

Supplementary Card Application Requirement

To apply, you must:

- Be at least 18 years of age and above
- Please enclose a photocopy of your
 - **NRIC (front and back)** or **valid Passport** AND
 - Utility bill or telco bill mailed to your mailing address (only for customers who are new to DBS/POSB Bank)

Credit limit assigned to the supplementary card will be the same and shared with the Principal Cardmember upon approval. Please allow 7 days for processing. Application not accompanied with required documents or incomplete information may require further documentation resulting in a delay in processing.

DBS Credit Cards		Annual Fee	Fee Waiver
Annual Fee For Supplementary DBS Credit Cards			
DBS Altitude American Express® Card	(492 00)	S\$96.30	1-year ¹
DBS Altitude Visa Signature Card	(162 00)	S\$96.30	1-year ¹
DBS Woman's World Card	(358 00)	S\$96.30	1-year ¹
DBS Woman's Card	(219 00)	S\$80.25	1-year ²
DBS Black American Express® Card	(412 00)	S\$96.30	1-year
DBS Black Visa Card	(151 00)	S\$96.30	1-year
DBS Live Fresh Card	(163 00)	S\$96.30	1-year
Annual Fee For Supplementary DBS Co-brand Credit Cards			
DBS Esso Card*	(831 00)	S\$96.30	1-year
DBS Takashimaya American Express® Card	(413 00)	S\$96.30	1-year
DBS Takashimaya Visa Card	(861 00)	S\$96.30	1-year

POSB Credit Card		Annual Fee	Fee Waiver
Annual Fee For Supplementary POSB Credit Card			
POSB Everyday Card	(212 00)	S\$96.30	1-year

*Staff of ExxonMobil Asia Pacific Pte Ltd will enjoy annual fee waiver on the Principal Card and corresponding Supplementary Card(s) during their employment with the company.

For annual fee enquiries on other credit cards, please call our Customer Service Hotline at 1800 111 1111.

Note:

- 1 To enjoy free membership from the second year and for every year thereafter, simply charge a minimum of S\$25,000* to the DBS Altitude Visa Signature Card/DBS Altitude American Express® Card/DBS Woman's World Card each year and have your annual fees waived. If your minimum spend criteria of S\$25,000* is not met or if the Card is cancelled within each year of the Principal Cardmember's Card open date, an annual fee of S\$192.60 (Principal Cardmember) and S\$96.30 (Supplementary Cardmember) where applicable, will be imposed.
- 2 To enjoy free membership from the second year and for every year thereafter, simply charge a minimum of S\$15,000* to the DBS Woman's Card each year and have your annual fees waived. If your minimum spend criteria of S\$15,000* is not met or if the Card is cancelled within each year of the Principal Cardmember's Card open date, an annual fee of S\$160.50 (Principal Cardmember) and S\$80.25 (Supplementary Cardmember) where applicable, will be imposed.

* Total minimum spend (excluding cash advance withdrawals) on both principal and supplementary cards must be charged in the year before the annual fee is due for the fee waiver to be effected. For 0% Instalment Payment Plan and My Preferred Payment Plan, only posted instalments qualify.

* Terms and conditions apply. Visit www.dbs.com/sg/cards for details. All fees are inclusive of GST where applicable.

This form is not applicable for Treasures Visa Gold, NUSS and Affinity Supplementary Card.

DECLARATION (REF V22, DECEMBER 2021)

I/We confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.

I/We hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and belong to you and Co-Brand partners absolutely and that I/We have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I/We shall immediately notify you and Co-Brand partners of any such change or inaccuracy.

I/We hereby authorise and give you consent to:

- a) conduct credit checks on me/us (including but not limited to credit checks, background checks, character assessment checks and checks with any credit bureau recognised as such by the regulatory authorities) (collectively the "Checks");
- b) obtain/verify/discard/release any information relating to me/us (including any information derived from the Checks and/or any details of my/our account(s)) from or to any other party or source (including your employer) as you may deem necessary for the purpose of this application and without any liability or notice to me/us, or as may be required by any applicable law, court, regulatory or legal process.

