



Live more,
Bank less

IDEAL Loan Servicing User Guide

Version 4 |
03/02/2023



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Accessing IDEAL Loan Servicing

The screenshot displays the DBS IDEAL user interface. On the left is a dark sidebar with a navigation menu. The 'Accounts' menu item is highlighted with a red box. The main content area shows a 'Loan repayments' widget with a total balance of SGD 15,947,385.27 and a 'Total repayment due in next 30 days' of SGD 15,558,641.13. Below this is a table of loans with columns for loan ID, description, amount, and due date. A 'View all loans' link is highlighted with a red box. On the right, a smaller view of the 'Accounts' menu is shown, with the 'Loans' link highlighted by a red box.

Loan ID	Description	Amount (SGD)	Due Date
SYR0460606C	SYNDICATED REVOLVING CREDIT FACILITY - SF	476,000.00	Due in 190 days
SYR0460613C	SYNDICATED REVOLVING CREDIT FACILITY - SF	556,000.00	Due in 189 days
RCF0590440C	REVOLVING CREDIT FACILITY	888.00	Due in 169 days
STL0516716C	SHORT TERM LOAN	4,676.85	Due in 165 days
STL0516563C	SHORT TERM LOAN	4,790.08	Due in 165 days

After logging into IDEAL, IDEAL Loan Servicing can be accessed via:
a) “Accounts” → “Loans” OR
b) “Loan Repayments” Widget → “View all loans”
Note that the browser only works on Chrome.

Viewing of Your Facilities

- a) You will land on Facilities tab where loan facilities details such as “Payment Due” and “Maturity Date” can be viewed.
- b) You can export to pdf/csv to view these details in a fixed format (export to CSV & print is only applicable on web)

DBS Loan Servicing ▼ C043221239H501, C0432212 Last login at: 12 Mar 2020 21:12 hrs Logout

Facilities View and manage loans | **Loan Servicing Requests** View and manage loan servicing requests

Facilities
View loan balance for current month

[Export to Pdf](#) [Export to CSV](#) [Print](#)

[Get new loan from existing credit limit](#)

[Show All Facilities, sort by Account Number](#) ⌵

VTL0000170L - SGD
VESSEL TERM LOAN (M)

120,000.00	12,070.00	0.00	31-Dec-2018	30-Sep-2019	8 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

[Show more details](#) ⌵ [View transaction history](#) [Action](#)

Viewing of Your Facilities

Click on “Show more details” to view additional payment details of the loan.

811321204153 - INR

LONG TERM LOAN

5,000.00	42.47	573.04	01-Apr-2019	24-Nov-2021	31 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details 

[View transaction history](#)

 Action

811321204153 - INR

LONG TERM LOAN

5,000.00	42.47	573.04	01-Apr-2019	24-Nov-2021	31 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Hide details 

[View transaction history](#)

 Action

0.00	10%	42.47	0.00
Principal Due	Interest Rate	Interest Due	Penal Due

Viewing of Your Facilities

Click on "View transaction history" to view your scheduled payment history.
Note: Any unscheduled payment will not be shown here.

VH001N00019E00 - SGD

VARIABLE HIRE PURCHASE

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details 

View transaction history

 Action

Transaction Details

Filter by Due date or Total Due					
Due Date	Principal Due	Interest Due	Penal Due	Total Due	Amount Paid
17-Sep-2017	14,439.46	182.47	0.00	14,621.93	14,621.93
17-Oct-2017	14,461.73	154.63	0.00	14,616.36	14,616.36
17-Nov-2017	14,484.03	137.05	0.00	14,621.08	14,621.08
17-Dec-2017	14,506.36	110.61	0.00	14,616.97	14,616.97
17-Jan-2018	14,528.73	91.51	0.00	14,620.24	14,620.24
17-Feb-2018	14,551.14	68.68	0.00	14,619.82	14,619.82
17-Mar-2018	14,573.57	41.38	93.70	14,708.65	0.00
17-Apr-2018	14,585.03	22.92	249.74	14,857.69	0.00



Sorting Your Facilities

You can also choose to sort how you want to view your loan facilities.

