

DBS Entrepreneur's Account for Start-ups

Banking services tailored to give your business a head start



A head start to success

When you open a DBS Entrepreneur's Account for Start-ups with the bank that knows Asia best, you begin a partnership centred on growth and trust. We are dedicated to going the distance for you, and committed to the long-term development of your company.

- >> 1 **DBS IDEAL™ eReports**
Receive real-time alerts, account statements and reports via email, SMS or fax according to your preferred schedule.
- >> 2 **DBS IDEAL™ 3.0 / DBS IDEAL™ Mobile**
(Corporate online banking)
Transact anytime, anywhere. DBS IDEAL™ 3.0 and DBS IDEAL™ Mobile allows you to better control your cash flow, while giving you more time to grow your business.
- >> 3 **DBS Visa Business Advance Debit Card**
Enjoy greater convenience with the DBS Visa Business Advance Debit Card, which functions as both a debit card and an ATM card. Plus, you'll receive 0.3% cashback each time you sign for your purchases locally and overseas, as well as for purchases made online, and via mail or telephone.
- >> 4 **DBS BusinessClass**
DBS BusinessClass is a mobile app that connects Small and Medium Enterprise (SME) owners to industry experts and fellow entrepreneurs for advice, insights and exclusive networking events. It is your gateway to the business community in Asia, right at your fingertips! Download the DBS BusinessClass app at www.dbsbusinessclass.com/download

Summary of DBS Entrepreneur's Account for Start-ups features & fees	
Minimum initial deposit	\$3,000
Monthly fall below fee	Enjoy a waiver for the first 3 months. Subsequently, the fee is \$35 per month if the average daily balance falls below \$10,000.
Annual account service fee	\$40
DBS Visa Business Advance Debit Card annual fee	Enjoy a waiver for the first 2 years. Subsequently, the fee is \$30 per year.
Account closure fee	\$50 if you close your account within 1 year from date of opening
IDEAL™ 3.0 fees	For enquiry only: Free. You will be given 2 complimentary security devices at the point of registration. For transaction & enquiry: \$30 per set-up and \$30 per month. You will be given 5 complimentary security devices at the point of registration. Additional/replacement security device: \$20 per security device
Additional Perks	• Exclusive StarHub mobile promotions • 50% off BizShield Value first year premium • 12 months free usage of PayDay! Software-as-a-Service (SaaS).

For a full list of fees & charges, please refer to the DBS Corporate Pricing Guide.

How to apply

To qualify for a DBS Entrepreneur's Account for Start-ups, your company must be:

- Incorporated in Singapore
- Owned by individuals
- A new business incorporated within the last 6 months

To apply for the account, simply visit www.dbs.com.sg/sme, click on 'Apply for a Business Account Online' and apply with your ACRA number. Alternatively, you may visit any DBS branch for the application.

For more information, please call DBS *BusinessCare* at 1800 222 2200 (+65 6222 2200 from overseas), email us at BusinessCareSG@dbs.com or visit www.dbs.com.sg/sme

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to \$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

DBS Bank Ltd Co. Reg. No. 196800306E June 2015



www.dbs.com.sg

星展起步公司企业家帐户

量身定制银行服务，
为进军商场抢占先机。



好的开始是成功的一半

开立星展起步公司企业家帐户，与亚洲最佳银行在成长与诚信的基础上，展开良好互动与合作。我们将全力以赴，竭力提供优质服务，帮助您的公司达成长期发展的目标。

星展起步公司企业家帐户，以初涉商场的企业客户为中心；一系列高效实用的银行服务，一一满足所有业务需求。

>> 1 **星展 IDEAL™ 电子报告**
根据属意的日程选择通过电子邮件、手机简讯或传真，获取实时提示、帐户结单和交易报告。

>> 2 **星展 IDEAL™ 3.0 / 星展 IDEAL™ Mobile**
(企业网上银行服务)
不论何时何地，轻松展开银行交易。透过星展 IDEAL™ 3.0 及星展 IDEAL™ Mobile，更有效地管理公司现金流，让您空出更多时间专注于业务发展

