


Employee Benefit Scheme Program (EBS)

Choice of DBS/POSB Credit Card(s) and/or DBS Cashline

DBS/POSB Credit Card(s) (Please tick)

DBS Altitude Visa Signature Card ¹	(162 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Altitude American Express [®] Card ¹	(492 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Woman's World MasterCard [®] Card ¹	(358 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Woman's Platinum MasterCard [®] Card ²	(219 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Black American Express [®] Card	(412 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Visa Platinum Card ³	(151 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS MasterCard Platinum Card ³	(211 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
Live Fresh DBS Visa payWave Platinum Card ⁴	(163 06)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS CapitaCard Visa Platinum Credit Card ⁶	(155 03)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Esso Platinum Card ⁵	(831 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Takashimaya Platinum American Express [®] Card ³	(413 02)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
DBS Takashimaya Visa Platinum Card	(861 03)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary
POSB Everyday Credit Card	(212 03)	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary

DBS Cashline (Please tick)

 **Cashline** Annual fee: S\$60
For whatever, whenever
CL 400 E2
CL/BP 400 E3

For Cashline, please complete Section 1, 2, 4 and 6 (if applicable) and submit all required documents.

Declaration (Important: please read before signing)

I/JWE HAVE READ AND UNDERSTOOD THE DECLARATION (REF V8, SEPT 2012) SET OUT IN THIS FORM. I/JWE AFFIRM THE SAID DECLARATION AND AGREE TO ABIDE AND BE BOUND BY THE MATTERS STATED THEREIN.

Principal Applicant's Signature and Date

Please sign within the box

Supplementary Applicant's Signature and Date

Please sign within the box
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: / / D D / M M / Y Y Y Y

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.

(By providing us 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 5 Others

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

No. of Dependants: Gender: Male Female

Education: 03 University/Post-Grad 05 Diploma 07 'A' Level/Pre-university
08 Secondary 06 Technical 10 Others

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

3. DBS Rewards Frequent Flyer Programme (Optional)

Yes! I would like to convert my DBS Points to Asia Miles or KrisFlyer Miles.

Note: S\$42.80 (inclusive of GST) annual participation fee will be charged to your DBS Credit Card. Cardmembers currently enrolled in other DBS Rewards Frequent Flyer Programmes with DBS will not be charged an additional participation fee.

Asia Miles Membership No.:

KrisFlyer Membership No.:

4. 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 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

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

Length of Previous Employment: Years Months

5. Supplementary Cardmember's Details

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

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.

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

Residential Address: Block Unit # -

Street: Postal Code:

(Please update if residential address is different from principal cardholder. Please do not give a P.O. Box or foreign address.)

6. Income document submission** (Please tick)

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

* Income document submission is not required for existing Principal Credit Cardholder applying for additional Credit Card(s).

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 and for at least the last 3 consecutive months.

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

** 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.

CPF Online submission

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

(Your CPF documents submitted online are only available for up to 7 days from the date of your submission).

FOR BANK USE ONLY

CC/CL 04-P9A9ZT16EB -
CL BP 04-LPF9ZT41EB -
702/300/309 (Cards) Branch Code Staff Employee No.
100/410/438/480 Cashline)

Mandatory Documents

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

For Salaried Employees:

- **NRIC** (Front and Back), **AND either A OR B OR C OR D**
- A** Latest 12 months' CPF Contribution History Statement*
- B** Latest Income Tax Notice of Assessment**
- C** Latest Computerised Payslip
- D** Salary Crediting into DBS/POSB Account**

For Variable/Commission-based Employees:

- **NRIC** (Front and Back), **AND either A OR B**
- A** Latest 12 months' CPF Contribution History Statement*
- B** Latest 2 years' Income Tax Notice of Assessment**

For Self Employed:

- **NRIC** (Front and Back), **AND** Latest 2 years' Income Tax Notice of Assessment**

For Foreigners:

- **Valid Passport*** and **Employment Pass*** (with at least 3 months' validity), **AND and A OR B OR C OR D**
- A** Latest Computerised Payslip (in Singapore Dollar currency)
- B** Company Letter certifying Employment and Salary (in Singapore Dollars currency)
- C** Latest Income Tax Notice of Assessment**
- D** Salary Crediting into DBS/POSB Account**

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

** 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 on the condition that your salary is credited via Giro, to your own Personal DBS/POSB Account and for at least 3 consecutive months.

