



Neighbours first, bankers second since 1877

POSB Biz. Reg. No. 52880148A Jan 2015



Neighbours first, bankers second since 1877

More savings every day.  
Only with Singapore  
Favourite Cards.



Save more when you apply for both POSB Everyday MasterCard® Card and PASSION POSB Debit Card! Get up to 6% cash rebate at your favourite merchants including AirAsia, Cold Storage, Guardian, Sheng Siong, SPC, Watsons and more! Plus, enjoy exclusive privileges at over 2,000 locations islandwide.

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

BUSINESS REPLY SERVICE  
PERMIT NO: 04930



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

# IMPORTANT INFORMATION TO NOTE

## POSB Everyday Mastercard® Card

### Interest-free period

20 days from the date of the statement of account.

### Finance Charges on Purchases

Effective interest rate of 24.90% 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. (Minimum charge: 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.

### Finance Charges on Cash Advance

Effective interest rate of 28% p.a. (subject to compounding if the charges are not repaid in full) on the amount withdrawn, chargeable on a daily basis from the date of withdrawal until receipt of full payment. (Minimum charge: S\$2.50).

### Minimum Monthly Payment

3% of statement balance or S\$50 whichever is greater. For accounts that are overlimit, please pay the minimum payment specified plus the overlimit amount.

### Late Payment Charge Per Account

A late payment charge of S\$60 will be levied if minimum payment is not received by the payment due date, provided your outstanding balance is above S\$50.

### Interest Adjustment

If minimum payment is not received by the payment due date, an additional interest rate of 4% p.a. will be added to the effective interest rate (which is also referred to as prevailing interest rate) of your Card Account, and shall take effect from the day after your next Card Account Statement date. The reinstatement to such prevailing interest rate will be effective on the first working day after your next Statement date once minimum payment is made in full on or before your payment due date.

### Cash Advance Fee

6% of the amount withdrawn per transaction or S\$15, whichever is greater.

### Fees for Foreign Currency Transactions

All card transactions in foreign currency are subject to a charge imposed by the respective card associations, either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. For foreign charges converted by Visa/MasterCard, Visa/MasterCard applies a conversion factor of 1% to the converted amount. For foreign charges converted by American Express, American Express applies a conversion factor of 1% to the converted amount.

An administrative fee for services provided or actions taken by us in relation to such foreign currency transactions shall be payable by you and debited to your Card Account. Our prevailing administrative fee is 1.5% of the foreign currency transaction amount for transactions involving VISA International and MasterCard International and 2% of the foreign currency transaction amount for transactions involving American Express International, Inc.

### Dynamic Currency Conversion Fee

Card transactions converted via dynamic currency conversion will be subject to an administrative fee of 0.8% by Visa or MasterCard respectively on the converted Singapore dollar amount, or such other rate as determined by us and notified to you.

### Payment Hierarchy

Payment made to your account shall be applied to settle the amounts due in the following order beginning with number 1:

	Balance Transfer	Cash Advance	Retail*
Interest	1	2	3*
Principal	4	5	6
Fees	7	8	9

\* For Instalment Loans, it refers to the prevailing finance charge applicable to outstanding monthly Credit Card instalment Loan payments.

^ Includes Credit Card Instalment Loans and Credit Card Instalment Payment Plans, if any.

### Lost/Stolen Card Liability

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.

## DBS Cashline

### IMPORTANT INFORMATION TO NOTE

Nationality	Singaporean OR Permanent Resident	
Gross Annual Income	S\$20,000 to below S\$30,000	S\$30,000 and above
Effective interest rate	25.8% p.a.	19.8% p.a.
Minimum monthly repayment	2.5% of outstanding balance or S\$50, whichever is higher	
Minimum interest charge	S\$10	
Late payment fee	S\$80	
Late payment interest adjustment*	Additional 6% above effective interest rate (the effective interest rate is also referred to as Prevailing Interest Rate)	

\* The reinstatement to the Prevailing Interest Rate will be effective on the first working day after your next Statement Date once the minimum payments due on 3 consecutive statements are made in full on or before the respective payment due dates.

### Note :-

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

## PAssion POSB Debit Card

This POSB/DBS Debit Card ("Card") can be used at ATMs and for PIN-based transactions at selected merchants in Singapore and at Maestro or Cirrus or PLUS enabled merchants overseas. It also allows you to sign for local and overseas purchases and perform contactless payment via MasterCard® PayPass™/ Visa payWave, card-not-present transactions (such as online, mail and phone orders), which shall be paid for by directly deducting the transaction amount(s) from your bank account.

