

Domestic Multi-Currency Notional Pooling

Managing cross-currency liquidity with ease



Effective management of global liquidity without the complexity of currency mismatches.



Optimise cross-currency self-funding without the administrative burden of inter-company lending or currency conversion.



Minimise idle cash with buffer for unexpected or unplanned borrowing, at preferential terms.

At a glance

- Manage multiple local and foreign currency accounts as a single position without foreign exchange conversion.
- Notional aggregation of credit/debit balances across accounts in different currencies in the same country for the purpose of interest computation on a net consolidated basis.

Designed for

- Multinational conglomerates that aim for centralised liquidity and foreign exchange management.
- Companies that prefer not to use inter-company loans to manage liquidity.
- Treasurers and chief financial officers who prefer indirect control and coordination in treasury management.

How it works

Your benefits

- **Control over excess liquidity and funding of shortages achieved with ease, despite accounts in multiple currencies.**
- **Allow governance on external borrowing and lending to be enforced.**

Our solutions

- Manage a single cash position despite having multiple accounts denominated in different currencies and without foreign exchange conversion.
- Group position easily controlled and managed via a pool master or designated account with option to redistribute notional pooling benefit to participating accounts with a choice of pre-agreed allocation criteria.

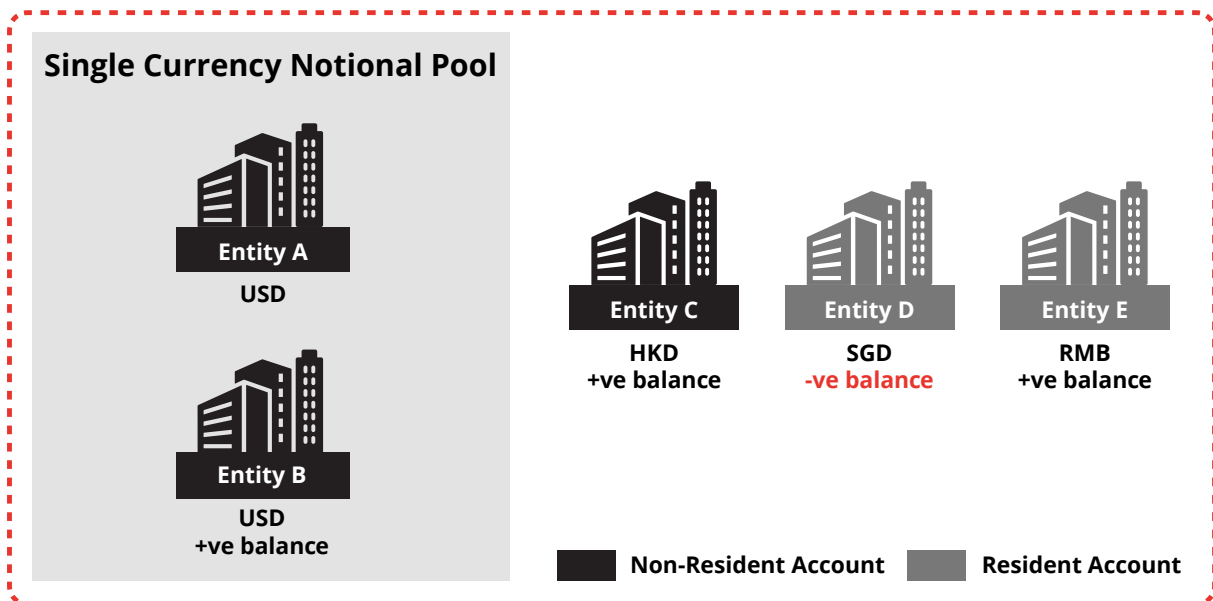
⦿ Your benefits

- Preserve autonomy of multiple participating accounts.
- Avoid inter-company lending and associated administration.

⦿ Our solutions

- Aggregation into a single position achieved notionally, without any physical transfer and without any actual currency conversion.
- No co-mingling of funds across group entities. Individual positions are treated as conventional bank lending and borrowing.

⦿ Multi-Currency Notional Pooling



What makes us different

Why we are different

- Full integration with real-time disbursement control.
- Real-time balance available through DBS IDEAL, corporate internet banking.
- Our solution can be combined with other liquidity management techniques.

How it helps you

- Enforce control compliance and financial governance.
- Cash visibility across entities, accounts and currencies participating in the pool.
- Provide an integrated and holistic liquidity management solution to match your diverse treasury function.

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).

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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