

CREDIT/DEBIT CARDS

	ANZ Travel Visa Signature Card	DBS Altitude VISA Signature Card
Annual fee		
Principal	S\$200.00	S\$192.60
Supplementary	S\$100.00	S\$96.30
Annual fee waiver		
Principal/Supplementary	1 year	1 year
Income requirement	S\$60,000 (Singaporean) S\$90,000 (Foreigner)	S\$30,000 (Singaporean) S\$45,000 (Foreigner)
Association	Visa	Visa
Contactless	Yes	Yes
CEPAS (Select if applicable)		
EZ-Link		No
NETS FlashPay		No
Rewards (Select)		
Points	Yes (Miles)	Yes (Miles)
Rebates	No	No
Cash	No	No
Rewards Earn Rate/Denomination e.g. S\$5 charged = 1 DBS Points; Daily\$1 = S\$1	<p>1.4 miles for every S\$1 spend 2.8 air miles per S\$1 spent on flight bookings with Qantas and Jetstar airlines and retail purchases made in AUD/NZD</p> <p>Capped: base earn rate capped at 100,000 Travel\$ per monthly statement; bonus earn rate capped at 14,000 Travel\$ per monthly statement.</p> <p>Expiry: 5 years from opening date of card account</p>	<p>Welcome Miles of 10,000 for Annual Fee paid (Auto Waiver of AF with spend of 25K/year) S\$1 = 3 miles* on all online flight and hotel packages S\$1 = 2 miles on overseas spend (including online shopping in foreign currency) S\$1 = 1.2 miles on local spend Miles awarded in the form of DBS Points (1 DBS Point = 2 miles)</p> <p>6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo</p> <p>*Capped at S\$5,000 spend per calendar month</p> <p>No Expiry</p>
Revolving interest rate	<p>Effective interest rate: 25% p.a.</p> <p>If payment is not received by date of next billing statement, ANZ may vary the interest rate applicable to the card account to 28% per annum. Prevailing interest rate will be reinstated once the cardholder no longer has two or more defaults in past 6 months and take effect from first working day following date of next billing statement after minimum payment is made in full.</p>	<p>Prevailing interest rate: 25.90% p.a.</p> <p>Subject to compounding rate on the transaction amount if the charges are not repaid in full. Chargeable on a daily basis from the date of transaction until receipt of full payment. Minimum charge: S\$2.50.</p>

LIFESTYLE BENEFITS

Concierge service		24-hr DBS Altitude Butler Service
Airport Lounge access	Two complimentary access to DragonPass lounges for minimum spend of \$10,000 to the ANZ Travel Card in each quarter in a calendar year. Maximum of eight passes per calendar year.	Two complimentary global airport lounge access with Priority Pass every year.
Limousine service	One-way airport transfer to be redeemed with Travel\$.	
Travel Insurance	Enjoy complimentary travel and accident insurance coverage of up to S\$1 million for cardholder and up to S\$100,000 for the cardholder's spouse and child when cardholder charges air tickets to the ANZ Travel Visa Signature Credit Card. Inconvenience Coverage: i. Baggage loss: Up to S\$1,000 ii. Flight delay: Up to S\$1,000 for every consecutive 6 hrs & above iii. Trip cancellation: Up to S\$500 Purchase Protection – up to S\$5,000	Up to S\$1 million Travel Accident Insurance when cardholder charges the full travel fare to this card.
Petrol savings	14% discount at Caltex	14% discount at Esso; 15% discount at SPC
Travel privileges	S\$1 = 2.8 miles for flight bookings on Qantas and Jetstar airlines.	S\$1 = 3 miles* on all online flight & hotel transactions 6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo *Capped at S\$5,000 spend per calendar month
Online deals		S\$1 = 2 miles on overseas spend (including online shopping in foreign currency) S\$1 = 1.2 miles for all local online transactions S\$1 = 3 miles* on all online flight & hotel transactions 6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo *Capped at S\$5,000 spend per calendar month
Overseas spending	S\$1 = 2.8 miles for retail spending in Australia and New Zealand.	S\$1 = 2 miles on overseas spend (including online shopping in foreign currency).

	ANZ Optimum World Mastercard	POSB Everyday Card
Annual fee		
Principal	S\$180	S\$192.60
Supplementary	S\$90	S\$96.30
Annual fee waiver		
Principal/Supplementary	1 year	1 year
Income requirement	S\$80,000	S\$30,000 (Singaporean) S\$45,000 (Foreigner)
Association	MasterCard	MasterCard
Contactless	Yes	Yes
CEPAS (Select if applicable)		
EZ-Link		Yes
NETS FlashPay	No	No
Rewards (Select)		
Points	No	No
Rebates	Yes	Yes
Cash	No	No
Rewards Earn Rate/Denomination e.g. S\$5 charged = 1 DBS Points; Daily\$1 = S\$1	S\$1 = 1 Optimum\$ Expiry: 3 years from opening date of card account	S\$1 = Daily\$1 No Expiry
Revolving interest rate	Effective interest rate: 25% p.a. If payment is not received by date of next billing statement, ANZ may vary the interest rate applicable to the card account to 28% per annum. Prevailing interest rate will be reinstated once the cardholder no longer has two or more defaults in past 6 months and take effect from first working day following date of next billing statement after minimum payment is made in full.	Prevailing interest rate: 25.90% p.a. Subject to compounding rate on the transaction amount if the charges are not repaid in full. Chargeable on a daily basis from the date of transaction until receipt of full payment. Minimum charge: S\$2.50.

LIFESTYLE BENEFITS

Concierge	No	No
Airport Lounge	No	No
Limousine	No	No
Travel Insurance	No	No
Petrol savings	14% discount at Caltex	Up to 20.1% savings at SPC 6% instant cash rebate at SPC No min. spend requirement and cap
Others	Select preferred 5% cash rebate every quarter for travel, dining, grocery & shopping	
Travel	5% or 1% cash rebate on travel (Airlines, travel agencies and online travel portals). Earn capped at 30 Optimum\$ per transaction. Redemption in blocks of 50 Optimum\$.	
Grocery	5% or 1% cash rebate on groceries (Supermarkets). Earn capped at 30 Optimum\$ per transaction. Redemption in blocks of 50 Optimum\$.	5% cash rebate at Sheng Siong No min. spend requirement Capped at Daily\$50 per calendar month
Shopping	5% or 1% cash rebate on shopping (Fashion boutiques, online fashion stores). Earn capped at 30 Optimum\$ per transaction. Redemption in blocks of 50 Optimum\$.	0.3% cash rebate No min. spend requirement and cap
Dining	5% or 1% cash rebate on dining & leisure (Restaurants, hotels, bars and cinemas). Earn capped at 30 Optimum\$ per transaction. Redemption in block of 50 Optimum\$.	Up to 14% cash rebate on Dining Minimum of S\$600 total card spend per calendar month to qualify. Capped at S\$50 per calendar month (until 30 Sept 2017)
Overseas spend		Up to 9% cash rebate on Overseas Dining Minimum S\$600 total card spend per calendar month to qualify. Capped at S\$50 per calendar month (until 30 Sept 2017) 0.3% cash rebate on all other overseas purchases. No min. spend requirement and cap
Entertainment	5% or 1% cash rebate on dining & leisure (Restaurants, hotels, bars and cinemas). Earn capped at 30 Optimum\$ per transaction. Redemption in blocks of 50 Optimum\$.	0.3% cash rebate No min. spend requirement and cap
Recurring bills		1% cash rebate at SP Services and Starhub No min. spend requirement Capped at maximum spend of S\$100 per Card Account
Beauty, health & wellness		3% instant cash rebate at Watsons No min. spend requirement and cap
Others	1% rebate for all other purchases. Earn capped at 30 Optimum\$ per transaction. Redemption in blocks of 50 Optimum\$.	0.3% cash rebate for all other purchases No min. spend requirement and cap

	ANZ Platinum Visa Card	DBS Black Visa Card
Annual fee		
Principal	S\$160	S\$192.60
Supplementary	S\$80	S\$96.30
Annual fee waiver		
Principal/Supplementary	1 year	1 year
Income requirement	S\$30,000 (Singaporean) S\$90,000 (Foreigner)	S\$30,000 (Singaporean) S\$45,000 (Foreigner)
Association	Visa	Visa
Contactless	Yes	3X DBS Points (or 6 miles for every S\$5 spend) for all local Visa payWave purchases
CEPAS (Select if applicable)		
EZ-Link	No	No
NETS FlashPay	No	No
Rewards (Select)		
Points	Yes	Yes
Rebates	No	No
Cash	No	Yes
Rewards Earn Rate/Denomination e.g. S\$5 charged = 1 DBS Points; Daily\$1 = S\$1	S\$5 = 1 ANZ Point Expiry: 5 years from opening date of card account	S\$5 = 1 DBS Point Expires in 1 year.
Revolving interest rate	Effective interest rate: 25% p.a. If payment is not received by date of next billing statement, ANZ may vary the interest rate applicable to the card account to 28% per annum. Prevailing interest rate will be reinstated once the cardholder no longer has two or more defaults in past 6 months and take effect from first working day following date of next billing statement after minimum payment is made in full.	Prevailing interest rate: 25.90% p.a. Subject to compounding rate on the transaction amount if the charges are not repaid in full. Chargeable on a daily basis from the date of transaction until receipt of full payment. Minimum charge: S\$2.50.

LIFESTYLE BENEFITS

Concierge service	No	24/7 access to Visa Platinum Concierge
Airport Lounge	No	No
Limousine	No	No
Travel Insurance	No	No
Petrol savings	14% discount at Caltex	14% discount at Esso; 15% discount at SPC
Online deals	S\$5 = 2 ANZ Points <ul style="list-style-type: none"> 1 ANZ Point will be awarded immediately and will be reflected in that month's monthly statement. 1 bonus ANZ Point will be awarded within 45 days from the calendar month in which the spend was made. 	
Shopping		5% Cashback on shopping. Minimum of S\$700 spend in the same calendar month. Cashback is capped at S\$70 per month. Applicable to local and foreign in-store retail transactions at any department stores or any retail store that sells clothes, shoes, bags, jewellery and watches.
Overseas	S\$5 = 2 ANZ Points <ul style="list-style-type: none"> 1 ANZ Point will be awarded immediately and will be reflected in that month's monthly statement. 1 bonus ANZ Point will be awarded within 45 days from the calendar month in which the spend was made. 	

