

DBS IDEAL

DIGITAL APPLICATION PACK (FOR SUBMISSION TO BANK)

Please read through thoroughly before submitting the form. We regret to inform you that incorrect applications may cause delays in processing.

Use this Application Form to sign up for DBS IDEAL if you:

Are an
Existing IDEAL
Customer

I want to upgrade my company's IDEAL service package from Enquiry to Transact. This includes a comprehensive range of transaction capabilities within IDEAL - Cash Management, Trade Finance, FX & Treasury services.

As well as management and control of user accesses and your company's profile with Customer Self Administration, and fulfillment of your major loan-related transaction requests by submission of loan transaction requests such as new loan booking & drawdown, loan rollover, rate fixing, scheduled payments, and early loan settlement (partial/full).

Refer to section A below for the full description of service types & user roles.

A SERVICE TYPES & USER ROLES

SERVICE TYPES

Enquiry

View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits.

Payment

Make payments locally & internationally via Bill Payment, DBS MAX, Intra Company Transfer, Account Transfer, Bank Cheques, GIRO, MEPS, Fast Payments/Collections, Telegraphic Transfer or setup Direct Debit Authorisation.

Payroll

Make payroll transfers to multiple recipients on a regular basis via GIRO Payroll.

Collection

Collect payments from customers via DBS MAX, GIRO collection.

Trade

Enquire on trade transaction details and history. Send new trade applications including Documentary Credit, Documentary Collection, Guarantees & Standby LC & Trade Loan; provide acceptance of Import Bills and settlement instructions.

Loan Enquiry

View Loan accounts and Loan details.

Loan

Send instructions on loan transactions including Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Partial Repayment, Full Repayment, Enquire on loan transaction details and history.

DealOnline (Foreign Exchange)

Convert your funds from one currency to another at competitive rates for Value Today, Value Tomorrow, Spot, Forward and Time Option transactions for up to one year. Single Control Policy applies (only single user is required to initiate and approve transactions).

Other Specific Services

Specify other types of services not listed above (e.g. OCOE, EDS) or selected products that the user requires (e.g. Telegraphic Transfers only).

Security Token

- IDEAL Digital Token (Kindly ensure that your mobile device is not jailbroken or rooted)
- Physical Token (SGD\$50.00 per token, at the point of registration)

USER ROLES

Transaction Maker

User who creates transactions.

Transaction Authoriser

User who approves transactions.

Contact Person

The bank will liaise directly with him/her on matters relating to IDEAL sign up and services.

Customer Self Administrator (at least 2 required)

Nominated Customer Self Administrator(s) will have the full power to administer and operate DBS IDEAL on behalf of the organisation, including:

- Add or remove a Transaction maker and authoriser
- Modify any user access to accounts and services
- Suspending and re-activate a User's IDEAL access
- Unlocking Security Device
- Requesting for a new Security Device
- Managing company profile in IDEAL
- Manage company authorisation policy

IMPORTANT NOTES

Given the wide powers conferred on the appointed Customer Self Administrator(s), Customer Self Administrator(s) should be persons within the organisation with sufficient executive power and authority to take on the role and the organisation is responsible for ensuring that it has appropriate and adequate internal controls procedures and security measures in place to prevent any fraud, abuse or unauthorised acts/omissions by Customer Self Administrators.

For security reasons, at least 2 Customer Self Administrators must be appointed and any action initiated by one Customer Self Administrator must be approved by at least one other Customer Self Administrator. Hence,

- a) Customer Self Administrator cannot act alone to add/modify any setup.
- b) Dual control is always required for any actions performed. It is mandatory to provide a valid mobile number and submit a Certified True Copy of identification document for all Customer Self Administrators together with this application.






Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

I/we have read and agree to Section 9 (Agreement).

DBS IDEAL

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B BENEFITS

		Notes
DBS IDEAL Mobile	<ul style="list-style-type: none"> • View Account Balances and Statements • Approve transactions (for transaction authorisers only) • Create payments easily from your fingertips • Integrated with IDEAL digital token – you can perform 2-Factor Authentication (2FA) via your registered smartphone for added convenience and ease of use   <p>IDEAL Mobile App on the App Store</p>   <p>IDEAL Mobile App on Google Play</p> 	IDEAL Digital Token will be used as the security token for authentications and authorisations.

