

Table of Contents

Accessing IDEAL Loan Servicing

- Viewing of Your Facilities
- Sorting Your Facilities

IDEAL Loan Servicing User Guide (Maker)

- Accessing IDEAL Loan Servicing
- Performing a Transaction
- Make a Repayment
- Verify Transaction Details
- Rollover My Loan (for Non RFR Loan)
- Rollover My Loan (for RFR Loan)
- Rollover My Loan/Verify Transaction Details
- Get New Loan from Existing Credit Limit (New Drawdown)
- Get New Loan from Existing Credit Limit/ Verify Transaction Details

IDEAL Loan Servicing User Guide (Checker)

- Accessing IDEAL Loan Servicing
- Approve Own Transaction
- Approving a Transaction
- Loan Servicing Request Status



Table of Contents

IDEAL Loan Servicing on IDEAL Mobile App (Maker)

- Accessing IDEAL Loan Servicing on IDEAL Mobile App
- Viewing of Your Facilities on IDEAL Mobile App
- Performing a Transaction on IDEAL Mobile App
- Make a Repayment on IDEAL Mobile App
- Verify Transaction Details on IDEAL Mobile App
- Rollover My Loan/ Verify Transaction Details on IDEAL Mobile App
- Get New Loan from Existing Credit Limit/ Verify Transaction Details on IDEAL Mobile App
- Uploading of Supporting Documents on IDEAL Mobile App (iOS)
- Uploading of Supporting Documents on IDEAL Mobile App (Android)
- Accessing IDEAL Loan Servicing on IDEAL Mobile App (Checker)
- Approving a Transaction on IDEAL Mobile App

Loan Servicing Request Status

Viewing of Transaction Requests

Log Out

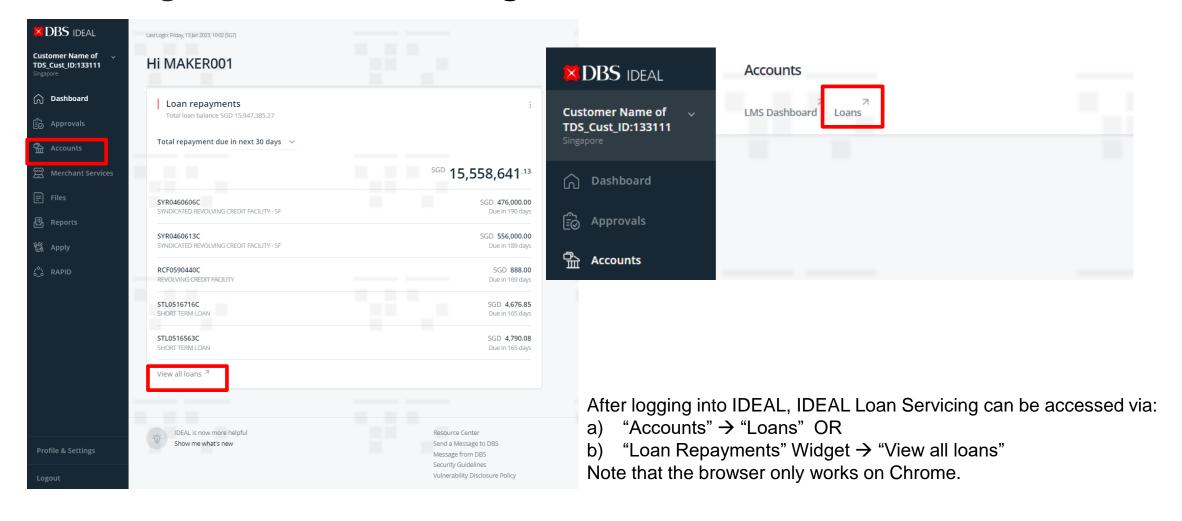
SMS & Email Notifications

Loan eStatement & eAdvice on IDEAL

eStatement Delivery via Email



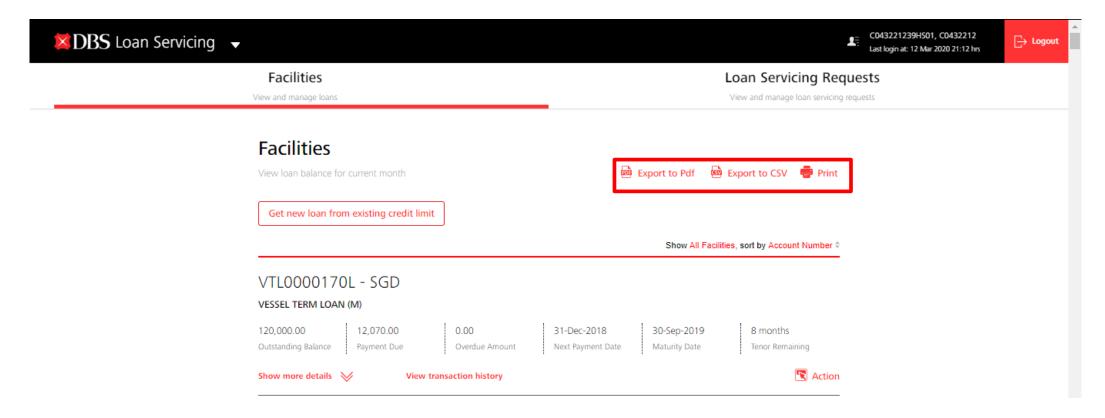
Accessing IDEAL Loan Servicing





Viewing of Your Facilities

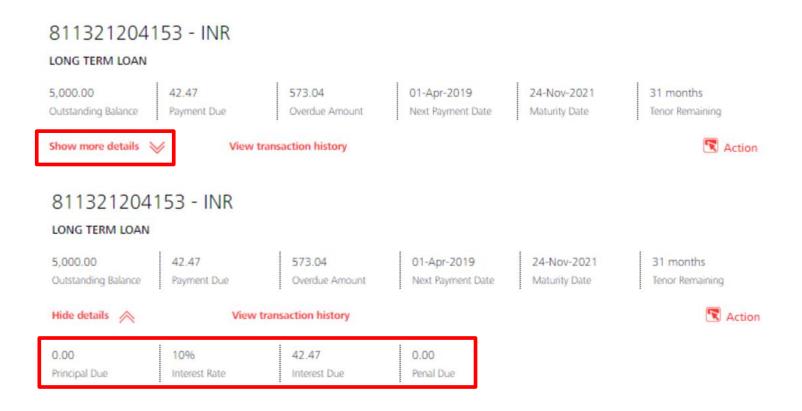
- You will land on Facilities tab where loan facilities details such as "Payment Due" and "Maturity Date" can be viewed.
- You can export to pdf/csv to view these details in a fixed format (export to CSV & print is only applicable on web)





Viewing of Your Facilities

Click on "Show more details" to view additional payment details of the loan.





Viewing of Your Facilities

Click on "View transaction history" to view your scheduled payment history. Note: Any unscheduled payment will not be shown here.

VH001N00019E00 - SGD VARIABLE HIRE PURCHASE 29,158.60 14,585.03 29,222.90 17-Apr-2018 17-Apr-2018 0 months Outstanding Balance Payment Due Overdue Amount Next Payment Date Maturity Date Tenor Remaining **Action** Show more details View transaction history

Transaction Details

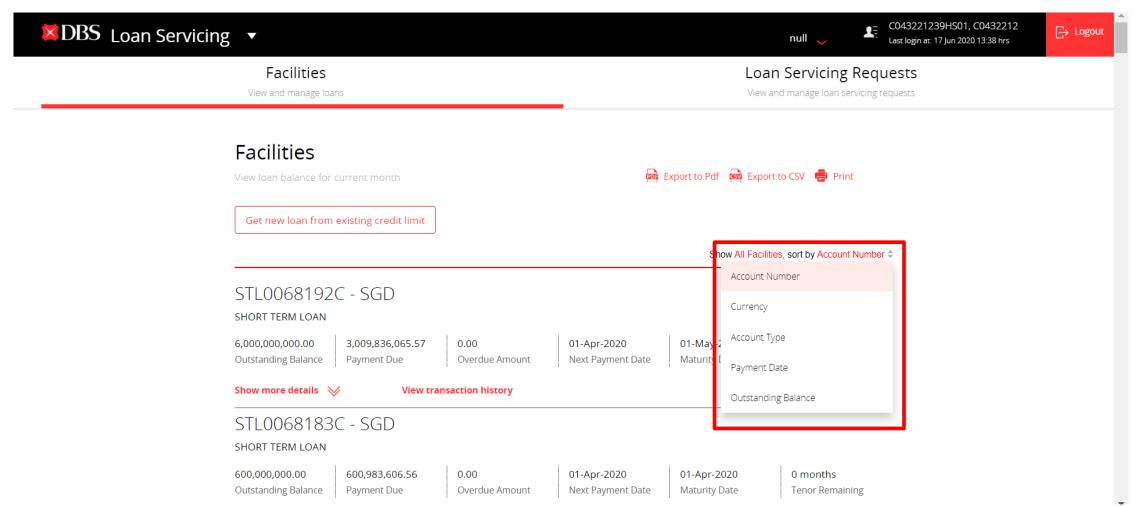
C Eilter by Due date or Total Due

MI				
Principal Due 🗢	Interest Due ==	Penal Due 💠	Total Due =	Amount Paid
14,439.46	182.47	0.00	14,621.93	14,621.93
14,461.73	154.63	0.00	14,616.36	14,616.36
14,484.03	137.05	0.00	14,621.08	14,621.08
14,506.36	110.61	0.00	14,616.97	14,616.97
14,528.73	91.51	0.00	14,620.24	14,620.24
14,551,14	68.68	0.00	14,619.82	14,619.82
14,573.57	41.38	93.70	14,708.65	0.00
14,585.03	22.92	249.74	14,857.69	0.00
	Principal Due © 14,439.46 14,461.73 14,484.03 14,506.36 14,528.73 14,551.14 14,573.57	Principal Due 14,439.46 14,461.73 154.63 14,484.03 137.05 14,506.36 110.61 14,528.73 91.51 14,551.14 68.68 14,573.57 41.38	Principal Due © Interest Due © Penal Due © 14,439.46 182.47 0.00 14,461.73 154.63 0.00 14,484.03 137.05 0.00 14,506.36 110.61 0.00 14,528.73 91.51 0.00 14,551.14 68.68 0.00 14,573.57 41.38 93.70	14,439.46 182.47 0.00 14,621.93 14,461.73 154.63 0.00 14,616.36 14,484.03 137.05 0.00 14,621.08 14,506.36 110.61 0.00 14,616.97 14,528.73 91.51 0.00 14,620.24 14,551.14 68.68 0.00 14,619.82 14,573.57 41.38 93.70 14,708.65



