

Banker's Guarantee Issuance (Corporate)

Payment assurance to grow your business



Assure your beneficiary of irrevocable undertaking to pay by a strong and reputable bank.



Flexible Banker's Guarantee (BG) solution to accommodate unique industry needs.



DBS' BG format is neutral in our approach to all parties' interests and serves as a good benchmark in Singapore.

At a glance

- An independent undertaking to pay up to a specified guaranteed sum.
- Assure your beneficiary of guaranteed payment subject to submission of documents guided by the International Chamber of Commerce rules and international banking practices.
- Once a BG is issued, it is irrevocable and cannot be cancelled without beneficiary's consent.

Designed for

- All businesses that need to provide BG to fulfil contractual obligations.
- All business that need to a BG to be issued directly by DBS or indirectly through a DBS Network Location or our Correspondent Bank.

How it works

Your benefits

- Preserve your cash and free up your working capital.

Our solutions

- Issue a BG as an alternative to the placement of cash security deposit for your contractual obligations.

☉ Your benefits

- **Meet various contractual business needs.**

- **You can download DBS' BG format online at your convenience.**

- **Multiple options to apply for DBS BG at your convenience.**

- **Save time by eliminating the need to visit a branch.**
- **Fast issuance of BG in as short as three days.**
- **Enjoy cost savings.**

☉ Our solutions

- We offer a variety of BGs, including:
 - Performance GuaranteesExamples:
 - Payment Guarantee
 - Bid/Tenor Bond
 - Performance Bond
- Financial Guarantees issued for the purposes of:
 - Obtaining credit facilities overseas
 - Settling costs of court proceedings
 - Paying tax liabilities

- Our BG format is neutral in our approach to all parties' interests.
- It is available online from DBS Banker's Guarantee.

- We offer multiple channels for you to apply for a BG:
 - DBS IDEAL¹
 - DBS Online Banker's Guarantee²
 - SWIFT for Corporates³
 - DBS Trade Document Counters or branches

¹ If you have an existing trade credit facility with DBS.

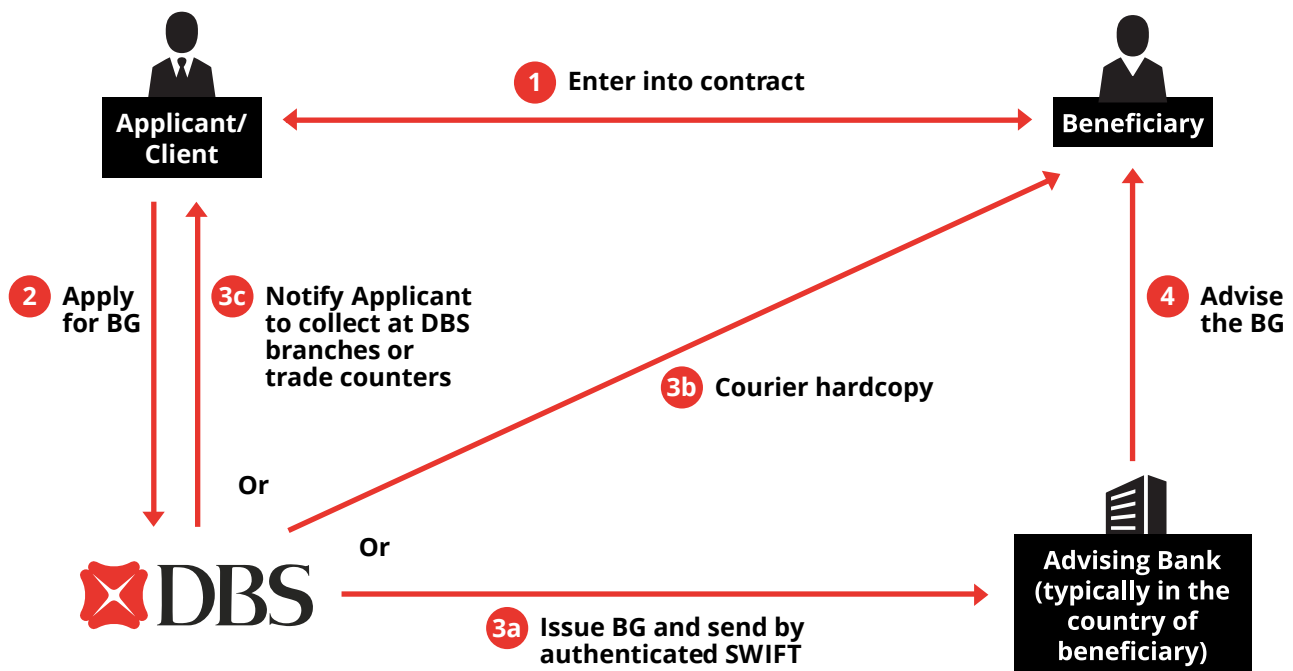
² If you do not have an existing trade credit facility with DBS.

³ SWIFT for Corporates connect your business to multiple banks through a single, secure channel.

- Our Online Banker's Guarantee offers you:
 - Competitive rates
 - Free local delivery of BG for online applications
- Online BG is also available for customers who do not have a credit facility* with DBS.

