

DBS FX Online Product & User Guide

Foreign Exchange contract booking

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The screenshot displays the DBS FX Online user interface. On the left is a dark sidebar menu with the following items: 'ABC Company Singapore' (with a dropdown arrow), 'Back to IDEAL', 'Start FX Booking' (highlighted with a 'LIVE' badge), 'My Contracts', 'Price Alerts', 'Help & Guidance', and 'Market Research'. The main content area is white and features a 'Preview my booking rates' section. This section includes a 'Settlement type' dropdown menu with the text 'Select from list' and a link to 'Learn more about each settlement type'. Below this is a 'Compare rates' button. A navigation bar contains 'My favourites 7', 'USD base 5', 'Majors 4', and a plus sign. Three currency pair cards are visible: 1. 'USD / SGD' showing 'You Sell USD 1.3392' (up +0.005) and 'You Buy USD 1.3545' (down -0.003), with 'Sell USD' and 'Buy SGD' buttons. 2. 'EUR / USD' showing 'You Sell EUR 1.1755' (up) and 'You Buy EUR 1.2043' (down). 3. 'JPY / SGD' showing 'You Sell JPY 0.01 2251' (down) and 'You Buy JPY 0.01 2423' (down). A 'Trading amount' field is set to 'USD 250,000.00'. A red button says 'Start contract booking' with the text 'Congrats, you are now eligible for a better rate!'. Below the rates section is a 'Market insights' area with two cards: 'US stocks climb led by growth in tech shares' (under 'MARKETS') and 'Hedge against future risks with forward FX contracts' (under 'FX TRADING'). Both cards have 'View more' links. At the bottom right, there is a 'How to use platform Show the quick guide' link with a lightbulb icon.



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What are FX contracts, why book?

FX contracts are a type of over-the-counter (OTC) foreign currency (forex) transaction.

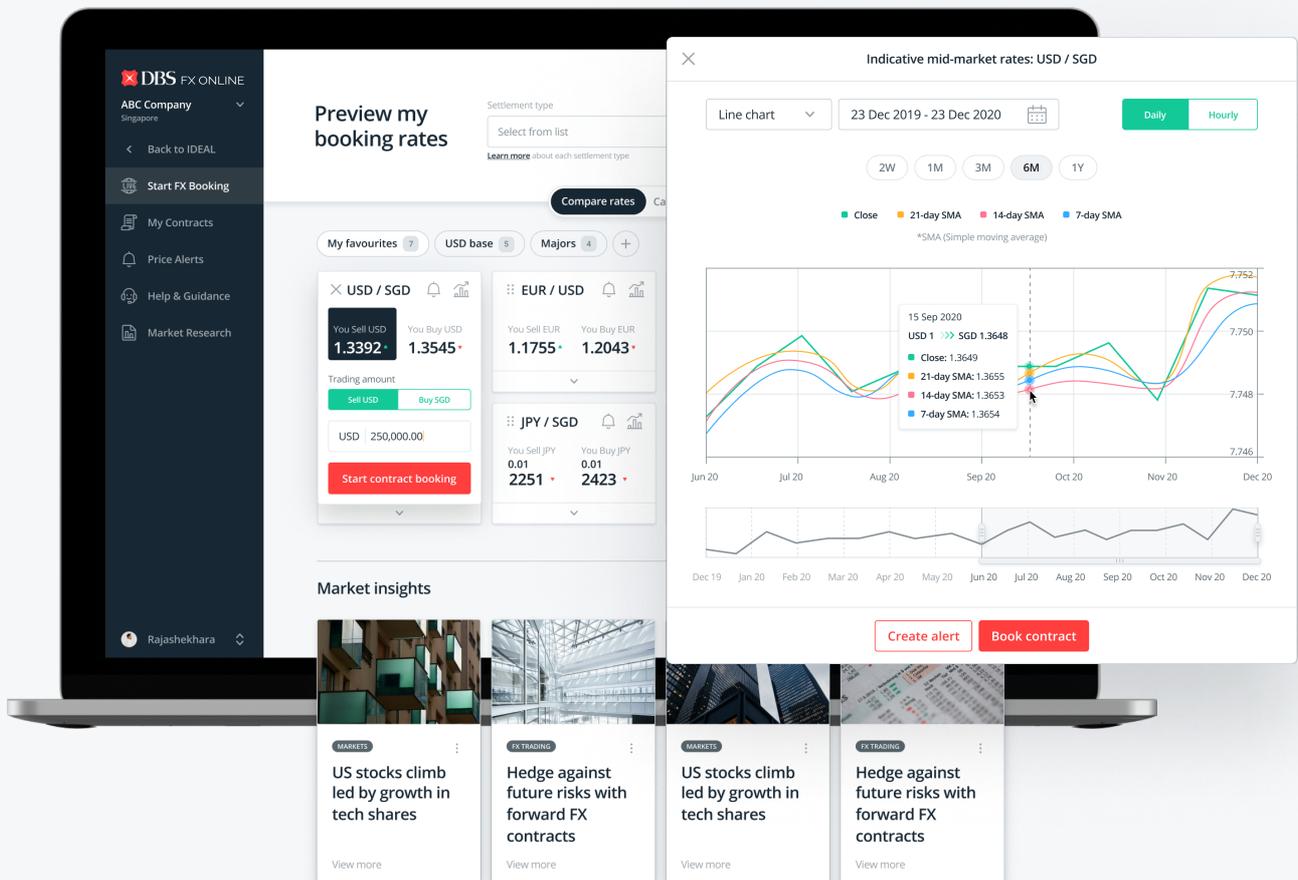
The contract is an agreement between you and the bank to exchange a certain amount of a currency for another currency at a fixed exchange rate on a fixed date or over a period.

In essence, booking FX contracts allow you to effectively lock-in the exchange rate for a transaction today or in the future, which protects you (the buyer) from fluctuations in currency prices.

What is DBS FX Online?

DBS FX Online help you access and secure FX and forward rates up to a year in advance in order to manage your exposure and guard your risks. Our state-of-the-art FX platform offers you live, competitive and transparent pricing.

Our new features help you perform efficient execution across more than 40 currency pairs, so you can capture great FX opportunities with ease.



Knowing your FX booking settlement types

- Your selected settlement type indicates the purpose of FX booking
- Your booked FX contract can only be used for your selected settlement type
- You can now select your booking's settlement type upfront
- Based on your selected settlement type, certain currency pairs may not be available



The below information is always accessible via the "learn more" link on your dashboard!

