I am in need of an Internet banking system that can fulfill all business needs with ease.

We are making DBS IDEAL faster, simpler and smarter.
Overview of IDEAL 3.0

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3. How to use the dashboard
4. How to view your account balances
5. How to manage your cheques
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7. How to make payments
8. How to utilise your FX contract
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What you need to begin

For a smooth experience while using DBS IDEAL, ensure your computer or laptop is equipped with the following:

- Latest 2 versions of major browsers i.e Internet Explorer 11 (and above), Firefox, Chrome or Safari
- Broadband Internet Access
- Adobe Acrobat Reader version 5 and above for report generation (http://www.adobe.com)
- Turn off your pop-up blocker or include https://ideal.dbs.com in the pop-up blockers exclusion list
- 7zip or equivalent software to unzip encrypted reports sent to you

You will receive the IDEAL welcome pack that contains the following items:

- Login Credentials
  - Organisation ID
  - User ID
  - One Time Registration Code
- Security Device

Please ensure that you have provided us with a valid email address and mobile number to facilitate your first time registration.

You will be required to set a new Login Pin on the first page.

Note: If you have forgotten your PIN after logging in, please use “Forgot Login PIN” on the main page.
How to login

Get ready to improve the way you do business. The following easy steps are all you need to take to begin transacting online.

To access the login page, enter https://ideal.dbs.com/ in your browser.

1. Login using Org ID and User ID
2. Input Registration Code for first-time login
3. View latest security threats
4. Reset your Login PIN if you have forgotten it
5. For ways to reach us
6. Select your language of choice
7. Authenticate with Security Device

How to use the dashboard

This is your launch pad with all your banking information at a glance.

Here’s how to customise the Dashboard to access the information you need most frequently.

1. Manage Multiple Companies
   Access your multiple companies from the drop-down menu.
   You may also set one a group company as the default company.

2. Outstanding / Pending Alerts
   Stay informed of outstanding or pending approvals.

3. Make
   Access different creation functions such as Make a Single Payment and Manage Beneficiary Details.

4. Enquire - Balances
   The top 5 Accounts, Fixed Deposits and Loans balances will be displayed.
   You may select your favourite 5 accounts to be displayed on the Dashboard by using the “Edit” function.
How to use the dashboard

5 Edit Function
Customise what you would like to see on the dashboard with this function.

6 Quick Search Function
An easy-access Search function lets you search for cheques, payments and recent activities, including Trade transactions and documents.

7 Edit - Shortcuts
You may edit the shortcuts you wish to have on your Dashboard.

8 Resources
View the latest release notes, user guides and up-to-date product information.

4 How to view your account balances

With IDEAL, you can view and easily export your account balances and transaction details from up to 6 months back.

To view your account balances

To get to Balances

Accounts » Balances

1 Archived Statement
Access your balances of up to past 6 months

2 Export Statement
Export your account statement in your preferred format (Excel, PDF and HTML)

3 Account Balance
See all your account balances in a single view, or simply click to access your account statement

4 To get to Activities
Click on Account in Balances (See next page for details)

5 Consolidated Balance
View your latest balance, consolidated under your preferred currency
To view your transaction details

1. Archived Statement
   Access up to 6 months of your past statements to help you reconcile your accounts

2. Account Summary
   Get an overview of your account – including balances, overdraft limit and hold amount

3. Enhanced Statement Information
   Your account statement gives you more information for easier reconciliation

4. Advice
   View your Account Transfer, Domestic Transfer and Telegraphic Transfer transaction advices with a single click

5. How to manage your cheques
   The Cheque Status Search will automatically fetch and display all cheques in historical order, including the Payee Name, Amount and Customer Reference.
   Users may now also initiate a Stop Cheque request immediately from the Cheque Inquiry screen.
You can now personalise and schedule your reports to be viewed at your convenience.

To get to Reports
Accounts » Reports

1 Click **View** to view report

Personalised report filter criteria will be saved here for re-use.

