

Product	Unsecured Overdraft (UOD)	
Feature	A Revolving Line of Credit	
	All locally registered business entities are eligible for application. Business entities comprise sole proprietors, partnerships and private limited companies.	
Term of Loan	Pricing	From 12.8% p.a. (Interest is charged only on the amount used)
	Facility Type	Unsecured Overdraft facility
	Max Loan Amount	Up to S\$500,000 (in multiples of S\$10,000)
	Loan Tenor	Revolving, subject to annual review
Other Terms & Conditions	Annual Fee	From S\$800 (Payable on the 15 th day of August every year)
	Administrative/ Processing Fee	S\$500 or 1% of approved limit, whichever is higher
Use of the Loan	<ul style="list-style-type: none"> Working Capital Requirements Day-to-day Business Operations 	
Obtaining Application Form	For a copy of the Corporate Credit Request Form, please: <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 and select Loans 	
Required Documents	<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) Updated Memorandum and Articles of Association (only 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 <u>NOT</u> 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"> FOR LAWYERS; 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. 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 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 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 	
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:-

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