DBS Loan Servicing

 null C043221239HS01, C0432212
Last login at: 17 Jun 2020 13:38 hrs
Logout

Facilities

View and manage loans

Loan Servicing Requests

View and manage loan servicing requests

Facilities

View loan balance for current month

Get new loan from existing credit limit

PDF Export to Pdf
 CSV Export to CSV
 Print

Show All Facilities, sort by **Account Number** ⌵

- Account Number
- Currency
- Account Type
- Payment Date
- Outstanding Balance

<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p style="font-size: 1.2em; margin: 0;">STL0068192C - SGD</p> <p style="font-size: 0.8em; margin: 0;">SHORT TERM LOAN</p> <table style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <tr> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">6,000,000,000.00</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">3,009,836,065.57</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">0.00</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">01-Apr-2020</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">01-May-2020</td> <td style="width: 16.6%; padding: 5px;"></td> </tr> <tr> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Outstanding Balance</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Payment Due</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Overdue Amount</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Next Payment Date</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Maturity Date</td> <td style="font-size: 0.7em;">Tenor Remaining</td> </tr> </table> </div> <div style="width: 35%; text-align: right; padding-top: 10px;"> <p style="font-size: 0.8em; margin: 0;"> Show more details ⌵ View transaction history </p> </div> </div>							6,000,000,000.00	3,009,836,065.57	0.00	01-Apr-2020	01-May-2020		Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining
6,000,000,000.00	3,009,836,065.57	0.00	01-Apr-2020	01-May-2020														
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining													
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p style="font-size: 1.2em; margin: 0;">STL0068183C - SGD</p> <p style="font-size: 0.8em; margin: 0;">SHORT TERM LOAN</p> <table style="width: 100%; border-collapse: collapse; font-size: 0.8em;"> <tr> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">600,000,000.00</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">600,983,606.56</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">0.00</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">01-Apr-2020</td> <td style="width: 16.6%; border-right: 1px dashed #ccc; padding: 5px;">01-Apr-2020</td> <td style="width: 16.6%; padding: 5px;">0 months</td> </tr> <tr> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Outstanding Balance</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Payment Due</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Overdue Amount</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Next Payment Date</td> <td style="font-size: 0.7em; border-right: 1px dashed #ccc;">Maturity Date</td> <td style="font-size: 0.7em;">Tenor Remaining</td> </tr> </table> </div> <div style="width: 35%; text-align: right; padding-top: 10px;"></div> </div>							600,000,000.00	600,983,606.56	0.00	01-Apr-2020	01-Apr-2020	0 months	Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining
600,000,000.00	600,983,606.56	0.00	01-Apr-2020	01-Apr-2020	0 months													
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining													

Sorting Your Facilities

You will only see the facility types that you have.

DBS Loan Servicing
null ▼
C043221239HS01, C0432212
Last login at: 17 Jun 2020 13:38 hrs
Logout

Facilities

View and manage loans

Loan Servicing Requests

View and manage loan servicing requests

Facilities

View loan balance for current month

Export to Pdf
 Export to CSV
 Print

[Get new loan from existing credit limit](#)

STL0068192C - SGD
Show All Facilities, Sort by Account Number ▼

SHORT TERM LOAN

6,000,000,000.00	3,009,836,065.57	0.00	01-Apr-2020
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date

Show more details ▼
View transaction history

STL0068183C - SGD
1 months Tenor Remaining

SHORT TERM LOAN

600,000,000.00	600,983,606.56	0.00	01-Apr-2020	01-Apr-2020	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Action

- All Facilities
- Fixed Advanced Facility
- Revolving Credit Facility
- Term Loan
- Equipment Financing
- Working Capital & Business Loan
- Government-Assisted Schemes



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IDEAL Loan Servicing User Guide (Maker)

Accessing IDEAL Loan Servicing

The screenshot displays the DBS IDEAL interface for a customer named MAKER001. The left sidebar contains navigation options: Dashboard, Approvals, Accounts (highlighted), Merchant Services, Files, Reports, Apply, RAPID, Profile & Settings, and Logout. The main content area shows a 'Loan repayments' widget with a total loan balance of SGD 15,947,385.27 and a total repayment due in the next 30 days of SGD 15,558,641.13. Below this, a list of loans is shown with details such as loan ID, type, amount, and due date. A 'View all loans' link is highlighted at the bottom of the list. An inset shows the 'Accounts' dropdown menu with 'Loans' highlighted.