C SIGNUP PROCESS



- 1 • Decide IDEAL Services required.
- Complete the IDEAL Digital Application Pack and Electronic Banking Board Resolution (Section D).
- Attach ID documents and proof of residence within the digital submission.
(Mandatory for Transaction Authoriser* and Customer Self Administrator*)



- 2 • Upload the completed form with required ID documents and proof of residence attached on DBS IDEAL via the File Exchange module.
- Director(s) of your company will be required to approve these documents via the same module.
- Subsequently mail in certified true copies of the supporting ID documents and proof of residence indicating your company name at the top of the form to:

DBS Bank Ltd
Channel Management
Newton Post Office PO
Box 069 Singapore
912203

OR submit to any DBS Branch



- 3 Receive acknowledgement email that informs you that your application has been processed



- 4 Receive the eWelcome Pack* upon successful application (after 7 business days)
- * eWelcome Pack includes:
Organisation ID, User ID,
and One Time Registration Code

* Please furnish us with the necessary documents to avoid any delay to setup your IDEAL access.

For Singaporeans/PRs: Please mail in to us the certified true copy of your NRIC, which was attached within the digital submission

For Foreigners: Please mail in to us the certified true copy of either a) National ID with residential address, or b) passport and residential address proof (e.g. recent utility or phone bill, bank statement or correspondence from a government agency), which was attached within the digital submission

Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

I/we have read and agree to Section 9 (Agreement).

Please complete this form in **BLOCK LETTERS**.
*Mandatory Fields

1 COMPANY DETAILS

Company Name* _____

Company Registration No. (UEN)* _____

2 ACCOUNT(S) TO BE MANAGED UNDER IDEAL Tick where applicable ☒

☐ All DBS Accounts **OR** ☐ The Accounts Listed Below

3 AUTHORISE OWN TRANSACTIONS Tick where applicable ☒

Note: For authorisers who are approving transactions that they created themselves and that require only one authoriser, transaction challenge will only be sent via SMS to the registered mobile number.

☐ All Transaction Authorisers can authorise own transactions (Single Control)

Risk Disclosure Statement
For all transactions made through DBS IDEAL, the system will have **Dual Control** in place such that no single person could create and approve transactions that would result in fraudulent actions. Please note that Customer Self Administrators cannot act without a **Dual Control**.

Dual Control
A procedure that involves two or more people to complete a transaction – one person to create a transaction and another of higher authority to approve it in the system. This makes the system more secure as both persons would need to be in collusion to commit fraud.

Single Control
A procedure that needs only one person to complete a transaction, thus may incur higher risk compared with **Dual Control**.

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable ☒

Note: 2 Contact Persons must be provided.
As part of our enhanced security process, we require you to provide us with a **valid mobile number & email address**.
An invalid mobile number or email address may result in the inability to authenticate you and affect your login.
Your email address will be your login ID. Do not use address shared by multiple parties in your organization (e.g admin@company.com)
The 2FA mode will be the IDEAL digital token.

*Mandatory Fields

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> Loan Enquiry	<input type="checkbox"/> Customer Self Administrator ³ (at least 2 required) Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section A - Service Types & User Roles.
<input type="checkbox"/> DealOnline (Foreign Exchange) ¹		
<input type="checkbox"/> Contact Person		

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section ²

<input type="checkbox"/> All Accounts from Section ²	OR	<input type="checkbox"/> The Accounts Listed Below
<div></div>		

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> Loan Enquiry	<input type="checkbox"/> Customer Self Administrator ³ (at least 2 required) Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section A - Service Types & User Roles.
<input type="checkbox"/> DealOnline (Foreign Exchange) ¹		
<input type="checkbox"/> Contact Person		

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section ²

<input type="checkbox"/> All Accounts from Section ²	OR	<input type="checkbox"/> The Accounts Listed Below
<div></div>		

¹Separate control policy applies, refer to Reference Notes in section A.
²Authoriser groups are not available for Loan. Please fill section 6.
³Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

I/we have read and agree to Section 9 (Agreement).

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable ☒

Note: 2 Contact Persons must be provided.
As part of our enhanced security process, we require you to provide us with a **valid mobile number & email address**.
An invalid mobile number or email address may result in the inability to authenticate you and affect your login.
Your email address will be your login ID. Do not use address shared by multiple parties in your organization (e.g admin@company.com)
The 2FA mode will be the IDEAL digital token.

