

Cross-Border Cash Concentration

Liquidity without borders



Establish direct group control of global liquidity.



Optimise self-funding across countries with group-controlled lending and borrowing.



Administration of inter-company lending by DBS.

At a glance

- Automated physical funds transfer between master and subordinate accounts in different locations.
- Consolidation of liquidity via target balance of the subordinate account (zero or pre-determined amount).

Designed for

- Conglomerates with multiple subsidiaries in different countries that aim for mobilisation of liquidity into a single location for group management.
- Businesses that prefer inter-company lending approach to consolidate liquidity.

How it works

Your benefits

- **Direct control of group liquidity to optimise self-funding across different jurisdictions.**
- **Full governance over lending and borrowing, intra-group and externally, inclusive of entity-level lending control compliance.**
- **Ease administrative burden of computing, allocating and settlement of inter-company interest and transfers.**

Our solutions

- Automated physical movement of funds from different locations to a pre-determined account to consolidate excess liquidity on daily/periodic basis based on your choice.
- Automated system transfers, interest computation, allocation and settlement performed by DBS on your behalf.

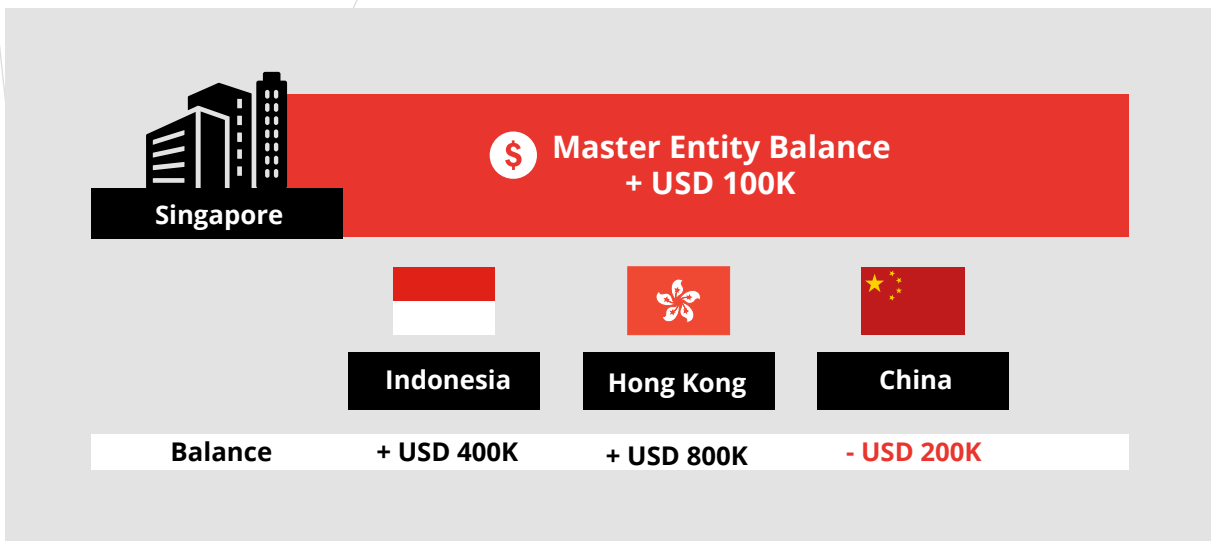
Your benefits

- Control over excess liquidity and funding of shortages achieved by inter-company lending with triggers customised to your business needs.

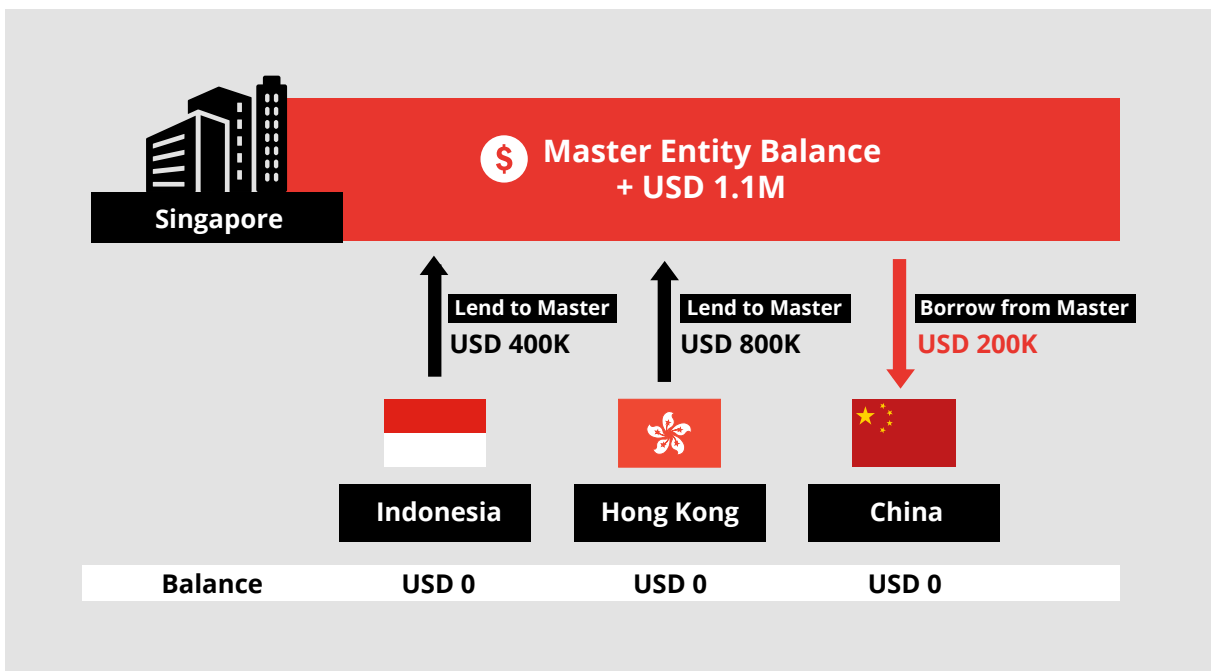
Our solutions

- Broad selection of sweep parameters, such as:
 - Direction of sweeps (one-way/up-down/two-way)
 - Frequency (daily/weekly/monthly)
 - Target balance (zero/pre-set amount)
 - Timing (intra-day/end-of-day)

Before Cross-Border Cash Concentration



After Cross-Border Cash Concentration



Cash Concentration arrangements are also available across accounts held by a single entity, in which case no inter-company lending will occur.

What makes us different

Why we are different

- Full integration with real-time disbursement control logic.
- Additional disbursement control available at inter-company lending level.

- In-depth knowledge of cross-border cash concentration regulations.

- Our solution can be combined with other liquidity management techniques.

How it helps you

- Enforce control compliance and financial governance.

- 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).

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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