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

^ Please provide a copy of your Company's letter stating the Renewal of your Employment Pass if the validity is less than 3 months from the date of application. The Company's letter has to be endorsed by the Company's Representative or HR.

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 and above	S\$20,000 & above
Foreigner	21 years and above	S\$45,000 & above

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

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 and above	S\$15,000 & above
Foreigner	21 years and above	S\$45,000 & above

* Unless otherwise indicated.

Declaration (REF V8, SEPT 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:

- 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 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 ("CapitalLand") 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 CapitalLand 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) 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.

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 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:

- 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.

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

DBS CREDIT CARDS ANNUAL FEE		MINIMUM INCOME
 2 year annual fee waiver	 DBS Altitude Visa Signature Card ¹ Principal Fee: S\$192.60 Supplementary Fee: S\$96.30 (162 02)	S\$80,000 p.a.
 2 year annual fee waiver	 DBS Altitude American Express® Card ¹ Principal Fee: S\$192.60 Supplementary Fee: S\$96.30 (492 02)	S\$80,000 p.a.
 2 year annual fee waiver	 DBS Woman's World MasterCard® Card ¹ Principal Fee: S\$192.60 Supplementary Fee: S\$96.30 (358 02)	S\$80,000 p.a.
 2 year annual fee waiver	 DBS Woman's Platinum MasterCard® Card ² Principal Fee: S\$160.50 Supplementary Fee: S\$80.25 (219 02)	S\$30,000 p.a.
 2 year annual fee waiver	 DBS Black American Express® Card Principal Fee: S\$160.50 Supplementary Fee: S\$80.25 (412 02)	S\$48,000 p.a.
 2 year annual fee waiver	 DBS Visa/MasterCard Platinum Card ³ Principal Fee: S\$192.60 Supplementary Fee: S\$96.30 (151 02) (211 02)	S\$30,000 p.a.
 6 year annual fee waiver	 Live Fresh DBS Visa payWave Platinum Card ⁴ Principal Fee: S\$64.20 Supplementary Fee: S\$42.80 (163 06)	S\$30,000 p.a.
 3 year annual fee waiver	 DBS CapitaCard Visa Platinum Credit Card Principal Fee: S\$160.50 Supplementary Fee: S\$80.25 Free ⁵ (155 03)	S\$30,000 p.a.
 2 year annual fee waiver plus 50% off annual fee till Dec 2014	 DBS Esso Platinum Card Principal Fee: S\$85.60 S\$42.80 ⁶ Supplementary Fee: S\$42.80 S\$21.40 ⁵ (831 02)	S\$30,000 p.a.
 2 year annual fee waiver	 DBS Takashimaya Platinum American Express® Card ² Principal Fee: S\$192.60 Supplementary Fee: S\$96.30 (413 02)	S\$50,000 p.a.
 3 year annual fee waiver	 DBS Takashimaya Visa Platinum Card Principal Fee: S\$64.20 Supplementary Fee: S\$32.10 (861 03)	S\$30,000 p.a.

POSB CREDIT CARD ANNUAL FEE		MINIMUM INCOME
 3 year annual fee waiver	 POSB Everyday Card Principal Fee: S\$38.52 Supplementary Fee: S\$19.26 (212 03)	S\$30,000 p.a.

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:

- 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.

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 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	Foreigners	
Gross Annual Income	S\$20,000 to below S\$30,000	S\$30,000 and above	S\$45,000 and above
Effective interest rate	19% per annum	6.88% per annum for the first 24 months 17.8% per annum from 25 th month onwards	
Annual Fee	S\$60 (waived for 5 years)	S\$60 (waived for 5 years)	
Minimum monthly repayment	2.5% of outstanding balance or S\$50, whichever is higher		
Minimum interest charge	S\$5		
Late payment charge	S\$60		

Note: -

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

Apply for DBS/POSB Credit Card(s) and/or Cashline now!

 Complete and mail in this application form, or

 Fax in this application form to (+65) 6878 9159

There's bound to be a DBS/POSB Credit Card that's most in tune with your lifestyle. And don't forget to check out DBS Cashline for even more financial empowerment.