	ANZ Platinum Mastercard Card	DBS Platinum Mastercard Card
Annual fee		
Principal	S\$160	S\$192.60
Supplementary	S\$80	S\$96.30
Annual fee waiver		
Principal/Supplementary	1 year	1 year
Income requirement	S\$30,000 (Singaporean) S\$60,000 (Foreigner)	S\$30,000 (Singaporean) S\$45,000 (Foreigner)
Association	MasterCard	MasterCard
Contactless	Yes	No
CEPAS (Select if applicable)		
EZ-Link	No	No
NETS FlashPay	No	No
Rewards (Select)		
Points	Yes	Yes
Rebates	No	No
Cash	No	No
Rewards Earn Rate/Denomination e.g. S\$5 charged = 1 DBS Points; Daily\$1 = S\$1	S\$5 = 1 ANZ Point Expiry: 5 years from opening date of card account	S\$5 = 1 DBS Point Expires in 1 year
Revolving interest rate	Effective interest rate: 25% p.a. If payment is not received by date of next billing statement, ANZ may vary the interest rate applicable to the card account to 28% per annum. Prevailing interest rate will be reinstated once the cardholder no longer has two or more defaults in past 6 months and take effect from first working day following date of next billing statement after minimum payment is made in full.	Prevailing interest rate: 25.90% p.a. Subject to compounding rate on the transaction amount if the charges are not repaid in full. Chargeable on a daily basis from the date of transaction until receipt of full payment. Minimum charge: S\$2.50.

LIFESTYLE BENEFITS

Petrol savings	14% discount at Caltex	14% discount at Esso; 15% discount at SPC
Online deals	S\$5 = 2 ANZ Points <ul style="list-style-type: none"> 1 ANZ Point will be awarded immediately and will be reflected in that month's monthly statement. 1 bonus ANZ Point will be awarded within 45 days from the calendar month in which the spend was made. 	
Overseas	S\$5 = 2 ANZ Points <ul style="list-style-type: none"> 1 ANZ Point will be awarded immediately and will be reflected in that month's monthly statement. 1 bonus ANZ Point will be awarded within 45 days from the calendar month in which the spend was made. 	

	ANZ Signature Priority Banking Visa Infinite Card	DBS Altitude VISA Signature Card
Annual fee		
Principal	S\$600	S\$192.60
Supplementary	S\$300	S\$96.30
Annual fee waiver		
Principal	<p>For AUA-based: Waived as long as min AUA is maintained</p> <p>For Income-based: S\$600 (First year free) Bonus 17,500 Bonus Rewards Points (with AF \$600 paid)</p>	1 year
Supplementary	First 2 years	1 year
Income requirement	<p>AUA Based: \$150,000 AUA based by invitation only & income S\$120,000</p> <p>Income based: \$150,000 (Singaporean & Foreigners)</p> <p>For offshore customer: AUA S\$200,000 & S\$10,000 deposit in CASA which is linked to Credit Card for full payment.</p>	<p>S\$30,000 (Singaporean) S\$45,000 (Foreigner)</p>
Association	Visa	Visa
Contactless	Yes	Yes
CEPAS (Select if applicable)		
EZ-Link	No	No
NETS FlashPay	No	No
Rewards (Select)		
Points	Yes	Yes (Miles)
Rebates	No	No
Cash	No	No
Rewards Earn Rate/Denomination e.g. S\$5 charged = 1 DBS Points; Daily\$1 = S\$1	<p>S\$5 local spend = 2 ANZ points - 1 point awarded immediately - 1 bonus point awarded in following month</p> <p>S\$5 foreign spend* = 8 ANZ points - 1 point awarded immediately - 7 bonus points awarded in following month</p> <p>No expiry.</p> <p>*Applies to the highest foreign currency spend in that statement month.</p>	<p>Welcome Miles of 10,000 for Annual Fee paid (Auto Waiver of AF with spend of 25K/year)</p> <p>S\$1 = 3 miles* on all online flight and hotel transactions</p> <p>S\$1 = 2 miles on overseas spend (including online shopping in foreign currency)</p> <p>S\$1 = 1.2 miles on local spend Miles awarded in the form of DBS Points (1 DBS Point = 2 miles)</p> <p>6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo</p> <p>No Expiry *Capped at S\$5,000 spend per calendar month</p>
Revolving interest rate	<p>Effective interest rate: 25% p.a.</p> <p>If payment is not received by date of next billing statement, ANZ may vary the interest rate applicable to the card account to 28% per annum. Prevailing interest rate will be reinstated once the cardholder no longer has two or more defaults in past 6 months and take effect from first working day following date of next billing statement after minimum payment is made in full.</p>	<p>Prevailing interest rate: 25.90% p.a.</p> <p>Subject to compounding rate on the transaction amount if the charges are not repaid in full. Chargeable on a daily basis from the date of transaction until receipt of full payment. Minimum charge: S\$2.50.</p>

LIFESTYLE BENEFITS

Concierge service	24-hour Visa Infinite Concierge	24-hr DBS Altitude Butler Service
Airport Lounge access	Two complimentary access to over 800 DragonPass lounges around the world, with min. spend of S\$5,000 in a calendar month.	Two complimentary global airport lounge access with Priority Pass every year.
Limousine service	Complimentary one-way airport limousine transfers from Changi Airport, with min. spend of S\$5,000 in a calendar month.	
Travel Insurance	Up to S\$1.5m + Up to S\$100,000 for your family + travel inconvenience coverage of up to S\$1,000 Inconvenience Coverage: i. Baggage loss: up to S\$1,000 ii. Flight delay: up to S\$1,000 for every consecutive 6 hrs & above iii. Trip cancellation: up to S\$1,000 Purchase Protection Insurance: up to S\$10,000.	Up to S\$1m Travel Accident Insurance when you charge the full travel fare to this card
Petrol savings	14% discount at Caltex	14% discount at Esso; 15% discount at SPC
Travel privileges	S\$5 local spend = 2 ANZ Points - 1 point awarded immediately - 1 bonus point awarded in the following month S\$5 foreign spend* = 8 ANZ Points - 1 point awarded immediately - 7 bonus points awarded in the following month *Applies to the highest foreign currency spend in that statement month.	S\$1 = 3 miles+ on all online flight & hotel transactions 6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo +Capped at S\$5,000 spend per calendar month
Online deals		S\$1 = 2 miles on overseas spend (including online shopping in foreign currency) S\$1 = 1.2 miles for all local online transactions S\$1 = 3 miles+ on all online flight & hotel transactions 6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo +Capped at S\$5,000
Overseas spending	S\$5 foreign spend = 8 ANZ Points - 1 point awarded immediately - 7 bonus points awarded in the following month Applies to the highest foreign currency spend in that statement month.	S\$1 = 2 miles on overseas spend (including online shopping in foreign currency).

	ANZ Switch Platinum Card	DBS Platinum Mastercard Card
Annual fee		
Principal	Nil	S\$192.60
Supplementary	Nil	S\$96.30
Annual fee waiver		
Principal/Supplementary	Perpetual	1 year
Income requirement	S\$30,000 (Singaporean) S\$60,000 (Foreigner)	S\$30,000 (Singaporean) S\$45,000 (Foreigner)
Association	MasterCard	MasterCard
Contactless	Yes	No
CEPAS (Select if applicable)		
EZ-Link	No	No
NETS FlashPay	No	No
Rewards (Select)		
Points	Yes	Yes
Rebates	No	No
Cash	No	No
Rewards Earn Rate/Denomination e.g. S\$5 charged = 1 DBS Points; Daily\$1 = S\$1	S\$5 = 1 ANZ Point Expires in 5 years.	S\$5 = 1 DBS Point Expires in 1 year.
Revolving interest rate	Effective interest rate: 23% p.a. If payment is not received by date of next billing statement, ANZ may vary the interest rate applicable to the card account to 28% per annum. Prevailing interest rate will be reinstated once the cardholder no longer has two or more defaults in past 6 months and take effect from first working day following date of next billing statement after minimum payment is made in full.	Prevailing interest rate: 25.90% p.a. Subject to compounding rate on the transaction amount if the charges are not repaid in full. Chargeable on a daily basis from the date of transaction until receipt of full payment. Minimum charge: S\$2.50.

LIFESTYLE BENEFITS

Petrol savings	14% discount at Caltex	14% discount at Esso; 15% discount at SPC
-----------------------	------------------------	---

	ANZ Visa Debit Card	DBS Visa Debit Card
Minimum age requirement	16 Years	16 Years
Account type	Savings or Current Account	POSB Savings Account, DBS Savings Plus Account, DBS Autosave Account, DBS Current Account
Benefits	<ul style="list-style-type: none"> 0.4% Cashback with S\$2,000 monthly spend 0.2% Cashback with S\$500 to S\$2,000 monthly spend 0.1% Cashback with less than \$500 monthly spend 	5% Cashback on Visa payWave using Visa payWave, through the card, Apple Pay, Samsung Pay or Android Pay. Cash withdrawals must be kept to three times or less and below S\$400 per month.
EZ link function	No	No
NETS function	No	Yes
NETS Flashpay function	No	Yes
Fees for Foreign Currency Retail Transactions	2.5% on the converted SGD amount (include 1% fee by Visa)	Up to 3.25% on the converted SGD amount (include 1% fee by Visa) and 0% for direct debit from 11 foreign currency (Australian Dollar, Canadian Dollar, Euro, Hong Kong Dollar, Japanese Yen, New Zealand Dollar, Norwegian Kroner, Sterling Pound, Swedish Kroner, Thai Baht and US Dollar) wallets of Multi-Currency Account.
Fees for Dynamic Currency Conversion	2.5% on the converted SGD amount (include 1% fee by Visa)	2.8% on the converted SGD amount (include 1% fee by Visa)
Service Charge for Cash Withdrawal at Overseas ATMs	S\$12 per cash withdrawal	S\$5 equivalent per cash withdrawal in the foreign currency withdrawn