Sorting Your Facilities

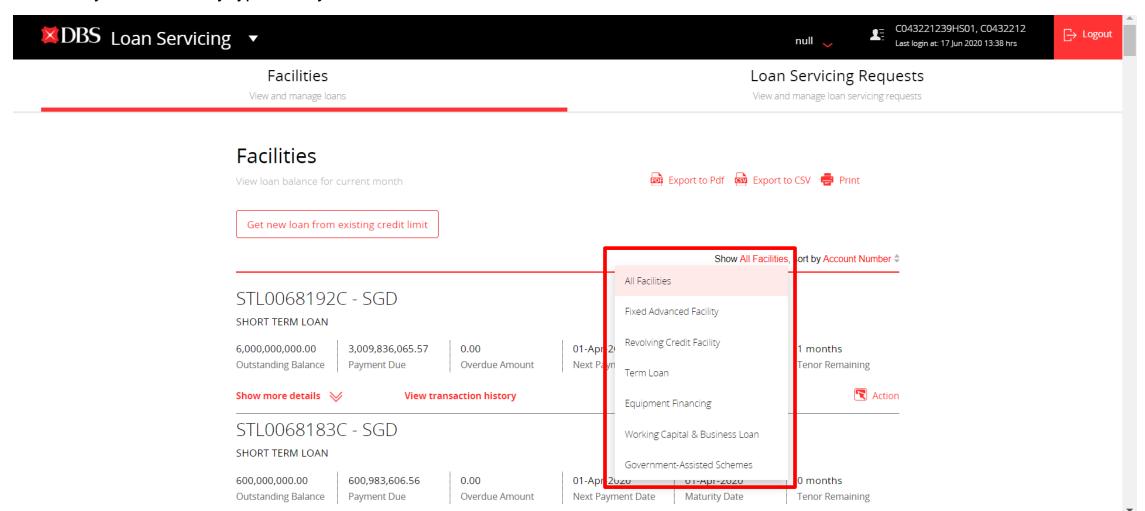
You can also choose to sort how you want to view your loan facilities.





Sorting Your Facilities

You will only see the facility types that you have.

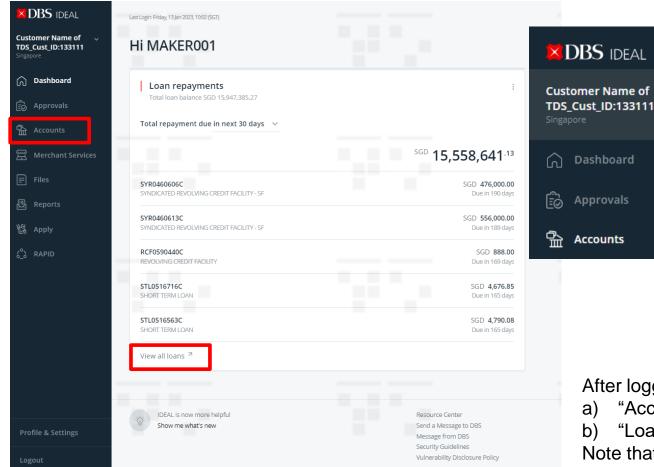


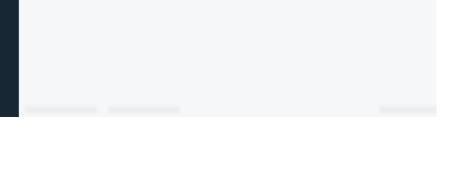




IDEAL Loan Servicing User Guide (Maker)

Accessing IDEAL Loan Servicing





After logging into IDEAL, IDEAL Loan Servicing can be accessed via:

- "Accounts" → "Loans" OR
- "Loan Repayments" Widget → "View all loans" Note that the browser only works on Chrome.

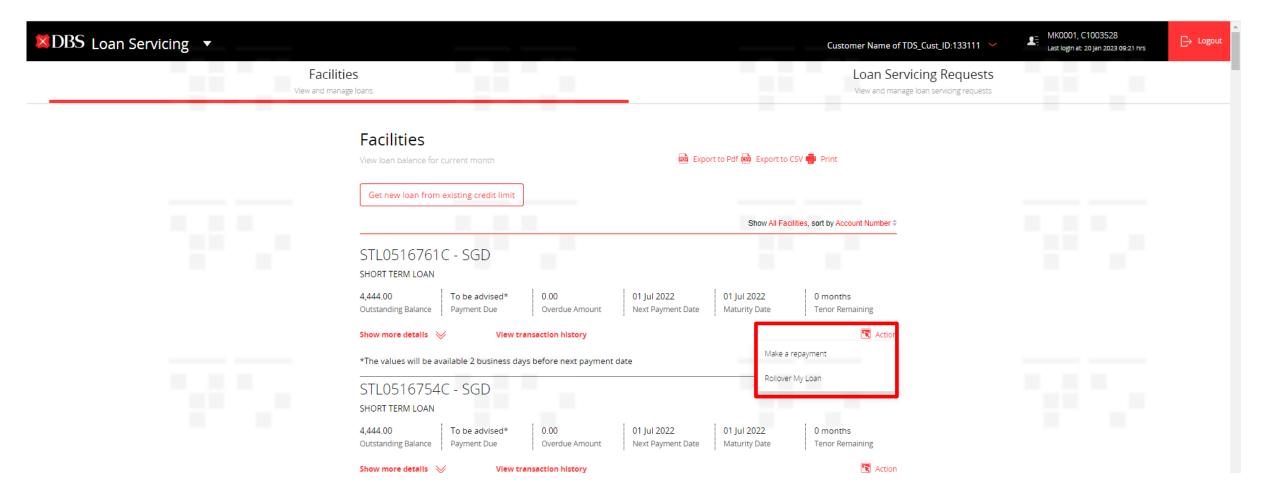
Accounts

LMS Dashboard



Performing a Transaction

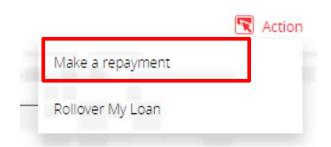
- You can either perform a repayment or rollover for your loan facilities.
- Click on "Action" button and the 2 options will appear (depending on your product/ facility type).





Make a Repayment

Clicking on "Make a Repayment" will bring you to the make a repayment request screen. This option is only available for revolving loan facilities.



Make a Repayment

Use this page to create a loan repayment request

1. Input Details 2. Verify Details 3. Submit for Approval

Loan account details

Organisation XXXXXXXX XXXXXXXXXX XXX XXX

Loan account 1TL0000596C (SGD)

Maturity date 04-Dec-2023

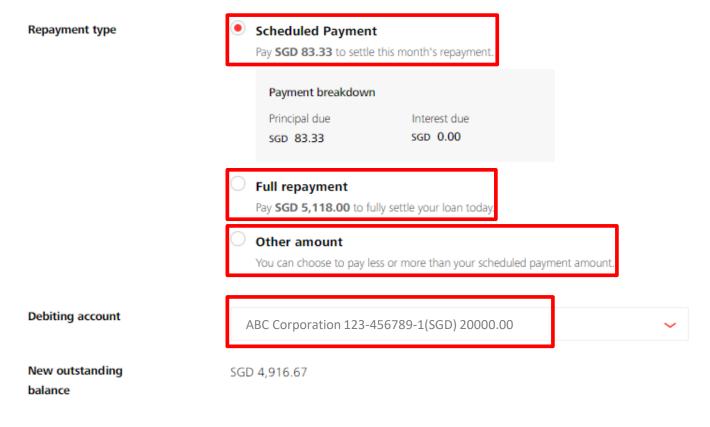
Current outstanding SGD 5000

balance



Make a Repayment

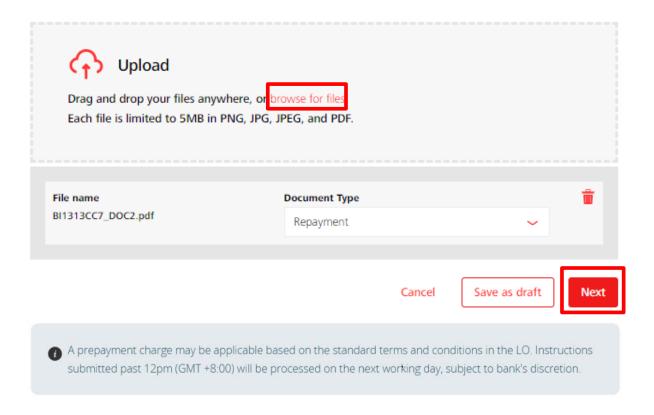
Select repayment method



- You can choose to I) make a Scheduled repayment (Scheduled Payment) ii) Full repayment (Full payoff) iii) Other amount (Unscheduled Payment).
- Scheduled Payment can be selected up to 7 days in advance of due date of your loan.
- c) Breakdown of your payment will be shown.
- d) Input your debiting account.
- Check on your new outstanding balance.