*Mandatory Fields

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> Loan Enquiry	<input type="checkbox"/> Customer Self Administrator ³ (at least 2 required) Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section A - Service Types & User Roles.
<input type="checkbox"/> DealOnline (Foreign Exchange) ¹		
<input type="checkbox"/> Contact Person		

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section ²

<input type="checkbox"/> All Accounts from Section ²	OR	<input type="checkbox"/> The Accounts Listed Below
<div></div>		

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> Loan Enquiry	<input type="checkbox"/> Customer Self Administrator ³ (at least 2 required) Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section A - Service Types & User Roles.
<input type="checkbox"/> DealOnline (Foreign Exchange) ¹		
<input type="checkbox"/> Contact Person		

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section ²

<input type="checkbox"/> All Accounts from Section ²	OR	<input type="checkbox"/> The Accounts Listed Below
<div></div>		

¹Separate control policy applies, refer to Reference Notes in section A.
²Authoriser groups are not available for Loan. Please fill section 6.
³Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

I/we have read and agree to Section 9 (Agreement).

5

AUTHORISATION POLICY FOR CUSTOMER SELF ADMINISTRATION

Tick where applicable ☒

I want to subscribe for the Customer Self Administration service. Please indicate the number of Customer Self Administrator(s) required to approve a set-up, administration and/or maintenance created by a Customer Self Administrator.

If no option is given below, the default number of Customer Self Administrator(s) will be 1.

- ☐ Any 1 Customer Self Administrator required to approve a request
- ☐ Any 2 Customer Self Administrators required to approve a request
- ☐ Any 3 Customer Self Administrators required to approve a request
- ☐ Any 4 Customer Self Administrators required to approve a request
- ☐ Any 5 Customer Self Administrators required to approve a request

Scenario of Customer Self Administrator creating a request
(with 3 Customer Self Administrator approvals)



You may have up to 5 Customer Self Administrator approvals required for a request.

6

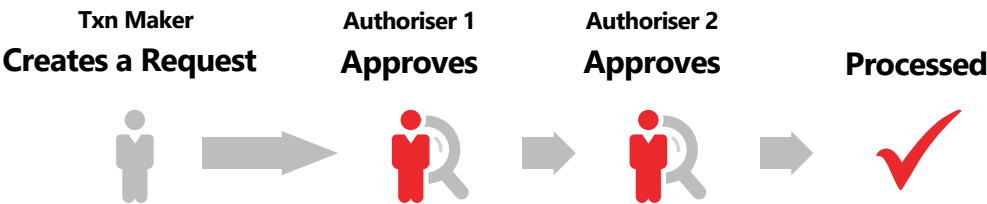
LOAN AUTHORISATION POLICY

Tick where applicable ☒

I want to subscribe for DBS IDEAL Loan Services. This authorisation policy is for Loan only and would apply for the 5 main servicing transactions: Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Partial Repayment, Full Repayment. Any disbursements/ repayments will be made to or from your DBS loan servicing account and will be based on the number of authorisers you have selected below.

- ☐ Any 1 Authoriser required to approve a request
- ☐ Any 2 Authorisers required to approve a request

Scenario of Loan Maker creating a request with 2 Authorisers' approval



You may have up to 2 Authorisers' approvals required for a request.

I/we have read and agree to Section 9 (Agreement).

7 AUTHORISATION POLICY

Tick where applicable ☒

	From	To	Authorisation Requirement	
Payment from S\$0 to S\$50,000 requires signatory from Any 1 Authoriser .	0	50,000	No. of Authoriser required <input checked="" type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
Payment from S\$50,000 to S\$100,000 requires 1 signatory from Group A or 1 from Group B and 1 from Group C .	50,000	100,000	No. of Authoriser required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> 1A or 1B and 1C <input type="checkbox"/> Sequential Authorisation

Note: If page is left blank or has missing information, the default setting of 'All Debit Accounts', 'Payment currency in SGD', 'All Services' and 'Any 1 Authoriser for All Amounts' will apply.

If 'Payment currency in SGD' is selected for this policy, it will apply to payments of any currency in its SGD equivalent.

If 'Specific Payment Currency' is selected for this policy, it will ONLY apply to payments in that said currency.

The total transaction value of the batch will be used to calculate the authorisation limit.

The upper limit of each level of authorisation policy will be the transaction limit for each transaction approved by the relevant authoriser(s) per authorisation requirement(s) below and made from the applicable account.

1.	ALL Debit Accounts	OR	Specific Debit Account
2.	Payment currency in SGD	OR	Specific Payment Currency
3.	All Services	OR	<input type="checkbox"/> Payment <input type="checkbox"/> Payroll <input type="checkbox"/> Collection <input type="checkbox"/> Trade <input type="checkbox"/> Others

From	To	Authorisation Requirement	
0		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation

Additional Information

I/we have read and agree to Section 9 (Agreement).

