

# Regional Interest Optimisation

## Simplifying cash optimisation across countries and currencies



**Preferential pricing programme in recognition of your global relationship with DBS.**



**Simple documentation.**



**No co-mingling of funds.**

### At a glance

- Cash idling and actual borrowing earn preferential interest, negotiated at group level.
- Pricing enhancement dynamically applied to pre-determined threshold/tiers on a daily basis on the total portfolio value which is notionally aggregated in a common base currency.
- Easy to implement, administer and maintain with simple documentation.

### Designed for

- Multinational conglomerates with multiple subsidiaries in different countries.
- Companies that prefer autonomy of local entity.
- Businesses operating in countries that are subject to restrictions in domestic/cross-border liquidity mobility.
- Companies with lean treasury infrastructure (people and systems).

### How it works

#### Your benefits

- **Full autonomy of the participating accounts is preserved.**
- **No balance sheet implications since funds are not co-mingled.**

#### Our solutions

- Balances from participating accounts are notionally aggregated in a common base currency.
- Preferential pricing to debit and/or credit rates applied in the respective entity's currency and posted to local accounts in accordance with local regulations.

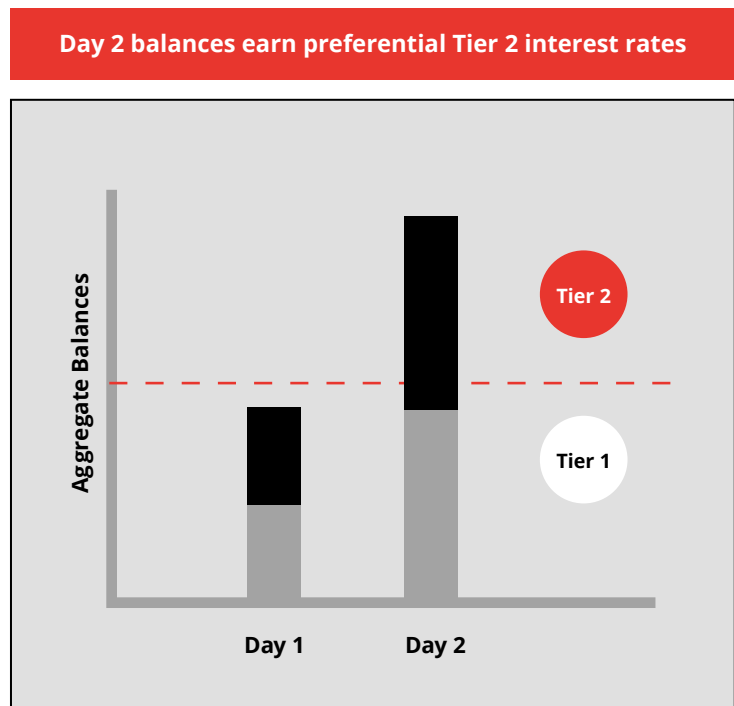
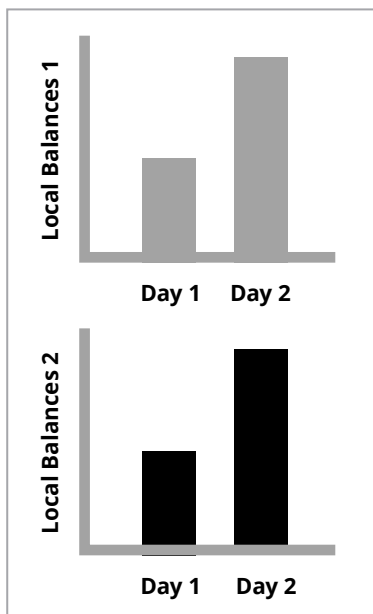
### ⦿ Your benefits

- Local entities enjoy higher yield from idle funds and cost savings from lower interest on borrowings.
- Easy to implement and administer.

### ⦿ Our solutions

- Preferential interest rates are dynamically applied on a daily basis on the total portfolio value.
- Pre-determined account balance threshold/ tier for tiered interest rates.
- Less product documentation required compared to other types of liquidity management.

## ⦿ Regional Interest Optimisation



## What makes us different

### Why we are different

- Option to include both credit and debit balances in the programme.
- In-depth knowledge of cross-country regulations pertaining to liquidity management.
- Our solution can be combined with other liquidity management techniques.

### How it helps you

- Maximise yield and cost savings.
- Deliver optimal solution to meet your needs.
- 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).

#### 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