Make a Repayment

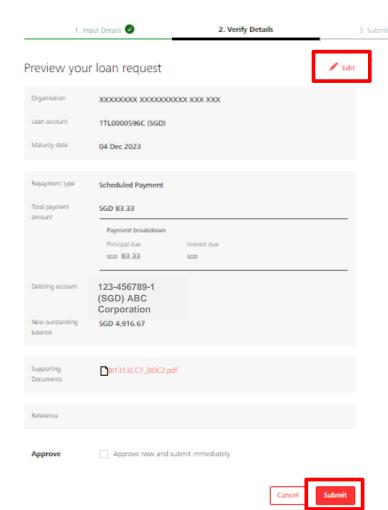
Upload supporting documents



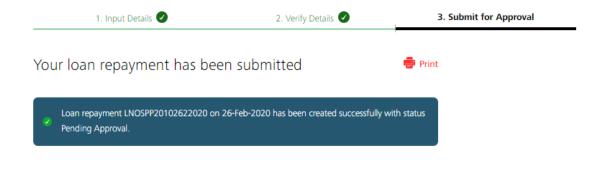


- You may upload any supporting documents or instructions for your transaction request.
- If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
- Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

Verify Transaction Details



If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

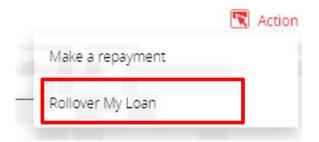


- Review the repayment request and click submit.
- Message will appear after request is submitted successfully.



Rollover My Loan (for Non RFR Revolving Loans)

- a) Clicking on "Rollover My Loan" will bring you to the rollover my loan request screen.
- b) Note that you can submit rollover request up to 7 days in advance of next payment date.



Create a Rollover Loan Request

Use this page to create a rollover loan request

1. Input Details	2. Verify Details	3. Submit for Approval

Current loan details

Interest Rate

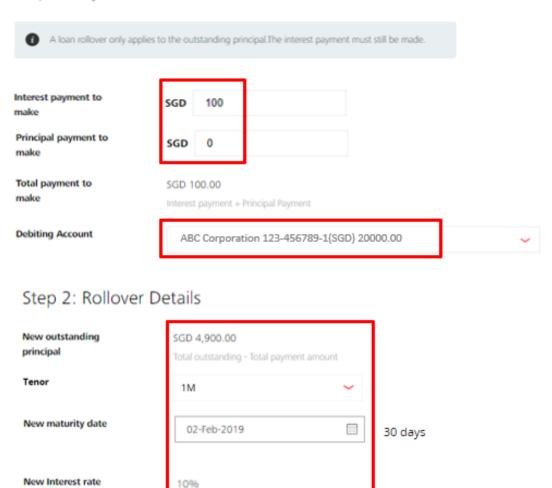
Organisation	XXXXXXXX XXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Maturity Date	02-Jan-2019
Outstanding Principal	SGD 5,000.00

0%



Rollover My Loan (for Non RFR Revolving Loans)

Step 1: Payment to make

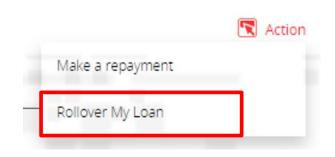


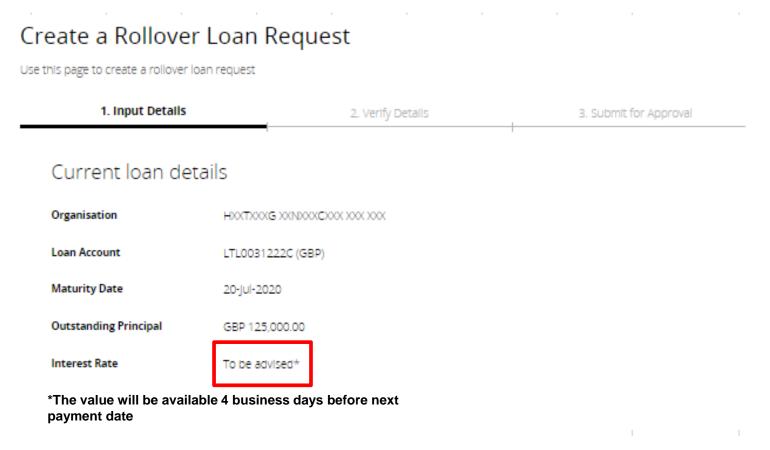
- Depending on whether you want to Rollover P only or Rollover P+I, amend the "interest payment to make" and "principal payment to make" accordingly.
- For Rollover P only, input the outstanding interest payment to make and input principal payment to make as 0. You can amend the payment amount to be more than the outstanding interest payment to make if you wish to perform only a partial rollover.
- For Rollover P+I, you may input both fields as 0.
- Input your debiting account.
- New outstanding principal will be shown after taking into consideration the payment you selected above.
- Choose your tenor and the new maturity date will be displayed.



Rollover My Loan (for RFR Revolving Loan)

For RFR loan, when you create rollover loan request before lag period, interest rate for the current period will not be available yet. Sample display is as per screenshot above.

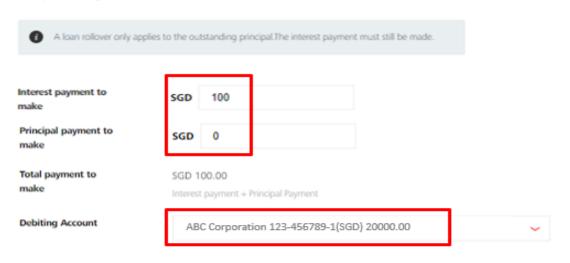






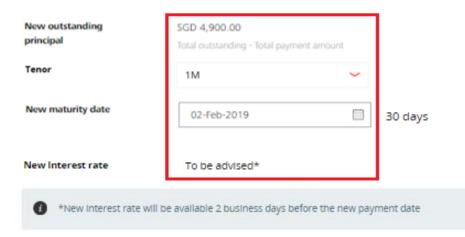
Rollover My Loan (for RFR Revolving Loan)

Step 1: Payment to make



New interest rate will only be available at the end of the borrowing period depending on the lag period defined for the loan.

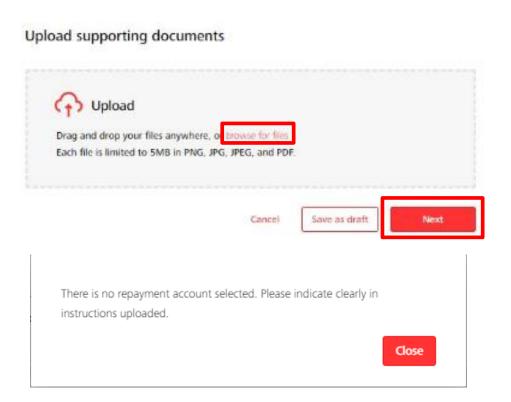
Step 2: Rollover Details

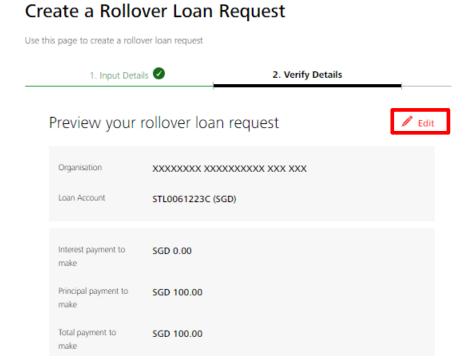




Rollover My Loan/ Verify Transaction Details

- You may upload any supporting documents or instructions for your transaction request.
- If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
- Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
- Review the rollover request and click submit.
- Message will appear after request is submitted successfully.



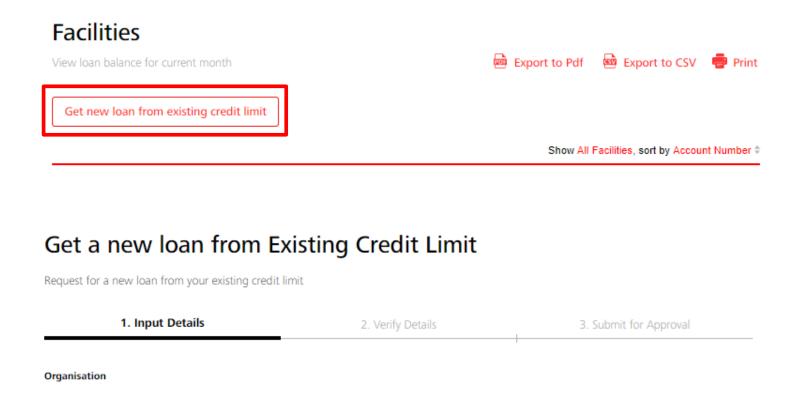


If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.



Get New Loan from Existing Credit Limit (New Drawdown)

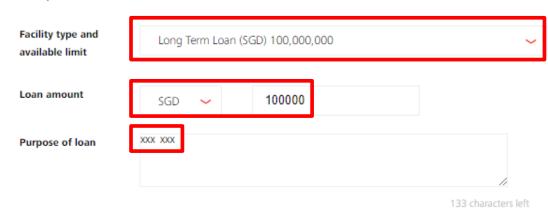
Clicking on "Get new loan from existing credit limit" at the top of the Facilities tab will bring you to the Get new loan from existing credit limit request screen.



