

DBS IDEAL™

APPLICATION PACK - REFERENCE (FOR CUSTOMER'S RETENTION)

Please read through thoroughly before submitting the form. We regret to inform you that incorrect applications may cause delays in processing.

Use this Application Form to sign up for DBS IDEAL™ if you:

New IDEAL™ Customer

- Are an existing DBS Corporate Customer with no DBS IDEAL™ account
- Wish to set up an authorisation policy for DBS IDEAL™ that differs from cheque signing mandate
- Require user segregation between accounts (ie. some user can only access some accounts)

Existing IDEAL™ Customer

- Wish to upgrade your service package from Enquiry to Transaction

A SIGNUP PROCESS



- 1** Decide IDEAL™ Services Required + Complete the IDEAL™ Application Form and Electronic Banking Board Resolution



- 2** Mail the completed forms and required documents to

DBS Bank Ltd
Channel Management
Newton Post Office
PO Box 069
Singapore 912203

OR submit to any DBS Branch



- 3** Receive acknowledgement email that informs you that your application is being processed



- 4** Receive the Welcome Pack* and PIN Mailer (in a separate mail) upon successful application (after 7 business days)

*Welcome Pack includes:
Organisation ID, User ID, Security Device and Getting Started Guide

B PACKAGE DETAILS

DBS IDEAL™ is a corporate internet banking platform designed to make banking faster, simpler and smarter.

Package Type	Enquiry	Transaction
Services Available	Enquiry Only	Enquiry Payment Payroll Collection Trade DealOnline (Foreign Exchange)
Setup Fee	Waived	\$30
Monthly Maintenance Fee	Waived	\$30
Security Device (At point of registration)	2 devices free	5 devices free
Subsequent Security Device	\$20	\$20

For more information on the extensive functionalities of DBS IDEAL™ 3.0 and transaction pricing, please visit www.dbs.com.sg.

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C SERVICES AND USER ROLES

SERVICE TYPES

Enquiry

View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits.

Payment

Make payments locally & internationally via Intra Company Transfer, Account Transfer, Bank Cheques, GIRO, MEPS or Telegraphic Transfer.

Payroll

Make payroll transfers to multiple recipients on a regular basis via GIRO Payroll.

Collection

Collect payments from customers via GIRO Collection.

Trade

Enquire on trade transaction details and history. Send new trade applications including Documentary Credit, Documentary Collection, Guarantees & Standby LC & Trade Loan; provide acceptance of Import Bills and settlement instructions.

DealOnline (Foreign Exchange)

Convert your funds from one currency to another at competitive rates for Value Today, Value Tomorrow, Spot, Forward and Time Option transactions for up to one year. *Single Control Policy applies (only single user is required to initiate and approve transactions).*

Other Specific Services

Specify other type of services not listed above (e.g. OCOE) or selected products that the user requires (e.g. Telegraphic Transfers only).

USER ROLES

Transaction Maker

User who creates transactions.

Transaction Authoriser

User who approves transactions.

Admin Officer (2 Required)

User will be given access to Unlock User, Unlock Security Device and Request for new Login PIN.

Contact Person

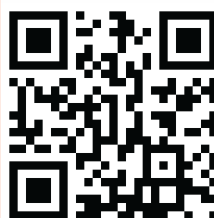
The bank will liaise directly with him/her on matters relating to IDEAL™ sign up and services.

D IDEAL™ MOBILE BANKING

IDEAL™ Mobile Banking is offered as a value added service for all IDEAL™ 3.0 customers

**Features:**

- View Account Balances and Statements
- Approve transactions (for Transaction Authorisers only)



DBS IDEAL™ Mobile Site
<http://m.ideal.dbs.com>

OR



DBS IDEAL™ App
for iPhone

Free of Charge

DBS IDEAL™ APPLICATION PACK (FOR SUBMISSION TO BANK)

Please complete this form in **BLOCK LETTERS**.

*Mandatory Fields

1 COMPANY DETAILS

Company Name* _____

Company Registration No. (UEN)* _____

2 ACCOUNT(S) TO BE MANAGED UNDER IDEAL™

Tick where applicable



Designated account for IDEAL™ subscription fees: _____

Note: We will charge any subscription fees to your SGD account if debit account isn't specified.

☐

All DBS Accounts

OR

☐

The Accounts Listed Below

3 AUTHORISE OWN TRANSACTIONS

Tick where applicable



Note: For authorisers who are approving transactions that they created themselves and that require only one authoriser, transaction challenge will only be sent via SMS to the registered mobile number.

☐

All Transaction Authorisers can authorise own transactions (Single Control)

Risk Disclosure Statement

For all transactions made through DBS IDEAL™, the system will have **Dual Control** in place such that no single person could create and approve transactions that would result in fraudulent action.