Credit Card Pricing

Pricing	ANZ	DBS
Prevailing interest for retail spend	25% p.a. 23% p.a. for Switch Platinum Card	25.9% p.a.
Prevailing interest for Cash Advance	28% p.a.	28% p.a.
Cash Advance fee	5%, min. \$15	6%, min. \$15
Late fee	S\$60	S\$100 (from May 2017)
Foreign transactions admin fee	Visa: 1%, Bank earns: 1.5%, Total: 2.5% MasterCard: 1%, Bank earns: 1.5%, Total: 2.5%	Visa: 1%, Bank earns: 1.8%, Total: 2.8% MasterCard: 1%, Bank earns: 1.8%, Total: 2.8%
DCC	Visa: 0.8%, Bank earns: 1.7%, Total: 2.5% MasterCard: 1%, Bank earns: 1.5%, Total: 2.5%	1% - VC/MC
Singapore Dollar transaction processed outside Singapore	Visa: 0.8%, Bank earns: 1.7%, Total: 2.5% MasterCard: 1%, Bank earns: 1.5%, Total: 2.5%	
Overlimit Fee	S\$40 S\$50 for Switch	S\$40
Card Replacement Fee	S\$10: 2nd card onwards	Nil
Dishonoured Cheque / Return GIRO	S\$40: Dishonoured Cheque S\$40: Return GIRO	S\$20: Dishonoured Cheque S\$30: Return GIRO
Risk Based Pricing (Both on Retail & Cash)		
	X-days	X-days
Pricing:	28% p.a. (+3%) 28% p.a. (+5%) Switch card	28.9% p.a. (+3%)
Effective:	If we do not receive the minimum payment from you by the Payment Due Date, you are considered to be in default. If such payment is still not received by the date of the next billing statement, we may vary the interest rate applicable to your Card Account to 28% per annum.	Next statement
Condition to revert:	The prevailing interest rate will be reinstated once you no longer have two or more defaults in the past 6 months and this will take effect from the first working day following the date of the next billing statement after the minimum payment is made in full.	At least min payment for 1 month
Annual fees	ANZ Signature Priority Banking Visa Infinite Card: S\$600 ANZ Travel Visa Signature Card: S\$200 ANZ Optimum World Mastercard: S\$180 ANZ Platinum Card (Visa/Mastercard): S\$160 ANZ Switch Mastercard: Free Supplementary Card: 50% of main (except Switch card which is free)	DBS Altitude Visa: S\$180 POSB Everyday Card: S\$180 (from May 2017) DBS Black Visa Platinum: S\$180 DBS Mastercard Platinum: S\$180 Supplementary Card: 50% of main
Minimum Monthly Repayment		
Accounts with Outstanding Amounts below the Credit Limit	S\$50 or 3% of the total principal outstanding balance +100% fee & charges, whichever is higher, and any overdue amount.	S\$50 or 3% of the statement outstanding balance, whichever is higher, and any overdue amount.
Accounts with Outstanding Amounts above the Credit Limit	3% of the total principal outstanding balance +100% fee & charges + the amount in excess of the Credit Limit and any overdue amount.	3% of the statement outstanding balance plus the amount in excess of the Credit Limit and any overdue amount.
Grace Period	2 days	
Repayment period	21 calendar days from the statement date	20 calendar days from the statement date
Minimum Interest charges	Not applicable	Not applicable
Past statements Fee	Current to 1 month: Free More than 1 month to 1 year: S\$5 per copy per month More than 1 year: S\$20 per copy per month	Current to 3 months: Free Beyond the current 3 months: S\$5.35 per copy

Line of Credit Pricing

	ANZ MoneyLine	DBS Cashline																
Prevailing interest rate	Prime: 19.88% p.a. Accrues daily on a 365-day year basis and posted in the statement.	Prime: 19.80% p.a. Sub-prime: 29.8% p.a. (S\$20,000 – S\$30,000 p.a. income) Accrues daily on a 365-day year basis and posted in the statement.																
Minimum income charges	S\$12	S\$10																
Minimum monthly repayment	3% of outstanding balance or \$30, whichever is higher	2.5% of outstanding balance or S\$50, whichever is higher																
Payment hierarchy	Payment made shall be applied to settle the outstanding balances that attract the highest interest first and then to the next highest interest bearing outstanding balances.	Payment made shall be applied to settle the due in the following order beginning with number 1. <table border="1" data-bbox="1331 759 1934 899"> <thead> <tr> <th></th> <th>Personal Loan</th> <th>Balance Transfer</th> <th>Other withdrawals</th> </tr> </thead> <tbody> <tr> <td>Interest</td> <td>1*</td> <td>2</td> <td>3</td> </tr> <tr> <td>Fees</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>Principal</td> <td>7</td> <td>8</td> <td>9</td> </tr> </tbody> </table> *Refers to the prevailing finance charges applicable to the outstanding Cashline instalment loan if full payment is not made by the due date.		Personal Loan	Balance Transfer	Other withdrawals	Interest	1*	2	3	Fees	4	5	6	Principal	7	8	9
	Personal Loan	Balance Transfer	Other withdrawals															
Interest	1*	2	3															
Fees	4	5	6															
Principal	7	8	9															
Annual fee /waiver	S\$90 /1-year	S\$100 /1-year																
Late payment fee	S\$95	S\$105 (from 12 June 2017)																
Delinquent pricing	+6% p.a. If the minimum payment amount is not made by the payment due date, the cardholder will be in default. If such minimum payment amount is still not received by the date of the next statement of account, ANZ will adjust the interest rate applicable to the ML account to 25.88% p.a. The prevailing interest rate will be reinstated once cardholder no longer has two or more defaults in the past six months and this will take effect from the first working day following the date of the next statement of account after the minimum payment amount is made in full.	+6% p.a. If the minimum payment due on Cashline account is not received by the payment due date, an additional interest rate of 6% p.a. will be added to the prevailing interest rate of Cashline account, effective from the first working day after the next Cashline account statement date. The reinstatement to the prevailing interest rate will be effective on the first working day after the next statement date once the minimum payments due on three consecutive statements are made in full on or before the respective payment due dates.																
Overlimit fee	S\$50	S\$40																
Stop cheque fee	S\$40 per cheque	S\$30 per cheque																
Past statement fees	S\$40 per statement (within one year) S\$80 per statement (after one year)	S\$20 per statement (within six months)																
Due date	28 days	25 days																
Payment grace period	2 days	Nil																
GIRO payment	Nil	Minimum/full																
Instalment loan	MoneyLine term Loan	Personal Loan - Cashline																
Balance transfer	Nil	Cashline Balance Transfer																
ATM/debit card	ATM/Visa Debit: Cash withdrawal, funds transfer, scheme debit POS, Online transactions	ATM: Cash withdrawal, funds transfer, NETS																
Others	GIRO not available Standing instruction not available Bill payment not available Auto top up not available	GIRO Standing Instructions Bill payment Auto top-up																
Other fees and charges	Return cheque fee - S\$50 /cheque Overseas ATM withdrawal - S\$12 Card replacement fee - S\$10 Cross Border Transactions Foreign Transactions Admin Fee Visa: 1%, Bank earns: 1.5%, Total: 2.5% DCC Visa: 0.8%, Bank earns: 1.7%, Total: 2.5% Singapore Dollar transaction processed outside Singapore Visa: 0.8%, Bank earns: 1.7%, Total: 2.5%	Return cheque fee: S\$40 Return GIRO/Standing instructions: S\$20 Replace ATM card: S\$5																
MoneyLine Express	MoneyLine Express processing fee: S\$50																	

Billing Cycles

Migrated accounts will follow the billing cycle set out in DBS and it could be different from ANZ's billing cycles.

ANZ Cards: 25 billing cycles in a month
ANZ MoneyLine: 5 billing cycles in a month

DBS Cards: 13 billing cycles in a month
DBS CashLine: 4 billing cycles in a month

Payment Hierarchy

	ANZ	DBS
Cards Payment Hierarchy	If the outstanding is not paid in full, the payment received is first applied to all outstanding fees and interest followed by the outstanding balance.	Payment made to account shall be applied to settle the outstanding balances that attract the highest interest first, in the order of outstanding interest, fees and followed by the outstanding principal.

Balance Transfer, Instalment Loans, Repayment Assistance Scheme, Restructured Loans

The difference for Balance Transfer is in terms of the pricing. However, as part of migration, DBS will be assigning similar pricing for the migrated accounts per the account setup at ANZ. Therefore, there will be no change in the product terms and features.

For Instalment Loans (Credit Card and MoneyLine), the pricing in both ANZ and DBS is different, however similar to Balance Transfer, DBS will align the ANZ pricing (interest rate and processing fee), monthly instalment amount. Subsequent fees such as late fee, early termination fees will be based on DBS terms. For early termination fees for instalment loans, DBS and ANZ are similar at S\$150.

Post discussion with technology, even though the migration of the pricing and monthly instalment amount will be the same per ANZ setup, the amortization of the loan (i.e. the proportion of Principal Amount and Interest Amount) might differ post migration. ANZ has Instalment Loans on Reducing Balance amortization as well as Straight Line amortization. DBS system can only cater for Straight Line amortization method.

Therefore, post migration all ANZ Instalment Loan under Reducing Balance will be migrated into Straight Line (which is more beneficial to customer).

An illustration of an ANZ instalment loan on reducing balance amortization which is migrated on 8th month tenure into straight line at DBS.

Tenure	Reducing Balance		Straight Line	
	ANZ Principal	ANZ Interest	DBS Principal	DBS Interest
1	140	60		
2	145	55		
3	150	50		
4	155	45		
5	160	40		
6	165	35		
7	170	30	Assume Migration happens on Tenure 8	
8	175	25	185	15
9	180	20	185	15
10	185	15	185	15
11	190	10	185	15
12	195	5	185	15

For RAS – the features and pricing are similar to DBS as this is an industry product. There will be no changes.

For RPL – DBS will retain ANZ's pricing and product features/terms post migration. There will be no changes.

DEPOSIT ACCOUNTS

	ANZ Progress Saver Account	DBS MCA or MCSA
Minimum balance	S\$5,000 in respective currency	S\$3,000 equivalent across all offered currencies*
Fall below fee	S\$10 in respective currency	S\$7.50*
Admin fee	Nil	S\$2*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	SGD, AUD, USD	SGD, AUD, USD
Interest rate	SGD Base Interest: 0.05% p.a. Bonus Interest: 0% p.a. Total Interest: 0.05% p.a.	SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
	USD Base Interest: 0.05% p.a. Bonus Interest: 0% p.a. Total Interest: 0.05% p.a.	USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	AUD Base Interest: 0.05% p.a. Bonus Interest: 0% p.a. Total Interest: 0.05% p.a.	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	Bonus interest is subject to a minimum top-up of S\$500 in the respective currency each month.	There will be no bonus interest for all currencies.
Bonus interest	Both Base and Bonus Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD and 360 days for USD and AUD.	For Base Interest Only Calculated and accrued daily. Interest calculation is based on 365 days for SGD and 360 days for USD and AUD.
Calculation method	Base Interest paid at end of the month based on daily average balance. Bonus interest: <ul style="list-style-type: none"> • Paid if the net increment of the balance is at least 500 (in respective currency) at the end of any given month from that of the balance at the start of that month. • Calculated based on the average daily balance maintained in the following month. • Paid on the last day of the following month. • Maximum amount eligible for Bonus Interest in any month is S\$1mil or equivalent in SGD, AUD or USD. 	There will be no bonus interest.

