

Explanatory Notes on Credit Limit

The overall aggregate credit limit granted by DBS Bank Ltd ("DBS") for Singapore Citizens/ Singapore Permanent Residents with a gross annual income of:

- **at least S\$20,000 but less than S\$30,000** is up to a maximum of 2 times your monthly income in respect of any DBS/POSB Unsecured Loan Facilities;
- **at least S\$30,000 but less than S\$120,000** is up to a maximum of 4 times your monthly income in respect of any DBS/POSB Credit Cards and Unsecured Loan Facilities; or
- **at least S\$120,000** is up to 4 times your monthly income or a higher limit as may be determined by DBS in respect of any DBS/POSB Credit Cards and Unsecured Loan Facilities;

regardless of the number of DBS/POSB Credit Cards and/or Unsecured Loan Facilities you hold or apply for.

Credit Bureau Report

From 1 April 2016, if you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau websites listed below. Alternatively, you may bring the cardmailer letter or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd
2 Shenton Way
#20-02 SGX Centre 1
Singapore 068804
Tel: (65) 6565 6363
www.creditbureau.com.sg

DBS Credit Card(s)**Interest-free period**

20 days from the date of the statement of account

Finance Charges for Card Transactions

Prevailing interest rate of 25.90% p.a. (subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of transaction until receipt of full payment. (Minimum charge: S\$2.50). No finance charges will be levied if payment is received in full by the "Payment Due Date", and there is no balance carried forward from the previous statement.

Finance Charges on Cash Advance

Prevailing interest rate of 28% p.a. (subject to compounding if the charges are not repaid in full) on the amount withdrawn, chargeable on a daily basis from the date of withdrawal until receipt of full payment. (Minimum charge: S\$2.50).

Minimum Monthly Payment

3% of the statement balance (or S\$50, whichever is greater) plus any amount that is overdue and/or exceeds your credit limit.

Late Payment Charge Per Account

A late payment charge of S\$100 will be levied if minimum payment is not received by the payment due date, provided your outstanding balance is above S\$50.

Interest Adjustment

If minimum payment is not received by the payment due date, an additional interest rate of 3% p.a will be added to the prevailing interest rate of your Card Account, and shall take effect from the day after your next Card Account Statement date. The reinstatement to such prevailing interest rate will be effective on the first working day after your next statement date once minimum payment is made in full on or before your payment date.

Cash Advance Fee

6% of the amount withdrawn per transaction or S\$15, whichever is greater

Fees for Foreign Currency Transactions

All card transactions in foreign currency are subject to a charge imposed by the respective card associations, either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. For foreign charges converted by Visa/MasterCard, Visa/MasterCard applies a conversion factor of 1% to the converted amount. For foreign charges converted by American Express, American Express applies a conversion factor of 1% to the converted amount.

An administrative fee for services provided or actions taken by us in relation to such foreign currency transactions shall be payable by you and debited to your Card Account. Our prevailing administrative fee is 1.8% of the foreign currency transaction amount for transactions involving VISA International and MasterCard International and 2% of the foreign currency transaction amount for transactions involving American Express International, Inc.

Dynamic Currency Conversion Fee

Card transactions converted via dynamic currency conversion will be subject to an administrative fee of up to 1% by Visa and MasterCard on the converted Singapore dollar amount, or such other rate as determined by us and notified to you.

Payment Hierarchy

Payment made to your account shall be applied to settle the outstanding balances that attract the highest interest first, in the order of outstanding interest, fees and followed by the outstanding principal.

Lost/Stolen Card Liability

Limited to S\$100 only if :

- a. you have immediately notified us of the loss, theft or unauthorised disclosure;
- b. you assist us in the recovery of the unauthorised charges incurred;
- c. you furnish us with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that we may require; and
- d. we are satisfied that such loss, theft or unauthorised disclosure is not due to your negligence or default.

You shall not be liable for any transactions carried out after we have been notified of the loss, theft or disclosure.

