

MANDATORY DOCUMENTS

Please submit a photocopy of the documents as applicable to you below:

**Singapore Citizen/Permanent Resident**

- **NRIC** (Front and Back) **AND**
- **Income Documents** (any **ONE** of the following)

**Salaried Employees:**

**A** Latest 12 months’ CPF Contribution History Statement\*

**B** Latest Computerised Payslip

**C** Salary Crediting into DBS/POSB Account^^

**D** Latest Income Tax Notice of Assessment\*\* with either **A OR B OR C**

**Variable/Commission-based Employees:**

**A** Latest 12 months’ CPF Contribution History Statement\*

**B** Latest 2 years’ Income Tax Notice of Assessment\*\*

**Self Employed:**

**A** Latest 2 years’ Income Tax Notice of Assessment\*\*

**Foreigner - For Credit Card Application Only:**

- **Valid Passport\*** and **Employment Pass** (with at least 6 months' validity), **AND**
- **Income Documents** (any **ONE** of the following)

**A** Latest Computerised Payslip (in Singapore Dollar currency)

**B** Company Letter certifying Employment and Salary (in Singapore Dollars currency), dated within 3 months

**C** Salary Crediting into DBS/POSB Account^^

**D** Latest Income Tax Notice of Assessment\*\* with either **A OR B OR C**

\* Please note that your CPF documents submitted online are only available for up to 7 days from the date of your submission.

\*\* You can now print your Income Tax Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to https://mytax.iras.gov.sg for more details.

^^ Income documents are not required on the condition that your salary is credited via GIRO, to your own Personal DBS/POSB Account and for at least 3 consecutive months.

\* Please update us immediately if you are granted Singapore Citizenship or Permanent Resident status by the Singapore Government.

Please allow 7 days for processing. Applications not accompanied with required document or with incomplete information will cause a delay in processing.

Application Requirements			
Product	Nationality	Age	Mininum Gross Annual Income <sup>d</sup>
DBS/POSB Credit Card(s)	Singapore Citizen or Permanent Resident	21 to 55 years	\$S\$30,000 & above
		56 years & above	\$S\$15,000 & above
	Foreigner*	21 years & above	\$S\$45,000 & above
DBS Cashline	Singapore Citizen or Permanent Resident	21 years & above	\$S\$20,000 & above

<sup>d</sup> Unless otherwise indicated on www.dbs.com/sg/personal

IMPORTANT INFORMATION TO NOTE

Explanatory Notes on Credit Limit

The overall aggregate credit limit granted by DBS Bank Ltd (“DBS”) for Singapore Citizens/ Singapore Permanent Residents with a gross annual income of:

- **Between \$S\$20,000 and below \$S\$30,000** is up to a maximum of 2 times your monthly income in respect of any DBS/ POSB Unsecured Loan Facilities;
- **between \$S\$30,000 and below \$S\$120,000** is up to a maximum of 4 times your monthly income in respect of any DBS/ POSB Credit Cards and Unsecured Loan Facilities; or
- **at least \$S\$120,000** is up to 4 times your monthly income or a higher limit as may be determined by DBS in respect of any DBS/POSB Credit Cards and Unsecured Loans Facilities;

regardless of the number of DBS/ POSB Credit Cards and Unsecured Loan Facilities you hold or apply for.

DBS Credit Card(s)

**Interest-free period**  
20 days from the date of the statement of account

**Finance Charges on Purchases**  
Effective interest rate of 24.90% p.a. (subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of transaction until receipt of full payment. (Minimum charge: \$S\$2.50). No finance charges will be levied if payment if received in full by the “Payment Due Date”, and there is no balance carried forward from the previous statement.

**Finance Charges on Cash Advance**  
Effective interest rate of 28% p.a. (subject to compounding if the charges are not repaid in full) on the amount withdrawn, chargeable on a daily basis from the date of withdrawal until receipt of full payment. (Minimum charge: \$S\$2.50).

