

Product	GROW with DBS (SME Micro Loan)	
Feature	This is a special financing package launched in conjunction with Enterprise Singapore .	
Eligibility	<p>All locally registered business entities involved in all industries and sectors are eligible for loans under GROW with DBS. To be eligible, the Company, as at the date of application has:</p> <ul style="list-style-type: none"> ▪ At least 30% local shareholding; and ▪ Employs 10 workers or less OR has turnover of SGD 1 million or less 	
Terms of Loan (*Set by Enterprise Singapore)	Pricing	From 7.00% p.a. (effective interest rate)
	Max Loan Amount*	SGD 100,000 per company
	Loan Tenor*	Up to 4 years
Other Terms & Conditions	Corporate Current Account to be opened upon loan acceptance	
	Administrative/ Processing Fee	From S\$500
	Prepayment Fee	N.A.
	Annual Fee	N.A.
Use of the Loan	<ul style="list-style-type: none"> • Working Capital Purposes (e.g. financing company's daily operational costs) • And other uses deemed satisfactory by DBS/ Enterprise Singapore 	
Application Form & Additional Information	<p>For a copy of the Corporate Credit Request Form, please:</p> <ul style="list-style-type: none"> • Contact your Relationship Manager • Visit any DBS Branch • DBS Website – http://www.dbs.com/sg • Call DBS <i>BusinessCare</i> at 1800-222 2200, select Loans 	
Documents Required	<ul style="list-style-type: none"> • Photocopy of NRIC (front and back) of guarantor(s) • Income Tax Notice of Assessment for the last 2 years of sole proprietor / key partners / directors • Bank Statements for the last 3 months (if operating account is not maintained with DBS) • Financial Statements (audited where applicable) for the last 2 years (latest financial statements should be less than 18 months old) • Original / Certified True Copy of Updated Memorandum and Articles of Association by any 1 director (only applicable for Pte Ltd Companies which do not maintain any borrowing account with DBS) • Business Plan for business with less than 2 years in operation • For Professional Practices NOT registered with ACRA : <ul style="list-style-type: none"> (I) A copy of a confirmation from the relevant authority on the constitution of the firm and the name(s) of the sole proprietor/ partners. <ol style="list-style-type: none"> 1. FOR LAWYERS; by way of an online print-out from Bizfile website <ul style="list-style-type: none"> ▪ Date of letter should not be more than one month to date of application 2. FOR MEDICAL PRACTITIONERS; by way a clinic licence from MOH <ul style="list-style-type: none"> ▪ Original is to be sighted by branch / sales staff ▪ Date of application must be within validity date of clinic licence 3. FOR ACCOUNTANTS; by way of an online print-out from Bizfile website <ul style="list-style-type: none"> ▪ Date of print-out should not be more than one month to date of application 4. FOR ARCHITECTS; by way of a Confirmation letter from Board of Architects on the constitution of the firm <ul style="list-style-type: none"> ▪ Original is to be sighted by sales/branch staff ▪ Date of letter should not be more than one month to date of application (II) Original Letter stating equity partners & authorized signatures (for partnership only). • Other supporting financial information of relevance to this application 	
Application Submission	<ul style="list-style-type: none"> • Any DBS Branch or DBS Business Centre • District Manager / Relationship Manager • Address as stated on the Application Form • DBS Website Online Loan Application 	

Disclaimer:

Notwithstanding anything herein contained, DBS Bank reserves the right at any time in its absolute discretion to:-

- a. amend, add and/or delete any of these terms without prior notification or
- b. vary, withdraw, or cancel the above banking facility(ies) without having to disclose a reason thereof and without any compensation or payment whatsoever.