

DBS / POSB Debit Card Declaration

I agree that you may approve or decline this application at your discretion (such discretion to be exercised reasonably) without providing any reason.

I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me.

I hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and shall belong to you absolutely and that I have not willfully 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 agree that the Card and a PIN (where applicable) shall be sent to me by mail to my/our mailing address at my own risk. I understand that it is my responsibility to take the necessary precautions to safeguard my Card and PIN.

I am aware that my Card may be used for Point-of-Sale (PIN, signature or contactless payment with Mastercard® contactless/ Visa PayWave/ UnionPay QuickPass, as may be applicable) or card-not-present (online, mail or phone order) transactions and I understand that the safe-keeping of my Card is critical to prevent unauthorised transactions.

Notwithstanding that my primary account may be operated by way of thumbprint and/or signature, I authorise you to debit directly from my primary account linked to the Card any payment or withdrawal made via the Card.

I am at least 16 years old and have either a POSB/DBS Savings/Current Account (except for POSB Current Account) at the point of this application.

I hereby agree to abide and be bound by DBS Debit 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 Debit 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:

(a) downloading a soft copy from www.dbs.com/privacy; or

(b) 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.

I agree that I am responsible for all transactions made with the Card, and am responsible for all liabilities which may be incurred in respect of the Card. I understand that if I retain or use the Card, I shall be deemed to have accepted the DBS Debit Card Agreement.

I understand that it is my duty to notify you if my Card is lost or stolen and I will not be liable for any transaction made after I report the loss.

I confirm that the information provided by us is accurate. I 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 have opted-out of receiving marketing materials or marketing calls from DBS, then, in accordance with my decision to opt-out and notwithstanding anything to the contrary in the applicable card agreement, I will not receive such materials or calls from DBS. I 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 acknowledge and agree that the DBS does not have control over the Co-Brand partner(s) marketing activities and that my declaration herein applies only to marketing materials or calls from DBS.

I consent to DBS sharing my information with the Co-Brand partner(s) for purposes of contacting me regarding this application.

I am the beneficial owner 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" or "the Bank" shall mean DBS Bank Ltd.

Additional Declaration for PAssion Membership

I/we agree that the applicant for the Card is responsible for all liabilities (including PAssion Card Membership fees and other charges) which may be incurred in respect of his/her Card issued at his/her request. I/we understand that the 5-year PAssion Card Membership for each Card is S\$12 for applicants aged 18 to 59 years and S\$10 for all other applicable ages.

I/we agree that the membership will be automatically renewed upon its expiry every 5 years at the prevailing membership fees, unless otherwise terminated. I/we hereby authorise and consent to DBS deducting the prevailing membership fees from my/our primary savings account for the renewal of my/our membership.

I/we agree that existing PAssion EZ-Link Card holders will enjoy prorated membership fees when they sign up for the PAssion POSB Debit Card and the proration of the membership fees does not apply to existing PAssion EZ-Link Co brand Card holders.

I/we hereby declare that all the entries and information provided by me/us in this membership application form are true and correct and there is no undisclosed detail(s) that would affect the approval of this membership application. I/we will duly inform the People's Association of any information change(s). I/we agree to abide and be bound by the Terms and Conditions of the PAssion Card which can be accessed at www.passioncard.gov.sg. To the extent permitted by law, I/we will not hold People's Association, its affiliated organisations, officers, employees and agents liable for any loss or damage incurred or suffered by me as a result of my participation in their activities and services on account of any negligence, misconduct or any cause of action howsoever arising.

I/we agree for People's Association to collect, use and/or disclose my personal information to its officers, employees, appointed service providers, affiliated organisations and programme partners (including but not limited to CapitaLand Mall, Cold Storage Singapore (1983) Pte Ltd and National Library Board (collectively, the "Programme Partners")), as may be required for the purposes of PAssion Card Membership creation and the administration of the PAssion Card programme (including enhancing and/or improving the products and services made available under the PAssion Card programme) and all matters arising thereunder.

I/we consent to the use and disclosure of my personal information to People's Association and its affiliated organisations for the following purposes: (a) receiving from People's Association and/or its affiliated organisations marketing messages relating to PAssion Card membership services, programmes, products, announcements, promotions, contests and newsletters provided by the People's Association, its affiliated organisations and/or Programme Partners, (b) receiving other messages on programmes, courses, events, memberships and/or services run or provided by the People's Association and/or its affiliated organisations and (c) for community outreach and/or community bonding purposes.

Should you wish to change your contact details or withdraw your consent to PA on the use and/or disclosure of your personal information at any time, please log on to www.one.pa.gov.sg to update your preference.

