at any DBS/POSB branch.

I/We further confirm that I/we have read and understood and hereby agree to be bound by the DBS Privacy Policy. I/We have obtained a copy of the DBS Privacy Policy by:

- (a) downloading a soft copy from www.dbs.com.sg/privacy; or
- (b) obtaining a hard copy from a DBS/POSB branch.

I/We hereby consent to the collection, use, disclosure and processing of my/our personal data in accordance with the terms and conditions governing the products and/or services applied for herein and the DBS Privacy Policy, as may be amended by the Bank from time to time.

I/We request you to issue and continue to issue me/us with the aforesaid credit card(s) ("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.

I/We confirm that the information provided by us is accurate. I/We consent to DBS sending such information, including any relevant updated information, to the Co-Brand partner(s) associated with the Co-Brand Card(s) selected by me. If DBS has records that I/we have opted-out of receiving



marketing materials or marketing calls from DBS, then, in accordance with my/our decision to opt-out and notwithstanding anything to the contrary in the applicable card agreement, I/we will not receive such materials or calls from DBS. I/We may opt-in to receive marketing materials and calls from DBS at any time by submitting an opt-in form, which is available at any DBS/POSB branch. I/We acknowledge and agree that the DBS does not have control over the Co-Brand partner(s) marketing activities and that my/our declaration herein applies only to marketing materials or calls from DBS

By enrolling for the DBS Rewards Frequent Flyer Programme, I/we authorize you to disclose any information relating to me, us and my/our credit cards account(s) ("Card Account") to Think Big Digital Sdn Bhd, Cathay Pacific Loyalty Programmes Ltd, DBS Bank (Hong Kong) Limited, 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 and/or the Air Asia BIG Loyalty Program, Asia Miles or SIA KrisFlyer Programme. DBS Points Redemption Programme Terms & Conditions apply.

For Esso Platinum Card Application – I/We hereby agree to enroll into ExxonMobil Asia Pacific Pte Ltd's SMILES Drivers Rewards programme ("SMILES") and if accepted, to abide by its Terms and Conditions, including the General Notification on Personal Data Collection, Use & Disclosure for Smiles Members ("SMILES General Notification"), available at www.essosmiles.com.sg. By enrolling into SMILES, I/we authorise ExxonMobil Asia Pacific Pte Ltd to collect, use and disclose any information provided by me/us and information provided by DBS relating to me/us and my/our credit card account(s) in accordance with the SMILES General Notification.

I/We agree that you reserve the right to decline this application without giving any reason whatsoever.

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.

The final credit limit assigned for the card and/or unsecured loans facility is solely at the Bank's discretion.

For Supplementary Card application: I/We agree that the final credit limit assigned to the supplementary card(s) (where applicable) will be the same and shared with the credit limit assigned to the principal card, upon your approval of this application for the said supplementary card(s).

If this application is or is purported to be given or sent by me/us to you by electronic transmission, you are hereby authorised by me/us, but are not obliged to accept, rely upon and act in accordance with the electronic copy of the application and without any liability to me/us.

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.



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 authorize 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 S\$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 S\$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.

I/We further authorize:

- a) 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;
- b) 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
- c) 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.

We are the beneficial owners of the funds (if any) in the account and shall only use the account and the Bank's products and services for legal purposes.

Any references herein to "you", "DBS", "DBS Bank" or "the Bank" shall mean DBS Bank Ltd.