

# Domestic Cash Concentration

## Mobilising domestic liquidity



Establish direct group control of domestic liquidity.



Optimise domestic self-funding with group-controlled lending and borrowing.



Administration of inter-company lending by DBS.

### At a glance

- Automated physical funds transfer between domestic master and subordinate accounts.
- Consolidation of liquidity via target balance on the subordinate account (zero or pre-determined amount).

### Designed for

- Conglomerates with multiple subsidiaries in the same country that aim for mobilisation of liquidity into a single location for group management.
- Businesses that prefer inter-company lending approach to consolidate liquidity and reduce borrowing costs.

### How it works

#### Your benefits

- **Direct control of group liquidity to optimise self-funding across different entities in the same country.**
- **Full governance over lending and borrowing, intra-group and externally, inclusive of entity-level lending control compliance.**
- **Ease administrative burden of computing, allocating and settlement of inter-company interest and transfers.**

#### Our solutions

- Automated physical movement of funds to consolidate excess liquidity into a pre-determined account on daily/periodic basis based on your choice.
- Automated system transfers, interest computation, allocation and settlement performed by DBS on your behalf.

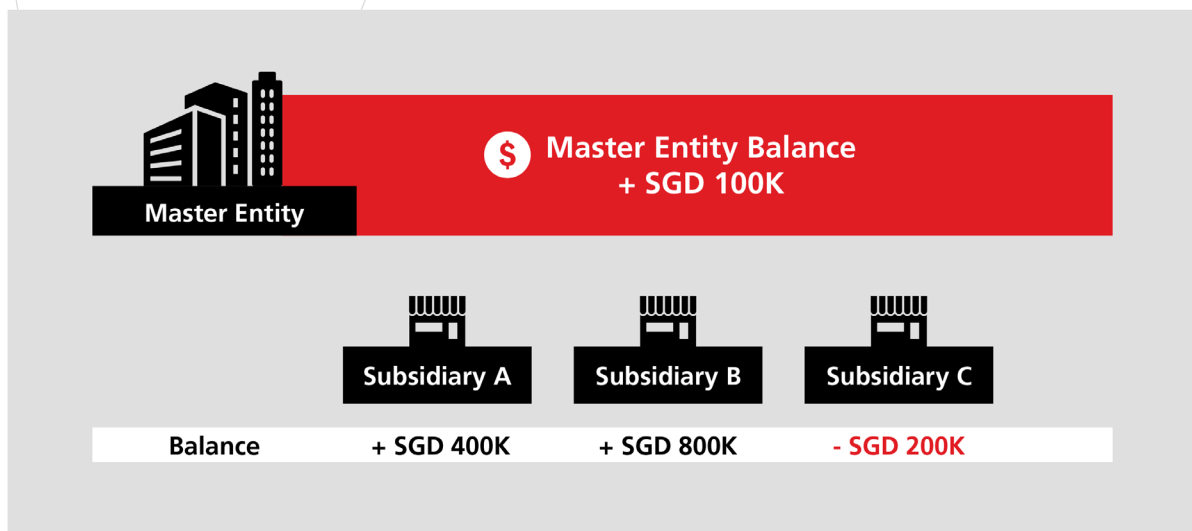
## Your benefits

- Control over excess liquidity and funding of shortages achieved by inter-company lending with triggers customised to your business needs.

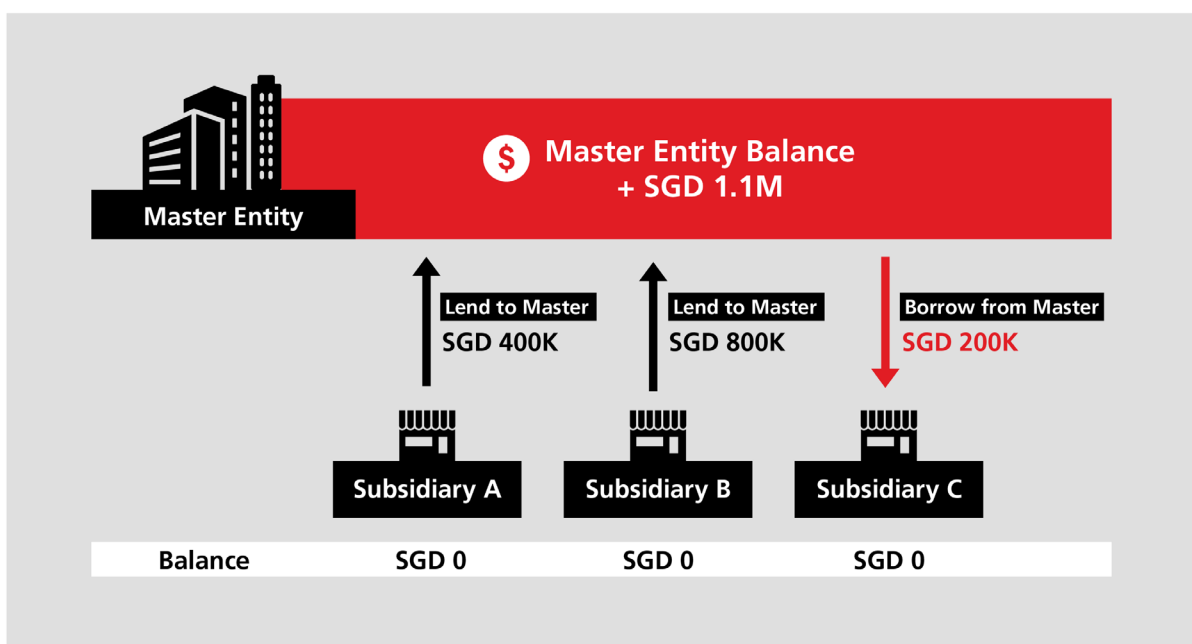
## Our solutions

- Broad selection of sweep parameters, such as:
  - Direction of sweeps (one-way/up-down/two-way/reverse)
  - Frequency (daily/weekly/monthly)
  - Target balance (zero/pre-set amount)
  - Type (standard/reverse)
  - Timing (intra-day/end-of-day)

## Before Domestic Cash Concentration



## After Domestic Cash Concentration



Cash Concentration arrangements are also available across accounts held by a single entity, in which case no inter-company lending will occur.

## What makes us different

### Why we are different

- Full integration with real-time disbursement control.
- Additional disbursement control available at inter-company lending level.

- Our solution can be combined with other liquidity management techniques.

- Real-time visibility of group cash position through DBS IDEAL, corporate internet banking.

### How it helps you

- Enforce control compliance and financial governance.

- Provide an integrated and holistic liquidity management solution to match your diverse treasury function.

- Make better and informed decisions for cash flow optimisation.

### Find out more today

Partner with DBS today so you can live more, bank less.

For more information on our products and services, please contact your Relationship Manager, or call **1800 222 2200** (8:30 am to 8:30 pm Mon - Fri excluding Public Holidays).

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