Your MasterCard®/Visa Debit Limit for signature-based, MasterCard® PayPass™/Visa payWave and card-not-present transactions is set at S\$2,000. A Debit Card carries risks of unauthorized signature-based, MasterCard® PayPass™/ Visa payWave or card-not-present transactions. You may choose to increase/decrease this limit\* upon activation.

If your Card is lost, stolen or if the PIN has been compromised, you must notify the bank immediately. You should also make a police report and provide the bank with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/theft/disclosure and any other information that the bank may require. Once the bank establish, with your assistance, that the loss or theft of your Card or PIN compromise was not due to your fault or negligence, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before the bank is notified thereof shall be limited to S\$100.

You will not be liable for any transactions carried out after you have notified the bank. The bank will refund the amounts deducted from your bank account for unauthorised transactions, in excess of the applicable liability cap, within 14 working days from the time you submit all the necessary information to the bank.

\* Limit is shared between signature-based transactions, contactless payment with MasterCard® PayPass™/Visa payWave and card-not-present (such as online, phone and mail orders) transactions. The limit on the Card is subject to your available bank balance, whichever is lower.

## Explanatory Notes on Credit Limit

The overall aggregate credit limit granted by DBS Bank Ltd ("DBS") for Singapore Citizens/Singapore Permanent Residents with a gross annual income of:

- **at least S\$20,000 but less than S\$30,000** is up to a maximum of 2 times your monthly income in respect of any DBS/POSB Unsecured Loan Facilities;
- **at least S\$30,000 but less than S\$120,000** is up to a maximum of 4 times your monthly income in respect of any DBS/POSB Credit Cards and Unsecured Loan Facilities; or
- **at least S\$120,000** is up to 4 times your monthly income or a higher limit as may be determined by DBS in respect of any DBS/POSB Credit Cards and Unsecured Loan Facilities;

regardless of the number of DBS/POSB Credit Cards and/or Unsecured Loan Facilities you hold or apply for.

## Mandatory Documents

Please attach a photocopy of the documents as applicable to you below:

### For Principal Applicant

#### Singapore Citizen/Permanent Resident

- **NRIC** (Front and Back) **AND**
- **Income Documents** (any **ONE** of the following)

#### Salaried Employees:

- A** Latest 12 months' CPF Contribution History Statement\*
- B** Latest Computerised Payslip
- C** Salary Crediting into DBS/POSB Account\*\*
- D** Latest Income Tax Notice of Assessment\*\* with either **A OR B OR C**

#### Variable/Commission-based Employees:

- A** Latest 12 months' CPF Contribution History Statement\*
- B** Latest 2 years' Income Tax Notice of Assessment\*\*

#### Self Employed:

- A** Latest 2 years' Income Tax Notice of Assessment\*\*

### Foreigner\*\*

- **Valid Passport** and **Employment Pass** (with at least 6 months' validity), **AND**
- **Income Documents** (any **ONE** of the following)

- A** Latest Computerised Payslip (in Singapore Dollar currency)
- B** Company Letter certifying Employment and Salary (in Singapore Dollars currency), dated within 3 months
- C** Salary Crediting into DBS/POSB Account\*\*
- D** Latest Income Tax Notice of Assessment\*\* with either **A OR B OR C**

### For Supplementary Applicant

- 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 institution to certify that you are going for studies abroad
  - B** A letter to confirm your travel duration (minimum a month)

\* Please note that your CPF documents submitted online are only available for up to 7 days from the date of your submission.

\*\* For Credit card application(s) only.

\*\* You can now print your Income Tax Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.

^^ Income documents are not required:

- For existing Principal Credit Cardholder applying for additional Credit Card(s).
- On conditions that your salary is credited via GIRO, to your own Personal DBS/POSB Account for at least 3 consecutive months.

The Bank will review, and if necessary, adjust the current combined credit limit of all unsecured accounts based on the latest salary crediting information provided.

- Please update us immediately if you are granted Singapore Citizenship or Permanent Resident status by the Singapore Government.

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

### Application Requirements for DBS Cashline

Nationality	Age	Minimum Gross Annual Income
Singapore Citizen or Permanent Resident	21 years & above	S\$20,000 & above

Note: Not applicable to retirees and existing DBS Cashline, POSB Loan Assist and POSB Loan Assist Plus customers.