Loan ID	Loan Type	Amount (SGD)	Due Date
SYR0460606C	SYNDICATED REVOLVING CREDIT FACILITY - SF	476,000.00	Due in 190 days
SYR0460613C	SYNDICATED REVOLVING CREDIT FACILITY - SF	556,000.00	Due in 189 days
RCF0590440C	REVOLVING CREDIT FACILITY	888.00	Due in 169 days
STL0516716C	SHORT TERM LOAN	4,676.85	Due in 165 days
STL0516563C	SHORT TERM LOAN	4,790.08	Due in 165 days

After logging into IDEAL, IDEAL Loan Servicing can be accessed via:

- a) "Accounts" → "Loans" OR
- b) "Loan Repayments" Widget → "View all loans"

Note that the browser only works on Chrome.

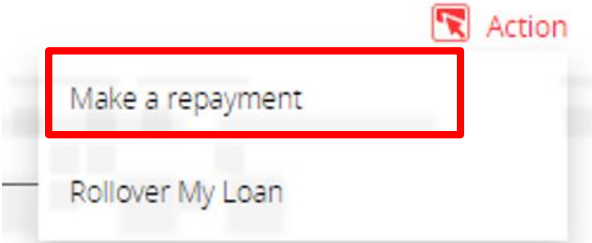
Performing a Transaction

- a) You can either perform a repayment or rollover for your loan facilities.
- b) Click on “Action” button and the 2 options will appear (depending on your product/ facility type).

The screenshot shows the DBS Loan Servicing interface. At the top, there is a navigation bar with the DBS logo, 'Loan Servicing', and a dropdown arrow. On the right, it displays 'Customer Name of TDS_Cust_ID:133111', a user profile icon with 'MK0001, C1003528', and 'Last login at: 20 Jan 2023 09:21 hrs', and a 'Logout' button. Below the navigation bar, there are two main sections: 'Facilities' (View and manage loans) and 'Loan Servicing Requests' (View and manage loan servicing requests). The 'Facilities' section is highlighted with a red underline. It contains a sub-section 'Facilities' with a red box around the text 'Get new loan from existing credit limit'. Below this, there are utility icons for 'Export to Pdf', 'Export to CSV', and 'Print'. A dropdown menu is set to 'Show All Facilities, sort by Account Number'. The main content area displays two loan entries. The first entry is 'STL0516761C - SGD' (SHORT TERM LOAN) with a table of details: Outstanding Balance (4,444.00), To be advised* Payment Due (0.00), Overdue Amount (0.00), Next Payment Date (01 Jul 2022), Maturity Date (01 Jul 2022), and Tenor Remaining (0 months). Below the table are links for 'Show more details', 'View transaction history', and an 'Action' button. The 'Action' dropdown menu is highlighted with a red box and contains two options: 'Make a repayment' and 'Rollover My Loan'. The second entry is 'STL0516754C - SGD' (SHORT TERM LOAN) with identical details. It also has links for 'Show more details', 'View transaction history', and an 'Action' button. A note at the bottom of the first entry states: '*The values will be available 2 business days before next payment date'.

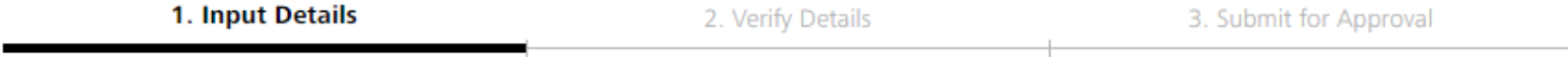
Make a Repayment

Clicking on “Make a Repayment” will bring you to the make a repayment request screen.



Make a Repayment

Use this page to create a loan repayment request



Loan account details

Organisation	XXXXXXXXXXXXXXXXXXXX XXX XXX
Loan account	1TL0000596C (SGD)
Maturity date	04-Dec-2023
Current outstanding balance	SGD 5000

Make a Repayment

Select repayment method

Repayment type

- Scheduled Payment**
Pay **SGD 83.33** to settle this month's repayment.
- Full repayment**
Pay **SGD 5,118.00** to fully settle your loan today.
- Other amount**
You can choose to pay less or more than your scheduled payment amount.

Debiting account

ABC Corporation 123-456789-1(SGD) 20000.00

New outstanding balance

SGD 4,916.67


Payment breakdown

Principal due	Interest due
SGD 83.33	SGD 0.00

- a) You can choose to either make a Scheduled repayment (Scheduled Payment), Full repayment (Full payoff), or any Other amount (Unscheduled Payment).
- b) Scheduled Payment can be selected up to 7 days in advance of due date of your loan.
- c) Breakdown of your payment will be shown.
- d) Input your debiting account.
- e) Check on your new outstanding balance.


