

DBS Cashline Credit Limit Review

(A) Terms and Conditions

1. The credit limit review and revision is conducted at absolute discretion of DBS Bank Ltd ("DBS"). DBS will in its absolute discretion, determine the credit limit based on income information provided and its credit and risk management policies.
2. The overall aggregate credit limit granted by DBS for Singapore Citizens/Singapore Permanent Residents with a gross annual income of:
 - between S\$20,000 and below S\$30,000 is up to a maximum of 2 times your monthly income in respect of any DBS/POSB Unsecured Loan Facilities;
 - between S\$30,000 and below 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 Unsecured Loan Facilities you hold or apply for.
3. DBS will automatically assign a final credit limit apportionment between DBS/POSB Credit Card(s) and/or Unsecured Loan Facilities at DBS' discretion.
4. Submission of all relevant mandatory income documents as stipulated are also required. Income documents are not required on condition that your salary is credited via GIRO to your own personal DBS/POSB Account for the last 3 consecutive months.
5. Should your submitted income documents reflect a lower-earned income than what was previously declared, DBS has the right to adjust the current credit limit to reflect the prevailing earned income.
6. Your credit limit will be re-adjusted if you subsequently take up any unsecured credit facilities, such that your aggregate credit limit for all unsecured credit facilities do not exceed the maximum credit limit granted to you.

(B) Mandatory Income Document

(Please submit either one of the documents as applicable to you below.)

For Salaried Employees a) Latest 12 months' CPF Contribution History Statement submitted via: i. www.dbs.com.sg/personal/cpfsubmit with Singpass ⁺ ii. hardcopy enclosed b) Latest Computerised Payslip c) Salary Crediting into DBS/POSB Account ^{^^}	For Self-Employed Latest Income Tax Notice of Assessment** For Foreigners* Employment Pass (with at least 6 months' validity) AND a) Latest Computerised Payslip (in Singapore Dollar currency) b) Company Letter certifying Employment and Salary (in Singapore Dollar currency) c) Salary Crediting into DBS/POSB Account ^{^^}
For Variable/Commission-based Employees a) Latest 12 months' CPF Contribution History Statement submitted via: i. www.dbs.com.sg/personal/cpfsubmit with Singpass ⁺ ii. hardcopy enclosed b) Latest Income Tax Notice of Assessment**	+ Please note that your CPF documents submitted online are only available for up to 7 days from the date of your submission. For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S\$5,000 per month. ** You can now print your Income Tax Income 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 on condition that your salary is credited via GIRO, to your own Personal DBS/POSB Account for the last 3 consecutive months. * Please update us immediately if you are granted Singapore Citizenship or Permanent Resident status by the Singapore Government.