

More *convenience* with Online Fixed Deposits via DBS IDEAL

Apply in two steps

1. Open at least 1 DBS Funding Account* & 1 Multi-Currency Fixed Deposit Account in the **same desired placement currency**

New to DBS?

Open your accounts **online****

Existing customer but need to open additional account(s)?

Open additional account(s) **online****

*Funding Account: SGD Current Account, Multi-Currency Account or Foreign Currency Current Account

**Online account opening is applicable for DBS SME customers only. For other customers, please contact your Relationship Manager for account opening assistance.

2. Set up your **IDEAL** Online Fixed Deposits Service Package

New to IDEAL?

Apply for IDEAL access and online Fixed Deposit placements via **IDEAL Application Pack**

Existing IDEAL user with **Enquiry** access?

Upgrade to Transact service package.
Manage accounts online, setup user roles and add Online Fixed Deposits to your service package via **IDEAL Application Pack**.

Existing IDEAL Customer with **Transact** package?

Select DBS Funding Accounts and Fixed Deposit Accounts to be used for Online Fixed Deposit placements. Setup user roles, add enquiry access if necessary, and add Online FD service through the **IDEAL Maintenance Form**.

Need guidance on completing the form? A copy of DBS IDEAL forms and guides are also available online

For enquiries, contact DBS BusinessCare at 1800 222 2200 or +65 6222 2200 (from overseas) Monday to Friday 8:30am to 8:30pm or contact your Relationship Manager for assistance

The following Terms and Conditions apply: (1) Terms and Conditions Governing Accounts and (2) Terms and Conditions Governing Electronic Services

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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IDEAL Application Pack

Section 2 – Account(s) to be Managed under IDEAL

Select **all** DBS accounts to be managed on IDEAL

2
ACCOUNT(S) TO BE MANAGED UNDER IDEAL
Tick where applicable

All DBS Accounts
 OR
 The Accounts Listed Below

OR

Select **specific** accounts to be managed on IDEAL

2
ACCOUNT(S) TO BE MANAGED UNDER IDEAL
Tick where applicable

All DBS Accounts
 OR
 The Accounts Listed Below

1) LIST OUT ALL CASA ACCOUNT(S) TO USE FOR FUNDING & WITHDRAWAL OF ONLINE FD PLACEMENTS

2) LIST OUT FD ACCOUNT(S) CLIENT WISH TO USE FOR ONLINE FD PLACEMENT CREATION

IDEAL Maintenance Form

Section 1 – Update Account Numbers

To add existing funding accounts and fixed deposit accounts for online fixed deposits

1
UPDATE ACCOUNT NUMBER(S)

Note: All Users will be granted access to the accounts listed below. All accounts will be included in Trade Settlement Services. If there is/are any account(s) to be excluded from Trade Settlement Services (from section 2), please complete Section 3 (Add / Edit Existing Use

Add
 OR
 Remove

0003-123456-7

Add
 OR
 Remove

Add
 OR
 Remove

OR

Add
 OR
 Remove

CASA FOR ONLINE FD

Add
 OR
 Remove

FD MASTER ACCOUNT

Add
 OR
 Remove

If your account is still being processed and you do not have the account number

1. INPUT USER DETAILS

| | | | |
|--|--|--|--|
| Name (as in NRIC/Passport)* JOHN DOE | NRIC/Passport No.* 777888 | Name (as in NRIC/Passport)* JANE DOE | NRIC/Passport No.* 777999 |
| Nationality* SINGAPOREAN | Date of Birth (DD/MM/YYYY)* 31/12/1960 | Nationality* SINGAPOREAN | Date of Birth (DD/MM/YYYY)* 01/01/1960 |
| Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9) JOHNDOE05 | +65 1234-5678 | Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9) JANEDOE01 | +65 5678-1234 |
| Email* JOHNDOE@XYZCORP.COM | | Email* JAANEDOE@XYZCORP.COM | |