DBS Credit Cards



• The fastest way to earn miles.

Arrive in all your dream destinations sooner than ever.

DBS Altitude Visa Signature Card¹

- Up to 1.6 miles for every S\$1 spend all year round
- 10,000 bonus miles upon annual fee renewal
- Complimentary Global Airport Lounge Access



• The fastest way to earn miles.

Arrive in all your dream destinations sooner than ever.

DBS Altitude American Express® Card¹

- Up to 1.6 miles for every S\$1 spend all year round
- 10,000 bonus miles upon annual fee renewal
- Exclusive privileges with American Express Selects™



• The card that knows what women want

Because you deserve the most

DBS Woman's World MasterCard® Card¹

DBS Woman's Platinum MasterCard® Card²

- Find shopping and dining deals exclusively on DBS Woman's iPhone mobile app
- Enjoy priority status every time you book a Comfort and CityCab taxi with your DBS Woman's mobile app
- Receive up to 10X DBS Reward Points when you shop online

For full terms & conditions, please visit www.dbs.com/sg/womans



• When you're in the Black, you're in the know.

Only one colour sets you apart for an extraordinary life. And only one card puts you in the seat of an exceptional lifestyle, giving you benefits beyond the norm.

DBS Black American Express® Card

- Get accelerated rewards of up to 8X DBS Points
- Redeem points for an exciting selection of rewards including air miles, shopping and dining rewards
- Enjoy over 1,000 dining privileges from DBS Indulge and American Express Selects™



• Enter the privileged world of Platinum.

For business or pleasure, the privileged life is yours – round the clock.

DBS Visa Platinum Card³

DBS MasterCard Platinum Card³

- Enjoy dedicated customer care through a 24-hour Platinum service hotline
- Perpetual annual fee waiver if you charge S\$6,000 or more to your card each year



• Live life refreshed.

Get the most out of life with just one card.

Live Fresh DBS Visa payWave Platinum Card⁴

- Wave to pay with Visa payWave at over 500 shops and restaurants islandwide
- Activate EZ-Reload to make your bus and train rides hassle-free
- Exclusive discounted prices at Golden Village cinemas



• Get connected to endless shopping rewards

There're more reasons to shop and dine at CapitaMalls now.

DBS CapitaCard Visa Platinum Credit Card^{6*}

- Earn up to 20% instant Capita\$ cash rebate across participating stores at CapitaMalls
- Receive 3% * Capita\$ cash rebate on grocery purchases at supermarkets in CapitaMalls
- Redeem S\$10 CapitaVoucher with CapitaS\$8*
- Free 3-hour parking per mall per day at 14 CapitaMalls

[^] DBS CapitaCard Visa Platinum Credit Card is not eligible for DBS Points Rewards Programme.

* Terms and Conditions apply. Please refer to www.dbs.com/cards for more details.



• The ultimate driver's card. Enjoy motoring privileges and more.

DBS Esso Platinum Card⁵

- Get instant fuel savings* when you pump at Esso service stations
- Earn Smiles Points for more fuel savings
- Pay road tax and motor insurance over 12-month Instalment Payment Plan

For more details, visit www.dbs.com/cards



• Add even more pleasure to retail therapy.

Be treated to exclusive rebates that take shopping to a new high at Singapore's largest department store.

DBS Takashimaya Platinum American Express® Card³

- Receive 6% voucher rebates all year round
- Enjoy free parking privileges with min S\$120 spend*
- Be the first to know with invitations to exclusive sale events



• Make shopping a bed of roses. Indulge your shopping spirit with exclusive rebates and privileges at Singapore's largest department store.

DBS Takashimaya Visa Platinum Card

- Receive 3% voucher rebates all year round
- Enjoy free parking privileges with min S\$120 spend*
- Be the first to know with invitations to exclusive sale events

Note:

¹ To enjoy free membership from the third year and for every year thereafter, simply charge a minimum of S\$25,000* to the DBS Altitude American Express Card⁹/ DBS Altitude Visa Signature Card/ DBS Woman's World MasterCard⁸ Card each year and have your annual fees waived. If your minimum spend criteria of S\$25,000* is not met 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.

