

# MANDATORY DOCUMENTS

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

## FOR PRINCIPAL APPLICANT

Singapore Citizen/Permanent Resident			
Required Documents	Salaried Employees	Variable/Commission-based Employees	Self Employed
NRIC (Front and Back)	✓	✓	✓
Latest 12 months' CPF contribution History Statement <sup>1</sup>	✓	✓ <b>OR</b>	
Latest Income Tax Notice of Assessment <sup>2</sup>	✓ 1 Year <b>OR</b>	✓ 2 Years	✓ 2 Years
Latest Computerised Payslip or Salary Crediting into DBS/POSB Account <sup>3</sup>	✓		

Foreigner	Length of Service	
	3 months and above	Less than 3 months
Valid Passport (with at least 6 months' validity)	✓	✓
Employment Pass (with at least 6 months' validity)	✓	✓
Latest Computerised Payslip or Salary Crediting into DBS/POSB Account <sup>3</sup> (in Singapore Dollar currency) <small>To facilitate comprehensive Credit Limit review, Latest Income Tax Notice of Assessment should be provided, where available</small>	✓	✓
Company Letter certifying Employment and Salary (in Singapore Dollar currency), dated within 3 months from the date of credit card application		<b>OR</b> ✓

## FOR SUPPLEMENTARY APPLICANT

Required Documents	Age	
	18 years and below	More than 18 years
NRIC (Front and Back) <b>OR</b> Passport	✓	✓
A letter of acceptance from the overseas institution to certify that you are going for studies abroad	✓ <b>OR</b>	
A letter to confirm your travel duration (minimum a month)	✓	

<sup>1</sup>Please note that your CPF documents submitted online are only available for up to 7 days from the date of your submission.

<sup>2</sup>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.

<sup>3</sup>Salary crediting must be via GIRO to your Personal DBS/POSB Account for at least 3 consecutive months.

Note:

- Income documents **are not required** for existing Principal Credit Cardholder applying for **additional Credit Card(s)**.
- **For foreigners** - Please update us immediately if you are granted Singapore Citizenship or Permanent Resident status by the Singapore Government.
- Please allow 7 days for processing. However, delay in processing will result if applications are sent with incomplete document(s)/information.

## Application Requirements

Product	Nationality	Age	Minimum Gross Annual Income <sup>#</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>#</sup> Unless otherwise indicated on [www.dbs.com/sg/personal](http://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:

- **at least S\$20,000 but less than S\$30,000** is up to a maximum of 2 times your monthly income in respect of any DBS/POSB Unsecured Loan Facilities;
- **at least S\$30,000 but less than 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 Loan Facilities;

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

### Credit Bureau Report

From 1 April 2016, if you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau websites listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd  
2 Shenton Way  
#20-02 SGX Centre 1  
Singapore 068804  
Tel: (65) 6565 6363  
[www.creditbureau.com.sg](http://www.creditbureau.com.sg)

## **DBS Credit Card(s)**

### **Interest-free period**

20 days from the date of the statement of account

### **Finance Charges for Card Transactions**

Prevailing interest rate of 25.90% 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 is received in full by the "Payment Due Date", and there is no balance carried forward from the previous statement.

### **Finance Charges on Cash Advance**

Prevailing 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 the statement balance (or S\$50, whichever is greater) plus any amount that is overdue and/or exceeds your credit limit.

### **Late Payment Charge Per Account**

A late payment charge of S\$60 will be levied if minimum payment is not received by the payment due date, provided your outstanding balance is above S\$50.

(With effect from 1 April 2016, the late payment charge applicable to your Credit Card Account will be revised from S\$60 to S\$80.)

### **Interest Adjustment**

If minimum payment is not received by the payment due date, an additional interest rate of 3% p.a. will be added to the prevailing interest rate of your Card Account, and shall take 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 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 up to 1% by Visa and MasterCard 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 outstanding balances that attract the highest interest first, in the order of outstanding interest, fees and followed by the outstanding principal.

### **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](http://www.dbs.com.sg)

## **DBS Cashline**

Please visit [www.dbs.com.sg/cashline](http://www.dbs.com.sg/cashline) for information on Cashline Prevailing Interest Rates, Fees & Charges and the DBS Cashline Terms and Conditions.