Make a Repayment

Upload supporting documents


 **Upload**

Drag and drop your files anywhere, or [browse for files](#)

Each file is limited to 5MB in PNG, JPG, JPEG, and PDF.

File name	Document Type	
BI1313CC7_DOC2.pdf	Repayment	

[Cancel](#) [Save as draft](#) [Next](#)

 A prepayment charge and GST may be applicable based on the standard terms and conditions in the LO.

There is no repayment account selected. Please indicate clearly in instructions uploaded.

[Close](#)

- a) You may upload any supporting documents or instructions for your transaction request.
- b) If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
- c) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

Verify Transaction Details

1. Input Details 2. **Verify Details** 3. Submit

Preview your loan request Edit

Organisation	XXXXXXXXXXXXXXXXXXXX XXXX XXXX
Loan account	1TL000596C (SGD)
Maturity date	04 Dec 2023

Repayment type: **Scheduled Payment**

Total payment amount: **SGD 83.33**

Payment breakdown	
Principal due	Interest due
sgd 83.33	sgd

Debiting account: 123-456789-1 (SGD) ABC Corporation

New outstanding balance: **SGD 4,916.67**

Supporting Documents: 111313CC7_D0C2.pdf

Reference

Approve Approve now and submit immediately

Cancel Submit

If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

1. Input Details 2. **Verify Details** 3. **Submit for Approval**

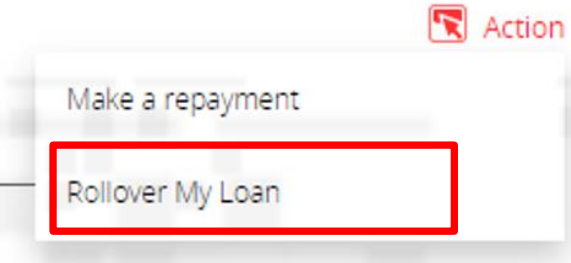
Your loan repayment has been submitted Print

Loan repayment LNOSPP20102622020 on 26-Feb-2020 has been created successfully with status Pending Approval.

- a) Review the repayment request and click submit.
- b) Message will appear after request is submitted successfully.

Rollover My Loan (for Non RFR Loans)

- a) Clicking on “Rollover My Loan” will bring you to the rollover my loan request screen.
- b) Note that you can submit rollover request up to 7 days in advance of next payment date.



Create a Rollover Loan Request

Use this page to create a rollover loan request



Current loan details

Organisation	XXXXXXXXXXXXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Maturity Date	02-Jan-2019
Outstanding Principal	SGD 5,000.00
Interest Rate	0%

Rollover My Loan (for Non RFR Loans)

Step 1: Payment to make

i A loan rollover only applies to the outstanding principal. The interest payment must still be made.

Interest payment to make	SGD 100
Principal payment to make	SGD 0
Total payment to make	SGD 100.00 <small>Interest payment + Principal Payment</small>
Debiting Account	ABC Corporation 123-456789-1(SGD) 20000.00

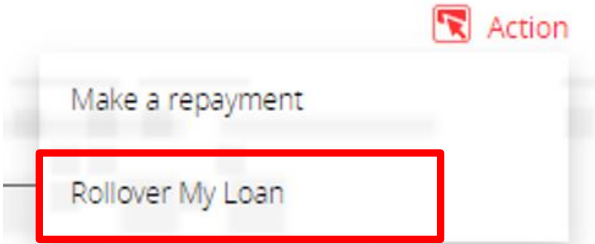
Step 2: Rollover Details

New outstanding principal	SGD 4,900.00 <small>Total outstanding - Total payment amount</small>
Tenor	1M
New maturity date	02-Feb-2019 30 days
New Interest rate	10%

- a) Depending on whether you want to Rollover P only or Rollover P+I, amend the “interest payment to make” and “principal payment to make” accordingly.
- b) For Rollover P only, input the outstanding interest payment to make and input principal payment to make as 0. You can amend the payment amount to be more than the outstanding interest payment to make if you wish to perform only a partial rollover.
- c) For Rollover P+I, you may input both fields as 0.
- d) Input your debiting account.
- e) New outstanding principal will be shown after taking into consideration the payment you selected above.
- f) Choose your tenor and the new maturity date will be displayed.

Rollover My Loan (for RFR Loan)

For RFR loan, when you create rollover loan request before lag period, interest rate for the current period will not be available yet. Sample display is as per screenshot above.