### Application Requirements for POSB Everyday Mastercard® Card

Nationality	Age	Minimum Gross Annual Income
Singapore Citizen or Permanent Resident	21 years to 55 years	S\$30,000 & above
	56 years & above	S\$15,000 & above
Foreigner	21 years & above	S\$45,000 & above

### Application Requirements for PAssion POSB Debit Card

Age	Other Requirements
16 years & above	Have an existing POSB Savings Account, DBS Savings Plus Account, DBS Autosave Account, DBS Current Account

## Section A – POSB Everyday Mastercard® Card, PAssion POSB Debit Card and/or DBS Cashline



(MP212 02)



Principal Fee: ~~\$\$\$8.52~~  
Supplementary Fee: ~~\$\$\$19.26~~

**Yes! I want to apply for Passion POSB Debit Card with membership fee (worth \$512) waived for first 5 years.**



**Yes! I want to apply for DBS Cashline and enjoy 1-year annual fee waiver.**



Annual Fee: \$580  
CL 400 00  
CL BP 400 8L

Existing POSB Cardmembers: Any outstanding balance, instalment payment plan and POSB/DBS GIRO lagged to your current POSB MasterCard will be transferred to your new POSB Everyday MasterCard Card upon approval. Thereafter, your POSB MasterCard will be terminated within 14 days. Please make the necessary arrangements to reassign any recurring and/or GIRO with other banks or billing organisations to your new POSB Everyday MasterCard Card.

## Section B – Credit Limit Preference

Mandatory for NEW principal Credit Card and/or Cashline applicant only. Existing principal Cardmembers and/or Cashline customers need not complete this section as there will be no change to their existing credit limit(s).

### Credit Card

For applicant not holding any existing DBS/POSB principal credit card

Please tick  one of the options below:

- Preferred Credit Card Credit Limit:  
S\$ \_\_\_\_\_ .00
- I have no preference for the credit limit on my account.

I understand that DBS has the right to determine the credit limit at its absolute discretion. I consent to be granted a credit limit that is no more than the above indicated amount. Preferred credit limit should be at a minimum of \$500 and in multiples of \$500.

For existing DBS/POSB principal Cardmember and/or Cashline customer who wish to apply for a credit limit review on your existing account(s), please visit [www.dbs.com.sg](http://www.dbs.com.sg). DBS/POSB Credit Limit Review Terms and Conditions apply.

### Cashline

For new Cashline applicant

Please tick  one of the options below:

- Preferred Cashline Credit Limit:  
S\$ \_\_\_\_\_ .00
- I have no preference for the credit limit on my account.

## Declaration (Important: please read before signing)

I/We have read and understood the applicable declaration(s) (Credit Card Declaration REF V18, December 2014 and Debit Card Declaration REF V2, December, 2014) set out in this form. I/We affirm the said declaration(s) and agree to abide and be bound by the matters stated herein.

Principal Applicant's Signature (per Bank's record) and Date

Kindly sign strictly within the box to avoid processing delays.

Supplementary Applicant's Signature and Date

Kindly sign strictly within the box to avoid processing delays.

Not applicable to Cashline

## 1. My Personal Details

Name in NRIC/Passport (underline surname):  Dr  Mr  Mrs  Miss  Mdm

Name to appear on Card (19 characters):

NRIC/Passport Number:

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ DD/MM/YYYY

## 2. My Application Details

(Please do not give a P.O. Box or Foreign Address.)

Residential Address: Block \_\_\_\_\_ Unit # \_\_\_\_\_

Street: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Billing Address: RE  Residential OF  Office

For New Card applicant, billing address will be default to Residential if option is left blank.

Length of Stay at Address: \_\_\_\_ Years \_\_\_\_ Months

\*Email: \_\_\_\_\_

Home: 6 \_\_\_\_\_ Office: 6 \_\_\_\_\_

\*Mobile: \_\_\_\_\_

Country Code – Area Code – Mobile Number

\*Email and Mobile number are mandatory. For overseas line, please indicate your country code and area code.

We will send ALL official bank alerts and One-Time Password (OTP) for iBanking and online purchases to this mobile number. This mobile phone number will supersede all existing mobile number(s) currently on our records.