>> 3 **星展 Visa Business Advance 借记卡**
星展 Visa Business Advance 借记卡兼具借记卡与自动提款卡的一切功能，为您提供极大便利。此外，您在海内外的所有卡帐、网上购物、邮件或电话购物，一概享有 0.3% 现金回扣。

>> 4 **星展 BusinessClass**
中小企业客户可透过星展 BusinessClass 应用程序，与业界专才及其他企业家建立联系，从中获取专业建议、经商心得，以及出席独家交流活动。弹指之间便可面向亚洲地区的商业精英社群。请上网 www.dbsbusinessclass.com/download 下载星展 BusinessClass 应用程序。

星展起步公司企业家帐户功能及收费概览	
最低初始存款	\$3,000
帐户服务月费	首3个月免费。此后，帐户的平均日结存若不超过\$10,000，银行将以每月\$35计费。
帐户年费	\$40
星展 Visa Business Advance 借记卡年费	首2年免费。此后，银行将以每年\$30计费。
关户费	在开户一年内关闭帐户，须支付\$50关户费。
IDEAL™ 3.0 企业网上银行服务费	仅适用于咨询： 免费。银行将为注册服务的客户，免费提供2个加密器。 适用于交易及咨询： 初装费，每次\$30；服务月费\$30。银行将为注册服务的客户，免费提供5个加密器。 额外/替换加密器： 每个加密器\$20。
额外优惠	- 星和流动通讯独家促销 - BizShield Value 首年保费50%优惠 - 免费使用 PayDay! 软件即服务 SaaS 达12个月

欲了解完整的收费详情，请参阅星展公司帐户费用指南。

如何申请开户

有意开立星展起步公司企业家帐户，贵公司必须符合以下资格：

- 在新加坡注册成立的企业
- 个人所有、独资经营企业
- 成立不超过半年的新企业

欲开立帐户，只需上网 www.dbs.com.sg/sme，点击“Apply for a Business Account Online”后以贵公司的会计及公司管理局 ACRA 注册号码进行申请。此外，您也可以亲临任何星展银行分行申请开户。

欲知详情，请致电星展企业一线通 1800 222 2200 (海外拨电 +65 6222 2200)、电邮 BusinessCareSG@dbs.com 或浏览 www.dbs.com.sg/sme

存款保险计划

根据法律规定，凡是非银行（例如：个人、企业及组织）存户，在每计划会员所持有的新元存款，以及在退休辅助计划下所存放的新元存款都获得新加坡存款保险公司承保，总额高达5万新元。外币存款、双货币投资、结构性存款及其它投资产品都不受保。

DBS Bank Ltd Co. Reg. No. 196800306E June 2015



www.dbs.com.sg

Exclusive savings with StarHub Business Mobile

As a DBS Entrepreneur's Account holder, you will get to enjoy the following exclusive perks with StarHub when you sign up for a new business mobile line:

- Free 24 mths Caller Number Display
- Free 24 mths International Roaming subscription
- Free 24 mths 1GB local data upsize
- \$100 handset discount on 4G 5 and above

	4G 5	4G 6	4G 12
Monthly subscription	\$82.90	\$102.90	\$220
Outgoing local mins	450 mins	700 mins	UNLIMITED
Local bundled SMS/MMS	1300	1500	UNLIMITED
Local bundled data	5GB	6GB	12GB

To sign up, visit www.starhub.com/business/dbs and key in the promo code 'DBS EASU' or call 1800 888 8888.



Terms & Conditions

Applicants must be a small and medium-sized company, business or partnership registered with the Accounting and Corporate Regulatory Authority of Singapore (ACRA) to be eligible for this promotion. Promotion is applicable to new sign-ups until 31 December 2015 unless otherwise notified by StarHub. A minimum contractual period of 24 continuous months is required ("Minimum Period of Service"). New or port-in customers who sign up for Business Mobile 4G plan will receive \$100 handset discount for 4G 5 plan and above sign-up. Free Caller Number Display service, free International Roaming subscription and 1GB local data upsize promotion is valid for first 24 months only, prevailing rates apply after the free months. In addition to these terms and conditions, StarHub's prevailing business general and applicable service specific terms and conditions apply. StarHub reserves the right to amend, suspend, withdraw or terminate, whether in whole or part, this promotion and/or any of these terms and conditions without prior notice and at StarHub's absolute discretion. Participation in this promotion shall constitute acceptance of all these terms and conditions and any amendments thereof. For StarHub's full terms and conditions, please refer to www.starhub.com/business, which are incorporated by way of reference.



www.dbs.com.sg

Greater financial leverage for start-ups!

