DBS IDEAL
Guide to apply Loan access

Updated Aug 2025

DBS Live more, Bank less

Table of Content

DBS

01 IDEAL Application Pack

Apply for Loan access

DBS IDEAL | Application Pack | Apply Loan Enquiry role
New to DBS IDEAL customer can submit a request via DBS IDEAL Application Pack

A. Complete "**Company Details**" section

DBS IDEAL | Application Pack | Apply Loan Enquiry role

B. Fill in user details, i.e. Name, NRIC, Nationality, DOB, and other required information
C. Tick "**Loan Enquiry**"

DBS IDEAL | Application Pack | Apply Loan Transaction roles

D. If you also wish to apply for loan transaction access, tick Loan "**Transaction Maker**" and/or "**Transaction Authoriser**" as required

DBS IDEAL | Application Pack | Apply Loan Transaction roles

DBS IDEAL
APPLICATION PACK (FOR SUBMISSION TO BANK)

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.

E

☐ 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.

E. If you are applying for loan transaction access, complete "**Loan Authorisation Policy**" section by selecting "**Any 1 Authoriser required to approve a request**" or "**Any 2 Authorisers required to approve a request**" accordingly.

02 IDEAL Maintenance Form
Apply for Loan access

DBS IDEAL | Maintenance Form | Apply Loan Enquiry role
Existing IDEAL customer can submit a request to apply for the Loan Enquiry role via IDEAL Maintenance Form

A. Click "**Create new application**"
B. OR Select "**Resume existing application**" to pick up where you left off

DBS IDEAL | Maintenance Form | Apply Loan Enquiry role

C. Select "**Login with DBS IDEAL**" for an end-to-end digital submission

DBS IDEAL | Maintenance Form | Apply Loan Enquiry role

D. Select "**Add/ manage existing users' services and roles"**

DBS IDEAL | Maintenance Form | Apply Loan Enquiry role

DBS IDEAL Maintenance Form

○ Application form

Add / manage existing users' services and roles →

Review Application

Authorisation

✎ Edit sections

Application Reference No.:
IDEALMAINT-040825-65-00075

Registered Business Name:
**GLOBAL TRANSACTION SERVICES -
DC**

Add / manage existing users' services and roles

2 Contact Persons and at least 2 Customer Self Admininstrator 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.

User 1   🗑 Clear

E Name (as in NRIC/Passport)

[   ]

Do you want to add user or edit existing user's services and roles?

F ○ Add new user

○ Add new service / role to existing user

○ Remove user's services and roles
Removing a user removes user's entitlement from IDEAL. Existing access to other modules FX Online, OCOE, eDS, etc remains. If you would like delete a user, go to Delete Existing User section.

○ Supersede user's services and roles
All existing services and roles will be replaced with the following details

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E. Input User Name
F. Select **"Add new user"** or **"Add new service/ role to existing user"**

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DBS IDEAL | Maintenance Form | Apply Loan Enquiry role

User Roles to Add (if applicable)

Add user role(s)

☐ Customer Self Admininstration (CSA) ⓘ

At least 2 required

☐ Contact Person ⓘ

2 required

Add user role(s) for services

⊟ Enquiry

☐ Account Enquiry ⓘ

☐ Trade Enquiry ⓘ

☐ Securities & Fiduciary Services (SFS) enquiry ⓘ

G ☑ Loan enquiry ⓘ

☐ Transaction Maker ⓘ

☐ Transaction Authoriser ⓘ

G. Select "**Loan enquiry**"

DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

2. Select action(s) you need to complete today
You can select more than one.

Update User Information

☑ Add / manage existing users' services and roles ⓘ

☐ Remove user(s) ⓘ

☐ Update personal details for existing user(s) ⓘ

☐ Nominate an administrator to manage your company's DBS IDEAL (Customer Self Administration) ⓘ

Edit Accounts

☐ Add / remove accounts from IDEAL (CASA, FD and Securities) ⓘ

Manage Authorisation Policies

☐ Add / update Cash Authorisation Policy(ies) ⓘ

☐ Add / update Trade Authorisation Policy(ies) ⓘ

☐ Add / update Administrator Approval Policy (CSA) ⓘ

H ☑ Add / update Loan Authorisation Policy ⓘ

☐ Add / update Open Account Trade (OAT) Authorisation Policy ⓘ

☐ Add / update Securities & Fiduciary Services (SFS) Authorisation Policy ⓘ

Others

☐ Add Risk Disclosure for transaction approvals (Single Control) ⓘ

☐ Add / update Parent & Subsidiary Company Linkage(s) ⓘ

☐ Update Electronic Banking Board Resolution (EBBR) ⓘ

You can still make edits later   **Next**

H. If you also wish to apply for loan transaction access, go back to Step 2 and select "**Add/ update Loan Authorisation Policy**". Click Next.

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DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

User Roles to Add (if applicable)

Add user role(s)

☐ Customer Self Admininstration (CSA) ⓘ

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Add user role(s) for services

➖ Enquiry

☐ Account Enquiry ⓘ

☐ Trade Enquiry ⓘ

☐ Securities & Fiduciary Services (SFS) enquiry ⓘ

☑ Loan enquiry ⓘ

Ⅰ ☑ Transaction Maker ⓘ

☑ Transaction Authoriser ⓘ

I. Under "**User Roles to Add (if applicable)**", Select Loan "**Transaction Maker**" and/or "**Transaction Authoriser**" as required

✕ DBS

DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

Services To Add (if applicable)

Add service(s)

☐ Cash and Trade services

File Transfer facility will automatically be enabled. ⓘ

☐ Payment ⓘ

☐ Payroll ⓘ

☐ Collection ⓘ

☐ Fixed Deposit Placement

☐ Trade ⓘ

☐ Open Account Trade (OAT) ⓘ

☐ Open Account Trade-Supplier Finance (OAT SF) ⓘ

☐ Open Account Trade-Distributor Finance (OAT DF) ⓘ

☐ Open Account Trade-Accounts Receivable Purchase (OAT ARP) ⓘ

☐ Securities & Fiduciary Services (SFS) ⓘ

J ☑ Loan ⓘ

☐ FX Online ⓘ

☐ Others

J.   Under "**Services To Add (if applicable)**" section, select "**Loan**"

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DBS IDEAL | Maintenance Form | Apply Loan Transaction roles

K. Select "**Number of Authorisers required to approve a request**"

Complete the remaining steps to review your application and authorise its submission.

You are done! For more information:

Visit [DBS Loan Services](#)

New to DBS IDEAL? Sign Up [here](#)
Existing to DBS IDEAL? Apply Loan Enquiry via [DBS IDEAL Online Maintenance Form](#)

More Quick Links to eGuide:
[eStatement/ eAdvices](#)
[CSA Guide](#)

❎ DBS