Settlement Type	Definition
Internal account transfer (Debit/Credit)	Internal account transfer via Credit/Debit takes 2 - 3 hours for bank's processing of funds, but no additional instructions are needed from you. Ensure you have sufficient funds in your deducting account.
Internal account transfer via IDEAL	This option processes the funds immediately, but you are required to utilise the booked FX contract by making a "Transfer within Own Accounts" via "Pay & Transfer" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Telegraphic transfer via IDEAL	Telegraphic transfer (TT) is for overseas payment/transfers. You are required to utilise your booked FX contract by making an overseas payment via "Pay & Transfer" in DBS IDEAL.
Telegraphic transfer via Form	Telegraphic transfer (TT) is for overseas payment/transfers. You must indicate the B.O. Ref number on the TT Form submitted manually to the Bank's branch.
Local payment via IDEAL	Local payments include payments to DBS and non-DBS accounts. You are required to utilise the booked FX contract via "Pay & Transfer" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Import Bills under letter of credit	Letter of credit (LC) assures payment to your suppliers up to a stated amount, within a prescribed time. Utilise the booked FX contract via "Trade Transactions in Process" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.

Settlement Type	Definition
Import Bills for collection	Import Bills for collection facilitate trade activities with our documentary collection service. Utilise the booked FX contract via "Trade Transactions in Process" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Trust receipt / Bills Receivable Purchased (BRP)	Trust Receipt (TR) financing/BRP is a form of financing to settle your purchase of goods under Letter of Credit/documentary collection. Utilise the booked FX contract via "Trade Transactions in Process" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Direct Bills Receivable Purchased (BRP) Financing	Direct BRP financing is a form of financing to settle your purchase of goods on open account term. Utilise the booked FX contract via "Trade Transactions in Process" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Trade loan settlement	When you settle your trade loan, utilise the booked FX contract via "Trade Transactions in Process" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Bills Receivable Sales (BRS) / Bills Receivable Discounted (BRD) / Loan Packing Credit (LPC)	Export financing is a form of financing to advance your sales to enhance your cash flow. Utilise the booked FX contract via "Trade Transactions in Process" in DBS IDEAL. Ensure you have sufficient funds in your deducting account.
Other settlement types	You may select this if you have multiple intentions for a single FX booking. You'll be required to indicate your special request under "For other settlement types - additional instructions for bank processing" field in the booking forms.

Single Date bookings

A Single Date contract (also known as "Outright" or "Forward") allows you to lock in FX rate for use within a same day tenor, be it for use by today, or for a selected future date.

Time-Option bookings

A Time-Option contract allows you to lock in FX rate over a specified tenor period, i.e. from "start date" to "end date".

This gives you flexibility to enjoy the booked FX rate on any of the dates within the tenor of the Time-option contract (for the specified settlement type) until it has been fully drawn down.

 Note that **future-dated "Single Date"** and all **"Time-Option" bookings** are only available for customers with FX facility. Call your relationship manager to find out more!

 You will need to have your FX contracts utilised and approved before cut-off time on the value date (end date of tenor) to avoid incurring losses from unwinding it.

The screenshot shows the 'Book USD / HKD contract' interface in 'Step 2 of 2'. The 'Contract type and tenor dates' section has 'Time-Option' selected. The start tenor is '+2 days (Spot)' with a date of '25 Nov 2020'. The end tenor is 'Broken' with a date of '02 Dec 2020'. A calendar for 2020 is shown with dates 1, 2, 25, and 26 highlighted. The quote section shows 'YOU'RE SELLING EXACTLY USD 250,000' and 'YOU'RE BUYING SGD ~334,675'. A warning message is displayed: 'To avoid currency holidays, we've updated your tenor dates to the next closest business day. You may still make changes if required!' and 'You will need to have this FX contract utilised and approved before <17:00>, <today> to avoid incurring losses from unwinding it.' The account is 'ABC Company Pte Ltd'.

Knowing your DBS Electronic Banking Terms & Conditions

Before proceeding with FX contract bookings via DBS FX Online, you would be required to acknowledge and accept the DBS Electronic Banking Services Terms and Conditions ("EB Services Terms and Conditions").

For your own benefit, please ensure that you are familiar with the stated EB Services Terms and Conditions.

TERMS & CONDITIONS

A transaction is only considered as completed when the Back Office Reference (B.O. Ref) is returned by the system and is displayed in the Success page or FX contracts list page.

All Value Today transactions must be completed before 19:00. Where such transactions are settled by outward remittances, cut-off time for IDEAL or submission of duly authorised remittance form must be adhered to.