Enjoy a 50% premium discount for the first year

BizShield Value is a business insurance plan that is specially designed for new start-ups or small and medium enterprises. It offers the protection that matters to you and your business at an affordable cost of SGD 0.20 a day.

Enjoy the following benefits with BizShield Value:

- Coverage of up to SGD 50,000 against accidental loss of or damage to (including fire and burglary) furniture, fittings, fixtures and all business contents including stock-in-trade
- Covers up to 5 indoor or administrative staff against liability for Work Injury Compensation
- Provides up to SGD 500,000 public liability cover
- Protects one business owner or director by up to SGD 30,000 against personal accident
- Offers automatic increase of 20% on sum insured for stock during the two weeks prior to Chinese New Year, Hari Raya Puasa, Deepavali and Christmas without an additional premium

From now until 30 June 2016, you are entitled to a premium discount of 50%* for the first year when you open a DBS Entrepreneur's Account for Start-ups.

To enjoy the discounted premium of SGD 74.90[#] (Usual: SGD 149.80), simply complete and submit the enclosed application form at any DBS branch today. Promotion is valid for a limited period only!

Underwritten by:



IMPORTANT NOTE

BizShield Value is underwritten by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") and distributed by DBS Bank Ltd. This leaflet is published for information only and it not a contract of insurance. The full details of the terms, conditions and exclusions of this insurance are provided in the BizShield Value Policy and will be sent to you upon acceptance of your application by MSIG.

Policy Owners' Protection Scheme (Applicable to Work injury Compensation and/or Personal Accident Sections(s) only)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for our policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg)

For more information on BizShield Value Promotion, please contact MSIG Insurance (Singapore) Pte. Ltd. ("MSIG"), Monday to Friday from 8.45am to 5.30pm at 6827 7848.

* *Exclusive to applicants of DBS Entrepreneur's Account for Start-ups.
Promotion terms and conditions apply.*

Inclusive of Goods and Services Tax (GST).

Cloud Payroll Solution for Singapore SMEs

Enjoy 12 months free usage of PayDay! SaaS

PayDay! Software-as-a-Service (SaaS) is an easy to use and 100% compliant cloud payroll solution uniquely designed for Singapore SMEs or new business owners who have little or no experience handling payroll.

Why use PayDay! SaaS?

- No payroll knowledge required. Run payroll in 3 easy steps
- 100% accurate and compliant with MOM, CPF and IRAS
- Itemised payslips via the PayDay! SaaS mobile app or accessible from any web browser
- DBS IDEAL™ Bank GIRO file is easily generated in seconds
- Automatic generation of CPF and IRAS e-submission or PATLine files
- 24/7 access anytime, anywhere
- No minimum contract period and setup fee. No maintenance fees

3 easy steps to register

- STEP 01** Sign up for a PayDay! account at www.PayDay.com.sg
- STEP 02** Activate your account by clicking on the activation link in the confirmation email*
- STEP 03** Enter Free Pass Code DBSEASU88 under the "Tell Us About Your Organisation" page and start using PayDay! now



www.dbs.com.sg

Say NO to Manual Payroll

"Processing payroll manually is time-consuming and prone to error. With PayDay!, my payroll is done accurately and on time!"

Sophie Shieh, Director

Discovery Garden Childcare Centre, a PayDay! SaaS customer since July 2013, est. 41 employees



Download the PayDay! Free Mobile Application

PayDay! Software-as-a-Service (SaaS) is an easy to use and 100% compliant cloud payroll solution uniquely designed for Singapore SMEs or new business owners who have little or no experience handling payroll.

STEP
01

Go to the App Store for iOS users and Google Play for Android users

STEP
02

Search for "PayDay PayrollServe", look for the PayDay! app  and click "Install"

PAYDAY!®
Software as a Service (SaaS)

info@payday.com.sg
+65 6336 8686
www.payday.com.sg