Dual Control

A procedure that involves two or more people to complete a transaction – one person to create a transaction and another of higher authority to approve it in the system. This makes the system more secure as both persons would need to be in collusion to commit fraud.

Single Control

A procedure that needs only one person to complete a transaction, thus may incur higher risk compared with **Dual Control**.

Authorised signatories required

SIGN HERE

SIGN HERE

DBS IDEAL™

APPLICATION PACK (FOR SUBMISSION TO BANK)

4**SERVICE(S) AND USER ROLE(S)**Tick where applicable ☒Note: **2** Contact Persons must be provided.

*Mandatory Fields

As a part of the verification process, we require you to provide us with a working mobile number and email address.

To add more users, click [here](#) for additional pages.

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL™ User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Name (as in NRIC/Passport)*	NRIC/Passport No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL™ User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)**Transaction**

Role(s) Service(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Collection			
Trade			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> DealOnline (Foreign Exchange) ¹
<input type="checkbox"/> Admin Officer	<input type="checkbox"/> Contact Person

Additional Information

Access to which Account(s)?Note: If left blank, user will be given access to all accounts listed in Section **2**

<input type="checkbox"/> All Account from Section 2	OR	<input type="checkbox"/> The Accounts Listed Below
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<input type="checkbox"/> Enquiry	<input type="checkbox"/> DealOnline (Foreign Exchange) ¹
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¹ Separate control policy applies, refer to **Reference Notes** section **C**

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<input type="checkbox"/> All Account from Section 2	OR	<input type="checkbox"/> The Accounts Listed Below
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DBS IDEAL™

APPLICATION PACK (FOR SUBMISSION TO BANK)

5 AUTHORISATION POLICY

Tick where applicable ☒

	From	To	Authorisation Requirement	
Payment from S\$0 to S\$50,000 requires signatory from Any 1 Authoriser.	0	50,000	No. of Authoriser required	Required Combination of Authorised Signatories
			<input checked="" type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	<input type="checkbox"/> Sequential Authorisation
Payment from S\$50,000 to S\$100,000 requires 1 signatory from Group A or 1 from Group B and 1 from Group C.	50,000	100,000	No. of Authoriser required	Required Combination of Authorised Signatories
			<input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	1A or 1B and 1C <input type="checkbox"/> Sequential Authorisation

Note: If page is left blank or has missing information, the default setting of 'All Debit Accounts', 'Payment currency in SGD', 'All Services' and 'Any 1 Authoriser for All Amounts' will apply.

If 'Payment currency in SGD' is selected for this policy, it will apply to payments of any currency in its SGD equivalent.

If 'Specific Payment Currency' is selected for this policy, it will ONLY apply to payments in that said currency.

The total transaction value of the batch will be used to calculate the authorisation limit.

To add more authorisation instructions, click [here](#) for additional pages.

1.	<input type="checkbox"/> ALL Debit Accounts	OR	<input type="checkbox"/> Specific Debit Account _____
2.	<input type="checkbox"/> Payment currency in SGD	OR	<input type="checkbox"/> Specific Payment Currency (Only 1 currency) _____
3.	<input type="checkbox"/> All Services	OR	<input type="checkbox"/> Payment <input type="checkbox"/> Payroll <input type="checkbox"/> Collection <input type="checkbox"/> Trade <input type="checkbox"/> Others _____

From	To	Authorisation Requirement	
0		No. of Authoriser(s) required	Required Combination of Authorised Signatories
		<input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	<input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required	Required Combination of Authorised Signatories
		<input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	<input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required	Required Combination of Authorised Signatories
		<input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	<input type="checkbox"/> Sequential Authorisation

Additional Information

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Authorised signatories required

SIGN HERE

SIGN HERE

5 AUTHORISATION POLICY - CONTINUED

Tick where applicable ☒

Note: If page is left blank or has missing information, the default setting of 'All Debit Accounts', 'Payment currency in SGD', 'All Services' and 'Any 1 Authoriser for All Amounts' will apply.

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If 'Specific Payment Currency' is selected for this policy, it will ONLY apply to payments in that said currency.

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1.	<input type="checkbox"/> ALL Debit Accounts	OR	<input type="checkbox"/> Specific Debit Account _____
2.	<input type="checkbox"/> Payment currency in SGD	OR	<input type="checkbox"/> Specific Payment Currency _____
3.	<input type="checkbox"/> All Services	OR	<input type="checkbox"/> Payment <input type="checkbox"/> Payroll <input type="checkbox"/> Collection <input type="checkbox"/> Trade <input type="checkbox"/> Others _____

From	To	Authorisation Requirement	
0		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div>OR</div> <input type="checkbox"/> Sequential Authorisation
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Additional Information

Authorised signatories required

SIGN HERE

SIGN HERE

6**OTHER INSTRUCTIONS**

Tick where applicable



Note: To add more instructions, click [here](#) for additional pages.