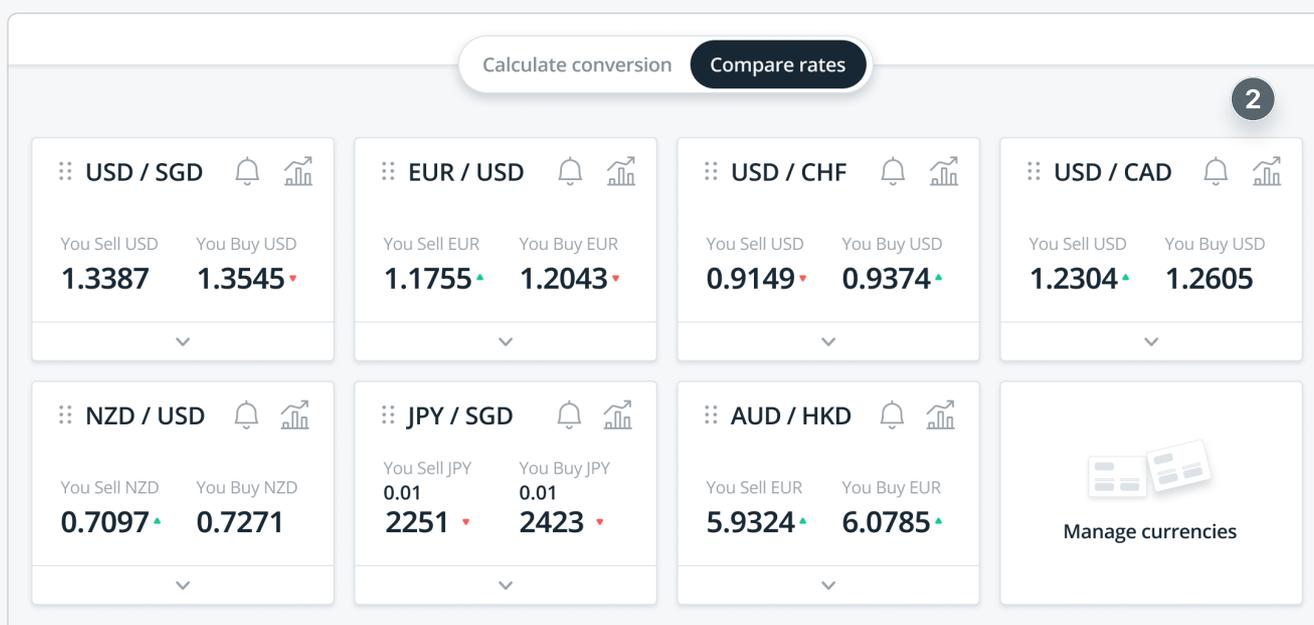
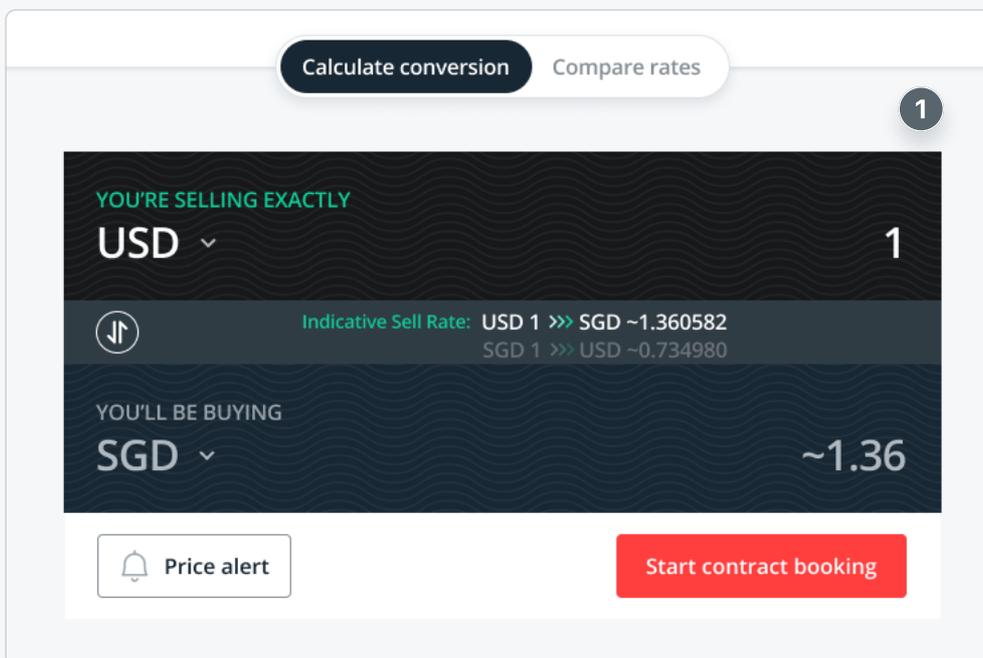
Your use of the IDEAL - FX Online Service is governed by the DBS EB Services Terms and Conditions.



Do keep these Terms & Conditions (T&Cs) in mind whenever you proceed with an FX contract booking! T&Cs are accessible anytime via "Help & guidance" page in your FX Online platform.

Select your dashboard view

- 1 Select "Calculate Conversion" for simplified view of a single currency pair.
- 2 Select "Compare Rates" for an advanced view with watchlist of multiple currencies.



- 3 Click on the “manage currencies” card to open a pop-up.
- 4 Select or de-select currency pairs using the checkboxes and click “confirm selection”.

DBS FX ONLINE
ABC Company Singapore

Back to IDEAL

Start FX Booking

My Contracts

Price Alerts

Help & Guidance

Market Research

Preview my booking rates

Settlement type: Select from list Learn more about each settlement type

Contract type and tenor: Single date, 23 Nov 2020 (today) Learn more about each contract type

Calculate conversion Compare rates

USD / SGD	EUR / USD	USD / CHF	USD / CAD
You Sell USD: 1.3387 You Buy USD: 1.3545	You Sell EUR: 1.1755 You Buy EUR: 1.2043	You Sell USD: 0.9149 You Buy USD: 0.9374	You Sell USD: 1.2304 You Buy USD: 1.2605

NZD / USD	JPY / SGD	AUD / HKD
You Sell NZD: 0.7097 You Buy NZD: 0.7271	You Sell JPY: 0.012251 You Buy JPY: 0.012423	You Sell EUR: 5.9324 You Buy EUR: 6.0785

Manage currencies **3**

Manage currencies

Search currency pair

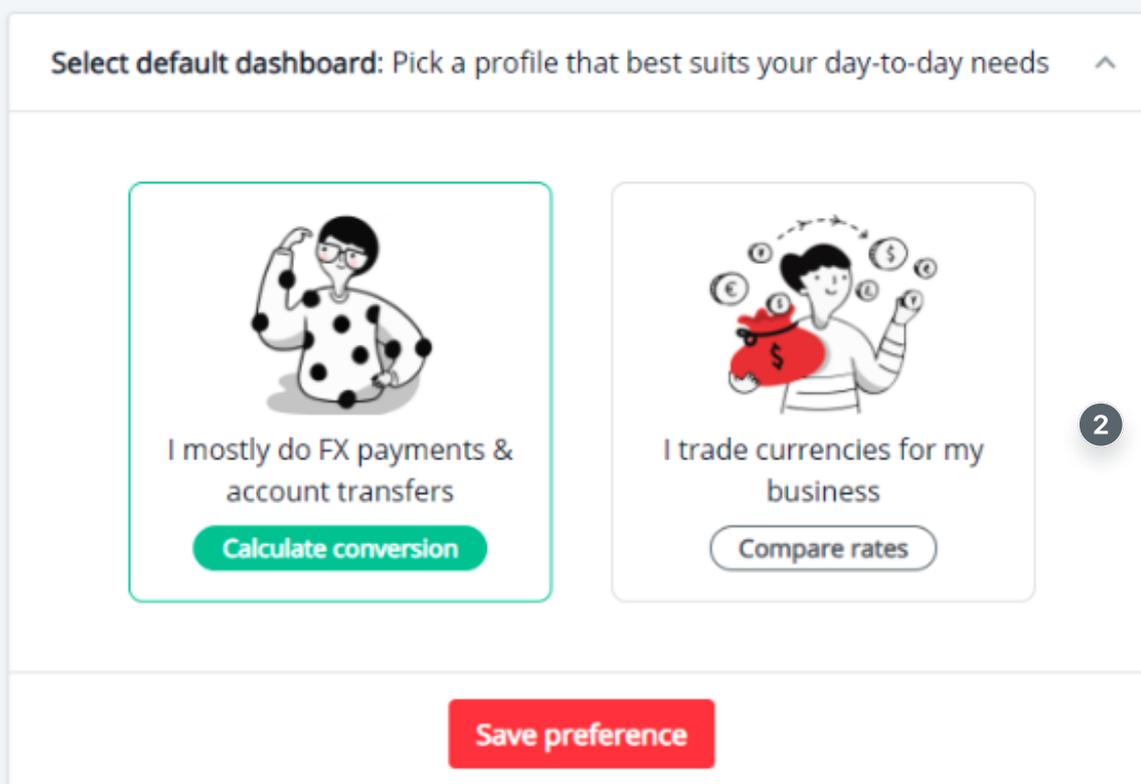
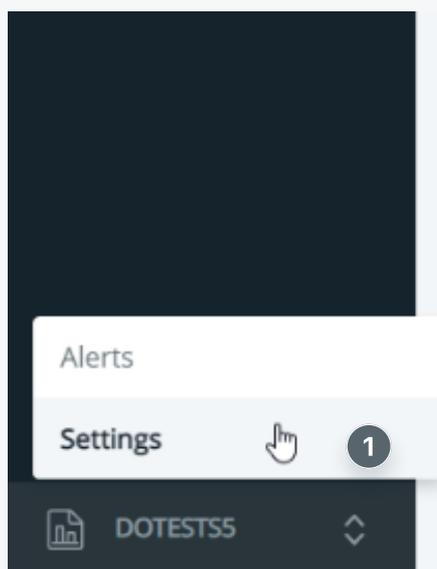
4 Add or remove currency pairs (Maximum 12, you've selected 7)

