

Important Notes for DBS Live Fresh Student Cardmembers

ELIGIBILITY & MANDATORY DOCUMENTS

Age	Between 18 and 27 years old (inclusive of both)
Income	No minimum income required
Other Eligibility Requirement	<p>To apply, you must:</p> <ul style="list-style-type: none">• Be a Singapore Citizen or Permanent Resident between 18 to 27 years old;• Be an existing Undergraduate from NUS, NTU, SMU, SUTD, SIT, SUSS, Nanyang Polytechnic, Ngee Ann Polytechnic, Temasek Polytechnic, Singapore Polytechnic or Republic Polytechnic; and• Not have an existing DBS/POSB Credit Card and/or other unsecured facilities* with DBS/POSB. <p>If you are below 21 years old, we will obtain your Parent's/Legal Guardian's consent in the application process.</p>
Mandatory Documents Required	<p>Please submit your documents indicated below:</p> <ul style="list-style-type: none">• NRIC (front and back)• Student Matriculation Card (front and back)• Parent's/Legal Guardian's NRIC (front and back) or Passport, if you are below 21 years old• Court Order as proof of Legal Guardianship, where applicable• Birth Certificate, where applicable

* For example, DBS Cashline, POSB Loan Assist/POSB Loan Assist Plus/Overdraft.

Interest-free period

20 days from the date of the statement of account

Finance Charges on Purchases

Effective interest rate 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.

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.

Increased Interest Rate

If you fail to make at least the minimum payment by the payment due date specified in the said Card Account Statement, the interest rate applicable to your Card Account will be increased by an additional interest rate of 3% p.a. on top of the prevailing interest rate ("Increased Interest Rate"). Such Increased Interest Rate shall be applied to the outstanding balance in your Card Account, as well as to the computation of finance charges in respect thereof, from the first working day after the date of the subsequent Card Account statement following your next Card Account statement. The Increased Interest Rate will continue to be applied to your Card Account unless and until the minimum payment for your Card Account is made in full on or before the payment due date as specified in your monthly Card Account statement, upon which the Increased Interest Rate shall be reinstated to the prevailing interest rate with effect from the first working day after the next Card Account statement date. All interests accrued on your Card Account must be paid by you to us without demand. We reserve the right to amend the additional interest rate of 3% p.a. to such other rate(s) as we may determine from time to time, as notified by us in such manner as we deem necessary.

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. 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.

Dynamic Currency Conversion Fee

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

Singapore dollar transaction processed outside Singapore

All card transactions processed outside Singapore but charged in Singapore dollar (i.e. without any currency conversion) will be subject to an administrative fee of 1% by Visa/MasterCard, which shall be payable by you and debited from your Card account. This includes but is not limited to any card transaction in Singapore dollars on overseas-based websites and mobile applications.

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) And 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

Note: The information above is intended as a quick consumer guide only. For the detailed Card Agreement, please refer to the Card Agreement available at www.dbs.com.sg. These conditions are subject to change.

CARD APPLICANT DECLARATION (REF V1. AUGUST 2014)

I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me.

I hereby declare that I do not hold any unsecured facilities with DBS Group, including but not limited to any DBS/POSB Credit/Multi-Account Card, DBS Cashline, POSB Loan Assist or any overdraft facility with DBS or POSB.

I 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 absolutely and that I have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you of any such change or inaccuracy.

I hereby authorise and give you consent to:

- conduct credit checks on me (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"); and
- obtain/verify/disclose/release any information relating to me (including any information derived from the Checks and/or any details of our account(s)) from or to any other party or source (including your institution/school) as you may deem necessary for the purpose for this application and without any liability or notice to me, or as may be required by any applicable law, court, regulatory or legal process.

I hereby agree to abide and be bound by applicable card agreement, Terms & Conditions Governing Electronics Services, Terms and Conditions Governing Electronic Statements, 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/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 further confirm that I have read and understood and hereby agree to be bound by the DBS Privacy Policy. I 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 hereby consent to the collection, use, disclosure and processing of 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 request you to issue and continue to issue me with the Live Fresh DBS Visa payWave card ("Card") until I terminate the Card. I 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 if this application is approved. I agree that the PIN and the Card shall be sent to me by mail to my account billing address as per DBS' record at my own risk.

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

I 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.

The final credit limit assigned for the Card will be at \$500.

For the purpose of my application for this Card with a credit facility not exceeding S\$500, I confirm that I am between 18 to 27 years of age (inclusive of both). I further agree that DBS may in its sole discretion issue me a Card without any credit facility if I am at such time enjoying any Other Facilities. I understand and agree that no credit facility will be extended to me via a Card issued to me if I am less than 18 years of age or older than 27 years of age.

I understand that no temporary and/or permanent increase of the S\$500 credit limit for the Card account will be granted by DBS on the Card. I 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 absolutely and I have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you of any such change or inaccuracy.

If this application is or is purported to be given or sent by me to you by electronic transmission, you are hereby authorised by me, 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.

For Cards with EZ-Link facility: I 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 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 further authorize DBS Bank to charge and debit our Card Account with the Revaluation Amount specified by me, or where no Revaluation Amount is specified by me, 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 S\$0 or less, I 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 S\$0.25 (or such other amount which EZ-Link may stipulate from time to time) to be charged and debited from our Card Account as well.

I further authorize:

- you to obtain and verify and/or to disclose or release any information relating to me and/or any of 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, or as may be required by any applicable law, court, regulatory or legal process;
- the disclosure of any information relating to me, the Card Account, any card transactions and where applicable, EZ-Link transactions effected by me to EZ-Link (including but not limited to forwarding the application for the EZ-Reload by Card Facility including 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 am 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. I confirm that our application for this facility/product is not for illegitimate purposes and that this facility/product will not be used as a platform for illegal activities.

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.

PARENT'S/ LEGAL GUARDIAN'S DECLARATION (REF V2. DECEMBER 2014)

I understand that no temporary and/or permanent increase of the S\$500 credit limit for the Credit Card account will be granted by DBS on the Card.

I am aware that the Card may contain credit transaction facilities and the Card may be used for Point-of-Sale (PIN or Signature) or Card-Not-Present (Online, Mail, or Telephone Order) transactions and I understand that the safekeeping of the Card is critical to prevent unauthorised transactions. I understand that the spending limits in respect of such Point-of-Sale, Card-Not-Present or credit transactions via the use of the Card shall be in accordance with such limits as may be decided by DBS from time to time.

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

I further confirm that I have read and understood and hereby agree to be bound by the DBS Privacy Policy. I 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 hereby consent to the collection, use, disclosure and processing of my 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.

By signing below, I consent and agree to the Card being issued to the Applicant, until the termination of the Card in accordance with the Terms.

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