

WHAT WILL HAPPEN TO MY LOMBARD LOANS?

We will transfer your existing Lombard Loan facility to a DBS Multi-Currency Revolving Term Loan.

	ANZ	DBS Treasures	DBS Private Bank/ Treasures Private Client
Product mapping	ANZ Lombard Loan	DBS Multi-Currency Revolving Term Loan	DBS Multi-Currency Revolving Term Loan
Segment		For ANZ Signature Priority Banking clients	For ANZ Private Bank clients
Pricing reference rate	ANZ cost of funds	Your interest rate for the current interest period will remain unchanged. At the next interest period, the interest rate for each Advance will be fixed by DBS at your existing spread over DBS' cost of funds.	Your interest rate for the current interest period will remain unchanged. At the next interest period, the interest rate for each advance will be fixed by DBS at your existing spread, over DBS cost of funds.
Credit limit	Limit is set on a case-by-case basis.	Up to S\$1 million Your credit limit over \$1 million will migrate to DBS as is, on the transfer date. You will be requested to meet the minimum requirements of DBS Treasures Private Client and migrate; or pay down your loans up to \$1 million. Timeline to be decided by DBS.	Limit is set on a case-by-case basis.
Eligible collateral	Fixed income securities, equities, mutual funds, exchange-traded funds (ETFs), structured products, structured deposits, cash and cash-like product (paper gold is treated as cash product).	Equities, bonds, funds and/or cash (SGD/foreign currency) including currency linked investments (excluding structured deposits).	Fixed income securities, equities, mutual funds, exchange traded funds (ETFs), structured products (excluding structured deposits), cash and cash-like product (paper gold is treated as cash product), and any other assets deemed acceptable to DBS.
Margin valuation and margin call		Your Lombard Loan portfolio will be bound by DBS margin valuation methodology and margin call process. DBS will review margin shortfall on a case-by-case basis and work with you to regularise your portfolio.	The security provided in respect of the facility must be maintained from time to time in such amount as DBS considers necessary. If the security provided is, in the opinion of DBS, no longer sufficient to comply with any margin levels imposed by DBS, DBS may require you and/or any security provider to furnish additional security acceptable to DBS within a reasonable period to restore the LTV. If (a) such security is not provided within the period or on the terms stipulated by DBS in its demand, or (b) you (and/or the relevant security provider) decline to provide such security, or (c) DBS is unable to contact you (and/or the relevant security provider) or (d) if the LTV breaches the sell-out level determined by DBS, DBS may take such action as DBS may in its sole and absolute discretion deem fit, including exercising and enforcing all its rights under any applicable security documents. Such rights include setting off your liabilities against any deposits held with DBS, and/or selling all or any part of the Security and applying the proceeds thereof toward satisfaction of your liabilities. "LTV" is a percentage of the ratio of the Outstanding Money against the market value of the acceptable security. By continuing to utilise the facilities after the transfer, you will be deemed to have accepted the conditions outlined above.
Terms and conditions		Your Lombard Loan portfolio will be bound by DBS Standard Terms & Conditions .	Your Lombard loan portfolio will be bound by DBS Standard Terms & Conditions .