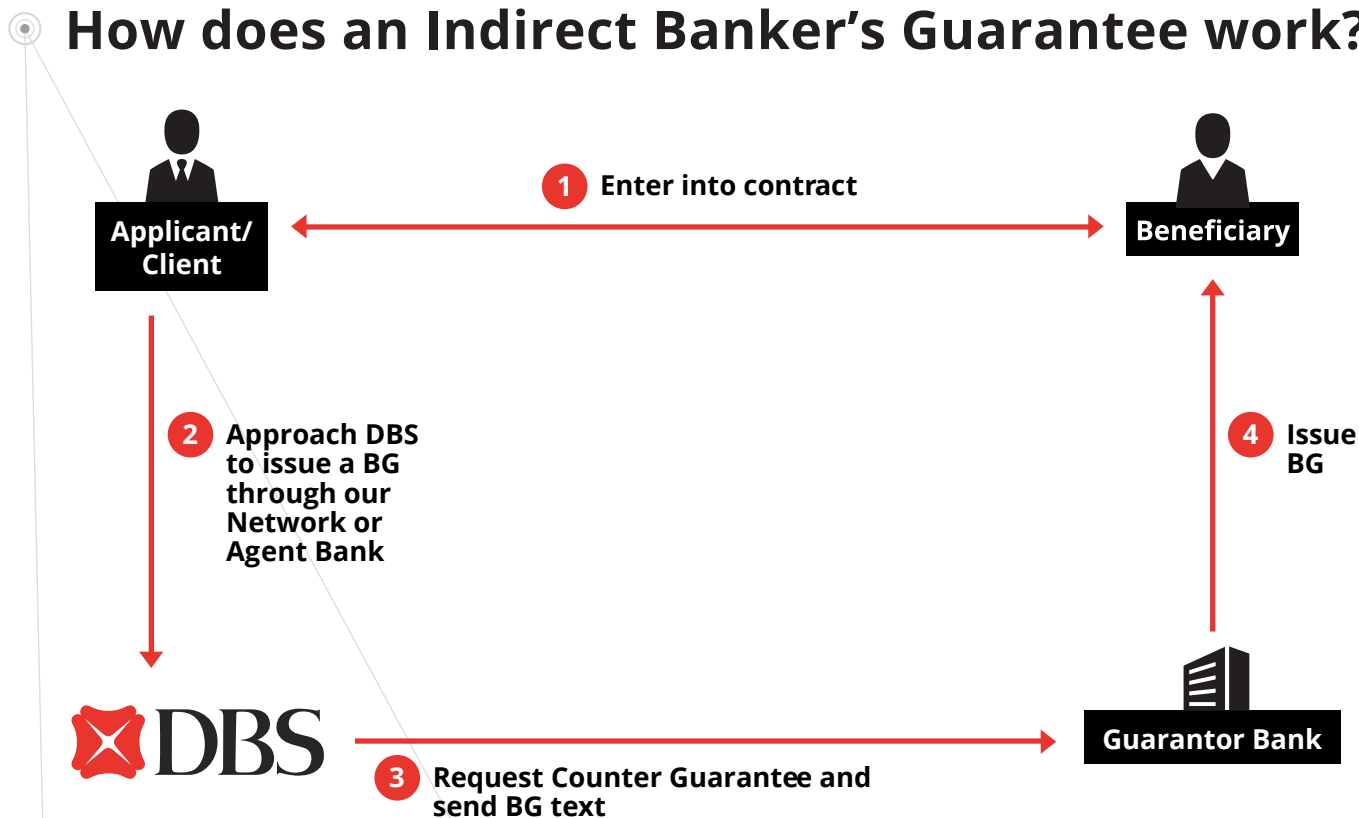
*You need to have a DBS account and pay cash in advance upfront to apply for a BG Online.

How does a Direct Banker's Guarantee work?



1. Applicant and Beneficiary enter into contract and agree that BG is required.
2. Applicant approaches DBS (Issuing Bank) to issue BG in favour of Beneficiary.
3. DBS issues BG and
 - a. sends financial instruction to Advising Bank, which is usually located in Beneficiary's country, or
 - b. couriers hardcopy BG to Beneficiary, or
 - c. notifies Applicant of self-collection at any of our Trade Document Counters or collection branches.
4. Once Advising Bank receives BG, Beneficiary will be advised.

How does an Indirect Banker's Guarantee work?



1. Applicant and Beneficiary enter into contract and agree that BG is required.
2. Applicant approaches DBS (Issuing Bank) to issue BG in favour of Beneficiary.
3. DBS requests for Counter Guarantee from Guarantor Bank and send BG text.
4. Guarantor Bank issues BG to Beneficiary.

What makes us different

Why we are different

- DBS' strong AA- and Aa1 credit ratings is one of the highest in Asia.¹
- DBS is ranked Safest Bank in Asia, 2009-2016 and 12th Safest in the World.²

¹ Ratings by Standard & Poor and Moody's, 25 May 2017

² Global Finance

How it helps you

- BG issued by DBS is readily accepted, enabling your business development.
- A BG from a reputable bank like DBS, relieves you from having your cash tied up in a security deposit to fulfil your contractual obligation.

Why we are different

- **DBS has one of the widest network across 160 countries and over 2,500 correspondent bank relationships.**

- **DBS' benchmark BG format is neutral in our approach to all parties' interests.**
- **It is available online from DBS Banker's Guarantee.**

- **We apply a commercial and professional approach, leveraging our in-depth trade expertise.**

How it helps you

- We have the ability to issue the required BG to your beneficiaries overseas.
- Seamless delivery of BG across our network and through agent banks to enable you to expand your business by venturing into new markets.
- Consolidate your banking needs with DBS, saving you time and cost in managing multi-bank relationships.

- Enjoy convenient and fast application for BG to support your urgent contractual obligations.

- We accommodate complex requests to support your business to assist you in fulfilling your obligations.

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 DBS BusinessCare at **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