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BUSINESS REPLY SERVICE PERMIT NO. 04930



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

Declaration (REF V6, JUNE 2012)

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 willfully 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 DBS Card Agreement, Terms & Conditions Governing Electronics Services, 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).

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 agree that any information provided by me/us in this form shall be jointly owned by DBS and the respective Co-Brand partner(s) associated with the Co-Brand Card(s) selected. The information provided may be used for the purposes of marketing or promoting any services or products whether conducted solely by DBS or the Co-Brand partner(s), or as a joint promotion with any other party. I/We agree to receive promotional materials from the respective Co-Brand partner(s) from time to time.

For CapitaCard Visa Platinum Credit Card Application: I/We agree that Capita Card Pte Ltd and/or its related companies ("Capitaland") shall not be responsible for or held liable under any claims arising from my/our use of the Card for the payment of any goods and services. I/We further agree that Capitaland shall not be liable for any loss, physical injury, illness, costs or damages resulting from or during any visit to or purchases made from any participating merchant.

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 Asia Miles 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, Asia Miles or SIA KrisFlyer Programme. Terms & Conditions apply.

For Esso Platinum Card Application - I/We agree that any information provided in this application shall be jointly owned by DBS and ExxonMobil Asia Pacific Pte Ltd. The information provided may be used for the purposes of marketing or promoting any services or products whether conducted solely by ExxonMobil Asia Pacific Pte Ltd or as a result of a joint promotion with any other party.

I/We hereby agree to enrol into ExxonMobil Asia Pacific Pte Ltd's SMILES Drivers Rewards Program ("SMILES") and if accepted, to abide by its Terms and Conditions.

By enrolling into SMILES, I/we authorise ExxonMobil Asia Pacific Pte Ltd to disclose any information provided by me/us relating to me/us and my/our credit card account (s) to ExxonMobil Asia Pacific Pte Ltd and any third party (whether within or outside Singapore) as ExxonMobil Asia Pacific Pte Ltd deems to be necessary in connection with SMILES.

I/We consent to receiving promotional materials from ExxonMobil Asia Pacific Pte Ltd from time to time.

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) of my/our credit cards account(s) ("Card Account") 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.

I/We agree that the final assignment of the credit limit apportionment between the Card and/or unsecured loans facility where applicable are solely at your own discretion.

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 \$80 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 authorise:

- 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.

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

IMPORTANT CREDIT CARD INFORMATION TO NOTE

Up to 4 Times Credit Limit – Explanatory Notes

Your total aggregated credit limit with DBS Bank in respect of unsecured credit facilities granted to you is up to a maximum of 4 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.

Credit Limit Apportionment

The Bank will automatically assign a final Credit Limit apportionment between DBS/POSB Credit Card(s) and/or Unsecured Loans facility at the Bank's discretion. Submission of all relevant mandatory documents as stipulated are also required.

Eligibility

- The 4 Times overall Credit Limit applies to Singapore Citizens or Singapore Permanent Residents applying as the Main Applicant earning a gross annual income of at least S\$30,000.

DBS and POSB Credit Cards

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 Charges for Purchases

Finance Charge: 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. (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.

Cash Advance:

Fee: 5% of the amount withdrawn (minimum charge of S\$15) Finance Charge: 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. (Minimum 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 \$100 only if :

- a. you have immediately notified us of the loss, theft or unauthorised disclosure;
- b. you assist us in the recovery of the unauthorised charges incurred;
- c. 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
- d. 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 for DBS Credit Cards

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

* Unless otherwise indicated.

This application is open to graduates of 2012

YES, I want to apply for the DBS First Job Bundle!

I am a graduate from: NUS NTU SMU SIM

Others (please specify): _____

Period of Graduation: /____/____ (MM/YYYY)

I want to (please tick):

Convert my existing POSB Savings Account into the POSB eSavings Account (Complete Sections A, B & E)

Open a DBS Remix eSavings Plus Account (Complete Sections A & E)

Credit my salary into a DBS/POSB account

I have no existing arrangements for salary crediting to my DBS/POSB account prior to this application. I will inform my human resource department that my salary is to be credited into my DBS/POSB account via GIRO.