- USD / CAD
- USD / CHF
- USD / CNH
- USD / CZK
- USD / DKK
- USD / HKD

Confirm selection

Choose your default dashboard

- 1 Click on your company name on bottom left of your screen and select "Settings"
- 2 Click on the icon to select your preferred dashboard as a default and then click "Save Preference"



Organise currency pairs by dragging

- 3 Once you've applied changes, you can click and hold onto the top left corner of a currency pair card to drag and change its position on the dashboard. Changes will be automatically saved.

DBS FX ONLINE

ABC Company
Singapore

Back to IDEAL

Start FX Booking

My Contracts

Price Alerts

Help & Guidance

Market Research

Rajashekara

Preview my booking rates

Settlement type: Select from list

Contract type and tenor: Single date, 23 Nov 2020 (today)

Calculate conversion | Compare rates

USD / SGD	EUR / USD	USD / CHF	USD / CAD
You Sell USD: 1.3387	You Sell EUR: 1.1755	You Sell USD: 0.9149	You Sell USD: 1.2304
You Buy USD: 1.3545	You Buy EUR: 1.2043	You Buy USD: 0.9374	You Buy USD: 1.2605

NZD / USD	JPY / SGD	AUD / HKD
You Sell NZD: 0.7097	You Sell JPY: 0.01	You Sell EUR: 5.9324
You Buy NZD: 0.7271	You Buy JPY: 0.01	You Buy EUR: 6.0785

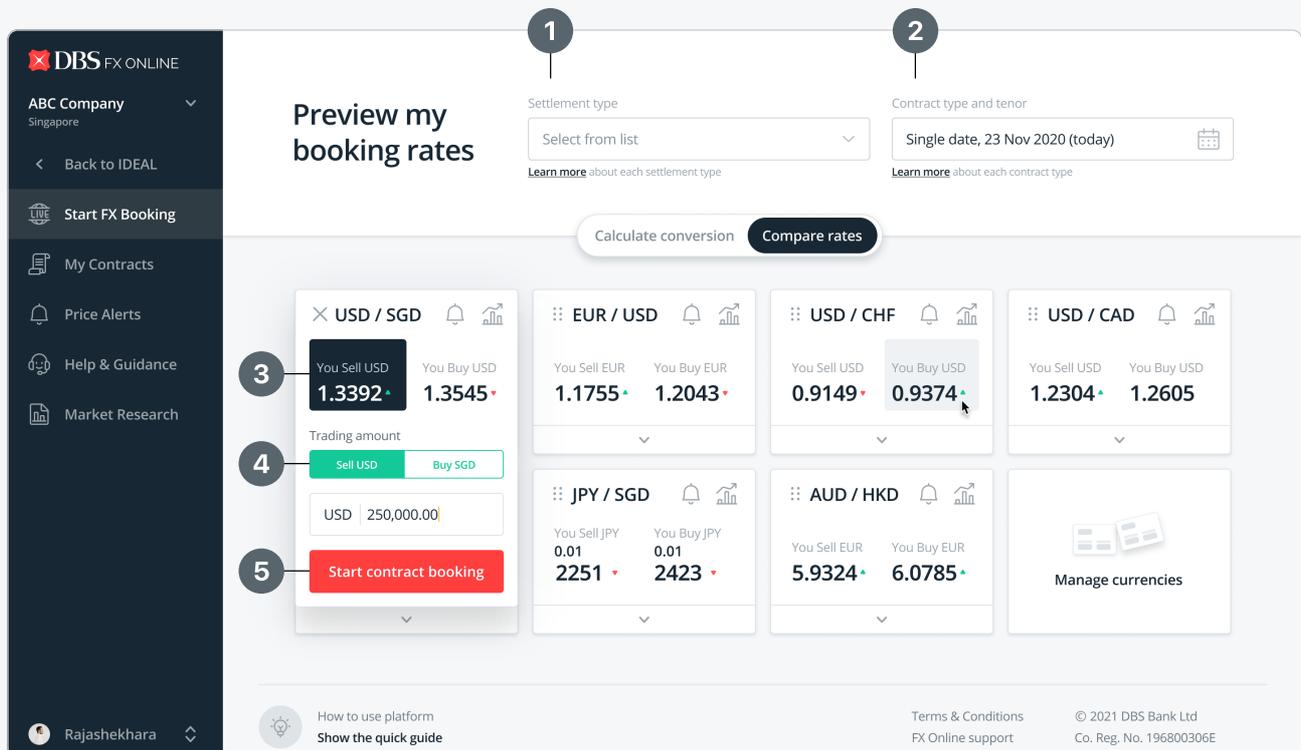
Manage currencies

Using your live streaming dashboard

We now offer live streaming rates, as well as new dashboard features that will help you preview indicative rates across all currency pairs added.

- 1 Choose a settlement type for your FX booking.
- 2 Select FX contract type, followed by tenor.
Based on your selected contract type and tenor, inapplicable currency pairs will be filtered away from your dashboard.
- 3 Expand a currency pair card by clicking on either "buy" or "sell" side.
- 4 Select your input currency, followed by trading volume to refresh indicative rates.
- 5 Click "start contract booking" anytime you're ready!