Additional Declaration for SAFRA Membership

I acknowledge and agree to the following:

1. I/We hereby agree to abide and be bound by the SAFRA Membership General Terms and Conditions and Privacy Policy, which are available at SAFRA NATIONAL SERVICE ASSOCIATION's website.
2. To apply for the Card, I/we must first be an eligible SAFRA Member.
3. In the event that the application for the Card is declined, SAFRA NATIONAL SERVICE ASSOCIATION will proceed to issue me/us with the SAFRA Membership card.
4. SAFRA Membership is automatically renewed two (2) months prior to the expiration of the SAFRA Membership, and the SAFRA Membership fee for such renewal(s) will be charged to the Card.
5. To opt-out from the auto-renewal of the SAFRA Membership, a SAFRA Member must submit in writing his/her intention to SAFRA NATIONAL SERVICE ASSOCIATION, at least three (3) months prior to the expiration of the SAFRA Membership.
6. An applicant and/or SAFRA Member is only allowed to hold only ONE valid membership card type (either the SAFRA Membership Card, SAFRA DBS Credit Card or SAFRA DBS Debit Card). SAFRA NATIONAL SERVICE ASSOCIATION reserves the right to terminate the SAFRA Member's SAFRA Membership Card without any prior consent and notice.
7. Upon approval and issuance of the Card, the SAFRA Membership fee will be charged to the Card (if applicable), regardless whether the Card has been activated or otherwise.
8. I/We hereby consent to SAFRA NATIONAL SERVICE ASSOCIATION and the Bank divulging my/our personal particulars to each other for the purposes of processing this application.
9. I acknowledge that the Card will be terminated by you or SAFRA NATIONAL SERVICE ASSOCIATION in the event that I cease to be a SAFRA Member.

Additional Declaration for HomeTeamNS Membership

I agree that my membership will be automatically renewed on a 5 Year continuous basis upon expiry and I will be charged the prevailing membership fees unless otherwise advised by myself 2 months ahead of my expiry date. I hereby authorise and give consent to HomeTeamNS to deduct the prevailing membership fees from my designated DBS/POSB Savings/Current account for the purpose of my membership renewal.

I understand that my HomeTeamNS-PAssion-POSB Debit Card will be terminated with immediate effect should I choose to close my DBS/POSB Savings/Current account]. In any case of termination of my HomeTeamNS-PAssion-POSB Debit Card within the existing Membership term, a replacement card with an applicable admin fee of S\$10 can be made at any of the HomeTeamNS Clubhouses.

I understand that I am responsible for all liabilities and by signing up for HomeTeamNS Membership, I have agreed to abide by the Standards of Conduct as stated in www.hometeamns.sg. Lastly, I agree that all membership subscription fees are strictly non-refundable regardless of resignation, termination or change of membership types.

Additional Declaration for DBS NUSSU Debit Card/DBS Treasures Debit Card/DBS Treasures Private Client Debit Card/DBS Private Bank Debit Card:

I acknowledge and am aware that my signature will be verified against any of my signature records with the Bank. I have ensured that the signature on the application form matches the Bank's record.

If this application is or is purported to be given or sent by me to you by facsimile transmission, you are hereby authorised by me, but are not obliged, to accept, reply upon and act in accordance with the faxed copy of the application without waiting for the original application and without any liability to me.

Important Notes

1. This DBS/POSB Debit Card ("Card") can be used at ATMs and for PIN-based transactions at selected merchants in Singapore and at Plus/Maestro/UnionPay (where applicable) enabled merchants overseas. It also allows you to sign for local and overseas purchases, perform contactless payment via Visa contactless/Mastercard® contactless/UnionPay Quickpass (where applicable) and card-not-present transactions (such as online, mail and phone orders), which shall be paid for by directly deducting the transaction amount(s) from your bank account.
2. Your Visa/Mastercard/UnionPay Debit Limit (where applicable) for signature-based, Visa contactless/Mastercard® contactless/UnionPay Quickpass (where applicable) and card-not-present transactions is set at S\$2,000. A Debit Card carries risks of unauthorised signature-based, Visa contactless/Mastercard® contactless/UnionPay Quickpass (where applicable) or card not-present transactions. You may choose to increase/decrease this limit upon activation. This limit is shared between signature-based transactions, contactless payment with Visa contactless/Mastercard® contactless/UnionPay Quickpass (where applicable) and card-not-present (such as online, phone and mail orders) transactions. The limit on the Card is subject to your available bank balance, whichever is lower.
3. Foreign currency retail transactions
 - a. Visa/Mastercard transactions in US Dollar shall be converted to Singapore Dollar on the date of conversion. Visa/Mastercard transactions in foreign currency other than US Dollar will be converted into US Dollar before being converted into Singapore Dollar. UnionPay Card transactions in US Dollar, Chinese Yuan (CNY) and Brunei Dollar (BND) shall be converted to Singapore Dollar on the date of conversion. Transactions in foreign currency other than US Dollar will be converted into US Dollar before being converted into Singapore Dollar. All conversions shall be based on the prevailing wholesale interbank rates or the government mandated rate, as shall be determined by the respective card association. The rate used for the conversion may be different from the rate in effect on the date of the transaction due to market fluctuation.