Apply for the following DBS/POSB credit cards with eStatements:
(Complete Sections A, C, D & E)

Live Fresh DBS Visa payWave Platinum Card (163 00)

POSB Everyday Card (212 02)

Name to appear on Card (19 characters):

A. My Personal Details

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

NRIC/Passport Number

Date of Birth: /____/____ DD/MM/YYYY

(You will receive your savings account-related and credit card-related correspondence at your Local Mailing Address)

Local Mailing Address: Block Unit # -

Street: _____ Postal Code

I prefer to have my credit card-related correspondence sent to my Office Address

(Please complete if your Local Mailing Address is different from the Home Address. For Foreigners, please fill in both your Local Mailing Address and foreign Home Address)

Home Address: _____

Length of Stay at Local Mailing 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.

(By providing us with your mobile number, you will receive SMS One-Time Passwords required for your online purchases as well as SMS card security alerts)

Marital Status: 1 Single 2 Married 3 Divorced 4 Others

Nationality: Singapore Citizen Foreigner, Nationality: _____

Permanent Resident, Nationality: _____

No. of Dependents: Gender: Male Female

Residential Status: S Self-owned M Mortgaged R Rented

P Parents' E Employer's O Others _____

Residential Type: HD HDB CA Condominium/Apartment

LA Landed OT Others _____

B. Convert my POSB Savings Account to POSB eSavings Account

My Existing POSB Savings Account Number (9 digits):

NOTE:

- 1. Your account number and services linked to your POSB Savings Account will not be affected by the conversion.
- 2. Your account will be converted within 5 working days from the date of our receipt of this form. You will be enrolled into eStatement and will not be able to update your passbook once your account has been converted. All the transaction details can be found in the monthly eStatement. If you currently receive consolidated statements, your POSB eSavings statement will be included in the consolidated statement and your consolidated statement will automatically be converted to an eStatement.
- 3. Upon successful conversion of your account, you will receive a written or sms notification (via your mobile number indicated in this form).
- 4. If you do not currently have a debit card, you will receive a POSB GO! Debit Card to replace your ATM card (if any) upon conversion.
- 5. If you do not currently have iBanking, you will receive an iBanking token upon conversion of this account.

C. My Employment Details

Job Status: E Employee

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 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/Lecturer 06 Sales 19 Supervisor
03 Managerial 50 Diplomat 10 Others _____

D. Income Document Submission (Please tick)

For DBS/POSB Credit Card Application Only

Salary Crediting into DBS/POSB Account

- Income documents are not required on the condition that your salary is credited via Giro, to your own Personal DBS/POSB Account for the past month.

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

Latest Computerised Payslip

E. Agreement/Declaration (Please read before signing)

For DBS/POSB Savings Account application:

- 1. I hereby declare and confirm that I am the beneficial owner of the account and of all funds deposited or will be deposited into the account.
- 2. If you are not an existing DBS internet banking customer, you request for DBS iBanking and authorise us to send your Personal Internet Banking User ID, PIN and iB Secure Device (if applicable) to the mailing address of your Primary Account (either the DBS Remix eSavings Plus Account or the POSB eSavings Account). I declare and warrant that the information provided in this application is complete, true and accurate. I request and authorise you to extend DBS iBanking access and the eStatement facility to me for all my eligible Credit Card accounts. I have read, understood and agree to be bound by DBS's Terms and Conditions governing Electronic Services and Terms and Conditions governing Electronic Statements. For a copy of these Terms and Conditions, kindly visit www.dbs.com/sg/personal/ibanking/additionalinfo/terms and www.dbs.com/sg/personal/ibanking/estatement/terms.
- 3. I understand I will receive monthly eStatements and notifications on the availability of my eStatement via the email address in the Bank's record once my POSB Savings Account is converted/ DBS Remix eSavings Plus Account is opened. I have read and agree to be bound by the Terms and Conditions Governing Electronic Statements.
- 4. I understand I will receive a debit card ("Card") upon conversion to POSB eSavings/ opening of DBS Remix eSavings Plus, if I am not an existing DBS/POSB Debit Card holder. My POSB eSavings/ DBS Remix eSavings Plus will be the primary account for the Card.
 - a. I am aware that the Card and PIN will be sent to my primary account mailing address as per the Bank's record at my sole risk.
 - b. I understand that it is my responsibility to take necessary precautions to safeguard my Card and PIN.
 - c. I am aware that my Card may be used for Point-of-Sale (PIN or Signature) or Card-Not-Present (Online, Mail or Telephone Order) transactions and I understand that the safekeeping of my Card and PIN is critical to prevent unauthorised transactions.
 - d. I authorise you to conduct any checks on me and/or to verify any information and/or to disclose or release any information relating to me and/or any of my account(s) from or to any other party or source as you may deem fit at your own discretion for the purpose of this application and without liability or notice to me.
 - e. Notwithstanding that my primary account may be operated by way of thumbprint and/or signature, by signing on this application, I authorise you to debit directly from my Primary Account linked to the Card any payment or withdrawal made via the Card.
 - f. I agree to be bound by the DBS Debit Card Agreement (as may be amended by the Bank from time to time), a copy of which will be sent with the Card and can be accessed by www.dbs.com/sg/cards.
 - g. 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.

