

<b>Product</b>	<b>SME Working Capital Loan</b>	
<b>Feature</b>	This is a special financing package launched in conjunction with <b>Standards, Productivity and Innovation Board (SPRING Singapore)</b>	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ SMEs who are registered and operating in Singapore;</li> <li>▪ Have at least 30% local shareholding; <b>and</b></li> <li>▪ Company's group annual sales of not more than S\$100 million <b>or</b> Group employment size of not more than 200 employees</li> </ul>	
<b>Terms of Loan</b>	<b>Pricing</b>	<b>From 6.75% p.a. (effective interest rate)</b>
	<b>Max Loan Amount</b>	<b>SGD 300,000</b> per company
	<b>Loan Tenor</b>	Up to <b>5 years</b>
<b>Other Terms &amp; Conditions</b>	<b>Corporate Current Account to be opened upon loan acceptance</b>	
	<b>Administrative/ Processing Fee</b>	<b>S\$500 or 1.00% of approved amount, whichever is higher</b>
	<b>Prepayment Fee</b>	<b>N.A.</b>
	<b>Annual Fee</b>	<b>N.A.</b>
<b>Use of the Loan</b>	<ul style="list-style-type: none"> <li>• Working Capital Purposes (e.g. financing company's daily operational costs)</li> </ul>	
<b>Application Form &amp; Additional Information</b>	<p>For a copy of the SPRING Singapore Application Form &amp; Corporate Credit Request Form, please:</p> <ul style="list-style-type: none"> <li>• Contact your Relationship Manager</li> <li>• Visit any DBS Branch</li> <li>• DBS Website – <a href="http://www.dbs.com/sg">http://www.dbs.com/sg</a></li> <li>• Call DBS <i>BusinessCare</i> at <b>1800-222 2200</b>, select Loans</li> </ul>	
<b>Documents Required</b>	<ul style="list-style-type: none"> <li>• <b>Photocopy of NRIC</b> (front and back) of guarantor(s)</li> <li>• <b>Income Tax Notice of Assessment</b> for the last 2 years of sole proprietor / key partners / directors</li> <li>• <b>Bank Statements</b> for the last 6 months (if operating account is not maintained with DBS)</li> <li>• <b>Financial Statements</b> (audited where applicable) for the last 2 years (latest financial statements should be less than 18 months old)</li> <li>• <b>Original / Certified True Copy of Updated Memorandum and Articles of Association by any 1 director</b> (only applicable for Pte Ltd Companies which do not maintain any borrowing account with DBS)</li> <li>• <b>Business Plan</b> for business with less than 2 years in operation</li> <li>• <b>For Professional Practices <u>NOT</u> registered with ACRA :</b> <ul style="list-style-type: none"> <li>(I) <b>A copy of a confirmation from the relevant authority on the constitution of the firm and the name(s) of the sole proprietor/ partners.</b> <ol style="list-style-type: none"> <li>1. FOR LAWYERS; by way of a confirmation letter from the Law Society <ul style="list-style-type: none"> <li>▪ Original is to be sighted by branch /sales staff</li> <li>▪ Date of letter should not be more than one month to date of application</li> </ul> </li> <li>2. FOR MEDICAL PRACTITIONERS; by way a clinic licence from MOH <ul style="list-style-type: none"> <li>▪ Original is to be sighted by branch / sales staff</li> <li>▪ Date of application must be within validity date of clinic licence</li> </ul> </li> <li>3. FOR ACCOUNTANTS; by way of an online print-out from Bizfile website <ul style="list-style-type: none"> <li>▪ Date of print-out should not be more than one month to date of application</li> </ul> </li> <li>4. FOR ARCHITECTS; by way of a Confirmation letter from Board of Architects on the constitution of the firm <ul style="list-style-type: none"> <li>▪ Original is to be sighted by sales/branch staff</li> <li>▪ Date of letter should not be more than one month to date of application</li> </ul> </li> </ol> </li> <li>(II) <b>Original Letter stating equity partners &amp; authorized signatures (for partnership only).</b></li> </ul> </li> <li>• <b>SPRING Singapore-Application Form</b></li> <li>• <b>Other supporting financial information</b> of relevance to this application</li> </ul>	
<b>Application Submission</b>	<ul style="list-style-type: none"> <li>• Any DBS Branch or DBS Business Centre</li> <li>• District Manager / Relationship Manager</li> <li>• Address as stated on the Application Form</li> </ul>	

**Disclaimer:**

Notwithstanding anything herein contained, DBS Bank reserves the right at any time in its absolute discretion to:-

- a. amend, add and/or delete any of these terms without prior notification or
- b. vary, withdraw, or cancel the above banking facility(ies) without having to disclose a reason thereof and without any compensation or payment whatsoever.