**Minimum Monthly Payment**  
3% of statement balance or \$S\$50 whichever is greater. For accounts that are overlimit, please pay the minimum payment specified plus the overlimit amount.

**Late Payment Charge Per Account**  
\$S\$60 will be levied if minimum payment is not received by the payment due date, subject to your outstanding balance is above \$S\$50.

**Interest Adjustment**  
If minimum payment is not received by the payment due date, an additional interest rate of 4% p.a. will be added to the effective interest rate of 24% p.a. (the effective interest rate is also referred to as prevailing interest rate) of your Card Account, with effect from the day after your next Card Account Statement date.

The reinstatement to such prevailing interest rate will be effective on the first working day after your next Statement date once minimum payment is made in full on or before your payment due date.

**Cash Advance Fee**  
6% of the amount withdrawn per transaction or \$S\$15, whichever is greater

**Fees for Foreign Currency Transactions**  
All card transactions in foreign currency are subject to a charge imposed by the respective card associations, either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. For foreign charges converted by Visa/MasterCard, Visa/MasterCard applies a conversion factor of 1% to the converted amount. For foreign charges converted by American Express, American Express applies a conversion factor of 1% to the converted amount.

An administrative fee for services provided or actions taken by us in relation to such foreign currency transactions shall be payable by you and debited to your Card Account. Our prevailing administrative fee is 1.5% of the foreign currency transaction amount for transactions involving VISA International and MasterCard International and 2% of the foreign currency transaction amount for transactions involving American Express International, Inc.

**Dynamic Currency Conversion Fee**  
Card transactions converted via dynamic currency conversion will be subject to an administrative fee of 0.8% by Visa or MasterCard respectively on the converted Singapore dollar amount, or such other rate as determined by us and notified to you.

**Payment Hierarchy**  
Payment made to your account shall be applied to settle the amounts due in the following order beginning with number 1:

	Balance Transfer	Cash Advance	Retail <sup>a</sup>
Interest	1	2	3*
Principal	4	5	6
Fees	7	8	9

\* For Instalment Loans, it refers to the prevailing finance charge applicable to outstanding monthly Credit Card instalment Loan payments.

<sup>a</sup> Includes Credit Card Instalment Loans and Credit Card Instalment Payment Plans, if any.

**Lost/Stolen Card Liability**  
Limited to \$S\$100 only if :

- a. you have immediately notified us of the loss, theft or unauthorised disclosure;
- b. you assist us in the recovery of the unauthorised charges incurred;
- c. you furnish us with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that we may require; and
- d. we are satisfied that such loss, theft or unauthorised disclosure is not due to your negligence or default.

You shall not be liable for any transactions carried out after we have been notified of the loss, theft or disclosure.

For other fees and charges, please refer to the Card Agreement available at www.dbs.com.sg

DBS Cashline

IMPORTANT INFORMATION TO NOTE		
Nationality	Singapore Citizen OR Permanent Resident	
Minimum gross annual income	\$S\$20,000 to below \$S\$30,000	\$S\$30,000 and above
Effective interest rate	25.8% per annum	8.88% per annum for first year <sup>^</sup> . Prevailing Interest Rate of 19.8% per annum will apply thereafter
Minimum monthly repayment	2.5% of outstanding balance or \$S\$50, whichever is higher	
Minimum interest charge	\$S\$10	
Late payment fee	\$S\$80	
Late payment interest adjustment <sup>#</sup>	Additional 6% above effective interest rate (the effective interest rate is also referred to as Prevailing Interest Rate)	
Annual fee	\$S\$80 (waived for first year)	

<sup>#</sup> The reinstatement to the Prevailing Interest Rate will be effective on the first working day after your next Statement Date once the minimum payments due on 3 consecutive statements are made in full on or before the respective payment due dates.

<sup>^</sup>Applicable for DBS Cashline approved by 31 December 2015. DBS Cashline approved after 31 December 2015 will be accorded the Effective Interest Rate of 19.8% per annum

**Note:** The information above is intended as a quick consumer guide only. A detailed Cashline Agreement will be sent upon approval. These conditions are subject to change.