- 5. I have read and understood, and agree to abide by the Bank's Terms and Conditions Governing Account (s), a copy of which I acknowledge has been made available to me and is accessible on the Bank's website.
- 6. I understand that approval of this application is at the Bank's discretion.

Note: POSB eSavings and DBS Remix eSavings Plus Account are insured by the Singapore Deposit Insurance Corporation, under the Deposit Insurance and Policy Owners' Protection Schemes Act 2011, for aggregated coverage of up to S\$50,000 per insured depositor.

For DBS/POSB Credit Card application:

I HAVE READ AND UNDERSTOOD THE DECLARATION (REF V6, JUNE 2012) SET OUT IN THIS FORM. I AFFIRM THE SAID DECLARATION AND AGREE TO ABIDE AND BE BOUND BY THE MATTERS STATED THEREIN.

Principal Applicant/Account Holder's Signature*

_____ Date

*Please sign as per Bank's record. Please do not affix your thumbprint.

FOR BANK USE ONLY CC 05-P9A9SN8888
Deposits: 702/309/300 (Cards)
Account Opened by: _____ Account Checked by: _____

Receive S\$100 cash rebate#

when you apply for the full DBS First Job Bundle!

Receive S\$80 cash rebate#

if you only wish to credit your salary into a DBS/POSB account and apply for a DBS/POSB credit card.

Customize your First Job Bundle now!

Simply select the savings account (and set it as your salary crediting account) and credit cards you want, fill in the application form & mail it back to us.

Your choice of DBS/POSB Savings Account:

Convert your existing POSB Savings Account into POSB eSavings Account

An all-in-one account that comes with iBanking, eStatement and the POSB GO! Debit Card.

DBS Remix eSavings Plus Account

An all-in-one account that comes with iBanking, eStatement and the DBS Visa Debit Card.

- Bank on-the-go with DBS/POSB iBanking and mBanking.
- View your monthly eStatements anytime, anywhere via iBanking.
- Receive cashback+ on your DBS/POSB Debit Card
- Earn daily interest, credited at the end of every month.
- No initial deposit required

+ Minimum spending of S\$500 per quarter is required to be entitled to the 0.3% cashback. Cashback is not valid for PIN-based transactions (e.g. NETS, ATM, AXS, etc), foreign currency transactions and bill payments. If the Card and/or Primary Account are terminated at anytime, for any reason, whether by Cardmember or DBS, any cashback earned will not be credited to the Cardmember's account.

Your choice of DBS/POSB credit cards:

LiveFresh DBS Visa payWave Platinum Card

5 year annual fee waiver

- EZ-Reload: automatically tops up your card for bus and train rides when it's low
- Visa payWave: contactless payment with Visa payWave for purchases of S\$100 and below, with no signature required
- 5 year annual fee waiver

POSB Everyday Credit Card

Earn up to 20% cash rebate at participating merchants & 0.3% everywhere else!

2 year annual fee waiver

- Use it as your ATM & EZ-Link card
- Earn up to 5% cash rebate at key partners such as Carrefour, POPULAR, SPC, Watsons & more!
- Get up to 3% cash rebate for your transport

Checklist before you send in your application form

- ✓ In order to convert your POSB Savings Account to POSB eSavings Account or apply for a DBS Remix eSavings Plus Account through mail, you must have an **existing signature operated personal/ joint-alternate DBS/POSB savings/current account**. Otherwise, please visit any DBS/POSB branch to open the account.
- ✓ Your DBS/POSB Credit Cards will be automatically enrolled for eStatement. If you do not have iBanking on your DBS/POSB Savings Account, we will not proceed with the enrolment.
- ✓ For DBS/POSB credit card application, please submit a photocopy of the mandatory documents as applicable to you:

For Salaried Employees:

NRIC (front and back) **AND** either **A OR B**

A Latest Computerised Payslip

B Salary Crediting into DBS/POSB Account^

^Income documents are not required on the condition that your salary is credited via Giro, to your personal DBS/POSB Account and for at least the latest month.