	ANZ AUD Savings Plus Account	DBS MCA or MCSA
Minimum balance	AUD5,000	S\$3,000 equivalent across all offered currencies*
Fall below fee	AUD10	S\$7.50*
Admin fee	Nil	S\$2*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	AUD	AUD
Interest rate	AUD 1st AUD25,000: 0.00% p.a. Next AUD75,000: 0.25% p.a. Next AUD100,000: 0.40% p.a. Above AUD200,000: 1.00% p.a.	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
Calculation method	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 360 days.	Interest is calculated and accrued daily, based on 360 days.
Outward remittance	Free outward remittance to any ANZ account in Australia (limited to two per month and cable costs apply).	There is no such feature.
Cash handling fees for AUD deposit/withdrawal	0.50% for ANZ Signature Priority Banking 2.00% for ANZ General Banking	2.50%*

*Not applicable to MCSA

	ANZ Statement Savings Account	DBS MCA or MCSA
Minimum balance	<p>SGD/USD/EUR/GBP/AUD: \$5,000 in the respective currency</p> <p>NZD/CAD/CHF: \$10,000 in the respective currency</p> <p>CNH/HKD: \$50,000 in the respective currency</p> <p>JPY: 1 million yen</p> <p>For existing accounts only</p>	S\$3,000 equivalent across all offered currencies*
Fall below fee	<p>SGD/USD/EUR/GBP/AUD/NZD/CAD/CHF: \$10 in the respective currency</p> <p>CNY: RMB50</p> <p>HKD: HKD80</p> <p>JPY: 1,000 yen</p>	S\$7.50*
Admin fee	Nil	S\$2*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	<p>SGD, CAD, CHF, CNY, EUR, GBP, JPY, HKD & NZD</p> <p>For existing accounts only</p>	<p>SGD, CAD, CHF, CNY, EUR, GBP, JPY, HKD & NZD</p> <p>ANZ Signature Priority Banking (SPB) customers, Private Wealth (PW) customers and customers who have at least one investment product with ANZ: DBS will offer CHF.</p> <p>All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.</p>
Interest rate	<p>SGD 1st S\$10,000: 0.00% p.a. Next S\$40,000: 0.05% p.a. Above S\$50,000: 0.10% p.a.</p>	<p>SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.</p>
	<p>CNY 1st CNY24,999: 0.00% p.a. Next CNY25,000 to 349,999: 0.25% p.a. Next CNY350,000 to 999,999: 0.30% p.a. Next CNY4mil: 0.35% p.a. CNY5 mil & above: 0.40% p.a.</p>	<p>CNH DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	<p>NZD Below NZD10,000: 0.00% p.a. Above NZD10,000: 0.20% p.a.</p>	<p>NZD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	<p>AUD Below AUD5,000: 0.00% p.a. AUD5,000 to 69,999: 0.00% p.a. AUD70,000 & above: 0.05% p.a.</p>	<p>AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	<p>USD Below USD5,000: 0.00% p.a. USD5,000 to 99,999: 0.00% p.a. Next USD400,000: 0.05% p.a. USD500,000 & above: 0.08% p.a.</p>	<p>USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.</p>
	No interest paid for the rest of the foreign currencies.	For the rest of the foreign currencies, DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
Calculation method	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for SGD, GBP, and 360 days for other foreign currencies.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD, GBP and HKD, and 360 days for other foreign currencies.

*Not applicable to MCSA

	ANZ Wealth Multiplier Account	DBS MCA or MCSA
Minimum balance	\$5,000	S\$3,000*
Fall below fee	\$10	S\$7.50*
Admin fee	Nil	S\$2*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	SGD	SGD
Interest rate	<p>Base rate 1st S\$49,999.99: 0.050% p.a. Next S\$150,000: 0.100% p.a. Above S\$200,000: 0.125% p.a.</p> <p>Bonus rate 0 to <S\$200,000: 0.00% p.a. S\$200,000 to <S\$500,000: 0.00% p.a. S\$500,000 to <S\$1,000,000: 0.00% p.a. S\$1mil & above: 0.00% p.a.</p> <p>Bonus Plus rate Any amount: 0.00% p.a.</p>	<p>DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.</p>
Calculation method	<p>Base rate: Based on balance in WMA Bonus rate: Based on TRB Bonus Plus rate: Eligible investment</p> <p>Interest calculated and accrued daily, credited to account monthly. Interest calculation is based on 365 days.</p>	<p>Calculated and accrued daily. Interest calculation is based on 365 days for SGD</p> <p>There will be no bonus and bonus plus rates.</p>

	ANZ Signature Priority Banking Current Account	DBS MCA or MCSA
Minimum balance	\$5,000	S\$3,000*
Fall below fee	\$12	S\$7.50*
Admin fee	\$3	S\$2*
Chequebook	Yes	Yes*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	SGD	SGD
Interest rate	<p>1st S\$10,000: 0.00% p.a. Next S\$40,000: 0.05% p.a. Next S\$150,000: 0.05% p.a. Next S\$300,000: 0.10% p.a. Above S\$500,000: 0.10% p.a.</p>	<p>DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.</p>
Calculation method	<p>Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.</p>	<p>Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD.</p>
Other features	<p>Loyalty bonus interest of 0.00% p.a. if the customer maintains a minimum daily balance of at least S\$500,000. Payable on the lowest balance recorded for the month.</p>	<p>There will be no loyalty bonus.</p>

*Not applicable to MCSA

	ANZ Current Plus Account	DBS MCA or MCSA
Minimum balance	\$5,000	S\$3,000*
Fall below fee	\$15	S\$7.50*
Admin fee	Nil	S\$2*
Chequebook	Yes	Yes*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	SGD	SGD
Interest rate	1st S\$10,000: 0.01% p.a. Next S\$40,000: 0.05% p.a. Above S\$50,000: 0.10% p.a.	DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
Calculation method	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.	Interest is calculated and accrued daily. Interest calculation is based on 365 days.

	ANZ Current Account	DBS MCA or MCSA
Minimum balance	SGD/USD/EUR/AUD/CHF/CAD: 10,000 GBP: £5,000	S\$3,000 equivalent across all currencies*
Fall below fee	SGD/AUD: 30 in the respective currency USD/EUR/CHF/CAD: 20 in the respective currency GBP: £15	S\$7.50*
Admin fee	Nil	S\$2*
Chequebook	SGD/USD: Yes	SGD/USD: Yes*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	SGD, EUR, AUD, GBP, CHF, CAD & USD	SGD, EUR, AUD, GBP, CAD & USD SPB customers, Private Wealth customers and customers who have at least one investment product with ANZ: DBS will offer CHF All other customers: CHF will not be offered. Prior to the transfer date, you may convert your CHF to a currency that DBS offers.
Interest rate	SGD No Interest	SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
	AUD No Interest	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	USD 1st US\$99,999: 0.00% p.a. Next US\$400,000: 0.05% p.a. US\$500,000 & above: 0.05% p.a.	USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	No interest paid for the rest of the foreign currencies.	For the rest of the foreign currencies, DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
Calculation method	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for SGD, GBP, and 360 days for other foreign currencies.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD, GBP, and 360 days for other foreign currencies.

*Not applicable to MCSA

	ANZ Multi Currency Call Account	DBS MCA or MCSA
Minimum balance	Nil	S\$3,000 equivalent across all currencies*
Fall below fee	Nil	S\$7.50*
Admin fee	Nil	S\$2*
Chequebook	Yes	SGD/USD: Yes*
Penalty for early closure	Nil	We do not impose penalty fees.
Currency offered	SGD, USD, CAD, CHF, EUR, IDR, AUD, NZD, DKK, JPY, AED, INR, SEK, THB, ZAR, HKD, GBP, CNY, NOK	SGD, USD, CAD, EUR, AUD, NZD, JPY, SEK, THB, HKD, GBP, CNH, NOK SPB customers, PW customers and customers who have at least one investment product with ANZ: DBS will offer CHF and DKK. All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF, IDR, DKK, AED, INR and ZAR to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF, IDR, DKK, AED, INR and ZAR to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.
Interest rate	SGD 1st S\$10,000: 0.00% p.a. Next S\$40,000: 0.05% p.a. Above S\$50,000: 0.10% p.a.	SGD DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
	NZD Below NZD10,000: 0.00% p.a. Above NZD10,000: 0.20% p.a.	NZD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	AUD Below AUD5,000: 0.00% p.a. AUD5,000 to AUD69,999: 0.00% p.a. AUD70,000 & above: 0.05% p.a.	AUD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	USD Below USD5,000: 0.00% p.a. USD5K to USD 99,999: 0.00% p.a. Next USD400,000: 0.05% p.a. USD500,000 & above: 0.08% p.a.	USD DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	CNY No interest paid.	CNH DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
	No interest paid for the rest of the foreign currencies.	For the rest of the foreign currencies, DBS will offer the same or higher interest rate than the current DBS MCA interest rate.
Calculation method	Interest calculated and accrued daily, credited to account monthly. Interest calculation is based on 365 days for SGD, GBP, HKD and THB, and 360 days for other foreign currencies.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD, GBP, HKD, THB and 360 days for other foreign currencies.

	ANZ Preferred Staff Savings Account	DBS MCA or MCSA
Minimum balance	Nil	S\$3,000*
Fall below fee	Nil	S\$7.50*
Admin fee	Nil	S\$2*
Penalty for early closure	Nil	We do not impose penalty fees.
Currency offered	SGD	SGD
Interest rate	First S\$10K: 0.100% Next S\$40K: 0.150% Above S\$50K: 0.150%	DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
Calculation method	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD.

