

PART D: DECLARATION (Important: Please read before signing)

1. I confirm that the information given in this application is complete, true and accurate. If any of the information given herein changes or becomes inaccurate in any way. I shall immediately inform the DBS Bank Ltd ("DBS") of such change or inaccuracy.
2. I understand that incomplete form will not be processed and DBS's default threshold amount will continue to apply.
3. I acknowledge that DBS has the absolute right to approve or reject my application without notice and without assigning any reason whatsoever.
4. I understand and acknowledge that this application will be processed within 5 working days upon DBS' receipt of the completed form

Declaration on Card's magnetic stripe for overseas use (Where applicable)

1. I acknowledge and agree that:
 - i. allowing the Card's magnetic stripe for overseas use will enable me to perform (where applicable) (a) Cash withdrawal at overseas ATMs (except for American Express® Card); (b) Credit Card overseas Cash Advance; and/or (c) Credit Card and Debit Card overseas retail transactions at magnetic stripe (swipe) terminals;
 - ii. the magnetic stripe for overseas use can be subsequently allowed/disallowed via written instructions. (Note: The risk of unauthorised transactions occurring on the ATM / Debit / Credit Card is higher when the magnetic stripe is enabled for overseas use, as the magnetic stripe information can be easily copied. It is recommended that the magnetic stripe for overseas use be disabled when in Singapore.); and
 - iii. DBS reserves its rights to disable the magnetic stripe for overseas use at its discretion at any time without notice or liability to any party.

Important Notes for DBS/POSB Debit Card (where applicable)

- a) 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 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.
- b) Debit Card carries risks of unauthorised signature-based or card-not-present transactions.
- c) If your Card is lost, stolen or if the PIN has been compromised, you must notify DBS immediately. You should also make a police report and provide DBS with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/theft/ disclosure and any other information that DBS may require. Once DBS 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.
- d) You will not be liable for any transactions carried out after you have notified the bank. DBS 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 DBS.
- e) MasterCard/Visa Debit Limit is shared between signature-based transactions 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.

Authorised Signatories & Stamp (if applicable) For partnership, all partners to sign. For Companies, signatories authorised to sign for "Any Amount" to sign. Please sign as per Bank account record and affix Company Stamp where applicable.

Signature:	Signature:
Name: Date:	Name: Date:
Signature:	Signature:
Name: Date:	Name: Date:

FOR BANK'S USE ONLY

<u>Action by Branch</u>	<u>Action by Credit Ops (Part B)</u> <u>(CP no: AH0016)</u>	<u>Action by Account Services (Part A&C)</u> <u>(CP no: CT0008)</u>
Signature/Thumbprint: Verified by: _____	Attended by: _____	Authorized by: _____
Authorized by: _____	Authorized by: _____	Keyed in by: _____
Branch Name/Branch Code: _____	Branch Name/Branch Code: _____	Report checked by: _____