

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	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 Capped: base earn rate capped at 100,000 Travel\$ per monthly statement; bonus earn rate capped at 14,000 Travel\$ per monthly statement. Expiry: 5 years from opening date of card account	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) 6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo *Capped at S\$5,000 spend per calendar month 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 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	<p>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.</p> <p>Inconvenience Coverage:</p> <p>i. Baggage loss: Up to S\$1,000</p> <p>ii. Flight delay: Up to S\$1,000 for every consecutive 6 hrs & above</p> <p>iii. Trip cancellation: Up to S\$500</p> <p>Purchase Protection – up to S\$5,000</p>	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.	<p>S\$1 = 3 miles* on all online flight & hotel transactions</p> <p>6 miles/S\$1+ with Expedia</p> <p>10 miles/S\$1+ with Kaligo</p> <p>*Capped at S\$5,000 spend per calendar month</p>
Online deals		<p>S\$1 = 2 miles on overseas spend (including online shopping in foreign currency)</p> <p>S\$1 = 1.2 miles for all local online transactions</p> <p>S\$1 = 3 miles* on all online flight & hotel transactions</p> <p>6 miles/S\$1+ with Expedia</p> <p>10 miles/S\$1+ with Kaligo</p> <p>*Capped at S\$5,000 spend per calendar month</p>
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	For AUA-based: Waived as long as min AUA is maintained For Income-based: S\$600 (First year free) Bonus 17,500 Bonus Rewards Points (with AF \$600 paid)	1 year
Supplementary	First 2 years	1 year
Income requirement	AUA Based: \$150,000 AUA based by invitation only & income S\$120,000 Income based: \$150,000 (Singaporean & Foreigners) For offshore customer: AUA S\$200,000 & S\$10,000 deposit in CASA which is linked to Credit Card for full payment.	S\$30,000 (Singaporean) S\$45,000 (Foreigner)
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	S\$5 local spend = 2 ANZ points - 1 point awarded immediately - 1 bonus point awarded in following month S\$5 foreign spend* = 8 ANZ points - 1 point awarded immediately - 7 bonus points awarded in following month No expiry. *Applies to the highest foreign currency spend in that statement month.	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 transactions 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) 6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo No Expiry *Capped at S\$5,000 spend per calendar month
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	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	<p>Up to S\$1.5m + Up to S\$100,000 for your family + travel inconvenience coverage of up to S\$1,000</p> <p>Inconvenience Coverage:</p> <ul style="list-style-type: none"> 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 <p>Purchase Protection Insurance: up to S\$10,000.</p>	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	<p>S\$5 local spend = 2 ANZ Points</p> <ul style="list-style-type: none"> - 1 point awarded immediately - 1 bonus point awarded in the following month <p>S\$5 foreign spend* = 8 ANZ Points</p> <ul style="list-style-type: none"> - 1 point awarded immediately - 7 bonus points awarded in the following month <p>*Applies to the highest foreign currency spend in that statement month.</p>	<p>S\$1 = 3 miles* on all online flight & hotel transactions</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>
Online deals		<p>S\$1 = 2 miles on overseas spend (including online shopping in foreign currency)</p> <p>S\$1 = 1.2 miles for all local online transactions S\$1 = 3 miles* on all online flight & hotel transactions</p> <p>6 miles/S\$1+ with Expedia 10 miles/S\$1+ with Kaligo</p> <p>+Capped at S\$5,000</p>
Overseas spending	<p>S\$5 foreign spend = 8 ANZ Points</p> <ul style="list-style-type: none"> - 1 point awarded immediately - 7 bonus points awarded in the following month <p>Applies to the highest foreign currency spend in that statement month.</p>	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><tr><td></td><td>Personal Loan</td><td>Balance Transfer</td><td>Other withdrawals</td></tr><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></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.

	Reducing Balance		Straight Line	
Tenure	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.