*Not applicable to MCSA

	ANZ Home Loan Current Account	DBS MCA or MCSA
Minimum balance	Nil	S\$3,000*
Fall below fee	Nil	S\$7.50*
Admin fee	Nil	S\$2*
Penalty for early closure	S\$100 or equivalent if the account is closed within six months from the account opening date.	We do not impose penalty fees.
Currency offered	SGD	SGD
Interest rate	S\$10,000 to S\$49,999: 0.100% S\$50,000 to S\$199,999: 0.200% S\$200,000 and above: 0.250%	DBS will offer the following interest rates or higher interest rates than the current DBS MCA interest rates: First S\$10,000: 0.050% p.a. Next S\$90,000: 0.050% p.a. Next S\$250,000: 0.150% p.a. Next S\$650,000: 0.225% p.a. Remaining balance above S\$1,000,000: 0.250% p.a.
Calculation method	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days.	Interest is calculated and accrued daily. Interest calculation is based on 365 days for SGD.

	ANZ Instant Interest Time Deposit	DBS Fixed Deposit (FD)
Minimum balance	S\$25,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
Currency offered	SGD, AUD, USD, NZD, CNH	SGD, AUD, USD, NZD, CNH
Interest rate	Current Campaign rates 8M Instant Interest Time Deposit < S\$150K: 0.70% p.a. S\$150K & above: 1.15% p.a.	Book the FD based on the original tenure with the same value and maturity dates, at 0% p.a. since the interest has paid up-front.
Calculation method	Interest earned is paid upfront upon placement. Interest calculation is based on 365 days for SGD, and 360 days for foreign currencies.	Interest calculation is based on 365 days for SGD, and 360 days for foreign currencies.
Penalty fees for premature withdrawal	Full clawback of the Instant Interest paid upon partial withdrawal, and a fee of such amount as ANZ may deem fit. In addition, if such premature withdrawal occurred after three months of placement of the ANZ Instant Interest Time Deposit, interest will be paid on the lowest tier of prevailing board rates for the duration of placement up to the date of withdrawal.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made. Clawback the upfront interest upon premature withdrawal.

	ANZ Conventional Time Deposit	DBS Fixed Deposit (FD)
Minimum balance	S\$25,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
Currency offered	SGD, AUD, CAD, CHF, CNY, GBP, HKD, JPY, NZD, USD	SGD, AUD, CAD, CNH, GBP, HKD, JPY, NZD, USD SPB customers, PW customers and customers who have at least one investment product with ANZ: DBS will offer CHF All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.
Interest rate	Board rates	Book the FD based on the original tenure with same value and maturity dates, at the original contracted rate.
Calculation method	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD and 360 days for the rest of the foreign currencies.	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD, and 360 days for the rest of the foreign currencies.
Penalty fees for premature withdrawal	Subject to a fee of such amount as ANZ may deem fit and ANZ is entitled to withhold any interest accrued on the time deposit. ANZ has the option to pay interest in respect of any time deposit withdrawn before the maturity date at such rate(s) and in respect of such period(s) as ANZ may determine in its reasonable discretion.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made.

*Not applicable to MCSA

	ANZ Multi Currency Term Deposit	DBS Fixed Deposit (FD)
Minimum balance	US\$50,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
Currency offered	SGD, CAD, CHF, EUR, AUD, USD, NZD, JPY, HKD, GBP, CNY	SGD, CAD, EUR, AUD, USD, NZD, JPY, HKD, GBP, CNH SPB customers, PW customers and customers who have at least one investment product with ANZ: DBS will offer CHF. All other customers: Prior to the transfer date, ANZ will contact their customers to convert the amounts in CHF to a currency that DBS offers. For customers who are uncontactable or who do not perform the conversion, ANZ will return CHF to the customers via cashier's order or demand draft and DBS will not onboard these customer accounts.
Interest rate	Board rates	Book the FD based on the original tenure with same value and maturity dates, at the original contracted rate.
Calculation method	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD and 360 days for the rest of the foreign currencies.	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, GBP, HKD, and 360 days for the rest of the foreign currencies.
Penalty fees for premature withdrawal	Subject to a fee of such amount as ANZ may deem fit and ANZ is entitled to withhold any interest accrued on the time deposit. ANZ has the option to pay interest in respect of any time deposit withdrawn before the maturity date at such rate(s) and in respect of such period(s) as ANZ may determine in its reasonable discretion.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made.

	ANZ Step-Up Time Deposit	DBS Fixed Deposit (FD)
Minimum balance	S\$25,000 or equivalent	SGD fixed deposit (FD): S\$1,000 Foreign currency FD: S\$5,000 equivalent
Currency offered	SGD, AUD, USD	SGD, AUD, USD
Interest rate	Step-up tier interest rates	Book the FD based on the remaining tenure with the value date on the transfer date and original maturity date, at the original highest step-up contracted rate.
Calculation method	Interest earned paid upon each completed cycle. Interest calculation is based on 365 days, and 360 days for foreign currencies.	Interest earned paid upon maturity date. Interest calculation is based on 365 days for SGD, and 360 days for the rest of the foreign currencies.
Penalty fees for premature withdrawal	An administrative fee of S\$200 in the respective currency or such other fee as may be notified by ANZ, will be charged for any withdrawal made before the first cycle maturity date. Any withdrawal done on a day other than a cycle maturity date must be made in full and is subject to breakage charges levied by ANZ where applicable. In addition, no interest will be paid by ANZ for the uncompleted cycle.	Interest is calculated based on the lowest tier of either the original contracted rate or DBS prevailing board rates for completed quarters on date placement was made.

DIGITAL SERVICES

	ANZ		DBS	
	Digital Banking	Mobile Singapore	Digibank (Online Banking)	Digibank (Mobile Banking)
Account Balance Enquiry	Able to view all accounts including Banca & Gold Account		Able to view all accounts except Banca & Gold Account	
Account Transaction History	Depends on product, i.e., Credit card and MoneyLine 90 days, CASA 6 months, Home Loan 4 months		Depend on product, i.e. 6 months for CASA, 3 months for Cards, Loans, and Investment. Wealth Account from date of enrolment.	
Pay Bills	Available		Available	
Bill Payment Transaction Limit	Available	Not Available	Available	Not Available
Funds Transfer between linked accounts (Local & International)	Available		Available	
Funds Transfer to 3rd Party accounts within the Bank (Local & International)	Available		Available	
Funds Transfer to other bank account (Local & International)	Available		Available	
View Transaction Limit	Available		Available	
Add New Payee	Available	Not Available	Available	
Card Activation for Credit and Debit Card	Available		Available	
Overseas Usage Activation for Credit & Debit Card	Available		Available	
Apply for new Credit Card or Unsecured Loan	Available	Available (Lead Generation)	Available	
Apply for new Deposit Account	Available straight through (Straight Through Processing)	Available (Lead Generation)	Available only for customers with existing deposit account (Straight Through Processing)	Available only for customers with existing deposit account (Straight Through Processing)
Apply for Permanent Limit Increase on Credit Card or Unsecured Loan	Available	Not Available	Available	
Request/Change PIN for Credit & Debit Card	Request function available	Not Available	Available	
Request Cheque Book	Available	Not Available	Not Available	
Request Stop Cheque	Available	Not Available	Not Available	
Request Fee Waiver	Not Available		Available	Not Available
Request for Credit/Debit/ATM Card Replacement	Not Available		Available	Not Available
Update Personal Details (i.e. Mobile number, email, occupation, marketing consent)	Available	Not Available	Available	
Change Username	Not Available		Available	
Change iBanking Password	Available	Not Available	Available	
Apply for eStatement	Available	Not Available	Available	Not Available
View eStatement	Able to view up to 12 months of eStatements, from date of enrolment	Not Available	Able to view up to 7 years of eStatements, from date of enrolment	Not Available

Funds Transfer & Payment Alerts / ATM & Banking Services Alerts/ Personal Account Alerts	<p>Available</p> <p>Personal Account Alerts</p> <ul style="list-style-type: none"> • Update Personal and Contact details • Update Mailing Address • Manage Alerts • Increase Transfer and Payment Limits <p>Funds Transfers and Payments Alerts</p> <ul style="list-style-type: none"> • Add Payee • Funds Transfer between linked accounts (local & international) • Funds Transfer to 3rd Party accounts within the Bank (Local & International) • Funds Transfer to other bank account (Local & International) • Credit Card Payment • Bill Payment <p>ATM and Banking Services Alerts</p> <ul style="list-style-type: none"> • ATM Cash Withdrawal 	<p>Not Available</p>	<p>Available</p> <p>Personal Account Alerts</p> <ul style="list-style-type: none"> • Update Personal and Contact details • Update Mailing Address • Manage Alerts • Increase Transfer and Payment Limits <p>Funds Transfers and Payments Alerts</p> <ul style="list-style-type: none"> • Add Payee • Fund Transfer to My Account • Funds Transfer to Other DBS/POSB Account • Funds Transfer to Other Bank Account • Funds Transfer to Overseas Account • One Time Funds Transfer and Payment • Credit Card Payment • Pay Easy Services • Bill Payment • FAST Funds Transfer to Other Bank account • FAST Future Dated Funds Transfer to other Bank account • D2Pay (eNETS) Transactions <p>ATM and Banking Services Alerts</p> <ul style="list-style-type: none"> • ATM Cash Withdrawal • Overseas ATM Cash Withdrawal • NETS Transaction • Cheque Clearing • GIRO Arrangement • Standing Instruction Set-up 	<p>Not Available</p>
Check Rewards Points	<p>Available</p>	<p>Available</p>	<p>Available</p>	<p>Not Available (only available via Lifestyle App)</p>
Redeem Rewards	<p>Available (link to Rewards Microsite)</p>	<p>Available (link to Rewards Microsite)</p>	<p>Available</p>	<p>Not Available (only available via Lifestyle App)</p>
Mutual Funds <ul style="list-style-type: none"> • View holdings • Transaction History • Watch list • Find funds • Buy • Sell • Switch 	<p>Available</p>	<p>Not Available</p>	<p>Not Available</p>	
Investment Insights	<p>Available</p>	<p>Not Available</p>	<p>Available</p>	
Personal Financial Management (Tagging Transactions)	<p>Available</p>	<p>Not Available</p>	<p>Not Available</p>	
Rates and Calculators	<p>Available</p>	<p>Not Available</p>	<p>Available</p>	
Setting of Recurring Funds Transfer Online	<p>Available</p>		<p>Not Available</p>	