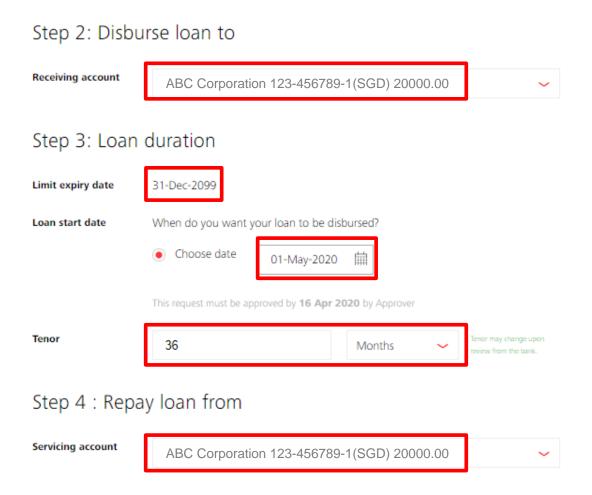


Get New Loan from Existing Credit Limit (New Drawdown)

Step 1: Credit limit and loan details

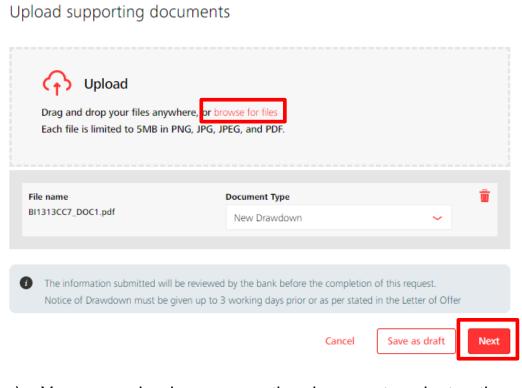


- Select your Facility. Only activated limit with available amount will be displayed for selection.
- Input your loan currency and loan amount. Note that loan amount cannot exceed available limit.
- You may input the purpose of loan.
- Input your receiving account.
- Select your loan start date/ date of disbursement.
 - **Blocked dates**
 - Saturdays and Sundays.
 - Note that the bank will also check if date selected is a Holiday.
- Input your Tenor. Tenor (Loan end date) selected cannot exceed Limit Expiry Date.
- Input the servicing account.

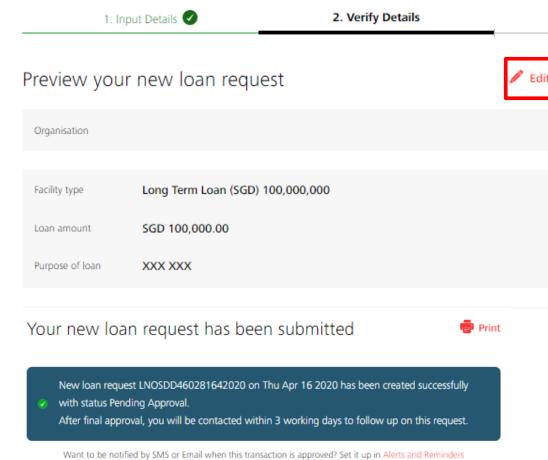


Please approve this request on the same day.

Get New Loan from Existing Credit Limit/ Verify Transaction Details



- You may upload any supporting documents or instructions for your transaction request.
- Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
- Review the new drawdown request and click Submit.
- Message will appear after request is submitted successfully.

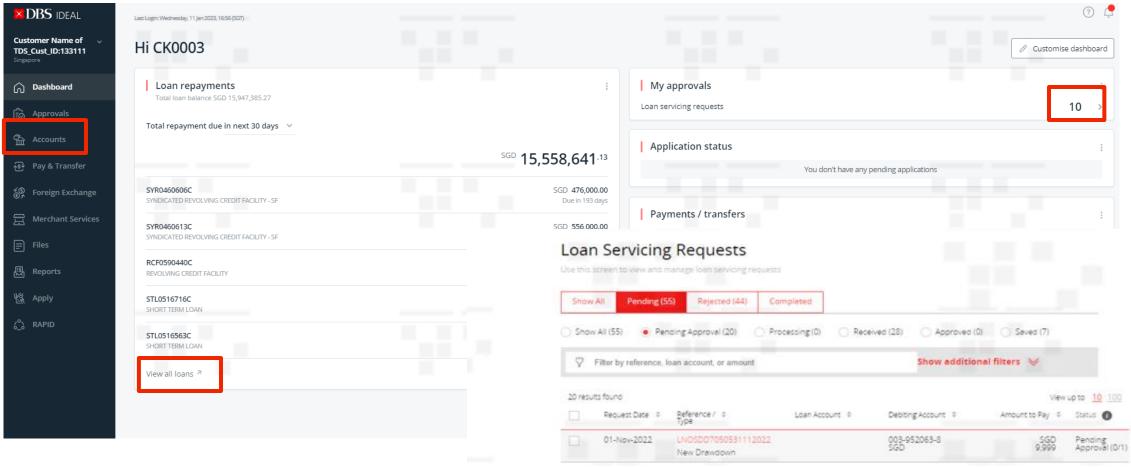


If you need to make any amendments. click on Edit and you will go back to the previous screen to make any amendments.



IDEAL Loan Servicing User Guide (Checker)

Accessing IDEAL Loan Servicing



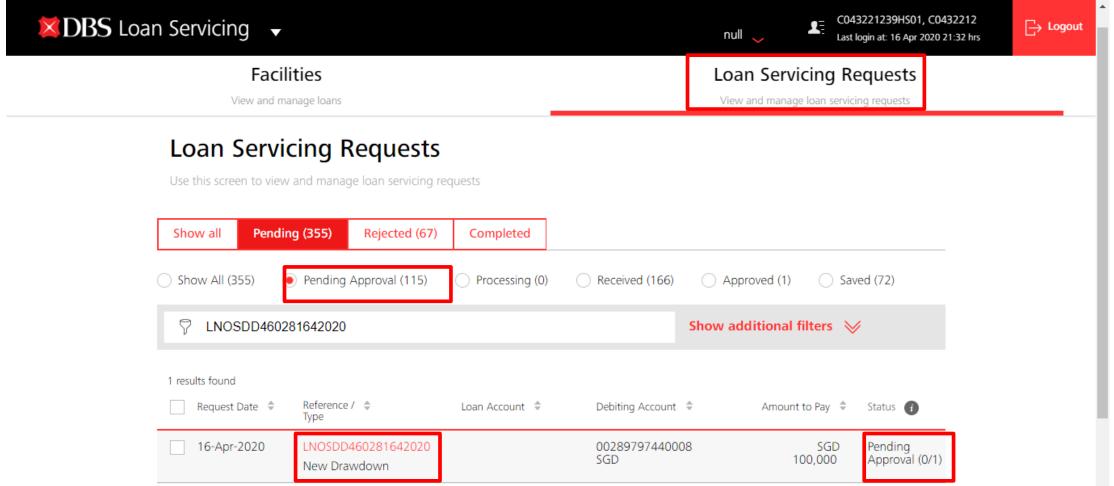
After logging into IDEAL, IDEAL Loan Servicing can be accessed via:

- "Accounts" → "Loans" OR
- "Loan Repayments" Widget → "View all loans"
- "My Approvals" widget → Click on Loan servicing request count → you will be navigated to Loan Servicing Requests. Note that the browser only works on Chrome.



Accessing IDEAL Loan Servicing

- Find the case in Loan Servicing Requests tab and click on the reference number.
- Take note of the approval count.





Approve Own Transaction

- For users with **Approve Own access**, you may approve your own transaction immediately in maker screen.
- Under verify details, tick on checkbox "Approve now" and submit immediately.

Approve via IDEAL mobile authentication OR enter the challenge in your digital token or security device and input the

response returned accordingly. Click submit. Tenor 12 Months Get a new loan from Existing Credit Limit 123-456789-1 (SGD) Servicing account Request for a new loan from your existing credit limit **ABC Corporation** 1. Input Details 🕢 2. Verify Details Reference Preview your new loan request Edit Use the IDEAL mobile app to approve requests Organisation Mobile Authentication Alternatively, use your Digital Token or Security Device for approval ₩ Facility type NR HP I (SGD) 2,200,000 Request approved Approve Loan amount SGD 50.000.00 Prepayment loan request LNOSPP20102622020 has Purpose of loan XXX XXX Enter this Challenge to your Digital Token or Security Device: been successfully approved. 1179 7357 Digital Token 🤝 Disburse To 00289797440008(SGD) Security Device
Instructions Dismiss TEJZTUMI BZFOXLQF Enter Response Challenge Response Loan start date 17 Apr 2020 This request must be approved by 16 Apr 2020 by Approver



Approving a Transaction

View New Drawdown Request

Details of this new drawdown request. Actions you may perform depend on you role and the status of this transfer.