 **PRO TIP:** All your selections and inputs can still be changed later when you start the booking flow!



The screenshot shows the 'Preview my booking rates' dashboard. On the left is a dark sidebar with the DBS logo and navigation options: 'ABC Company Singapore', 'Back to IDEAL', 'Start FX Booking', 'My Contracts', 'Price Alerts', 'Help & Guidance', and 'Market Research'. The main area has a header with 'Preview my booking rates' and two dropdown menus: 'Settlement type' (with a 'Select from list' button) and 'Contract type and tenor' (set to 'Single date, 23 Nov 2020 (today)'). Below these are buttons for 'Calculate conversion' and 'Compare rates'. The dashboard displays several currency pair cards: USD / SGD, EUR / USD, USD / CHF, USD / CAD, JPY / SGD, and AUD / HKD. Each card shows 'You Sell' and 'You Buy' rates with up/down arrows. A 'Trading amount' section shows 'USD 250,000.00' and 'Buy SGD' buttons. A red 'Start contract booking' button is at the bottom. A 'Manage currencies' button is also present. The footer includes 'How to use platform', 'Show the quick guide', 'Terms & Conditions', 'FX Online support', and '© 2021 DBS Bank Ltd Co., Reg. No. 196800306E'. Numbered callouts 1-5 point to the settlement type dropdown, contract type dropdown, the USD / SGD card, the trading amount input, and the 'Start contract booking' button respectively.

Quickly secure a good FX rate

- 1 You'll automatically be brought to Step 2 if you had already selected a settlement type from our list of predefined options, as well as contract type & tenor on your dashboard.

NOTE: If you selected "other settlement types", you'll be required to provide additional instructions for bank's processing in Step 1 of the booking form. These can still be modified in Step 2 later on.

Quickly secure a good FX rate

2 In Step 2, all inputs from dashboard will be prefilled. Everything can still be easily modified.

PRO TIP: You can now still change the currency pair and/or buy/sell direction after starting the booking flow. Live streaming rates will help you preview the indicative buy/sell price.

3 Verify the correct company is selected under "Selected parent-subsidary account". This selection will be used for the booking of the FX contract

4 Once you're ready, click on "quote price".

WHAT'S NEW: For internal account transfers, providing settlement instructions through phone calls can now be a thing of the past. Indicate debiting ("From") and receiving ("To") account information to ensure fast and smooth processing.

Select the appropriate parent/child company for which the FX contract is booked for

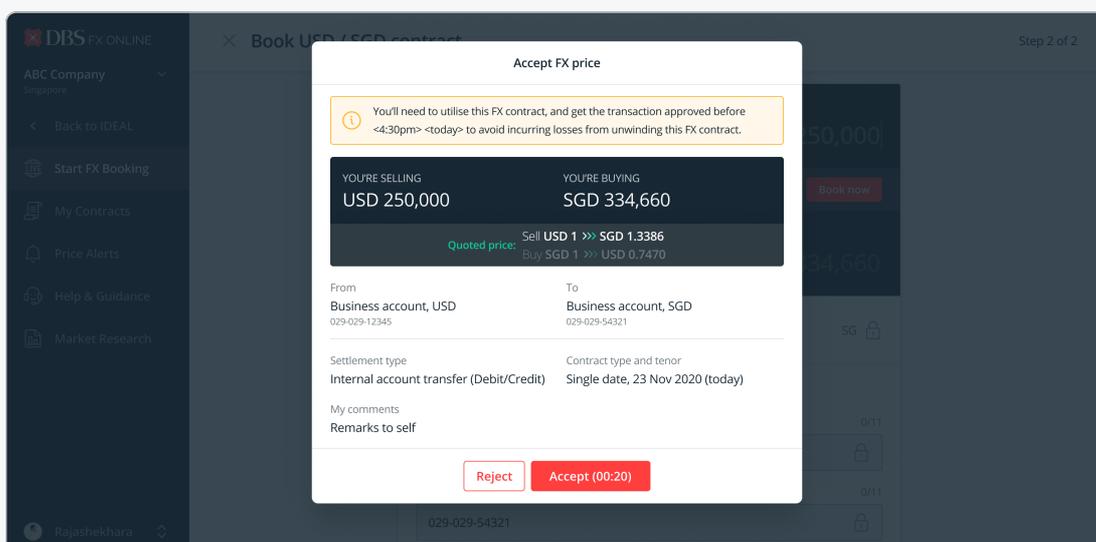
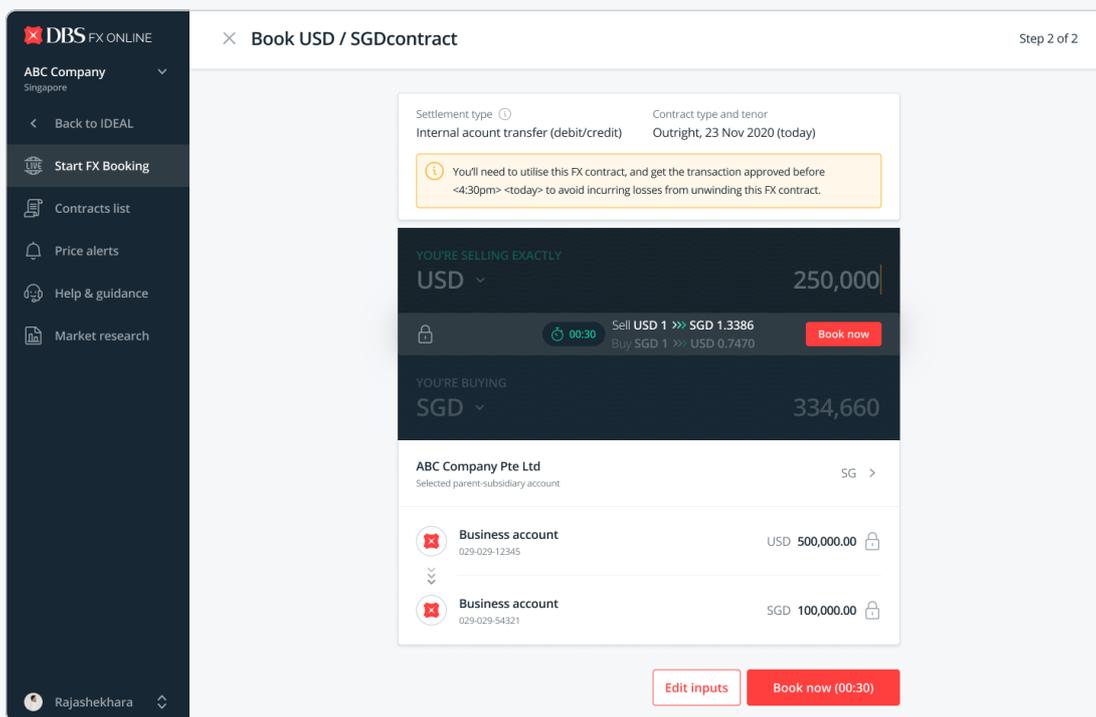
Select the desired accounts for debit/credit

You can key input amount here as well.