2. OTHERS

| Service(s) / Role(s) | Transaction Maker | Transaction Authoriser | Please Indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy) |
|----------------------|-------------------------------------|------------------------|--|
| Payment | | | Group A & B |
| Payroll | | | |
| Collection | | | |
| Trade | | | |
| Others | | | |
| Fixed Deposits | <input checked="" type="checkbox"/> | | |

3. ENQUIRY

| | |
|--|--|
| <input checked="" type="checkbox"/> Enquiry | Customer Self Administrator (at least 2 required) Administrators will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles. |
| <input type="checkbox"/> DealOnline (Foreign Exchange) | |
| <input type="checkbox"/> Contact Person | |

4. ADDITIONAL INFORMATION

Enable Online Fixed Deposits Placement

5. ACCOUNT ACCESS FOR USER

Access to which Account(s)?
Note: If left blank, user will be given access to all accounts listed in Section 2

All Accounts from Section 2

The Accounts Listed Below

1. INPUT USER DETAILS

Minimally to include:

- 1 Transaction Maker to initiate Fixed Deposit creation, and
- 1 Transaction Authoriser to approve FD placement

2. OTHERS

Input "Fixed Deposits" – Allows user entitlements for initiating (tick "Transaction Maker") and authorising (tick "Transaction Authoriser") placements:

- Funds transfer out of CASA and will default to existing authorisation policy unless otherwise instructed
- Online fixed deposit placements will default to existing authorisation policy unless otherwise instructed

3. ENQUIRY

Select this service for user to be given Enquiry Access. Specifically for Online Fixed Deposit, this will include enquiry access to funding accounts and fixed deposits enquiry i.e. user will be able to view account balance and download statements. If user does not tick this box, they will still be able to make placements but they will not be able to view placements

4. ADDITIONAL INFORMATION

To indicate this as additional information to ensure that Online Fixed Deposit feature is enabled on IDEAL.

5. ACCOUNT ACCESS FOR USER

List out DBS Current account & Fixed Deposit account number(s) for users to be given access for online Fixed Deposit transactions.

1. ALL Debit Accounts **OR** Specific Debit Account

2. Payment currency In SGD **OR** Specific Payment Currency

3. All Services **OR** Trade Others Fixed Deposits

| From | To | Authorisation Requirement | |
|-------------|-------------|---|---|
| 0 | | No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser OR <input type="checkbox"/> Any 2 Authorisers | Required Combination of Authorised Signatories <input type="checkbox"/> Sequential Authorisation |
| SGD 5,000 | SGD 500,000 | <input checked="" type="checkbox"/> Any 1 Authoriser OR <input type="checkbox"/> Any 2 Authorisers | Group A or Group B <input type="checkbox"/> Sequential Authorisation |
| SGD 500,001 | SGD 999,999 | <input checked="" type="checkbox"/> Any 2 Authorisers OR <input type="checkbox"/> Any 1 Authoriser | <input type="checkbox"/> Sequential Authorisation |
| USD 5,000 | USD 250,000 | <input checked="" type="checkbox"/> Any 1 Authoriser OR <input type="checkbox"/> Any 2 Authorisers | Group A or Group B <input type="checkbox"/> Sequential Authorisation |
| USD 250,001 | USD 500,000 | <input type="checkbox"/> Any 1 Authoriser OR <input checked="" type="checkbox"/> Any 2 Authorisers | Group A&C or Group A&B <input type="checkbox"/> Sequential Authorisation |

2. CREATE AUTHORISATION POLICY FOR ONLINE FIXED DEPOSITS INSTRUCTION

Additional information

3. ADDITIONAL INFORMATION

1. AUTHORISATION POLICY

To indicate if authorisation policy is applicable to all services or only for online Fixed Deposit placements

2. CREATE AUTHORISATION POLICY FOR ONLINE FD INSTRUCTIONS

- Tick "Others" and input "Fixed Deposits"
- Create minimum and maximum policy limits (be reminded of min. & max. placement amount range currently allowable for placements via IDEAL)

3. ADDITIONAL INFORMATION

To indicate this as additional information to ensure that Online Fixed Deposit feature is enabled on IDEAL