INVESTMENTS

		ANZ Premium Financing	DBS Premium Financing
Universal Life For ANZ customers who will be under DBS Treasures	Pricing - Floating Packages	ANZ COF (tenure as per customer's selection: 1M - 12M) for respective currency + Spread	USD: 3M LIBOR + mark up (ANZ derived spread [^]) SGD: 3M SIBOR + mark up (ANZ derived spread [^]) On the transfer date, the all-in pricing will not be higher than ANZ's corresponding existing interest rate. At the next interest period ANZ derived spread will be retained and the interest rate for each Advance will be fixed by DBS at (DBS 3mth SIBOR (or LIBOR) + ANZ derived spread) 12 months post the transfer date, DBS retains the right to reprice the spread. [^] ANZ Derived Spread Calculation Example - At transfer date: ANZ All-in customer rate (1.60%) - 3 month SIBOR/LIBOR (0.95%) = Derived ANZ spread (0.65%)
	Late payment fees	Determined by ANZ in their absolute discretion.	Foreign Currency: Agent rate + 5.00% (on amount due and unpaid) SGD: DBS Prime Rate + 5.00% (on amount due and unpaid)
	Partial prepayment	Notice period: 1 Month Break-costs if payment is not on schedule payment date	Notice period: 1 Month No break-costs will be charged.
	Redemption	Notice period: 1 Month Break-costs if payment is not on schedule payment date	Notice period: 1 Month No break-costs will be charged.
	Monthly repayment computation basis	Interest servicing only	Interest servicing only
	Calculation method	Interest calculation is based on 365 days for SGD and 360 days for foreign currencies.	Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.
Universal Life For ANZ customers who will be under DBS Private Bank (PB) / DBS Treasures Private Client (TPC)	Pricing	ANZ COF (tenure as per customer's selection: 1M - 12M) for respective currency + Spread	Floating: COF for respective currency + mark up* Interest rate for the current interest period will remain unchanged. At the next interest period, the interest rate for each Advance will be fixed by DBS at existing (ANZ) spread over DBS' cost of funds. 12 months post the transfer date, DBS retains the right to reprice spread. *Mark up refers to spread.
	Fees and charges		Follow DBS Standard Terms & Conditions (relating to Credit Facilities)
	Late payment fees	Determined by ANZ in their absolute discretion.	SGD: DBS Prime rate + 5% (on amount due and unpaid) Foreign currency: Cost of fund (or other reference rate as we may determine from time to time) + mark up (on amount due and unpaid)
	Partial prepayment	Notice period: 1 Month Break-costs if payment is not on schedule payment date.	Follow DBS Standard Terms & Conditions (relating to Credit Facilities).
	Redemption	Notice period: 1 Month Break-costs if payment is not on schedule payment date.	Follow DBS Standard Terms & Conditions (relating to Credit Facilities). Assignment of Policy to DBS
	Instalment	Monthly repayment computation basis: Interest servicing only	Monthly repayment computation basis: Interest servicing only
Calculation method	Interest calculation is based on 365 days for SGD and 360 days for foreign currencies.	Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.	

		ANZ Investment Product	DBS Investment Product
Structured deposits	Type	Tranche basis	Tranche basis
	Tenure	Max. 3 years	Max. 10 years
	Currency	Available to ANZ	Major currency available
	Segment	Available to ANZ Signature Priority Banking clients.	Available to DBS Treasures clients and Retail Banking clients.
Currency-linked investments	Type	Available to ANZ Private Bank and ANZ Signature Priority Banking clients. Only vanilla available.	Available to DBS Private Bank, Treasures Private Clients and Treasures clients. Vanilla and KI/KO/ KIKO available
	Min. investment	USD25,000	SGD50,000
	Currency choice	EUR, GBP, AUD, NZD, USD, CAD, CHF, JPY, SGD, HKD, CNH	EUR, GBP, AUD, NZD, USD, CAD, CHF, JPY, SGD, HKD, CNH
	Tenure	Two weeks to six months	One week to six months
	Fixing	11am SG time (ANZ Signature Priority Banking) 3pm Tokyo time (ANZ Private Bank)	10.30am SG (Retail Banking) 3pm Tokyo time (DBS Private Bank)
Bonds	Eligibility	Available to ANZ Private Bank clients and ANZ Signature Priority Banking.	Available to DBS Private Bank, Treasures Private Clients and Treasures clients.
		Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min. S\$200,000 per transaction.	Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min. S\$200,000 per transaction.
Equities/ Exchange Traded Funds	Trading channels	Only offline trading, no online trading capabilities.	Online trading available to DBS Private Bank, Treasures Private Clients and Treasures clients; and to Retail Banking customers through DBS Vickers in Singapore, USA, Hong Kong, Canada, Australia, United Kingdom and Japan.
		Exchange Traded Funds: Available to ANZ Private Bank and ANZ Signature Priority Banking clients. Only ANZ approved Exchange Traded Funds allowed.	Offline trading available in multiple markets and exchanges.
Structured notes Underlying instrument: FX, equity, interest rate linked, commodity, index, funds, credit, etc.	Eligibility	Used to be offered to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min S\$200,000 per transaction.	Available to DBS Private Bank, Treasures Private Clients and Treasures clients. Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min S\$200,000 per transaction.
Equity linked notes (ELN)	Type	ELN, daily range accrual note, fixed coupon notes.	ELN, daily range accrual note, fixed coupon note and other variants.
	Eligibility	Available to ANZ Private Bank and Signature Priority Banking clients. Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min S\$200,000 per transaction. ELN, Daily Range Accrual Notes and Fixed Coupon Notes.	Available to DBS Private Bank, Treasures Private Clients and Treasures clients. Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min S\$200,000 per transaction. ELN, Daily range accrual Note, Fixed Coupon note and other variants.
Reverse-equity-linked notes	Settlement	Settled in equity.	Settled in equity.
	Eligibility	Available to ANZ Private Bank clients and Signature Priority Banking. Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min S\$200,000 per transaction.	Available to DBS Treasures clients. Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min S\$200,000 per transaction.
Open-ended certificates	Type	For liquidation only. Not for further subscription.	For liquidation only. Not for further subscription.
FX Spot/ Forward/ NDF	Type	FX Spot/ Forwards only Available to ANZ Private Bank and ANZ Signature Priority Banking clients	FX Spot: Offered to DBS Treasures clients. FX Spot, Forwards, NDF: Offered to DBS Treasures Private Clients FX Spot, Forwards, NDF: Offered to DBS Private Bank clients

Commodity Investment Account (Unallocated XAU/XAG)	Type	Available to ANZ Private Bank and ANZ Signature Priority Banking clients. Only XAU is available to all customer segments	XAU is available to DBS Treasures.	XAU is available to DBS Private Bank and DBS Treasures Private Clients.	XAG is available to DBS Private Bank and DBS Treasures Private Clients.
	Minimum gold investment	15 oz	35 oz	100 oz	10,000 oz
	Quotation against	SGD, USD, EUR, GBP, AUD, NZD, JPY	SGD, USD, AUD	All MCSA currencies (including SGD, USD, EUR, JPY, GBP, CHF, AUD, NZD, CAD, HKD and CNH)	All MCSA currencies (including SGD, USD, EUR, JPY, GBP, CHF, AUD, NZD, CAD, HKD and CNH)
	Maintenance fee	None. However, an administrative fee applies for ANZ Gold Accounts which have been inactive for two years. However, ANZ has been waiving this charge.	0.05% p.a. (payable semi-annually)	0.05% p.a. (payable semi-annually)	0.05% p.a. (payable semi-annually)
Regular Savings Plan (RSP) (Funds)	Date of deduction	Product has ceased with ANZ with last GIRO deductions for existing RSPs in May to facilitate migration. Cash RSP: Every 16th of the month Non-cash i.e. CPF/SRS: Dependent on respective Fund Houses dealing date.	Clients to commence DBS' RSP program if seeking to continue an RSP investment. Cash RSP: Dependent on respective Fund Houses dealing date. Non-cash i.e. CPF/SRS: Refer to respective Fund Houses dealing date.		
	Deduction amount	In 100s	In 100s		
	Currency	SGD and FCY. Currently, outstanding only in SGD & USD.	SGD only.		
	Settlement account	All Cash RSP: Via GIRO deducting from ANZ Current/Savings account. CPF/SRS: Via customer's respective CPF/SRS account.	All Cash RSP: Via GIRO deducting from DBS Current/Savings account. CPF/SRS: Via customer's respective CPF/SRS account.		
	Others		Lump sum requirement before RSP can be set up and deduction via GIRO subsequently. Lump sum amount varies according to Funds Houses.		
Funds	Type	Only mutual funds are available.	Various funds are available.		
	Reverse enquiry	Authorized for ANZ Private Bank customers for non-ANZ approved funds.	Available to declared Accredited Investors (AI) and for non-AI who wish to invest in this product with min. S\$200,000 per transaction and limited to DBS approved funds only. Reverse enquiry authorised for DBS Private Bank and Treasures Private Clients AI customers for non-DBS approved funds. Hedge funds, private equity (only available to DBS Private Bank and Treasures Private Clients.)		
	Online trading	Available.	Available to all customers.		
	Segment	Available to ANZ Private Bank and ANZ Signature Priority Banking clients.	Available to DBS Private Bank, Treasures Private Clients and Treasures clients.		