Quickly secure a good FX rate

5 To secure the quoted price, click on "book now" and then "accept" before the timer runs out.

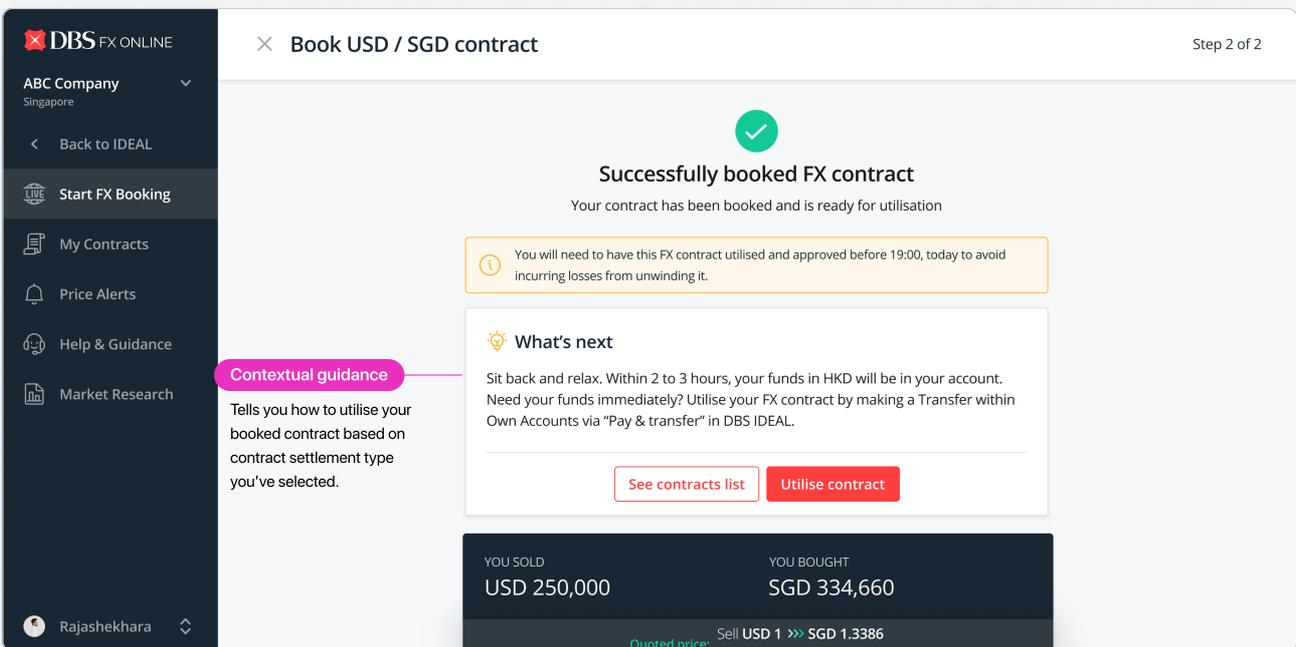
 Note that quoted rate and price will differ from indicative streaming rate and price.



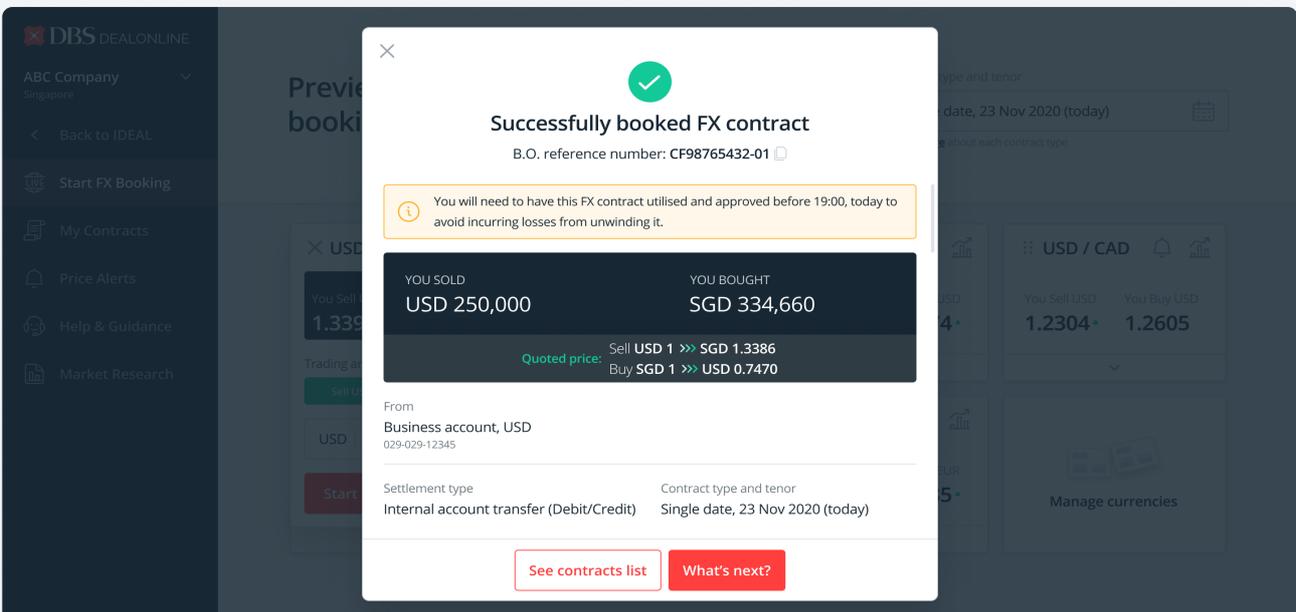
Completion page and pop-up screens

- 6 Once you see "successfully booked FX contract", your FX contract is secured!
- 7 Click on "Utilise contract" to open the payment module with the pre-populated FX contract details

 **PRO TIP:** On successful booking, refer to the "what's next" section for contextual guidance to utilise your booked contract based on the settlement type you've selected.



It can sometimes take several moments to process your booking. You'll be updated via a booking status pop-up once the previous booking's status has been confirmed.



Dealing with unsuccessful bookings

If an exception has occurred and booking is unsuccessful, calmly follow instructions displayed on the completion page (or booking status pop-up).

If you accidentally dismiss the booking status update pop-up, you can always navigate to “My Contracts” to check for status updates.