All debit card retail transactions in foreign currency (including refunds and reversals) are subject to a charge imposed by the respective card associations (Visa/Mastercard/UnionPay), either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. For foreign currency retail transactions converted by Visa/Mastercard associations, a conversion factor of 1% is applied on the converted amount. For foreign currency retail transactions converted by UnionPay, a conversion factor of 0.6% is applied on the converted amount. In addition, 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 from your Card Account. Our prevailing administrative fee is up to 2.65% on the converted Singapore Dollar amount for foreign currency retail transactions involving VISA/Mastercard/UnionPay Debit Cards, or at any other such rate as determined by us and notified to you. Total administrative fee and fees for conversion factor shall not exceed 3.25%.

b. Dynamic currency conversion

If your card transaction is converted to Singapore Dollar via dynamic currency conversion (a service offered at selected merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant merchant or dynamic currency conversion service provider, as the case may be. All card transactions which are converted via dynamic currency conversion (including refunds and reversals) will be subject to an administrative fee of 2.8% on the converted Singapore Dollar amount, which includes a 1% fee by Visa or by Mastercard, which shall be payable by you and debited from your Card account.

c. Singapore Dollar transactions processed outside Singapore

All card transactions processed outside Singapore but charged in Singapore Dollar (i.e. without any currency conversion) (including refunds and reversals) will be subject to an administrative fee of 2.8% on the total amount of the transaction, which includes a 1% fee by Visa or by 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 Dollar on overseas-based websites and mobile applications.

d. Cash Withdrawal at Overseas ATMs

The amount withdrawn at overseas ATMs is 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 overseas cash withdrawal transactions converted by Visa/Mastercard associations, a conversion factor of 1% is applied on the converted amount. For overseas cash withdrawal transactions converted by UnionPay, a conversion factor of 0.6% is applied on the converted amount. In addition, an administrative fee of up to 2.65%, or at any other such rate as determined by us and notified to you, on the converted Singapore Dollar amount for the services provided or actions taken by us in relation to such overseas cash withdrawal shall be payable by you and debited from your Card Account. Total administrative fee and fees for conversion factor shall not exceed 3.25%.

There is a service charge of S\$7 per Cash Withdrawal at overseas Plus/Cirrus ATMs. You will enjoy a preferential flat service charge of S\$2 if you use your Cirrus Card at the ATMs of Bank of Central Asia (BCA, Indonesia) and Bank of Philippines Island (Philippines) or Plus/Cirrus Card at the ATMs of HDFC (India). Cash Withdrawal will be free of charge if you use your Plus/Cirrus Card at DBS Hong Kong, DBS Taiwan and Westpac Group ATMs in Australia (Westpac, St. George Bank, Bank of Melbourne and BankSA) or Plus Card at DBS India and DBS Indonesia ATMs. Service charge for DBS UnionPay Platinum Debit Card, DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card will be waived until further notice.

Where we allow your Card to be tagged to a Multi-Currency Account and used for any and/or all foreign currency funds in the Multi-Currency Account, foreign currency transactions and Cash Withdrawal will be directly authorised from the respective foreign currency wallets within the Multi-Currency Account in the foreign currency directly provided that there are sufficient funds in the relevant foreign currency. Foreign currency Cash Withdrawal at overseas ATMs is subject to a service charge of S\$7 per Cash Withdrawal charged in the equivalent foreign currency. For example, your USD Cash Withdrawal in New York will be charged a service fee of US\$5 or any other such rate as determined by us and notified to you.

4. If your Card is lost, stolen or if the PIN has been compromised, you must notify us immediately. You should also make a police report and provide us with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/ theft/ disclosure and any other information that we may require. Once we establish, with your assistance, that the loss or theft of your Card or PIN compromise was not due to your fault or negligence, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we are notified thereof shall be limited to S\$100. We will refund the amounts deducted from your bank account for unauthorised transactions, in excess of the applicable liability cap, within 14 working days from the time you submit all the necessary information to us.

5. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, Visa contactless/Mastercard® contactless/UnionPay Quickpass or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies.

For full details, please refer to the DBS Debit Card Agreement which can be found at www.dbs.com.sg/tc.

Important tips on how you can safeguard and protect your PIN:

- Never reveal your PIN to anyone.
- Select a unique PIN so it's difficult for anyone to guess (e.g. not to use birth dates or phone numbers).
- Do not use sequential or repetitive numbers (e.g. 123456 or 111111).
- Memorise your PIN. Do not write down or store it.
- Change your PIN regularly