Lombard Loans migrate to Multi-Currency Revolving Term Loan For DBS Private Bank and DBS Treasures Private Clients.	Pricing	ANZ COF (tenure as per customer's selection: 1M -12M) for respective currency + Spread	COF + Spread Interest rate for the current interest period will remain unchanged. At the next interest period, the interest rate for each Advance will be fixed by DBS at existing (ANZ) spread over DBS' cost of funds.
	Eligible collateral	Fixed income securities, equities, mutual funds, exchange traded funds (ETFs), structured products, cash and cash-like product (paper gold is treated as cash product).	Fixed income securities, equities, mutual funds, exchange-traded funds (ETFs), structured products (excluding structured deposits), cash and cash-like product (paper gold is treated as cash product) and any other assets deemed acceptable to DBS.
	Credit limit	Case by case.	Case by case.
	Concentration limit	A minimum of four different eligible collaterals (i.e. 4 different Product codes) of any mix to be held in a customer's portfolio. The Advance Ratio of each eligible security shall represent no more than 35% of the total margin value of the portfolio.	Subject to the Bank's portfolio diversification guideline and any top-up requirement will be as per DBS Standard Terms and Conditions.
	Rollover	Customer must pay back interest (I) upon maturity and can only roll over the principal (P).	P+I or P rollover (Subject to sufficient collateral in the account).
	Facility closure timeline	Will close facility if customers have no loan drawdown within certain period (around three months) after customer accepts the Letter of Offer.	Nil, unless otherwise stated in the Letter of Offer.
Lombard Loans migrate to Multi-Currency Revolving Term Loan For DBS Treasures clients.	Pricing	ANZ COF (tenure as per customer's selection: 1M - 12M) for respective currency + Spread	Interest rate for the current interest period will remain unchanged. At the next interest period, the interest rate for each advance will be fixed by DBS at existing (ANZ) spread over DBS' cost of funds.
	Eligible collateral	Fixed income securities, equities, mutual funds, exchange-traded funds (ETFs), structured products, cash and cash-like product (paper gold is treated as cash product).	Equities, Funds, Bonds, and/or Cash (SGD/Foreign Currency) including Currency Linked Investments.
	Credit limit	Case by case.	Up to 1 million. ANZ migrated clients with >\$1m will migrate as is, at the transfer date. Clients will be requested to meet the minimum requirements of TPC and migrate; or pay down their loans to \$1m. Timeline to be decided by DBS.
	Concentration limit	A minimum of four different eligible collaterals (i.e. 4 different Product codes) of any mix to be held in a customer's portfolio. The Advance Ratio of each eligible security shall represent no more than 35% of the total margin value of the portfolio.	Counter cap per asset as follows: Max loan cap of S\$100,000 per counter for Equities & Funds. Max loan cap of S\$250,000 per counter for Bonds. Max loan cap of S\$500,000 for Currency Linked Investments (CLIs).
	Rollover	Customer must pay back interest (I) upon maturity and can only rollover principal (P).	Rollover P or rollover P+I Subject to sufficient collateral in the account.
	Minimum AUM requirement at point of application	AUM of SGD\$150,000 as on boarding criterion of signature customers	Minimum AUM of SGD\$500,000.
	Facility closure timeline	If the customer does not utilise the facility within three months from date of the Letter of Offer, the facility will no longer be available to customers.	Nil.
	Fees and charges	Determined by ANZ in their absolute discretion Early Redemption. Break-costs if payment is not on schedule payment date.	No facility fee.
Bankers Guarantees and SBLCs	SBLC Acceptance/Issued	ANZ Private Bank only.	DBS Private Bank and Treasures Private Clients.

Custody fees	Fees and charges	<p>Custody fees for all products waived for Retail and qualified Private Banking clients.</p> <p>Non-qualified PB clients (<\$1m AUM) are charged the fee (or exception approval).</p>	<p>Other bonds/notes: 0.20% per annum and subject to minimum of S\$100 (payable semi-annually).</p> <p>Gold bullion products: 0.50% per annum and subject to a minimum amount of S\$100 (payable semi-annually).</p> <p>Equities: 0.20% per annum and subject to a minimum fee of S\$100 (applicable for each market and payable semi-annually). Note custody fees for Singapore, Malaysia and Thailand markets are waived.</p> <p>Waiver of fees at DBS discretion.</p>
OTC Derivatives	Segment	Product not offered	<p>Available to DBS Private Bank and Treasures Private Clients.</p> <p>Interest rate, FX, Commodity and Equity derivatives, Swap etc.</p>
FX Margin Trading	Segment	Product not offered	<p>Available to DBS Private Bank and Treasures Private Clients.</p> <p>FX Spot/ Forwards/ Options trading</p>
Gold Account (Physical)	Segment	Product not offered	Available to DBS Private Bank and Treasures Private Clients.
Direct Access Market services	Segment	Service not offered	Available to DBS Private Bank and Treasures Private Clients.
Discretionary Portfolio Management services	Segment	Service not offered	Available to DBS Private Bank and Treasures Private Clients.
	Fees and charges	Service not offered	<p>Management fee: Up to 1.5% per annum of the average daily closing levels of the net asset value of the managed portfolio.</p> <p>Transaction fee: Up to 0.30% (excluding brokerage fees).</p> <p>Unit trusts and hedge funds: Up to 1% of the subscription fee (excluding incidental charges relating to the subscription).</p>
Managed advisory services	Segment	Service not offered	Available to DBS Private Bank and Treasures Private Clients.
	Fees and charges		<p>Advisory fee: Up to 0.85% per annum of the average daily closing levels of the net asset value of the managed portfolio</p> <p>Transaction fee: Up to 0.30% (excluding brokerage fees)</p> <p>Unit trusts and hedge funds: Up to 1% of the subscription fee (excluding incidental charges relating to the subscription)</p>

PERSONAL LOANS

	ANZ MoneyLine	DBS Cashline																
Prevailing interest rate	Prime: 19.88% p.a. Accrues daily on a 365-day year basis and posted in the statement.	Prime: 19.80% p.a. Sub-prime: 29.8% p.a. (S\$20,000 – S\$30,000 p.a. income) Accrues daily on a 365-day year basis and posted in the statement.																
Minimum income charges	S\$12	S\$10																
Minimum monthly repayment	3% of outstanding balance or \$30, whichever is higher	2.5% of outstanding balance or S\$50, whichever is higher																
Payment hierarchy	Payment made shall be applied to settle the outstanding balances that attract the highest interest first and then to the next highest interest bearing outstanding balances.	Payment made shall be applied to settle the due in the following order beginning with number 1. <table border="1"> <thead> <tr> <th></th> <th>Personal Loan</th> <th>Balance Transfer</th> <th>Other withdrawals</th> </tr> </thead> <tbody> <tr> <td>Interest</td> <td>1*</td> <td>2</td> <td>3</td> </tr> <tr> <td>Fees</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>Principal</td> <td>7</td> <td>8</td> <td>9</td> </tr> </tbody> </table> <p>*Refers to the prevailing finance charges applicable to the outstanding Cashline instalment loan if full payment is not made by the due date.</p>		Personal Loan	Balance Transfer	Other withdrawals	Interest	1*	2	3	Fees	4	5	6	Principal	7	8	9
	Personal Loan	Balance Transfer	Other withdrawals															
Interest	1*	2	3															
Fees	4	5	6															
Principal	7	8	9															
Annual fee /waiver	S\$90 /1-year	S\$100 /1-year																
Late payment fee	S\$95	S\$105 (from 12 June 2017)																
Delinquent pricing	+6% p.a. If the minimum payment amount is not made by the payment due date, the cardholder will be in default. If such minimum payment amount is still not received by the date of the next statement of account, ANZ will adjust the interest rate applicable to the ML account to 25.88% p.a. The prevailing interest rate will be reinstated once cardholder no longer has two or more defaults in the past six months and this will take effect from the first working day following the date of the next statement of account after the minimum payment amount is made in full.	+6% p.a. If the minimum payment due on Cashline account is not received by the payment due date, an additional interest rate of 6% p.a. will be added to the prevailing interest rate of Cashline account, effective from the first working day after the next Cashline account statement date. The reinstatement to the prevailing interest rate will be effective on the first working day after the next statement date once the minimum payments due on three consecutive statements are made in full on or before the respective payment due dates.																
Overlimit fee	S\$50	S\$40																
Stop cheque fee	S\$40 per cheque	S\$30 per cheque																
Past statement fees	S\$40 per statement (within one year) S\$80 per statement (after one year)	S\$20 per statement (within six months)																
Due date	28 days	25 days																
Payment grace period	Nil	Nil																
GIRO payment	Nil	Minimum/full																
Instalment loan	MoneyLine term Loan	Personal Loan - Cashline																
Balance transfer	Nil	Cashline Balance Transfer																
ATM/debit card	ATM/Visa Debit: Cash withdrawal, funds transfer, scheme debit POS, Online transactions	ATM: Cash withdrawal, funds transfer, NETS																
Others	GIRO not available Standing instruction not available Bill payment not available Auto top up not available	GIRO Standing Instructions Bill payment Auto top-up																
Other fees and charges	Return cheque fee - S\$50 /cheque Overseas ATM withdrawal - S\$20 Card replacement fee - S\$10 Cross Border Transactions Foreign Transactions Admin Fee Visa: 1%, Bank earns: 1.5%, Total: 2.5% DCC Visa: 0.8%, Bank earns: 1.7%, Total: 2.5% Singapore Dollar transaction processed outside Singapore Visa: 0.8%, Bank earns: 1.7%, Total: 2.5%	Return cheque fee: S\$40 Return GIRO/Standing instructions: S\$20 Replace ATM card: S\$5																
MoneyLine Express	MoneyLine Express processing fee: S\$50																	