B.O. reference number	Utilisation status	Trade date & time	FX contract rate	Contract balance	Amount you bought	Arr
CF90961859-01	NEW Currently open	23 Nov 2020 09:03:00 (SGT)	Sell GBP 1 = USD 1.3716 Buy USD 1 = GBP 0.7291	USD 342,900.00	USD 342,900.00	G
CF90961859-02	Future-dated	23 Nov 2020 Starts 30 Nov 2020 09:39:00 (SGT)	Sell SGD 1 = USD 0.7383 Buy USD 1 = SGD 1.3545	USD 250,000.00	USD 250,000.00	S
Failed to retrieve		23 Nov 2020 14:38:00 (SGT)	Sell USD 1 = SGD 1.3386 Buy SGD 1 = USD 0.7470	N/A	SGD 334,660.00 Not bought	U
Pending system	Not applicable	23 Nov 2020 14:45:00 (SGT)	Sell USD 1 = CHF 0.9149 Buy CHF 1 = USD 1.0930	N/A	JPY 20,406,497.43 Pending	S

Keeping track of your booked contracts

To help you avoid settlement issues, we introduced a new “utilisation status” column to help you easily keep tabs on booked contracts based on (1) contract type, (2) tenor dates and (3) remaining balance, all within a single column.

REMINDER: You will need to have your FX contracts utilised and approved before cut-off time on the value date (end date of tenor) to avoid incurring losses from unwinding it.

My contracts

20 Jan 2021 - 27 Jan 2021 (today) Filters Export all

B.O. reference number	Utilisation status	Trade date & time	FX contract rate	Contract balance	Amount you bought	Arr
CF90961859-03 Time-option contract	Currently open Till 03 Mar 2021, 5pm	23 Nov 2020 14:38:00 (SGT)	Sell GBP 1 = USD 1.3716 Buy USD 1 = GBP 0.7291	USD 342,900.00	USD 342,900.00	G
CF90961859-02 Single date contract	Future-dated Starts 30 Nov 2020	23 Nov 2020 09:39:00 (SGT)	Sell SGD 1 = USD 0.7383 Buy USD 1 = SGD 1.3545	USD 250,000.00	USD 250,000.00	S
CF90961859-01 Single date contract	Ends today Till 23 Nov 2020, 5pm	23 Nov 2020 09:03:00 (SGT)	Sell USD 1 = SGD 1.3386 Buy SGD 1 = USD 0.7470	SGD 128,500.00	SGD 334,660.00	U
CF90961858-01 Time-option contract	Expired Since 22 Nov 2020	21 Nov 2020 09:38:00 (SGT)	Sell USD 1 = CHF 0.9149 Buy CHF 1 = USD 1.0930	CHF 15,725.00	CHF 228,725.00	U
CF90961857-01 Single date contract	Closed Since 21 Nov 2020	15 Nov 2020 09:06:00 (SGT)	Sell EUR 1 = USD 1.1755 Buy USD 1 = EUR 0.8507	N/A	USD 293,875.00	E

Showing 1 - 5 of 5 Filters applied: 0

Use the new master filter feature to easily apply multiple filter conditions to narrow down your search results.

My contracts

20 Jan 2021 - 27 Jan 2021 (today) Filters Export all

Search B.O. reference number

Filter by conditions

Utilisation status

Select category

- Outstanding
- Ends today
- Currently open
- Future-dated
- Closed

Apply filters Clear filters

Creating new price alerts



PRO TIP: Go to Price Alerts page, or use shortcuts from dashboard's bell icon or FX chart icon to quickly jump to creating currency pair-specific alerts.

- 1 Type in target trading amount (key into either sell or buy side).
Based on targeted trading amount, system will automatically fetch recommended target rate.
- 2 Adjust your desired target rate, ensure you follow the requirements to avoid errors.
- 3 Set alert to monitor target rate until date (not more than 1 month from today) and time.
- 4 Click "save alert" anytime you're ready!

The screenshot shows the 'Create new price alert' interface in the DBS FX ONLINE system. The interface is divided into two main sections: a top section for selecting the target side and amount, and a bottom section for setting the target rate and monitoring period.

Step 1: The top section shows 'TARGET TO SELL EXACTLY' with 'USD' selected and a value of '0'. Below it, there is a note: 'Start by keying in SELL or BUY amount'. The 'TARGET TO BUY' section shows 'HKD' selected and a value of '~0'. A callout '1 Input amount on either side' points to these input fields.

Step 2: The bottom section shows the 'Monitor target rate until' field with a date picker. A callout '2 Set target rate' points to the 'SET TARGET RATE' button, which is highlighted in pink. The current target rate is shown as '7.79277'.

Step 3: A callout '3' points to the date picker in the 'Monitor target rate until' field.

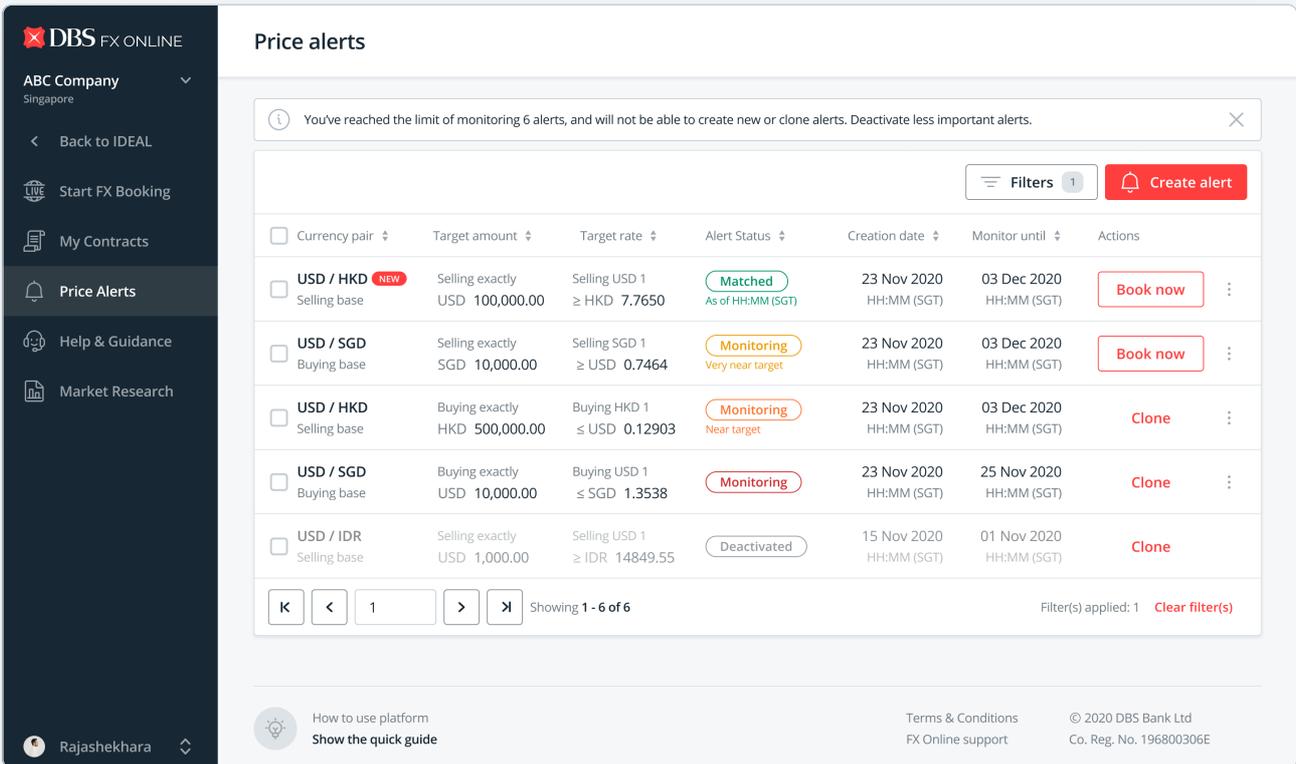
Step 4: A callout '4' points to the 'Save alert' button, which is highlighted in red.