² To enjoy free membership from the third year and for every year thereafter, simply charge a minimum of S\$15,000* to the DBS Woman's Platinum MasterCard⁸ Card each year and have your annual fees waived. If your minimum spend criteria of S\$15,000* is not met 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.

³ Subsequent fee waiver from the third year onwards is subject to a total minimum spend of S\$6,000* on both principal and supplementary cards in the previous year.

⁴ For existing Live Fresh Cardmembers: Any outstanding balance, instalment payment plan and DBS GIRO tagged to your current Live Fresh Card will be transferred to your new Live Fresh payWave Card upon approval. Thereafter, your current Live Fresh Card 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 Live Fresh payWave Card.

⁵ Enjoy 50% off your annual fee till 2014 for both Principal and Supplementary Card.

⁶ CapitaCard Visa Platinum Supplementary Cards will enjoy lifetime fee waiver as long as Principal Card is valid.

⁸ 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.

* All fees indicated are inclusive of GST where applicable.

* Terms and conditions apply. Visit www.dbs.com.sg/cards for details.

American Express is a registered trademark of American Express.

This Credit Card Programme is issued and administered by DBS Bank Ltd

POSB Everyday Credit Card



• Let your everyday spending pay for your everyday bills.

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

- Use it as your ATM and ez-link card
- Earn up to 3% cash rebate at key partners such as POPULAR, SPC, Watsons and more!
- Get up to 3% cash rebate when you renew your HDB Season Parking online or sign up for EZ-Reload
- No minimum spending and no cap to the total cash rebates you can earn

Terms and Conditions apply. Visit www.posb.com.sg for more details.

Existing POSB Cardholders: Any outstanding balance, instalment payment plan and POSB/DBS GIRO tagged to your current POSB MasterCard will be transferred to your new POSB Everyday 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 Card.

DBS Cashline



Cashline
For whatever, whenever

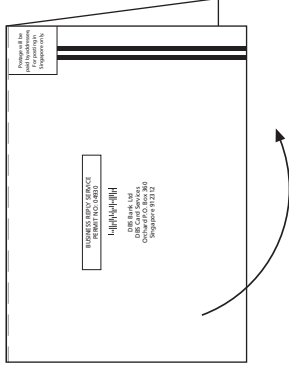
• Do much more today with extra cash.

Now available to all who earn S\$1,700 and above per month!

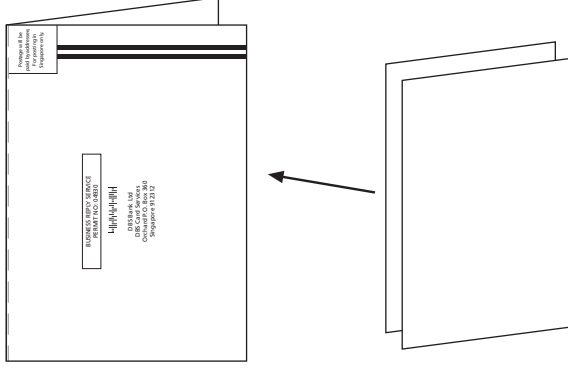
- Enjoy exclusive promotional interest rate of 6.88% p.a. for the first 2 years
- Pay interest only on what you use
- 24/7 access to cash via ATM, iBanking and complimentary chequebooks
- Use it as a credit line, instalment loan or a mix of both
- Up to 3-year annual fee waiver

How to use this postage-paid return envelope:

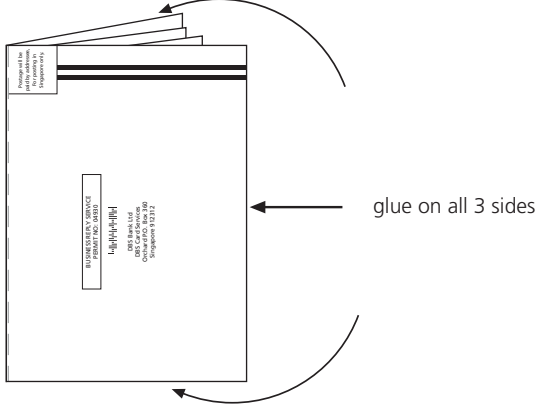
- 1) Fold this in half with the mailing details exposed.



- 2) Attach your supporting documents within.



- 3) Seal all 3 sides with glue, encasing your supporting documents and mail.



Please fold along dotted line

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