Credit Card Pricing

Pricing	ANZ	DBS
Prevailing interest for retail spend	25% p.a. 23% p.a. for Switch Platinum Card	25.9% p.a.
Prevailing interest for Cash Advance	28% p.a.	28% p.a.
Cash Advance fee	5%, min. \$15	6%, min. \$15
Late fee	S\$60	S\$100 (from May 2017)
Foreign transactions admin fee	Visa: 1%, Bank earns: 1.5%, Total: 2.5% MasterCard: 1%, Bank earns: 1.5%, Total: 2.5%	Visa: 1%, Bank earns: 1.8%, Total: 2.8% MasterCard: 1%, Bank earns: 1.8%, Total: 2.8%
DCC	Visa: 0.8%, Bank earns: 1.7%, Total: 2.5% MasterCard: 1%, Bank earns: 1.5%, Total: 2.5%	1% - VC/MC
Singapore Dollar transaction processed outside Singapore	Visa: 0.8%, Bank earns: 1.7%, Total: 2.5% MasterCard: 1%, Bank earns: 1.5%, Total: 2.5%	
Overlimit Fee	S\$40 S\$50 for Switch	S\$40
Card Replacement Fee	S\$10: 2nd card onwards	Nil
Dishonoured Cheque / Return GIRO	S\$40: Dishonoured Cheque S\$40: Return GIRO	S\$20: Dishonoured Cheque S\$30: Return GIRO
Risk Based Pricing (Both on Retail & Cash)		
	X-days	X-days
Pricing:	28% p.a. (+3%) 28% p.a. (+5%) Switch card	28.9% p.a. (+3%)
Effective:	If we do not receive the minimum payment from you by the Payment Due Date, you are considered to be in default. If such payment is still not received by the date of the next billing statement, we may vary the interest rate applicable to your Card Account to 28% per annum.	Next statement
Condition to revert:	The prevailing interest rate will be reinstated once you no longer have two or more defaults in the past 6 months and this will take effect from the first working day following the date of the next billing statement after the minimum payment is made in full.	At least min payment for 1 month
Annual fees	ANZ Signature Priority Visa Infinite Card: S\$600 ANZ Travel Visa Signature Card: S\$200 ANZ Optimum World Mastercard: S\$180 ANZ Platinum Card (Visa/Mastercard): S\$160 ANZ Switch Mastercard: Free Supplementary Card: 50% of main (except Switch card which is free)	DBS Altitude Visa: S\$180 POSB Everyday Card: S\$180 (from May 2017) DBS Black Visa Platinum: S\$180 DBS Mastercard Platinum: S\$180 Supplementary Card: 50% of main
Minimum Monthly Repayment		
Accounts with Outstanding Amounts below the Credit Limit	S\$50 or 3% of the total principal outstanding balance +100% fee & charges, whichever is higher, and any overdue amount.	S\$50 or 3% of the statement outstanding balance, whichever is higher, and any overdue amount.
Accounts with Outstanding Amounts above the Credit Limit	3% of the total principal outstanding balance +100% fee & charges + the amount in excess of the Credit Limit and any overdue amount.	3% of the statement outstanding balance plus the amount in excess of the Credit Limit and any overdue amount.
Grace Period	2 days	
Repayment period	21 calendar days from the statement date	20 calendar days from the statement date
Minimum Interest charges	Not applicable	Not applicable
Past statements Fee	Current to 1 month: Free More than 1 month to 1 year: S\$5 More than 1 year: S\$20	Current to 3 months: Free Beyond the current 3 months: S\$5.35 per copy

Billing Cycles

Migrated accounts will follow the billing cycle set out in DBS and it could be different from ANZ's billing cycles.

ANZ Cards: 25 billing cycles in a month

ANZ MoneyLine: 5 billing cycles in a month

DBS Cards: 13 billing cycles in a month

DBS CashLine: 4 billing cycles in a month

Payment Hierarchy

	ANZ	DBS
Cards Payment Hierarchy	If the outstanding is not paid in full, the payment received is first applied to all outstanding fees and interest followed by the outstanding balance.	Payment made to account shall be applied to settle the outstanding balances that attract the highest interest first, in the order of outstanding interest, fees and followed by the outstanding principal.

Balance Transfer, Instalment Loans, Repayment Assistance Scheme, Restructured Loans

The difference for Balance Transfer is in terms of the pricing. However, as part of migration, DBS will be assigning similar pricing for the migrated accounts per the account setup at ANZ. Therefore, there will be no change in the product terms and features.

For Instalment Loans (Credit Card and MoneyLine), the pricing in both ANZ and DBS is different, however similar to Balance Transfer, DBS will align the ANZ pricing (interest rate and processing fee), monthly instalment amount. Subsequent fees such as late fee, early termination fees will be based on DBS terms. For early termination fees for instalment loans, DBS and ANZ are similar at S\$150.

Post discussion with technology, even though the migration of the pricing and monthly instalment amount will be the same per ANZ setup, the amortization of the loan (i.e. the proportion of Principal Amount and Interest Amount) might differ post migration. ANZ has Instalment Loans on Reducing Balance amortization as well as Straight Line amortization. DBS system can only cater for Straight Line amortization method.

Therefore, post migration all ANZ Instalment Loan under Reducing Balance will be migrated into Straight Line (which is more beneficial to customer).

An illustration of an ANZ instalment loan on reducing balance amortization which is migrated on 8th month tenure into straight line at DBS.

Tenure	Reducing Balance		Straight Line	
	ANZ Principal	ANZ Interest	DBS Principal	DBS Interest
1	140	60		
2	145	55		
3	150	50		
4	155	45		
5	160	40		
6	165	35		
7	170	30	Assume Migration happens on Tenure 8	
8	175	25	185	15
9	180	20	185	15
10	185	15	185	15
11	190	10	185	15
12	195	5	185	15

For RAS – the features and pricing are similar to DBS as this is an industry product. There will be no changes.

For RPL – DBS will retain ANZ's pricing and product features/terms post migration. There will be no changes.

HOME LOANS

	ANZ Singapore Home Loan	DBS Singapore Home Loan
Pricing - Fixed Packages	1 Yr - 1.50% 2 Yr - 1.88% 2 Yr - 1.93% 2 Yr - 1.98% Thereafter: 3M SOR/ COMBO + mark-up	Same fixed rate for remaining fixed rate period. Thereafter: FHR9 + markup The remaining lock-in period with ANZ will be brought over to DBS.
Pricing – Floating Packages	3M SOR + mark-up 3M COMBO + mark-up Board + mark-up 3M COF + mark-up	Year 1 : FHR9 + mark-up Thereafter: FHR9 + markup We will not impose lock-in condition to these accounts. We will offer you an all-in-rate which will be equal or lower than your prevailing interest rate at ANZ.
Repricing fees	S\$800 / S\$500	S\$800
Letter of variation	S\$250	S\$250
Property Insurance	Premium is borne by the customer S\$150 per year for a non-blanket policy.	Premium is borne by the customer S\$100 per year for a non-blanket policy.
Loan Statement	S\$20	S\$20
Safe keeping of title deeds	S\$300	S\$300
Late payment fees	ANZ Prime Rate + 5.00% on outstanding instalment amount.	DBS prime rate + 5.00% on the outstanding instalment amount.
Prepayment penalty	Fixed rate packages: 1.50% Floating rate packages: Nil	Fixed rate packages within lock-in period: 1.50% of outstanding loan amount Floating rate packages: Nil
Property insurance insurer	CHUBB/Tokio Marine Fire Insurance	MSIG (DBS will continue with CHUBB/Tokio Marine post transfer date and sign up with MSIG upon expiry)
Monthly instalment	Payable through ANZ-LSA	Payable through DBS-LSA
Interest and monthly instalment computation	Daily rest - outstanding over outstanding	Daily rest - outstanding over outstanding

	ANZ Overseas Property Financing (OPF) / Dual Currency Mortgage (DCM) / Single Currency Mortgage (SCM)	DBS Overseas Property Financing (OPF) / Dual Currency Mortgage (DCM) / Single Currency Mortgage (SCM)
Pricing - Floating Packages	<p>OPF : 3M SGD COF + mark-up OPF : 3M AUD COF + mark-up</p> <p>DCM / SCM : 3M COF based on currency type + mark-up</p>	<p>OPF - SGD: 3M SIBOR + mark-up OPF - AUD: 3M BBSW + mark-up We will offer you an all-in-rate which will be equal or lower than your prevailing interest rate at ANZ.</p> <p>DCM / SCM : DBS 3M COF + mark-up (ANZ mark-up)</p>
Revaluation of property fees	Nil	Bi-annual fees borne by customers
Monthly instalment	Payable through ANZ-LSA	Payable through DBS-LSA
Calculation method	Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.	Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.
Property Insurance	<p>OPF - Property insurance is required for all properties</p> <p>DCM / SCM - For Australian property, property insurance is only required where current market value for the property is > AUD\$2M</p> <p>DCM / SCM - For SG & NZ property, property insurance is required for all properties.</p>	OPF / DCM / SCM - All properties (regardless of amount) are required to have property insurance. A copy of the policy is required to be provided to DBS.
Interest and monthly instalment computation basis	<p>OPF</p> <ol style="list-style-type: none"> No Interest Servicing customers Fixed Instalment Amount [Variable Principal + Variable Interest] Interest Servicing only Customers Variable Instalment Amount <p>DCM / SCM</p> <ol style="list-style-type: none"> No Interest Servicing customers Variable Instalment Amount [Fixed Principle + Variable Interest] Interest Servicing only customers Variable Instalment Amount 	<p>OPF</p> <ol style="list-style-type: none"> No Interest Servicing Customers Variable Instalment Amount [Fixed Principle + Variable Interest] Interest Servicing only Customers Variable Instalment Amount <p>DCM / SCM</p> <ol style="list-style-type: none"> No Interest Servicing customers Variable Instalment Amount [Fixed Principle + Variable Interest] Interest Servicing only customers Variable Instalment Amount <p>References to cost of funds will be a reference to DBS's cost of funds. DBS's margin processes and levels will apply.</p> <p>Interest calculation is based on 365 days for SGD, HKD & GBP and 360 days for all other foreign currencies.</p>

INSURANCE

Customers	Policy type/insurer	What will happen to the policies
<p>Group 1: Customers with individual plan direct with insurer</p>	<p>Own individual policies with respective insurers (e.g. Life policies like Universal Life, Endowment or Investment-Linked Plan or General Insurance policies like Personal Accident)</p> <p>The insurers involved are: AIA, Transamerica, NTUC Income, Manulife, Friends Provident International Ltd (SG Branch), Zurich, and AIG Asia Pacific Insurance Pte Ltd.</p>	<p>The ANZ customers who have individual policies which are valid shall continue as long as their policies are in force for the tenure of the respective product term.</p> <p>DBS is currently working with the insurers to establish a Service Level Agreement for post transfer date servicing arrangement and related operational matters.</p>
<p>Group 2: Customers with product bundled with other bank products</p>	<p>Fire insurance bundled with mortgage loan. It is currently offered to ANZ customers by Chubb & Tokio Marine.</p> <p>CardShield covers outstanding card balances. It is currently offered to existing ANZ customers by Prudential Singapore, under the program 'CreditLife'.</p>	<p>For Fire insurance, the plan is to allow the current coverage to continue until the anniversary of their policies. When the policies are due for renewal, DBS will switch to the blanket policy from MSIG. For those ANZ customers who decline to switch to MSIG, they may take up a policy from their choice insurer. There will be an admin fee of S\$100 per annum for non-blanket policy. For mortgage loans where fire policy is to be incepted after the transfer date, customer will have to take up the blanket policy from MSIG.</p> <p>With effect from the transfer date, the card balances protection policy - 'CreditLife' offered by Prudential Singapore on ANZ cards will be terminated. Migrated customers with ANZ CreditLife program will not be offered the same policy on the new DBS card. After the transfer date, customer can choose to take up the similar CardShield program at DBS offered by Manulife.</p>