2 Click **Personalise** to personalise report.

Export to PDF, Excel, PowerPoint and RTF formats

Print report
Scheduling your report to be sent to your email

To get to Report Scheduling
Accounts ›› Schedule Report Export

1. Click to schedule a report. You may also password protect your report.

At the scheduled time, the report will be sent to your designated email.
How to make payments

DBS IDEAL provides you with various payment instruments for your different online payments.

4 ways to make payments easily:
1. Transfer Wizard
2. Copy
3. Templates
4. File Upload

1. Transfer Wizard
Guides you to select the appropriate payment type.

To get to Transfer Wizard
Payments » Transfer Wizard

2. Copy
Select the transaction you wish to copy from the Transfer Centre

The copy function allows you to create a copy of the selected transaction

3. Templates
Create templates for recurring payments and utilise them in the future.

To get to Templates
Payments » Tools » Templates

Create a template by selecting your payment type from the shortcut list
Use your templates for making payment.

4. File Upload
To get to File Upload
Payments » File Transfer » Upload Profiles

Select your bank account to debit from, bank to send payment to and payment currency

Transfer Wizard will show the available Payment Types for your use

Upload File
File this screen to upload file

Profile Name: "" Payment Type: "" File Format: "" File Location: "" Added Payment Date: ""
8 How to utilise your FX contract

Use preferential rates of your FX contracts (up to 2 FX contracts) for your payments and transfers.

**To use your FX contract**

Select the FX contract that you have previously booked (applicable for selected countries only).

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9 How to approve transactions

To get to Approval List
Payments » My Approvals

1 Select payment to approve
2 Click Approve
3 View a summary of transactions to be approved
How to manage your beneficiaries

You can create and save your frequently used beneficiaries so that you can easily use them again for your payments in the future.

To create beneficiaries

To get to Beneficiary Library
Payments » Tools » Beneficiaries

Using Beneficiary Library

On your payment forms, search through your list of beneficiaries. Send payments without having to input all beneficiary details again.

To send advices to your beneficiaries

Send payment advices to your beneficiaries upon successful transaction via Fax or Email.

1. Create new beneficiary for Domestic Transfer or Telegraphic Transfer
2. Bank lookup: This function provides you with relevant bank details required for your transfer
3. Enter the bank name
4. System displays a list of banks based on your input for your selection

Email notification sent to your beneficiaries
How to use alerts and reminders

Now, you will never miss a payment due date or account balance with this highly efficient alert feature.

You can implement personalised alerts and reminders to yourself.

To create an alert

Create various alert types to notify you of important situations like high and low account balances; and upcoming payment overdue.

Manage your alerts and reminders

Preferences ›› Alerts / Reminders

Click to specify your delivery method for your alerts and reminders

Click to create an alert

Click to create a reminder and have it send to you at your designated time
You can now use IDEAL Mobile to book FX contracts. This new feature is available to all DealOnline customers, and even boasts the same preferential rates as that on DealOnline.

Contracts can be booked in the following options:
- Outright (Full settlement in one go)
- Time Option (Partial settlement over a period of time)

Book a deal in 3 simple steps:

1. Login with your existing user ID and PIN to view balance and cheque status.
2. View your account balances.
3. Mobile Approvals.

How to use mobile banking

DBS IDEAL Mobile app allows you to login with just your PIN so that you can view your banking information such as account balances and cheque status easily. You can also now make payments quickly and approve them anytime, anywhere.

Download the IDEAL mobile application from the Apple App Store and Google Play Store.
You can view your trade transactions via recent activities or by performing a trade inquiry.

**To view your recent trade transactions**

To get to Recent Activities
 Trade Finance » Manage » Recent Activity

1. Click to filter your displayed trade activities by altering the following search criteria
2. Search by bank or customer reference number

To search for a particular trade transaction

To get to Transaction
 Trade Finance » Search » Transaction

1. Click to filter your displayed transactions by product type and expiry dates
2. Click for more filtering options
You can create various trade instruments.

To create a trade transaction
To get to Transaction Create
Trade Finance » Manage » Transaction Create

You can create various trade instruments

Within various instruments, you can input details using templates previously created

View your Reference Document with a single click
For more information, visit www.dbs.com/ideal
BusinessCare hotlines for all countries:

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Terms and conditions apply. Information is correct as at the time of printing.
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