DBS IDEAL
APPLICATION PACK - REFERENCE *(FOR CUSTOMER'S RETENTION)*

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:

New IDEAL Customer	**Are an existing DBS Corporate Customer with no DBS IDEAL account** **Wish to set up an authorisation policy for DBS IDEAL that differs from cheque signing mandate** **Require user segregation between accounts (ie. some user can only access some accounts)**
Existing IDEAL Customer	**Wish to upgrade your service package from Enquiry to Transaction**

A | SIGNUP PROCESS

1
- Decide IDEAL Services Required
- Complete the IDEAL Application Form and Electronic Banking Board Resolution
- Attach ID documents and proof of residence **(Mandatory for Transaction Authoriser* and Customer Self Administrator*)**

2 Mail the completed forms and required documents to

> **DBS Bank Ltd**
> Corporate Account Services - Channel R&M
> 2 Changi Business Park Crescent #04-06 DBS Asia Hub Singapore 486029
>
> OR submit to any DBS Branch

3 Receive acknowledgement email that informs you that your application is being processed

Inbox (1)

4 Refer to the instruction in Welcome Email to get started with DBS IDEAL upon successful application (after 7 business days)

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

* <u>For Singaporeans/PRs:</u> Certified true copy of NRIC
<u>For Foreigners:</u> 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)

Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it <u>here.</u>

B | BENEFITS

		Notes
DBS IDEAL Mobile	• **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** **DBS IDEAL** **IDEAL Mobile App** on the App Store **IDEAL Mobile App** on Google Play Available on the App Store Get it on Google play	IDEAL Digital Token will be used as the security token for authentications and authorisations.

DBS

C   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	**Transaction Authoriser**	**Contact Person**
User who creates transactions.	User who approves transactions.	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.

DBS IDEAL
APPLICATION PACK *(FOR SUBMISSION TO BANK)*

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**.

Authorised signatories required

SIGN HERE	SIGN HERE

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

Person 1

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 _____			

☐ **Enquiry**   ☐ **Loan Enquiry**

☐ **DealOnline (Foreign Exchange)**[1]

☐ **Contact Person**

☐ **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 C - Service Types & User Roles.

Additional Information

Access to which Account(s)?
Note: If left blank, user will be given access to all accounts listed in Section **2**

☐ All Accounts from Section **2**   **OR**   ☐ The Accounts Listed Below

Person 2

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 _____			

☐ **Enquiry**   ☐ **Loan Enquiry**

☐ **DealOnline (Foreign Exchange)**[1]

☐ **Contact Person**

☐ **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 C - Service Types & User Roles.

Additional Information

Access to which Account(s)?
Note: If left blank, user will be given access to all accounts listed in Section **2**

☐ All Accounts from Section **2**   **OR**   ☐ The Accounts Listed Below

[1]Separate control policy applies, refer to **Reference Notes** section **C**
[2]Authoriser groups are not available for Loan. Please fill section 7.
[3] Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it here.

Authorised signatories required

SIGN HERE | SIGN HERE

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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*

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) & Roles(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 _____			

	Enquiry		Loan Enquiry

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 C - Service Types & User Roles.

	DealOnline (Foreign Exchange)[1]

	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**

	All Accounts from Section **2**	**OR**		The Accounts Listed Below

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Service(s) & Roles(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 _____			

	Enquiry		Loan Enquiry

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 C - Service Types & User Roles.

	DealOnline (Foreign Exchange)[1]

	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**

	All Accounts from Section **2**	**OR**		The Accounts Listed Below

---

[1]Separate control policy applies, refer to **Reference Notes** section **C**

[2]Authoriser groups are not available for Loan. Please fill section 7.

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

Authorised signatories required

SIGN HERE	SIGN HERE

Page 3 of 7

5 **AUTHORISATION POLICY FOR CUSTOMER SELF ADMINISTRATION**   Tick where applicable ✓

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)

Customer Self Administrator 1	Customer Self Administrator 2	Customer Self Administrator 3	Customer Self Administrator 4	
Creates a Request	**Approves**	**Approves**	**Approves**	**Processed**

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

6 **AUTHORISATION POLICY**   Tick where applicable ✓

EXAMPLE

	From	To	Authorisation Requirement		

Payment from **S$0** to **S$50,000** requires signatory from **Any 1 Authoriser**.