8 OTHER INSTRUCTIONS

Tick where applicable ☒

a. Parent/Subsidiary Companies Linkage

The relevant parent/subsidiary companies are required to submit a maintenance form to confirm linkage

Parent/Subsidiary Company Name
<input type="radio"/> Parent
<input type="radio"/> Subsidiary
Company Registration No. (UEN) / IDEAL Organisation ID

Parent/Subsidiary Company Name
<input type="radio"/> Parent
<input type="radio"/> Subsidiary
Company Registration No. (UEN) / IDEAL Organisation ID

b. File Transfer

Access this service
File Transfer is a facility whereby you can generate a payment/payroll file from your system into a DBS compatible format, to be uploaded directly in IDEAL. It is recommended to send a test file to DBS for testing prior to uploading actual payment/payroll file. You may send the test file to our DBS BusinessCare at BusinessCareSG@db.com or contact us at 1800-222-2200 for any queries.

c. Other Specific Instructions

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9 AGREEMENT

By submitting my/our requests or instructions in this form to DBS Bank Ltd. (the "Bank") via the Bank's electronic banking platform, I/we confirm and agree :

1. I/We are duly authorised by the organisation named in the form ("Organisation").
2. Notwithstanding any other authorisation or instruction provided by the Organisation to the Bank, the Bank is authorised to act on the authorisations or instructions provided in this form without further checks, even if the authorisations or instructions may contradict any other instructions provided by the Organisation to the Bank.
3. I/we have read, understood the information at Section A of this form and agree that the Bank's prevailing DBS Electronic Banking Services Terms and Conditions ("EB Terms") and Fee Schedule will govern the Bank's provision of the electronic banking services. I/we further agree and acknowledge that there are other terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered the Bank and I/we confirm my/our agreement and acceptance of the same. Copies of the Bank's prevailing terms and conditions can be found at www.dbs.com.sg.
4. I/we may provide personal data to the Bank (including without limitation personal data of my/our office holder, employee, shareholder and beneficial owner) in connection with me/us establishing and maintaining my/our relationship with the Bank. I/We confirm that all information provided and documents submitted by me/us are true, complete and accurate. When providing any personal data to the Bank, I/we confirm that I am/we are lawfully providing the data for the Bank to use and disclose for the purposes of: (1) providing products or services to me/us; (2) meeting the operational, administrative and risk management requirements of DBS Group; and (3) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator. "DBS Group" means DBS Group Holdings Ltd and its affiliates. In addition, the Bank may use and rely on any personal data provided by me/us and may disclose such personal data to service providers, to communicate, authenticate or otherwise deal with me/us and my/our office holders or employees in connection with the provision of banking products and services to me/us.
5. I/We also acknowledge that the Bank will be updating its records with the details provided in this form and/or in the Appendix (if applicable), which would replace any existing details of any relevant persons (in their corporate capacities) which the Bank may have in its records.
6. Should any Customer Self Administrator cease to be employed by the Organisation, I/we undertake to inform the Bank and the Organisation will submit the IDEAL Maintenance form to delete this Customer Self Administrator's user profile in IDEAL. I/We agree that the Organisation shall not hold the Bank liable for any act or omission by a Customer Self Administrator who ceases to be employed by the Organisation for which the Bank is not informed.
7. I/We have read the Risk Disclosure Statement of Single Control in DBS IDEAL and where I/we authorise the Bank to proceed with Single Control setup in DBS IDEAL, I/we fully understand and acknowledge the characteristics of Single Control and the risks with this authorisation, and agree to assume and be responsible for all the risks associated with and losses arising out of or in connection with the application and use of Single Control in or through DBS IDEAL. I/We undertake to keep the Bank fully indemnified from and against any loss, costs (including legal costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by the Bank or which may be brought or preferred against the Bank as a result of the Bank agreeing to act on our said authorisation. I/We also understand that the Bank may terminate the provision of Single Control procedure by notice to us at any time.

Please note:

For partnerships, authorisations from all partners are required. For a company which has furnished the Bank with a standalone Electronic Banking Board Resolution, the authorisers must be any two directors or the current authorised persons with the highest mandate as specified in that document.

For Associations, Clubs & Societies, authorisers must be any two of the existing / outgoing Chairman, Secretary or Treasurer.