Marital Status: 1/S  Single 2/M  Married 3/D  Divorced 5/O  Others

Nationality:  Singapore Citizen  Foreigner, Nationality: \_\_\_\_\_  
 Singapore Permanent Resident, Nationality: \_\_\_\_\_

No. of Dependents: \_\_\_\_ Gender:  Male  Female

Education: 03/010  University/Post-Grad 05/008  Diploma 07/013  'A' Level/Pre-university  
08/012  Secondary 06  Technical 10/011  Others \_\_\_\_\_

Residential Status: S  Self-owned M  Mortgaged R  Rented  
P  Parents' E  Employer's O  Others \_\_\_\_\_

Residential Type: HD/011  HDB CA/008  Condominium/Apartment  
LA/009  Landed OT  Others \_\_\_\_\_

## 3. My Employment Details

Job Status: E  Employee S  Self-Employed  
C  Variable/Commission Earner O  Others \_\_\_\_\_

Industry/Business Type: 05  IT/Telco 27  Retail  
04  Banking & Finance 11  Government 20  Shipping/Transport  
02  Building/Construction 29  Travel Related 24  Insurance  
23  Hotel/Restaurant 22  Entertainment  
17  Manufacturing/Production 19  Others \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address (Please do not give P.O. Box address): \_\_\_\_\_

Postal Code: \_\_\_\_\_

Monthly Income: S\$ \_\_\_\_\_

Length of Employment: \_\_\_\_ Years \_\_\_\_ Months

Job Title: 01  Senior Management 12  Director 02  Professional  
04  Executive 27  Teacher 06  Sales 19  Supervisor  
03  Managerial 50  Diplomat 10  Others \_\_\_\_\_

Previous Company Name: (Please update here if current employment is less than 12 months.)

Length of Previous Employment: \_\_\_\_ Years \_\_\_\_ Months

## 4. Supplementary Cardmember's Details

- Supplementary applicant must be at least 18 years of age and above.
- Credit limit assigned to the supplementary card will be the same and shared with the Principal Cardmember upon approval.

Name in NRIC/Passport (underline surname):  Dr  Mr  Mrs  Miss  Mdm

Name to Appear on Card (19 characters): \_\_\_\_\_ NRIC/Passport Number: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender:  Male  Female  
D D / M M / Y Y Y Y

Nationality:  Singapore Citizen  Foreigner, Nationality: \_\_\_\_\_  
 Singapore Permanent Resident, Nationality: \_\_\_\_\_

Home: 6 \_\_\_\_\_ Office: 6 \_\_\_\_\_

\*Mobile: \_\_\_\_\_  
Country Code – Area Code – Mobile Number

\*Mobile number is mandatory. For overseas line, please indicate your country code and area code.

We will send ALL official bank alerts and One-Time Password (OTP) for iBanking and online purchases to this mobile number. This mobile phone number will supersede all existing mobile number(s) currently on our records.

## 5. Income document submission (Please tick )

(For more details, please refer to the 'Mandatory Documents' section.)

**Salary crediting into DBS/POSB Account\*\***

- My DBS/POSB Saving/Current Account  
(Account Type: DBS (10 digits)/POSB (9 digits) Savings/Current Account)

**CPF Online submission**

My latest 12 months' CPF Contribution History Statement submitted via <http://www.dbs.com.sg/personal/cpfsubmit/> with Singpass on \_\_\_\_\_ (date)

## 6. DBS iBanking and eStatement

I understand that my new Credit Card/Cashline account will come with iBanking and eStatement facilities. (Not applicable to supplementary applicants and applicants who apply via fax)

I do not want iBanking access and eStatement (for existing iBanking user, iBanking access will not be terminated)

I understand that in the absence of an existing Current/Savings account, this Credit Card/Cashline account will be the iBanking Primary Account from which an iBanking Secure Device replacement fee (where applicable) will be debited. We will send your iBanking Secure Device and log in information to your Primary Account's mailing address.

Note:

- DBS iBanking access extends to all your DBS/POSB accounts including joint-alternate accounts, but excluding POSBkids Accounts, joint-all Accounts, DBS Foreign Currency Accounts and Corporate Accounts.
- eStatement facility extends to your Credit Card/Cashline account and shall replace all paper statement(s) pertaining to your Credit Card/Cashline account.
- For existing iBanking users:
  - iBanking access will be extended to your new Credit Card/Cashline account(s).
  - eStatement facility will be extended to your Credit Card/Cashline accounts if you have registered your iBanking Secure Device.