From: **0** To: **50,000**

No. of Authoriser required
✓ Any 1 Authoriser
☐ Any 2 Authorisers

OR

Required Combination of Authorised Signatories

☐ 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**.

From: **50,000** To: **100,000**

No. of Authoriser required
☐ Any 1 Authoriser
☐ Any 2 Authorisers

OR

Required Combination of Authorised Signatories
1A or 1B and 1C

☐ Sequential Authorisation

Authorised signatories required

SIGN HERE	SIGN HERE

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6 AUTHORISATION POLICY - CONTINUED

Tick where applicable ✓

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** ☐ Payment ☐ Payroll ☐ Collection ☐ Trade ☐ Others _____

From	To	Authorisation Requirement
0		**No. of Authoriser(s) required** ☐ Any 1 Authoriser ☐ Any 2 Authorisers **OR** **Required Combination of Authorised Signatories** ☐ Sequential Authorisation
		No. of Authoriser(s) required ☐ Any 1 Authoriser ☐ Any 2 Authorisers **OR** **Required Combination of Authorised Signatories** ☐ Sequential Authorisation
		No. of Authoriser(s) required ☐ Any 1 Authoriser ☐ Any 2 Authorisers **OR** **Required Combination of Authorised Signatories** ☐ Sequential Authorisation
		No. of Authoriser(s) required ☐ Any 1 Authoriser ☐ Any 2 Authorisers **OR** **Required Combination of Authorised Signatories** ☐ Sequential Authorisation
		No. of Authoriser(s) required ☐ Any 1 Authoriser ☐ Any 2 Authorisers **OR** **Required Combination of Authorised Signatories** ☐ Sequential Authorisation

Additional Information

Authorised signatories required

SIGN HERE   SIGN HERE

7 LOAN AUTHORISATION POLICY

Tick where applicable ✓

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

Txn Maker	Authoriser 1	Authoriser 2	
Creates a Request	**Approves**	**Approves**	**Processed**
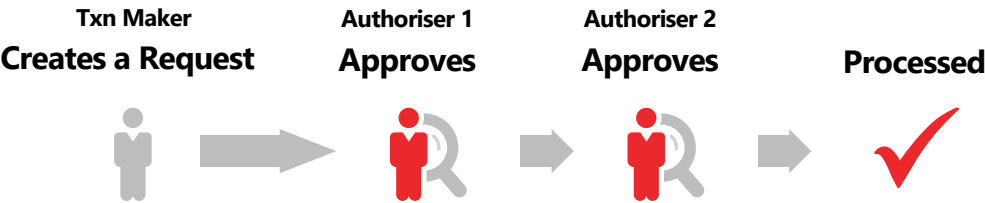
You may have up to 2 Authorisers' approvals required for a request.

Authorised signatories required

SIGN HERE	SIGN HERE

DBS Bank Ltd Co. Reg. No: 196800306E · April 2025

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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
○ Parent
○ Subsidiary

Company Registration No. (UEN) / IDEAL Organisation ID

Parent/Subsidiary Company Name
○ Parent
○ Subsidiary

Company Registration No. (UEN) / IDEAL Organisation ID

c. Other Specific Instructions

9 AGREEMENT, AUTHORISED SIGNATORIES AND STAMP

I/We agree to be bound by your prevailing General Banking Terms and Conditions, applicable Jurisdiction Schedules and relevant Service Schedule (each as may be amended, supplemented, substituted and/or replaced from time to time). We confirm that we have been given such prevailing terms or accessed them, where published, at go.dbs.com/gbtc and have reviewed them.

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.

I/We confirm that notwithstanding any other authorisation or instruction provided by the Organisation named in this form ("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. I/We also acknowledge that the Bank will be updating its records with the details (including personal particulars) in this form and/or in the Appendix (if applicable), which would replace any existing details of me/us which the Bank may have in its records.

For Partnerships, signatures of all partners are required. For companies, signatures of the authorised officers are required.

For Associations, Clubs & Societies, signatures of any two of existing/outgoing Chairman, Secretary or Treasurer are required.

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.

Name:

Date:

Signature:

SIGN HERE

Name:

Date:

Signature:

SIGN HERE

⊠ DBS