

## **STEP-BY-STEP INSTRUCTIONS**

1. You are receiving this Image Return Document (IRD) because a cheque that you had deposited cannot be cleared / honoured and had been returned. The funds were **not** successfully deposited into your account.
2. Look for the '**Reason for Return**' in the top half of the document to find out why your cheque has been returned. Common reasons include:
  - a. **Refer to drawer:** Clarifications have to be sought from the person who issued the cheque.
  - b. **Effects not cleared:** There were incoming funds to the cheque issuer's account but they did not clear in time to fund this cheque
  - c. **Exceeds Arrangement:** The cheque amount may have exceeded the transfer limit on the issuer's account. Please clarify with the cheque issuer.
  - d. **Awaiting Banker's Confirmation:** It is pending issuer's bank confirmation to release the payment

*Note: For the above reasons, please liaise with the cheque issuer to confirm if this IRD can be re-deposited.*

3. In the bottom half of the IRD, locate either:

a. Return X – This IRD may be presented subject to conditions.

a.

This means that you can **deposit this IRD at any DBS/POSB cheque deposit box** (like a normal cheque) to get your funds. Kindly ensure that the conditions mentioned below the box are met.

**OR**

b. Return X – This IRD cannot be presented. Please obtain a replacement cheque from the drawer.

b.

This means that this **IRD cannot be deposited**. To get your funds, please make alternative arrangements with the cheque issuer (e.g. fund transfer or write a new cheque).

4. For more information on cheques, please visit [go.dbs.com/chequefaq](https://go.dbs.com/chequefaq)