For other fees and charges, please refer to the Card Agreement available at www.dbs.com.sg

DBS Cashline

Please visit www.dbs.com.sg/cashline for information on Cashline Prevailing Interest Rates, Fees & Charges and the DBS Cashline Terms and Conditions.

Declaration (Ref V20, Nov 2015)

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:

- 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");
- obtain/verify/disclose/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 for 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 applicable card agreement, 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:

- downloading a soft copy from www.dbs.com.sg/privacy; or
- 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") if applicable, the above-mentioned Card, and a copy of the DBS Card Agreement 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 MasterCard® 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.essosmiles.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.

For Cards with EZ-Link facility: I/We acknowledge that the EZ-Link function allows the Card to have a stored value facility ("Facility"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator, to be incorporated into the Card.

For Cards with EZ-Reload By Card Facility: I/We acknowledge that a Card with the EZ-Link function may be revalued automatically by debiting the Card Account with the relevant amount ("Revaluation Amount") when the remaining stored value on the Facility falls below zero ("EZ-Reload by Card Facility"). I/We further authorize DBS Bank to charge and debit my/our Card Account with the Revaluation Amount specified by me/us, or where no Revaluation Amount is specified by me/us, then a default amount as determined by DBS Bank and/or EZ-Link ("Default Amount"). In the event that the remaining stored value on the Facility is \$0 or less, I/We consent to the automatic revaluation of the Revaluation Amount or Default Amount (as the case may be) as well as the levying of EZ-Link's convenience fee of \$0.25 (or such other amount which EZ-Link may stipulate from time to time) to be charged and debited from my/our Card Account as well.

I/We further authorize:

- you to obtain and verify and/or to disclose or release any information relating to me/us and/or any of my/our account(s) from or to any other party or source as you may from time to time deem fit at your own discretion 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;
- the disclosure of any information relating to me/us, the Card Account, any card transactions and where applicable, EZ-Link transactions effected by me/us to EZ-Link (including but not limited to forwarding the application for the EZ-Reload by Card Facility including my/our personal details to EZ-Link for processing of the said application), and to any other third party as DBS Bank and/or EZ-Link (where applicable) may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of the card(s), the Facility (where applicable), the EZ-Reload by Card Facility (where applicable) and any other services relating to the Card(s); and
- the disclosure by EZ-Link (where applicable) of any such information to any third party (including any vendor working with EZ-Link in connection with the provision of the card(s), the EZ-Reload by Card Facility (where applicable) and any other services relating to the card(s), or as may be required by any applicable law, court, regulatory or legal process.

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.

For CardCare Protector/CashCare Protector applications: I agree that:

- CardCare Protector/CashCare Protector is underwritten by Manulife, under Group Policy No. MD00000002 and Group Policy No. MD00000001 respectively. The Policies are not obligations of, deposit in or guaranteed by DBS.
- I authorise DBS to disclose my personal data to the Insurer for the purposes of my application hereunder and the Insurer underwriting, assessing and processing my claims under the Policies or for matters relating to the Policies.
- This is not a contract of insurance. I agree to the terms, conditions and exclusions of this insurance, the full details of which are provided in the Certificate of Insurance (COI) in respect of the Policies to be sent to me upon approval of my application herein. I understand that I may cancel the policy issued by giving written notice to DBS within fourteen (14) days from the date after the receipt of the COI, in which case a refund of the premium received by DBS shall be made without interest. The refund will be made after the original COI is received for cancellation. If the COI is sent by post, it shall be deemed to have been delivered within seven (7) days after posting.
- With reference to payments under this policy for accidental death, only half of the benefits payable by the insurer under the Policies will be paid to DBS with the remainder being paid to my legal representative. This is product information provided to me and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. I should seek advice from a financial adviser before purchasing the product. In the event that I choose not to seek advice from a financial adviser, I should consider whether this product is suitable for me and I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives. Buying a life insurance policy is a long-term commitment. Buying health insurance products that are not suitable for me may impact on my ability to finance my future healthcare needs.

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.