The interface also includes a sidebar on the left with navigation options: 'Back to IDEAL', 'Start FX Booking', 'My Contracts', 'Price Alerts', 'Help & Guidance', and 'Market Research'. The user's name 'Rajashekhara' is visible at the bottom left.

Managing & tracking your price alerts

Use the alert status column to actively monitor prices that are nearing your target rate!

 **REMINDER:** You are limited to monitoring a maximum of 6 alerts at once (matched and deactivated alerts do not count into quota). Expired alerts are automatically deactivated.



Price alerts

You've reached the limit of monitoring 6 alerts, and will not be able to create new or clone alerts. Deactivate less important alerts.

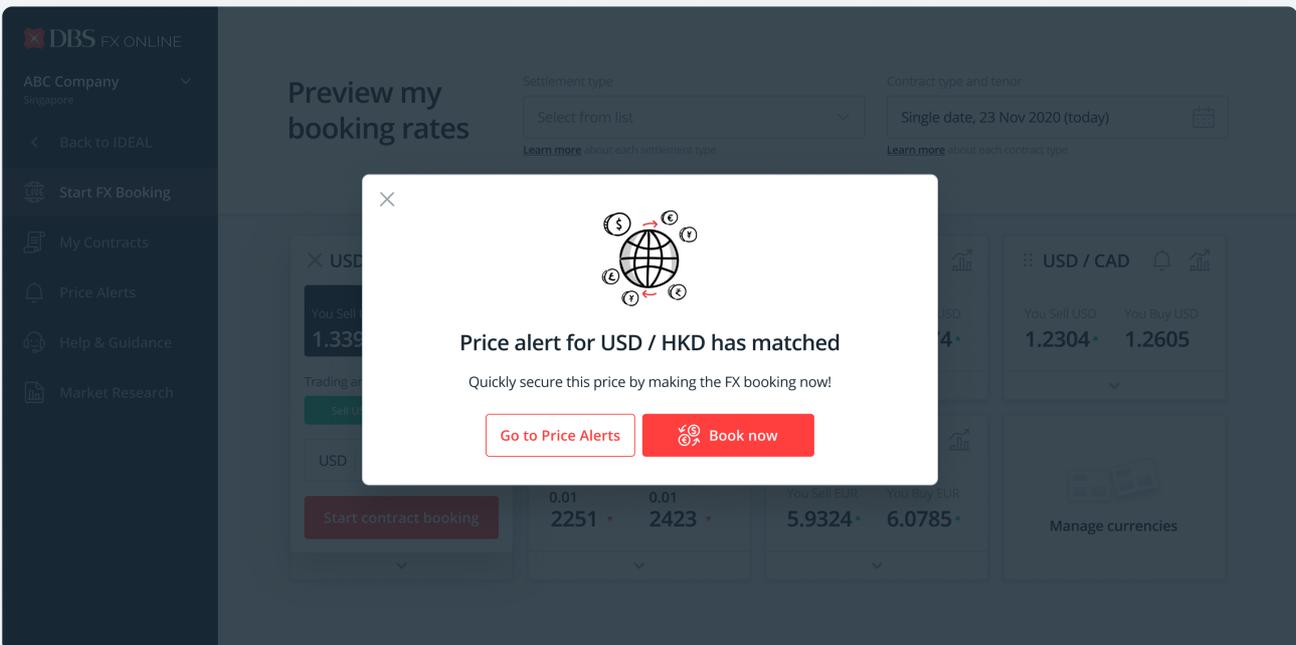
Filters 1 Create alert

<input type="checkbox"/>	Currency pair	Target amount	Target rate	Alert Status	Creation date	Monitor until	Actions
<input type="checkbox"/>	USD / HKD NEW Selling base	Selling exactly USD 100,000.00	Selling USD 1 ≥ HKD 7.7650	Matched As of HH:MM (SGT)	23 Nov 2020 HH:MM (SGT)	03 Dec 2020 HH:MM (SGT)	Book now ⋮
<input type="checkbox"/>	USD / SGD Buying base	Selling exactly SGD 10,000.00	Selling SGD 1 ≥ USD 0.7464	Monitoring Very near target	23 Nov 2020 HH:MM (SGT)	03 Dec 2020 HH:MM (SGT)	Book now ⋮
<input type="checkbox"/>	USD / HKD Selling base	Buying exactly HKD 500,000.00	Buying HKD 1 ≤ USD 0.12903	Monitoring Near target	23 Nov 2020 HH:MM (SGT)	03 Dec 2020 HH:MM (SGT)	Clone ⋮
<input type="checkbox"/>	USD / SGD Buying base	Buying exactly USD 10,000.00	Buying USD 1 ≤ SGD 1.3538	Monitoring	23 Nov 2020 HH:MM (SGT)	25 Nov 2020 HH:MM (SGT)	Clone ⋮
<input type="checkbox"/>	USD / IDR Selling base	Selling exactly USD 1,000.00	Selling USD 1 ≥ IDR 14849.55	Deactivated	15 Nov 2020 HH:MM (SGT)	01 Nov 2020 HH:MM (SGT)	Clone

Showing 1 - 6 of 6 Filter(s) applied: 1 Clear filter(s)

How to use platform Show the quick guide Terms & Conditions © 2020 DBS Bank Ltd
Rajashekhar FX Online support Co. Reg. No. 196800306E

When price is matched, we'll alert you by sms and email, as well as a pop-up notification.



Preview my booking rates

Settlement type: Select from list Learn more

Contract type and tenor: Single date, 23 Nov 2020 (today) Learn more

Price alert for USD / HKD has matched

Quickly secure this price by making the FX booking now!

Go to Price Alerts Book now

USD / CAD USD / SGD USD / EUR USD / HKD USD / IDR USD / MYR USD / PHP USD / THB USD / TWD USD / ZAR

You Sell USD 1.335 You Buy USD 1.2304 You Buy USD 1.2605

Start contract booking 2.251 2.423 5.9324 6.0785 Manage currencies

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