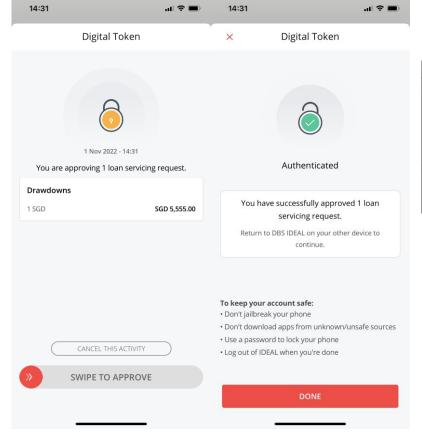
Reference: LNOSDD460281642020

Status: Pending Approval

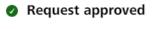


Organisation	XXXXXXX XXXXXXXXX XXX XXX
Facility type	Long Term Loan (SGD) 100,000,000
Loan amount	SGD 100,000.00
Purpose of loan	xxx xxx
Disburse To	123-456789-1 (SGD) ABC Corporation





- Verify the details of the request.
 - Click on Approve now,
 Authentication will be sent to
 mobile device installed with
 Digital Token for approval.
 Upon approval, the status will
 reflect as Received and will
 be processed by the bank.

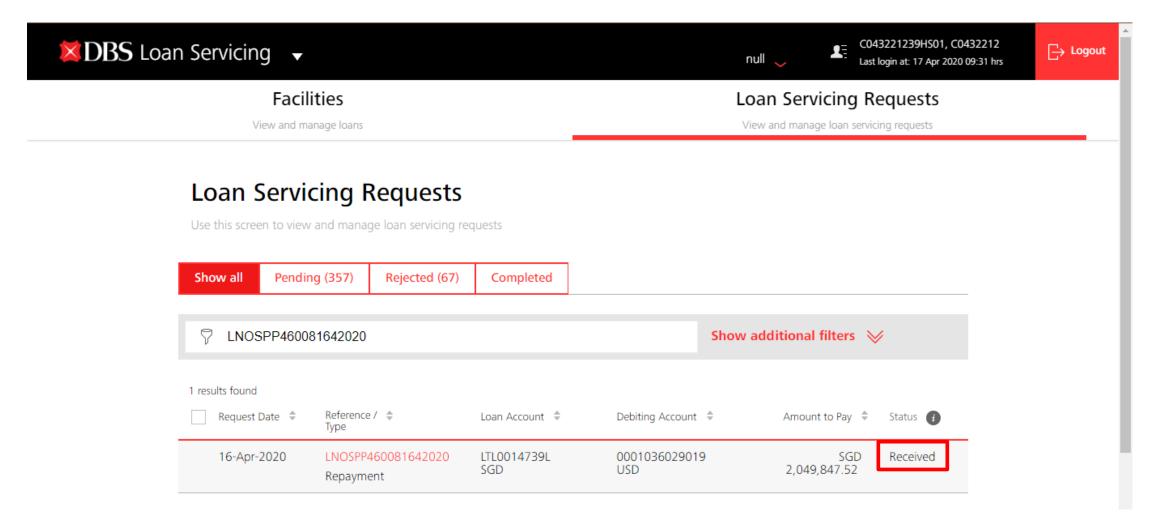


Prepayment loan request LNOSPP20102622020 has been successfully approved.

Dismiss



Loan Servicing Request Status



Go to Loan Servicing Requests tab to check on the status of your transaction request.

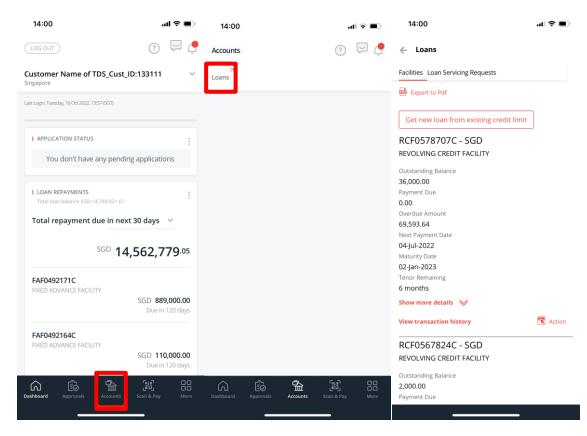




IDEAL Loan Servicing on IDEAL Mobile App (Maker)

Accessing IDEAL Loan Servicing on IDEAL Mobile App

Loan Servicing module is now made available on IDEAL mobile app.



14:59 ← Loans SGD 110,000,00 Facilities Loan Servicing Requests Customer Name of TDS Cust ID:133111 Export RCF0567824C Last Login: Thursday, 20 Oct 2022, 14:58 (SGT) REVOLVING CREDIT FACILITY SGD 2,000.00 Get new loan from existing credit limit Due in 118 days APPLICATION STATUS STL0516488C - SGD STL0516471C SHORT TERM LOAN You don't have any pending applications Outstanding Balance SGD 1,194.73 3,333.00 LOAN REPAYMENTS Payment Due 0.00 RCF0578707C Overdue Amount REVOLVING CREDIT FACILITY Total repayment due in next 30 days 0.00 SGD 69,593.64 Next Payment Date Maturity Date SGD 14.599,819.25 01-Jul-2022 LTL0006859L Tenor Remaining 0 months STL0516495C SGD 375,870,31 Show more details SGD 4,778.92 SGD 14,165.00 View transaction history Action STL0516488C STL0516471C - SGD View all loans SHORT TERM LOAN SGD 3,584.19 Outstanding Balance Customise dashboard 1,111.00 (A) To be advised*

Figure 1 – "Accounts" → "Loans"

Figure 2 – Loan Repayments" Widget → View all loans

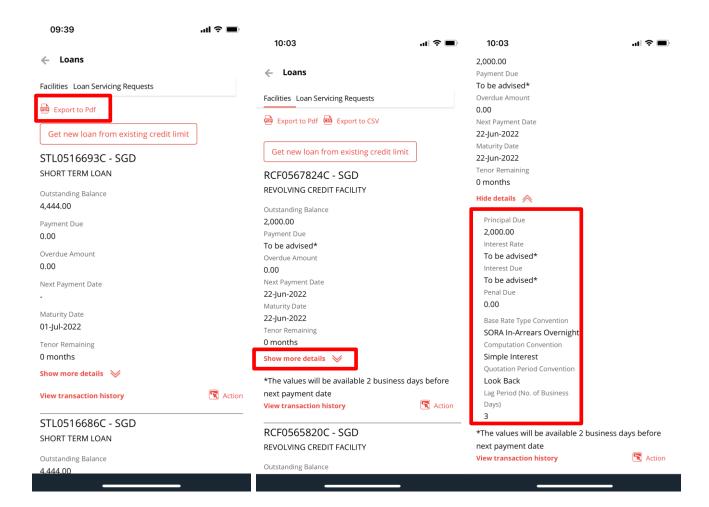
After logging in to IDEAL mobile app, IDEAL Loan Servicing can be accessed via:

- a) "Accounts" → "Loans" OR
 - "Loan Repayments" Widget → "View all loans"



Viewing of Your Facilities on IDEAL Mobile App

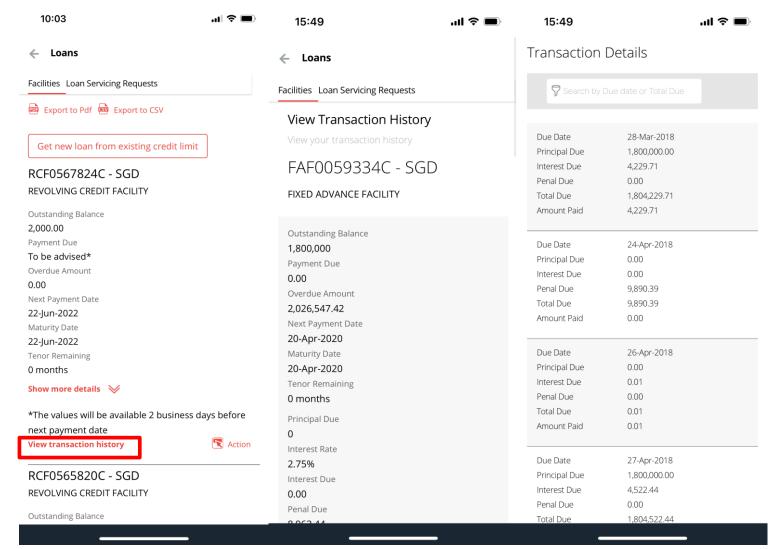
- You will land on Facilities tab where loan facilities details such as Payment Due and Maturity Date can be viewed.
- You can tap on "Export to Pdf" to view these details in a fixed format.
- Tap on "Show more details" to view additional payment details of the loan.





Viewing of Your Facilities on IDEAL Mobile App

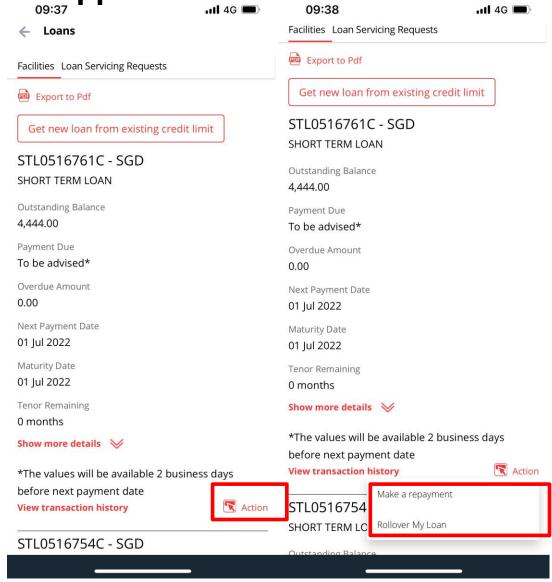
Tap on "View transaction history" to view your scheduled payment history. Note, any unscheduled payment will not be shown here.