For Foreigners:

Valid Passport* and Employment Pass* (with at least 3 months' validity) **AND**

A OR B OR C

A Latest Computerised Payslip

B Salary Crediting into DBS/POSB Account

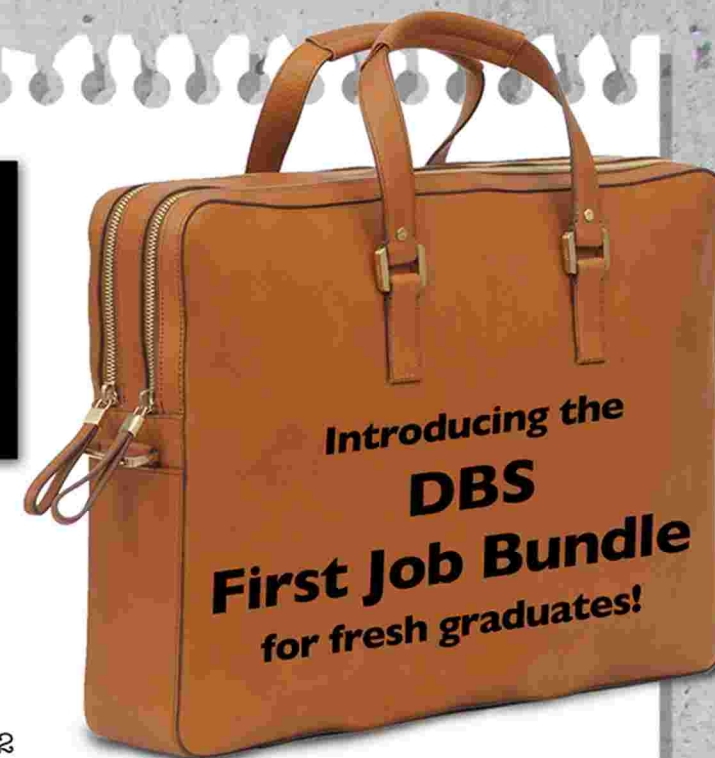
C Company Letter certifying Employment Salary (in Singapore Dollar currency)

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

First Job Bundle Cash Rebate Promotion ("Promotion")

Terms and Conditions

- This Promotion is open to all recent graduates (whose transcript or degree scrolls are dated 2012), who apply through the enclosed application form and is valid on or between 20 June 2012 and 31 October 2012 ("Promotional Period").
- The Promotion is not applicable to customers who may have credited their salary into a DBS/POSB account and/or whose DBS/POSB credit card was approved before 20 June 2012.
- In order to qualify for the S\$80 cash rebate, the customer must have a successful salary credit via GIRO made into a DBS/POSB account and is one of the first 100 whose DBS/POSB credit card has been approved during the Promotional Period.
- In order to qualify for the S\$100 cash rebate, the customer must have either converted their POSB Passbook Savings Account into a POSB eSavings Account or opened a new DBS Remix eSavings Plus Account, have a successful salary credit via GIRO made into a DBS/POSB account and is one of the first 100 whose DBS/POSB credit card has been approved during the Promotional Period.
- S\$80 or S\$100 cash rebate will be made into the approved LiveFresh DBS Visa payWave Platinum Card or POSB Everyday Card account by 30 November 2012 as DBS deems fit in its sole discretion.
- DBS shall have the right to determine whether a customer is entitled to participate in this Promotion and/or receive the cash rebates. The decision of DBS on all matters relating to this Promotion shall be final and binding.
- Staff of DBS and POSB are not eligible to participate in the Promotion.
- DBS reserves the right to revise, delete and/or add to these terms and conditions, and to suspend or terminate this Promotion at any time without any notice or liability to any party.
- DBS' products and services Terms and Conditions apply.
- Participation in this Promotion is deemed acceptance of the terms and conditions herein.
- These terms and conditions are governed by Singapore law and the customers agree to submit to the exclusive jurisdiction of the Singapore courts.



Offer exclusive to the first 100 customers. Terms and conditions apply. See back page.