## 7. Designation of my Primary Account

(For PAssion POSB Debit Card)

Please link my PAssion POSB Debit Card to the below personal/joint-alternate account:

S\$ Autosave/Savings/Savings Plus\*

Primary Account No. \*: \_\_\_\_\_ (include hyphens)

\*Primary account is used for Point-of-Sale, ATM and card-not-present transactions without account selection e.g. Point-of-Sale payments (via NETS, signature or MasterCard® PayPass™), ATM Fast Cash, correspondence & debiting of fees. For PAssion POSB Debit Card, the primary account must be operated by signature. Please note that we do not accept POSB Current Account.  
\*Delete where applicable.

## 8. DBS CardShield Prime/CashShield Prime (optional)

(For age below 65 only)

Pursuant to Section 25(5) of the Insurance Act (CAP.142), you are to disclose in this application form fully and faithfully all facts which you know, or ought to know, otherwise the insurance effected may be void.

**Yes! I want to sign up for DBS CardShield Prime to protect ALL my existing DBS/POSB Credit Card(s) account(s) including Supplementary Card(s).**

**Yes! I want to sign up for DBS CashShield Prime to protect my DBS Cashline account.**

By submitting an application for DBS CardShield Prime/CashShield Prime insurance policy, underwritten by Aviva Ltd, I hereby confirm that I have read and understood the features, charges, risks and exclusions of the CardShield Prime/CashShield Prime insurance policy as set out at [www.dbs.com.sg](http://www.dbs.com.sg) or in brochures available at all DBS/POSB branches. I authorise DBS Bank Ltd to disclose to Aviva Ltd any information relevant to my application for the CardShield Prime/CashShield Prime insurance policy as determined by DBS Bank Ltd, whether or not contained in this application form.

FOR BANK USE ONLY (Date printed: January 2015)

CC/CL Code : 05-P9A9SN30PA- ABCD - \_\_\_\_\_

CL/BP Code : 05-LPF9SN40PA-

702/300/309 Cards 100/410/438/480 (Cashline) 705/350 (Debit card)

## (Important: Please read before signing)

### Credit Card Declaration (REF V18, December 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 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 and Co Brand partners absolutely and that I have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you and Co Brand partners of any such change or inaccuracy.

I/We hereby authorise and give you consent to:

- 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");
- 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](http://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:

- downloading a soft copy from [www.dbs.com.sg/privacy](http://www.dbs.com.sg/privacy); or
- 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.

For DBS Esso MasterCard® 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](http://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 \$50 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 \$50.25 (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:

- 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.

I/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.

For DBS CardShield Prime/CashShield Prime application: I acknowledge and agree that:

- DBS CardShield Prime/CashShield Prime is underwritten by Aviva Ltd, under Group Policy No. 3007794 and 3007787 respectively; this policy will be entered into the register of Singapore Policies;
- This is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the Certificate of Insurance (COI) and will be sent to me upon acceptance of application by you. If the COI is sent by post, it shall be deemed to have been delivered to me within seven (7) days after posting;
- This policy may be cancelled by giving written notice to you within fourteen (14) days from the date after receipt of the COI, in which case a refund of the premium received by you shall be made without interest. The refund will be made after the original COI is received by you for cancellation;
- With reference to payments made under this policy for accidental death, only half of the benefits payable by the insurer under this policy will be paid by you with the remainder being paid to my legal representative; and this is product information provided to me and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. I may need to seek advice from a financial adviser before purchasing the product. In the event that I choose not to seek advice from a financial adviser, I should consider whether this product is suitable for me. Buying a life insurance policy is a long-term commitment. I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.
- This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for your policy is automatic and no further action is required from you. For more information on the benefits covered and coverage limits under the scheme, please contact Aviva Ltd or visit the Life Insurance Association (LIA) or SDIC websites

Any references herein to "you", "DBS", "DBS Bank" or "the Bank" shall mean DBS Bank Ltd. Any reference herein to "DBS Group" shall mean DBS Bank Ltd, its subsidiaries, affiliates, branches and related companies.

### For PAssion POSB Debit Card - Please note:

- The Card and its PIN as well as the Personal iBanking User ID, PIN for iBanking and iB Secure Device (if applicable) will be sent to the mailing address of the primary account as per the Bank's record at your sole risk. Please ensure that your primary account mailing address is up to date.
- Default spending limit for PIN-based transactions (i.e. NETS) is set at S\$3,000 daily, subject to availability of funds in your account.
- Default ATM withdrawal limit is set at S\$3,000 daily.
- Default MasterCard® Debit limit\* is set at S\$2,000. You may choose to increase/decrease this limit upon activation.