Performing a Transaction on IDEAL Mobile App

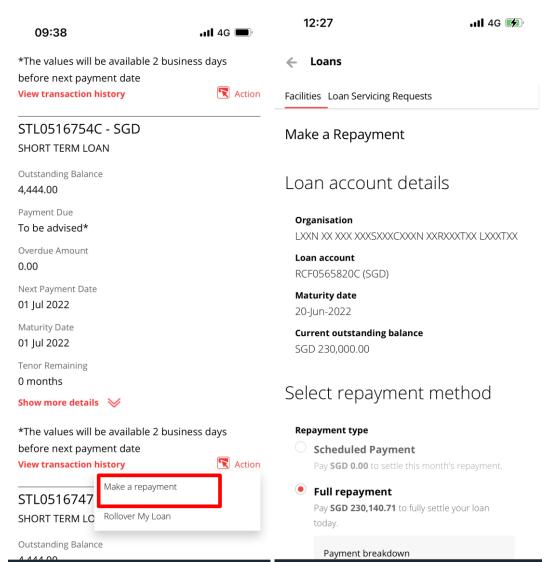
- You can either perform a repayment or rollover for your loan facilities.
- Tap on "Action" button and the 2 options will appear (depending on your product/ facility type).

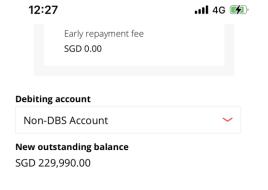




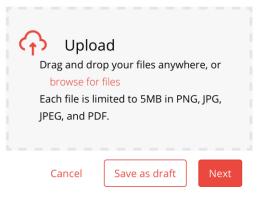
Make a Repayment on IDEAL Mobile App

Repayment can also be performed on IDEAL mobile app. This option is only available for revolving loan facilities.





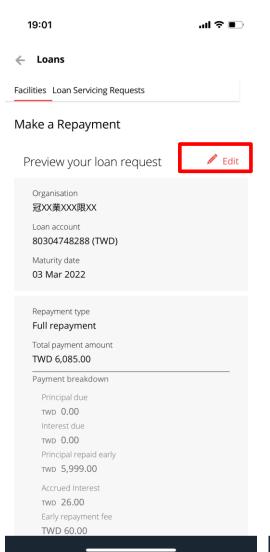
Upload supporting documents



You may upload any supporting documents or instructions for your transaction request on your mobile

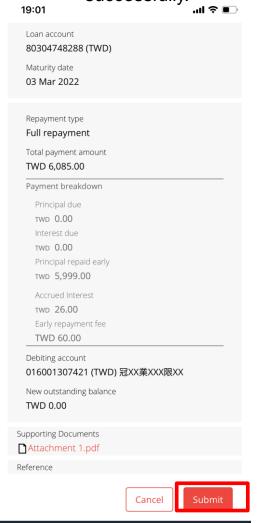
Verify Transaction Details on IDEAL Mobile App

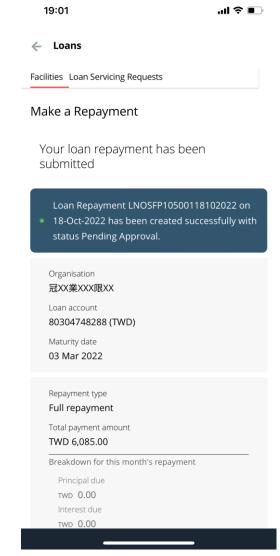
If you need to make any amendments, tap on Edit and you will go back to the previous screen to make any amendments.



Review the repayment request and tap Submit.

Message will appear after request is submitted successfully.

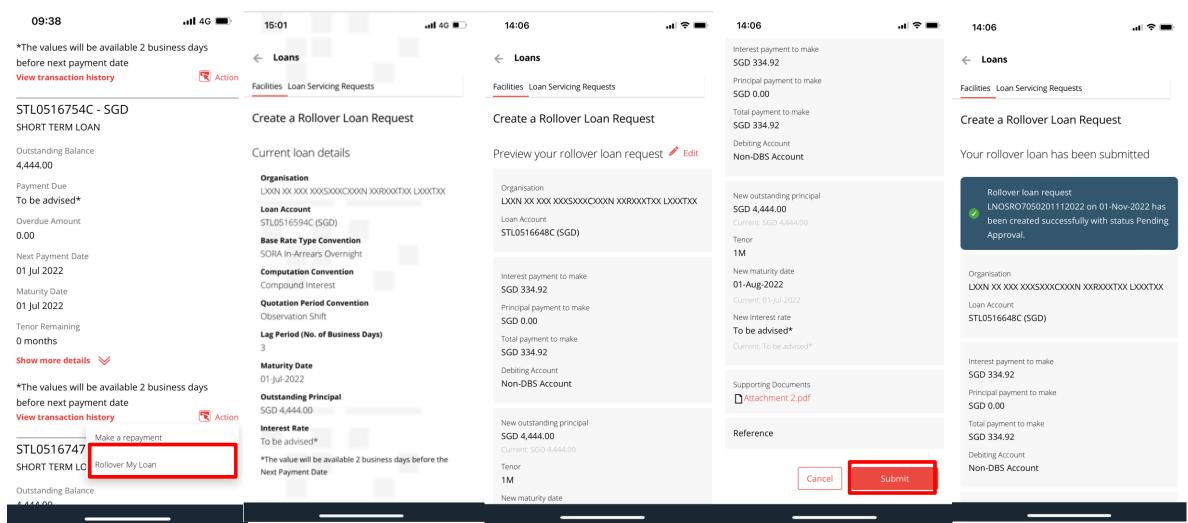






Rollover My Loan/ Verify Transaction Details on IDEAL Mobile App

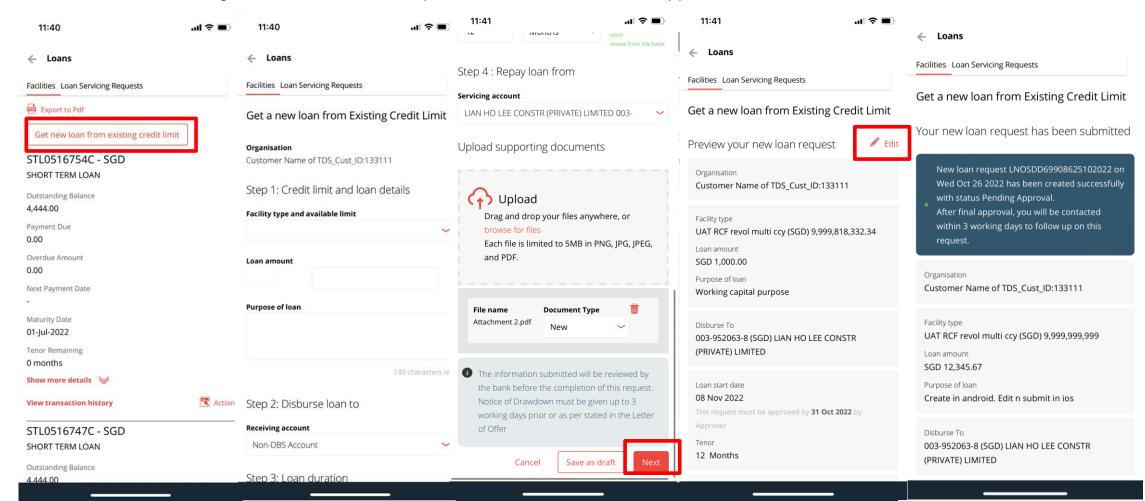
Rollover can also be performed on IDEAL mobile app.





Get New Loan from Existing Credit Limit/ Verify Transaction Details on IDEAL Mobile App

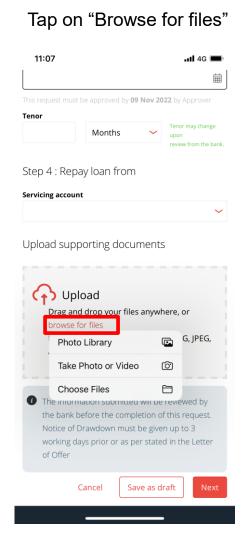
Get new loan from existing credit limit can also be performed on IDEAL mobile app.

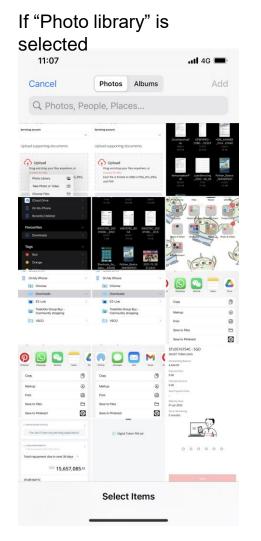


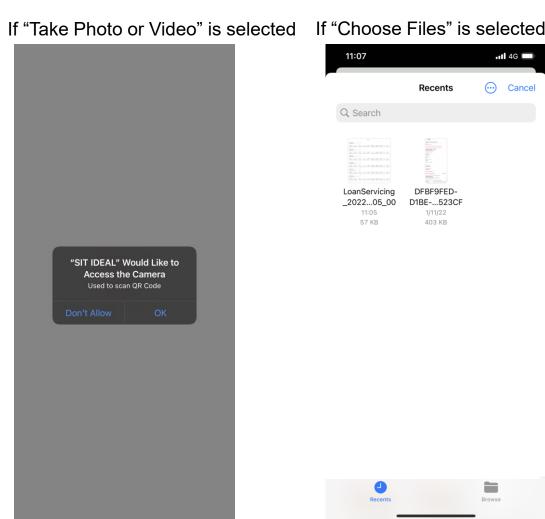


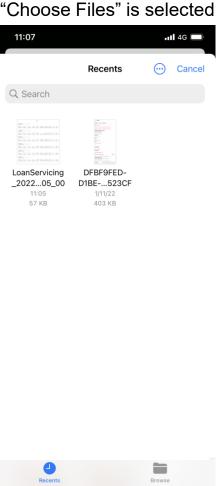
Uploading of Supporting Documents on IDEAL Mobile App (iOS)

You may upload any supporting documents or instructions for your transaction request.







