

## ATM & NETS Link Frequently Asked Questions

### 1. What do you mean by linking of my DBS/POSB current/savings account to my DBS/POSB Credit Card?

When you link your DBS/POSB current/savings account to your DBS/POSB Credit Card, ATM and NETS functions are made available on your DBS/POSB Credit Card.

### 2. What are the benefits of doing the linkage?

- Save wallet space with one Card, reduce the need to carry many Cards around.
- Perform ATM card functions such as cash withdrawal from your DBS/POSB current/savings account with your DBS/POSB Credit Card.
- Enjoy the convenience of NETS with your DBS/POSB Credit Card at more than 70,000 NETS acceptance points.

### 3. How do I apply for this linkage?

You can log into your digibank via internet or mobile banking to apply. You can visit

<https://www.dbs.com.sg/personal/support/card-application-link-card-to-deposit-account.html> for more details. Please allow up to 5 working days for processing.

### 4. How will I know if the linkage is successful?

An SMS or letter will be sent to notify you upon the successful linkage of DBS/POSB current/savings account to your DBS/POSB Credit Card.

### 5. When I sign for my transactions via American Express®/MasterCard®/Visa on this linked Credit Card, will it be considered as a Credit Card transaction?

Yes. When you sign for your transactions with your linked Credit Card, it will be considered a Credit Card transaction. Only when you make NETS transactions, the purchase would be debited from your DBS/POSB current/savings account linked to your DBS/POSB Credit Card.

### 6. Will I still be entitled for my Credit Card privileges?

Yes. You can still enjoy all the rewards and privileges when you make your transactions via American Express®/MasterCard®/Visa.

### 7. Can I earn my Credit Card cashbacks/rewards when I make NETS transactions on my DBS/POSB Credit Card?

No, any Credit Card cashbacks/rewards are only applicable for American Express®/MasterCard®/Visa transactions made on your DBS/POSB Credit Card.

### 8. How do I withdraw from my DBS/POSB current/savings account instead of cash advance?

When making your cash withdrawal at the ATM, please select your DBS/POSB current/savings account instead of the Credit Card (cash advance) option. Your DBS/POSB Credit Card PIN number is therefore required for future PIN transactions on your DBS/POSB Credit Card for example when you make NETS and ATM cash withdrawals on your DBS/POSB Credit Card.

### 9. Are there any interest charges for ATM cash withdrawals performed on my DBS/POSB Credit Card?

No, there is no interest charged on ATM cash withdrawals from your DBS/POSB current/savings account. However, cash advance fees will apply when you perform Credit Card cash advance transactions.

### 10. What happens if I forget my DBS/POSB Credit Card PIN?

You can reset your PIN via internet or mobile banking.

**11. Can I make overseas ATM cash withdrawal from my DBS/POSB current/savings account?**

Yes, MasterCard®/Visa Credit Cardholders can activate overseas ATM cash withdrawal function and withdraw cash from their linked DBS/POSB current/savings account at any MasterCard®/Cirrus or Visa/Plus ATMs worldwide respectively. Overseas cash withdrawal fees apply, please refer to [www.dbs.com/cards](http://www.dbs.com/cards) for full details. American Express® Credit Cardholders can withdraw cash from any ATMs worldwide that display the American Express® logo. All American Express® overseas cash withdrawals are considered cash advance transactions and a cash advance fee will apply, please refer to applicable DBS/POSB Card Agreement for full information.