\*Limit is shared between signature-based transactions, contactless payment with MasterCard® PayPass™ and card-not-present (such as online, phone and mail orders) transactions.

### Declaration for Debit Card (REF V2, December 2014)

I acknowledge and am aware that my signature will be verified against any of my signature records with the Bank. I have ensured that the signature on the application form matches the Bank's record.

I agree that you may approve or decline this application at your discretion (such discretion to be exercised reasonably) without providing any reason.

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.

I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me.

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 and Co Brand partners absolutely and that I have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you and Co Brand partners of any such change or inaccuracy.

I agree that a PIN and the Card shall be sent to me by mail to my/our mailing address at my own risk. I understand that it is my responsibility to take the necessary precautions to safeguard my Card and PIN.

I am aware that my Card may be used for Point-of-Sale (PIN, signature or contactless payment with MasterCard® PayPass™/Visa payWave) or card-not-present (online, mail or phone order) transactions and I understand that the safe-keeping of my Card is critical to prevent unauthorised transactions.

Notwithstanding that my primary account may be operated by way of thumbprint and/or signature, by signing this application, I authorise you to debit directly from my primary account linked to the Card any payment or withdrawal made via the Card.

I am at least 16 years old and have either a POSB/DBS Savings/Current Account (except for POSB Current Account) at the point of this application.

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 or at the Bank's website at: <http://www.dbs.com.sg/personal/cards/usefulinfo/terms>; and (3) can be obtained by calling telephone number at 1800 111 1111.

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

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

I hereby consent to the collection, use, disclosure and processing of my 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 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. I understand that if I retain or use the Card, I shall be deemed to have accepted the DBS Debit Card Agreement.

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.

I confirm that the information provided by us is accurate. I 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 have opted-out of receiving marketing materials or marketing calls from DBS, then, in accordance with my decision to opt-out and notwithstanding anything to the contrary in the applicable card agreement, I will not receive such materials or calls from DBS. I 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 acknowledge and agree that the DBS does not have control over the Co-Brand partner(s) marketing activities and that my declaration herein applies only to marketing materials or calls from DBS.

I am the beneficial owner of the funds 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" or "the Bank" shall mean DBS Bank Ltd.

### Declaration for PAssion Card Membership

I agree that the applicant for the Card is responsible for all liabilities (including PAssion Card Membership fees and other charges) which may be incurred in respect of his/her Card issued at his/her request. I understand that the 5-year PAssion Card Membership for each Card is S\$12 for applicants aged 18 to 59 years and S\$10 for all other applicable ages.

I agree that the membership will be automatically renewed upon its expiry every 5 years at the prevailing membership fees, unless otherwise terminated. I hereby authorise and consent to the bank deducting the prevailing membership fees from my primary savings account for the renewal of my membership. I agree that existing PAssion EZ-Link Card holders will enjoy prorated membership fees when they sign up for the PAssion POSB Debit Card and the prorated of the membership fees does not apply to existing PAssion EZ-Link Co-brand Card holders.

I hereby declare that all the entries and information provided by me in this membership application form are true and correct. I agree to abide and be bound by the Terms and Conditions of the PAssion Card which can be accessed at [one.pa.gov.sg](http://one.pa.gov.sg). To the extent permitted by law, I will not hold People's Association, its affiliated organisations, officers, employees and agents liable for any loss or damage incurred or suffered by me as a result of my participation in their activities and services on account of any negligence, misconduct or any cause of action howsoever arising.

I authorise People's Association to collect, use and/or disclose my personal information to its officers, employees, service providers, affiliated organisations and programme partners (such as HomeTeamNS, Civil Service Club, Overseas Singaporean Unit, POSB Bank, Dairy Farm Singapore Group, Capitalland and National Library Board) as may be required for the purposes of PAssion Card Membership creation and the administration of the PAssion Card programme so as to provide you with the membership services, promotions, discounts and programmes available thereunder.

Note: Should you wish to change your contact details or withdraw your consent to PA on the use and/or disclosure of your personal information at any time, please email the People's Association at [passioncards@paymentlink.com.sg](mailto:passioncards@paymentlink.com.sg).