I/We hereby agree to abide and be bound by the DBS Credit Card Agreement, DBS Rewards Programme Terms & Conditions, DBS Cards Rates and Fee, Terms & Conditions Governing Electronics Services, Terms and Conditions Governing Electronic Statements and/or where I/We have applied for Cashline, the DBS Cashline Terms and Conditions, as each of such terms and conditions may be amended, supplemented and/or substituted by you from time to time and such other terms and conditions, which govern the use and operation of the DBS Cashline Account, DBS/POSB Credit Card(s) and other DBS/POSB card(s) (collectively the "Terms"). Copies of the Terms are available at www.dbs.com.sg or at any DBS/POSB branch.

I/We further confirm that I/We have read and understood and hereby agree to be bound by the DBS Privacy Policy. I/We have obtained a copy of the DBS Privacy Policy by:

- a) downloading a soft copy from www.dbs.com.sg/privacy, or
- b) obtaining a hard copy from a DBS/POSB branch.

I/We hereby consent to the collection, use, disclosure and processing of my/our personal data in accordance with the terms and conditions governing the products and/or services applied for herein and the DBS Privacy Policy, as may be amended by the Bank from time to time.

I/We request you to issue and continue to issue me/us with the aforesaid credit card(s) ("Card") until I/We/you terminate the Card. I/We agree that a Personal Identification Number ("PIN") and if applicable, the above-mentioned Card, will be sent to me/us if this application is approved. I/We agree that the PIN and the Card shall be sent to me/us by mail to the principal applicant's billing address at my/our own risk.

I/We confirm that the information provided by us is accurate. I/We consent to DBS sending such information, including any relevant updated information, to the Co-Brand partner(s) associated with the Co-Brand Card(s) selected by me. If DBS has records that I/We have opted-out of receiving marketing materials or marketing calls from DBS, then, in accordance with my/our decision to opt-out and notwithstanding anything to the contrary in the applicable card agreement, I/We will not receive such materials or calls from DBS. I/We may opt-in to receive marketing materials and calls from DBS at any time by submitting an opt-in form, which is available at any DBS/POSB branch. I/We acknowledge and agree that the DBS does not have control over the Co-Brand partner(s) marketing activities and that my/our declaration herein applies only to marketing materials or calls from DBS.

For DBS Esso Card Application – I/We hereby agree to enroll into ExxonMobil Asia Pacific Pte Ltd's SMILES Drivers Rewards programme ("SMILES") and if accepted, to abide by its Terms and Conditions, including the General Notification on Personal Data Collection, Use & Disclosure for Smiles Members ("SMILES General Notification"), available at www.essomiles.com.sg. By enrolling into SMILES, I/We authorise ExxonMobil Asia Pacific Pte Ltd to collect, use and disclose any information provided by me/us and information provided by DBS relating to me/us and my/our credit card account(s) in accordance with the SMILES General Notification.

I/We agree that you reserve the right to decline this application without giving any reason whatsoever.

I/We agree that the principal applicant for the Card is responsible for all liabilities (including annual fees and other charges) which may be incurred in respect of his/her Card and all supplementary card(s) issued at his/her request and that each supplementary applicant is responsible only for all liabilities which may be incurred in respect of his/her supplementary card.

The final credit limit assigned for the card and/or unsecured loans facility is solely at the Bank's discretion.

For Supplementary Card application: I/We agree that the final credit limit assigned to the supplementary card(s) (where applicable) will be the same and shared with the credit limit assigned to the principal card, upon your approval of this application for the said supplementary card(s).

If this application is or is purported to be given or sent by me/us to you by electronic transmission, you are hereby authorised by me/us, but are not obliged to accept, rely upon and act in accordance with the electronic copy of the application and without any liability to me/us.

I/We are the beneficial owners of the funds (if any) in the account and shall only use the account and the Bank's products and services for legal purposes.

Any references herein to "you", "DBS", "DBS Bank" or "the Bank" shall mean DBS Bank Ltd. Any reference herein to "DBS Group" shall mean DBS Bank Ltd, its subsidiaries, affiliates, branches and related companies.