




Multi-Currency Accounts

Managing foreign currencies with ease

-  **Open one account to manage up to 13 currencies.**
-  **Efficient and cost-effective solution to manage transactions in different currencies.**
-  **An account that allows you to avoid currency conversions when transacting.**

At a glance

- Maintain multiple currencies in separate wallets in the same account.
- Full transactional activities can be conducted in the required currency.

Designed for

- Broad range of companies and non-bank financial institutions with a need for periodic payments and receipts in multiple currencies.

How it works

Your benefits

- **Ease of opening and managing account.**
- **Save administration cost and burden with fewer accounts to be managed.**
- **Convenience and ease of managing multiple currencies through a single account within the same portal, DBS IDEAL.**

Our solutions

- Each currency wallet automatically created by:
 - First incoming transaction
 - Overdraft set-up
 - Choice of currency to debit account charges (fall-below and account service fees)
- Additional currency wallets* do not require further documentation and can be activated remotely and immediately.
- Real-time visibility of currency wallets' available balances and transaction information via DBS IDEAL, corporate internet banking platform.

* With the exception of CNH which requires RMB Declaration Form to be signed.

⦿ Your benefits

- Reduce unnecessary currency conversion costs with flexibility to manage currency conversions at your own schedule.
- Save foreign exchange conversion costs from offsetting flows in same currency.

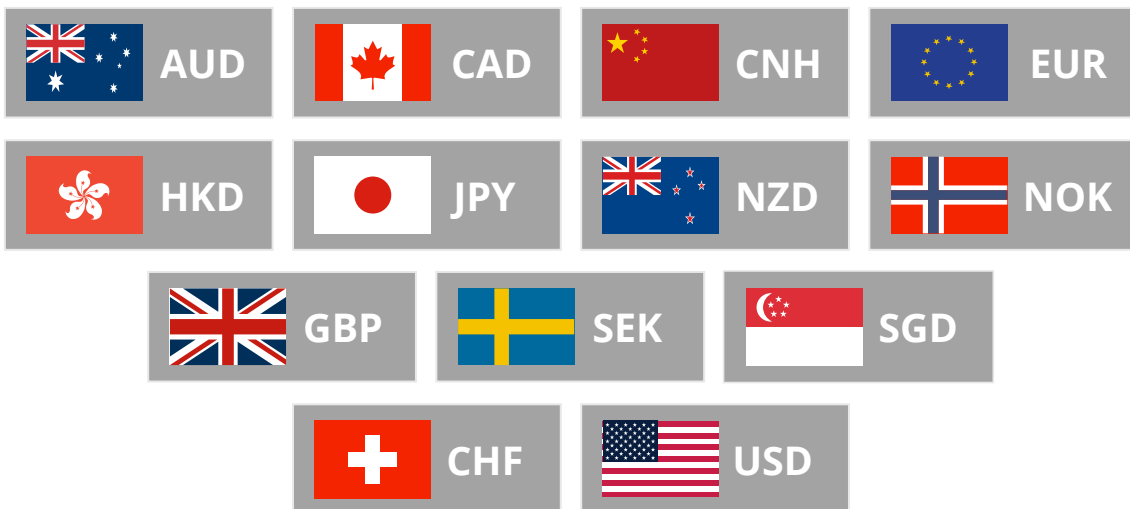
- Flexibility in choice of operating currency to suit your needs.

⦿ Our solutions

- Make foreign currency payment from respective currency wallet subject to available funds.
- Funds can be transferred between wallets at competitive exchange rates.

- Choose main operating currency when opening account.

⦿ Multi-Currency Account



Choice of primary operating currency for Multi-Currency Account. SGD is a default currency wallet.

What makes us different

Why we are different

- Automatic linkage of currency wallets in DBS IDEAL, corporate internet banking, for transaction initiation and reporting.

- Fully compatible with existing DBS Virtual Account solutions.

How it helps you

- Ease of making electronic foreign currency payments with real-time visibility of currency wallets' available balances and comprehensive transaction information.

- A simplified way to manage multiple currencies and integrate with other DBS cash management solutions.

Find out more today

Partner with DBS today so you can live more, bank less.

For more information on our products and services, please contact your Relationship Manager, or call **1800 222 2200** (8:30 am to 8:30 pm Mon - Fri excluding Public Holidays).

Deposit Insurance Scheme:

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Disclaimer and Important Notice

DBS Bank Ltd. All rights reserved. All services are subject to applicable laws and regulation and service terms. Not all products and services are available in all geographic areas. Eligibility for particular products and services is subject to final determination by DBS Bank Ltd and/or its affiliates/subsidiaries.

Global Bank of the Year 2018, The Banker
Best Bank in the World 2018, Global Finance
World's Best Digital Bank 2018, Euromoney
Safest Bank, Asia 2009 – 2018, Global Finance