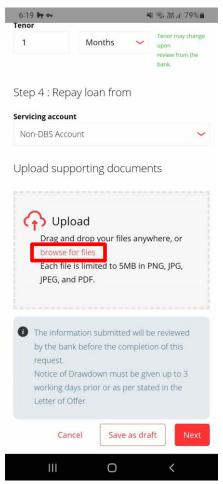




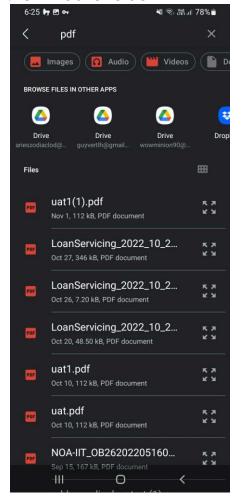
Uploading of Supporting Documents on IDEAL Mobile App (Android)

You may upload any supporting documents or instructions for your transaction request.

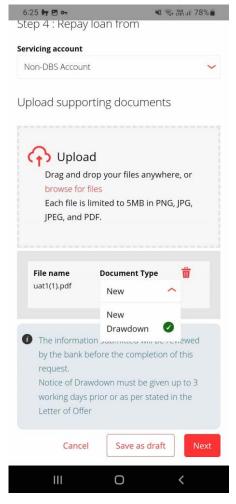
Select "Browse for files"



Customer will be prompt to select file from their mobile folder.



Once file is selected, select the document type accordingly

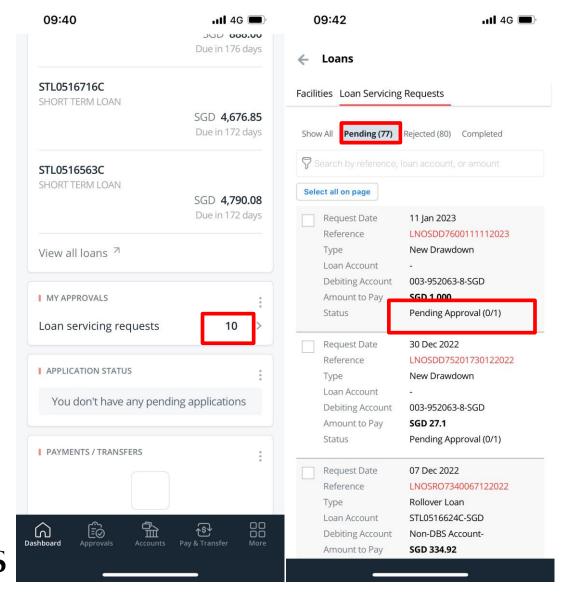






IDEAL Loan Servicing on IDEAL Mobile App (Checker)

Accessing IDEAL Loan Servicing on IDEAL Mobile App

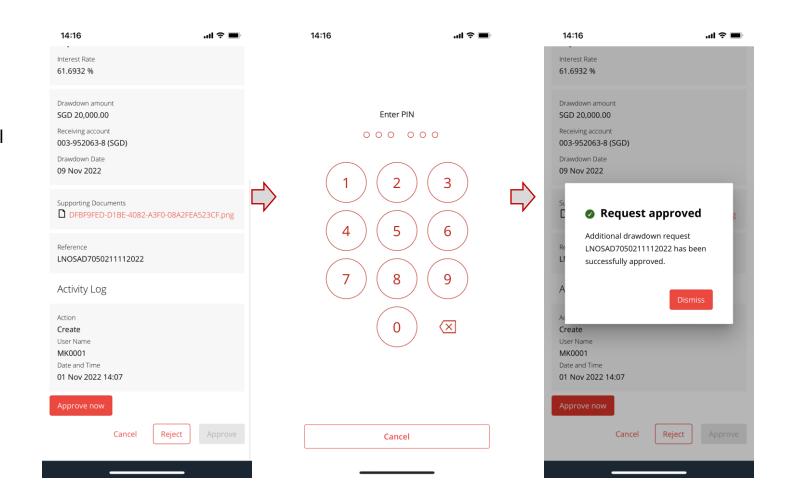


- As an approver, you can access Loan Serving Request on mobile via the "My Approval" widget, Loan Serving Request count.
- Tap on the count, you will be navigated to Loan Servicing Requests.
- "Pending Approval" request will be shown

Approving a Transaction on IDEAL Mobile App

For approving request via mobile, you will tap on "Approve" -> "Approve Now":

- If digital token is on same mobile device:
 - User will be prompted for biometric authentication (if enabled), or enter digital token approval PIN
- If digital token is on a different mobile OR no digital token:
 - User will be prompted to authenticate on their registered IDEAL mobile device







Loan Servicing Request Status

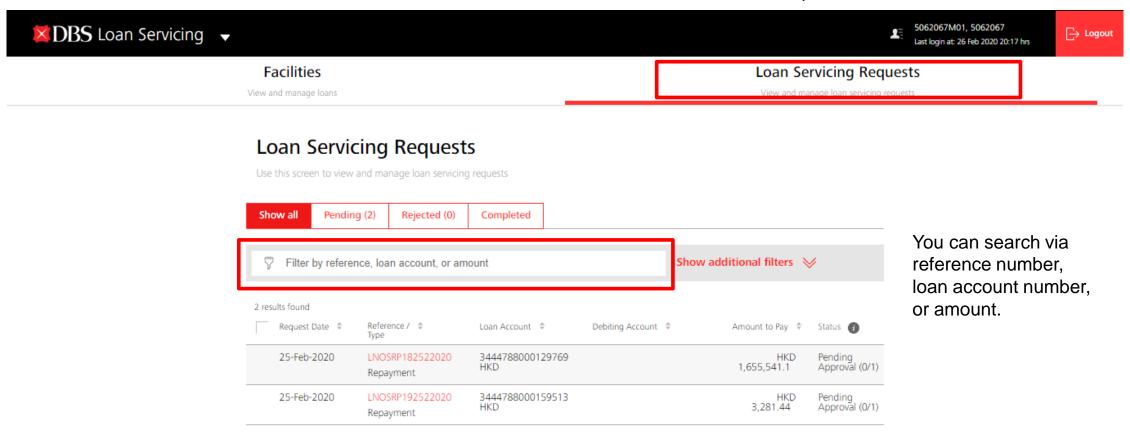
Loan Servicing Request Status

Loan Servicing	
Status	Description
Pending Approval	A user has created a Loan Servicing Request, and it awaits approval.
Approved	The instruction has received all the required approvals and is ready to be sent to the back office for processing.
Saved	A user has saved instruction details (possibly with incomplete information) without submitting the instruction for processing; the user can access the instruction at a later time to complete the details and submit it for approval and processing.
Rejected	The approver has rejected the Loan Servicing request.
Received	The Loan Servicing request is getting processed at the bank and is waiting for processing at the bank.
Completed	This Loan Servicing request is completed processing successfully at the back office.
Bank Rejected	Bank has rejected the Loan Servicing request.



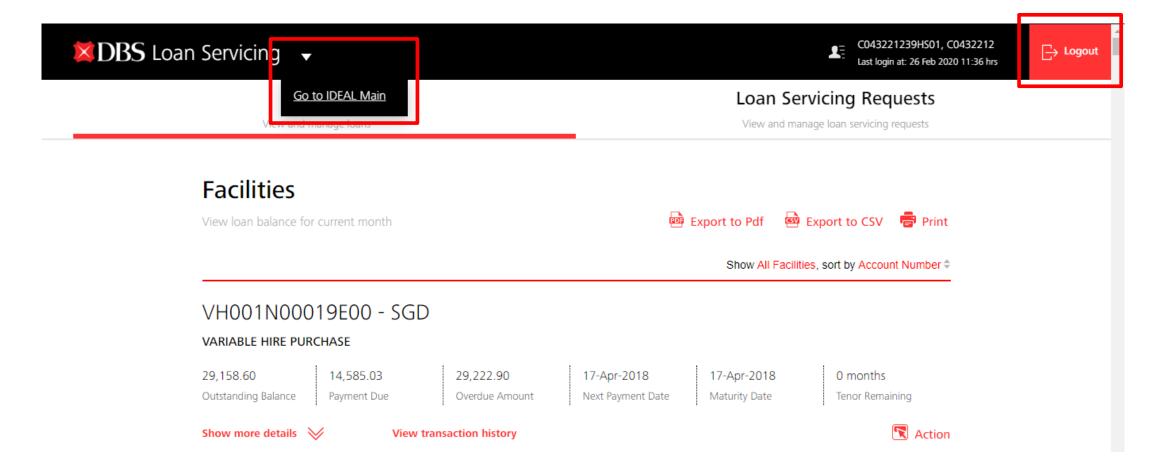
Viewing of Transaction Requests

Click on the tab loan servicing requests and you will be able to see all the requests that have been submitted.





Log Out



You can either log out to IDEAL Main (click on the triangle) or log out completely.



SMS & Email Notifications

<DBS BANK>

The loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 has been created and is pending approval.

<DBS BANK>

We have received your approval for loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 on 15-Apr-2020 17:43.