a. Parent/Subsidiary Companies Linkage

The relevant parent/subsidiary companies are required to submit a maintenance form to confirm linkage

Parent/Subsidiary Company Name

☐ Parent☐ Subsidiary

Company Registration No. (UEN) / IDEAL™ Organisation ID

Parent/Subsidiary Company Name

☐ Parent☐ Subsidiary

Company Registration No. (UEN) / IDEAL™ Organisation ID

b. File Transfer

Access this service

File Transfer allows you to upload files generated from your accounting or payroll system. An implementation officer will get in touch with you regarding the service implementation.

c. Other Specific Instructions**7****AGREEMENT, AUTHORISED SIGNATORIES AND STAMP**

I/We hereby confirm that I/we have obtained copies of the DBS Privacy Policy (available at www.dbs.com/privacy), DBS Electronic Banking ("EB") Services Terms and Conditions ("EB Terms") and Fee Schedule, which I/we have read, understood and accepted. In addition, I/we acknowledge that there are other terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered by DBS Bank Ltd which may be used by me/us from time to time. By signing this application form, I/We hereby confirm that I/we have read, understood and agree to be bound by the DBS Privacy Policy, the EB Terms (including clause 2 of Part C, Section E of the EB Terms relating to the collection, processing, use and collection of personal data) and such terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered by DBS Bank Ltd which may be used by me/us from time to time. Copies of DBS Bank Ltd.'s prevailing terms and conditions can be found at www.dbs.com.sg.

For a company which has furnished DBS Bank Ltd with a standalone Electronic Banking Board Resolution, the authorised signatories must be the current authorised signatories specified in that document. For a company which has furnished DBS Bank Ltd with a Board Resolution for the opening of the current account that covers Electronic Banking services, the authorised signatories must be the current authorised signatories with the highest authorisation limit as specified in that document.

For Partnerships, signatures of all partners are required. For companies, signatures of the authorised officers are required.

I/We have read the **Risk Disclosure Statement** of Single Control in DBS IDEAL™ and authorise the Bank to proceed with Single Control setup in DBS IDEAL™, as indicated in Section 3. I/We fully understand and acknowledge the characteristics of Single Control and the risks with this authorisation, and agree to assume and be responsible for all the risks associated with and losses arising out of or in connection with the application and use of Single Control in or through DBS IDEAL™. I/We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by the Bank or which may be brought or preferred against the Bank as a result of the Bank agreeing to act on our said authorisation. I/We also understand that the bank may terminate the provision of Single Control procedure by notice to us at any time.

Name:

Date:

Signature:

SIGN HERE

Name:

Date:

Signature:

SIGN HERE

Certified True Extract of Resolutions Passed By the Board of Directors of

(Name of Company)

on the _____ day of _____ 20_____

ACCEPTANCE OF ELECTRONIC BANKING SERVICES FROM DBS BANK LTD. (THE "BANK")

IT WAS NOTED THAT the Company wishes to obtain electronic banking services ("**EB Services**") from the Bank on the terms and conditions of the Bank's Electronic Banking Services Terms and Conditions ("**EB Terms**") and other related documents in respect of electronic banking services provided by the Bank.

RESOLVED THAT

- (1) It would be to the Company's interest and benefit to obtain the EB Services from the Bank.
- (2) Any _____ (insert number) of the following persons (collectively, the "**Authorised Persons**") be authorised to do all of the following things in the Company's name and for and on behalf of the Company, and such Authorised Persons are and will be so authorised until the Bank receives a certified copy of the board resolution of the Company providing otherwise:

Name of Authorised Person	Designation	NRIC No./ Passport No.	Specimen Signature

- (a) to negotiate, accept, sign and deliver to the Bank the application form for EB Services, the Bank's prevailing EB Terms and any other document, form, notice or confirmation required by the Bank in connection with the application and obtaining of EB Services;
- (b) to sign and deliver to the Bank any document, form (including without limitation the Bank's prevailing maintenance form to amend or update the scope of EB Services), notice or confirmation as may be required by the Bank relating to or in connection with the utilisation of the EB Services;
- (c) to designate in writing and authorise, from time to time, any person who may do or cause or authorise to be done any act or thing in connection with the utilisation of the EB Services.

- (3) Any two directors or any one director and the Company Secretary or (in the case where there is only one director) any one director be authorised to (i) certify the name, details and specimen signatures of any Authorised Person; or (ii) provide the Bank a certified true copy of any resolutions passed by the Board of Directors of the Company.

CERTIFIED AS TRUE EXTRACT AND CONFIRMED THAT THE RESOLUTIONS HAVE BEEN ADOPTED AND HAVE NOT BEEN RESCINDED, MODIFIED OR SUPERSEDED

Name and Signature
Director

Name and Signature
*Company Secretary/Director**

**Delete where inapplicable*