<DBS BANK>

The loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 has been sent to the Bank.

<DBS BANK>

The loan Drawdown request with Ref LNOSDD37003542020 of SGD 1234.46 has been rejected by the Approver.

<DBS BANK>

The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

<DBS BANK>

The loan Drawdown request with Ref LNOSDD40013842020 of AUD 5454.00 has been successfully processed by the Bank.

Makers and/or Checkers subscribed to notifications will receive SMS & Email when:

- Request is pending approval
- Request is approved
- Request is rejected by Checker
- Request is sent to the bank for processing
- Request is rejected by the bank
- Request is successfully processed by the bank

SMS Samples



SMS & Email Notifications

The loan Drawdown request with Ref LNOSDD460281642020 of SGD 100000.00 has been created and is pending approval.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEALTM.

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We have received your approval for loan Scheduled Payment request with Ref LNOSRP460221642020 of SGD 8588.12 on 16-Apr-2020 18:25.

Should you require any clarification, please do no hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEALTM.

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The loan Rollover request with Ref LNOSRO230131932020 of SGD .00 has been rejected by the Approver.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEALTM.

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The Ioan Additional Drawdown request with Ref LNOSAD460141642020 of SGD 400.00 has been sent to the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEALTM.

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The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEALTM.

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The loan Prepayment request with Ref LNOSFP34007342020 of SGD 1003287.67 has been successfully processed by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL TM.

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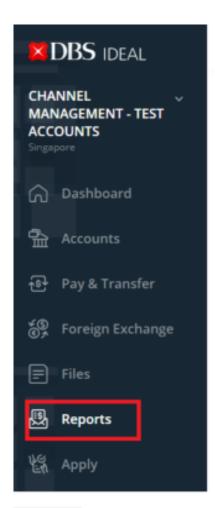


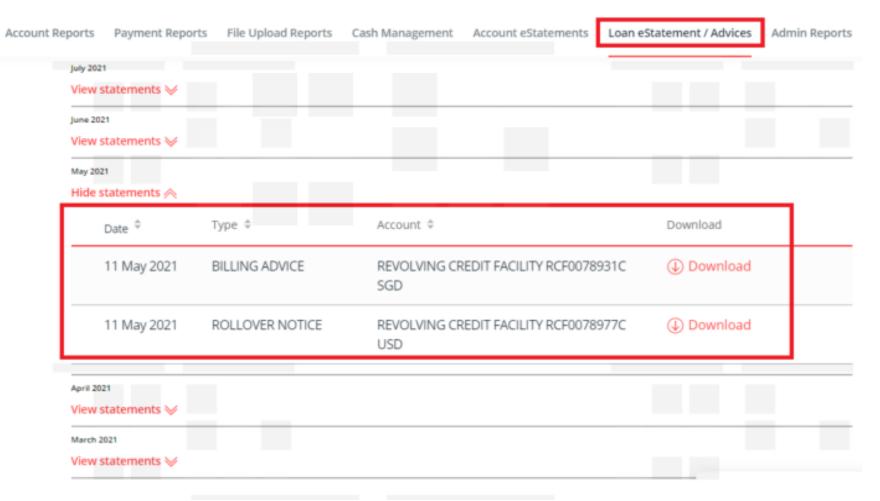
Loan eStatement & eAdvice on IDEAL

Loan eStatement & eAdvice on IDEAL

To provide convenience to our Customers for easy online access to their loan statements/advices store up to 7 years

Loan eAdvices will be available on IDEAL for 7 years from Sep 2021







Loan eStatement & eAdvice on IDEAL

OBS Bank Ltd 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore 818962 www.dbs.com

Loan Billing Advice



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Click Download to view your Loan eStatements/eAdvices

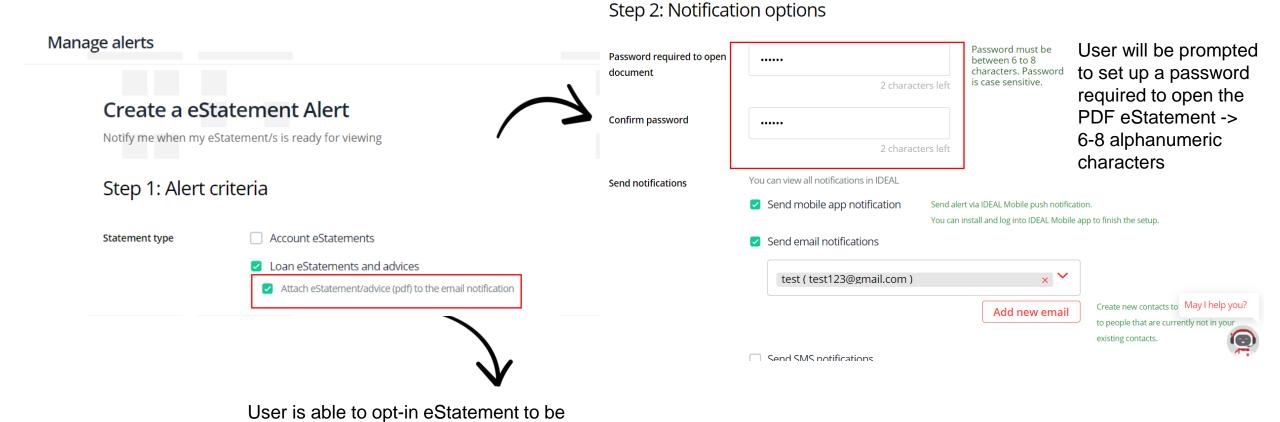




eStatement Delivery via Email

attached in email

Allow IDEAL users to schedule alerts and opt-in to deliver PDF eStatement to their email addresses

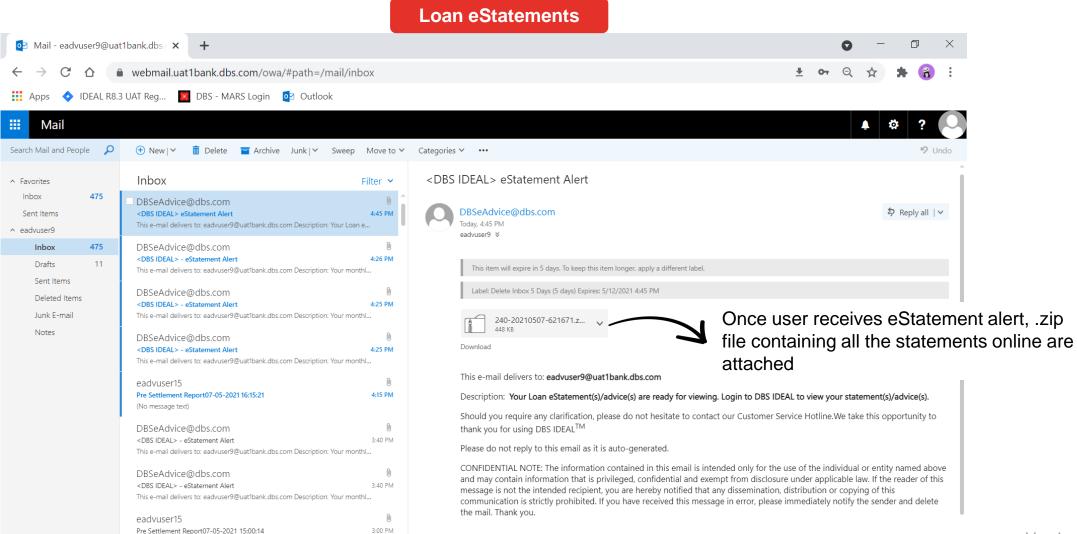




eStatement Delivery via Email

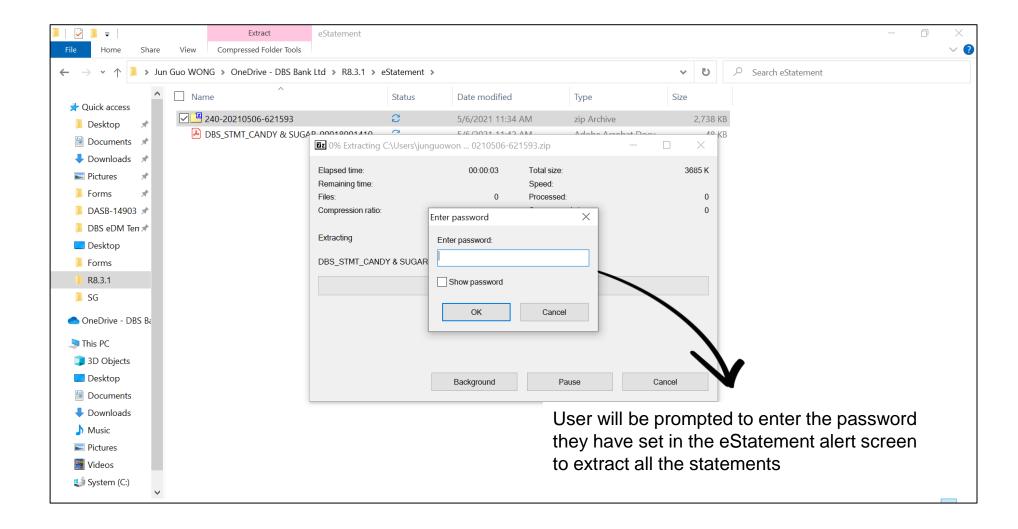
(No message text)

Once setup, IDEAL users will receive PDF eStatements to their email addresses when they are ready.





eStatement Delivery via Email





DBS Global Transaction Services

Committed | Agile | Digital | Insight-led | Safe

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We would like your feedback