Create a Rollover Loan Request

Use this page to create a rollover loan request



Current loan details

Organisation	H0XTXXXG XXXNXXXCOXX XXX XXX
Loan Account	LTL0031222C (GBP)
Maturity Date	20-Jul-2020
Outstanding Principal	GBP 125,000.00
Interest Rate	To be advised*

*The value will be available 4 business days before next payment date

Rollover My Loan (for RFR Loan)

Step 1: Payment to make

i A loan rollover only applies to the outstanding principal. The interest payment must still be made.

Interest payment to make	SGD 100
Principal payment to make	SGD 0
Total payment to make	SGD 100.00 <small>Interest payment + Principal Payment</small>
Debiting Account	ABC Corporation 123-456789-1(SGD) 20000.00

a) New interest rate will only be available at the end of the borrowing period depending on the lag period defined for the loan.

Step 2: Rollover Details


New outstanding principal	SGD 4,900.00 <small>Total outstanding - Total payment amount</small>
Tenor	1M
New maturity date	02-Feb-2019 30 days
New Interest rate	To be advised*

i *New Interest rate will be available 2 business days before the new payment date

Rollover My Loan/ Verify Transaction Details

- a) You may upload any supporting documents or instructions for your transaction request.
- b) If repayment account is not selected, please ensure that it is indicated clearly in the document uploaded.
- c) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
- d) Review the rollover request and click submit.
- e) Message will appear after request is submitted successfully.

Upload supporting documents

 **Upload**

Drag and drop your files anywhere, or browse for files

Each file is limited to 5MB in PNG, JPG, JPEG, and PDF.

Cancel Save as draft Next

There is no repayment account selected. Please indicate clearly in instructions uploaded.

Close

Create a Rollover Loan Request

Use this page to create a rollover loan request

- 1. Input Details ✔
- 2. Verify Details

Preview your rollover loan request

✎ Edit

Organisation	XXXXXXXXXXXXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Interest payment to make	SGD 0.00
Principal payment to make	SGD 100.00
Total payment to make	SGD 100.00



If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

Get New Loan from Existing Credit Limit (New Drawdown)

Clicking on “Get new loan from existing credit limit” at the top of the Facilities tab will bring you to the Get new loan from existing credit limit request screen.

Facilities

View loan balance for current month

 [Export to Pdf](#)  [Export to CSV](#)  [Print](#)

[Get new loan from existing credit limit](#)

[Show All Facilities](#), sort by [Account Number](#) ↕

Get a new loan from Existing Credit Limit

Request for a new loan from your existing credit limit

1. Input Details

2. Verify Details

3. Submit for Approval

Organisation

Get New Loan from Existing Credit Limit (New Drawdown)

Step 1: Credit limit and loan details

Facility type and available limit: Long Term Loan (SGD) 100,000,000

Loan amount: SGD 100000

Purpose of loan: XXX XXX

133 characters left

- a) Select your Facility. Only activated limit with available amount will be displayed for selection.
- b) Input your loan currency and loan amount. Note that loan amount cannot exceed available limit.
- c) You may input the purpose of loan.
- d) Input your receiving account.
- e) Select your loan start date/ date of disbursement.
 - Blocked dates
 - Saturdays and Sundays.
 - Note that the bank will also check if date selected is a Holiday.
- f) Input your Tenor. Tenor (Loan end date) selected cannot exceed Limit Expiry Date.
- g) Input the servicing account.

Step 2: Disburse loan to

Receiving account: ABC Corporation 123-456789-1(SGD) 20000.00

Step 3: Loan duration

Limit expiry date: 31-Dec-2099

Loan start date: When do you want your loan to be disbursed?
 Choose date: 01-May-2020

This request must be approved by 16 Apr 2020 by Approver

Tenor: 36 Months

Tenor may change upon review from the bank.

Step 4 : Repay loan from

Servicing account: ABC Corporation 123-456789-1(SGD) 20000.00

Please approve this request on the same day.



Get New Loan from Existing Credit Limit/ Verify Transaction Details

Upload supporting documents

Upload

Drag and drop your files anywhere, or [browse for files](#)

Each file is limited to 5MB in PNG, JPG, JPEG, and PDF.

File name	Document Type	
BI1313CC7_DOC1.pdf	New Drawdown	

i The information submitted will be reviewed by the bank before the completion of this request.
Notice of Drawdown must be given up to 3 working days prior or as per stated in the Letter of Offer

[Cancel](#) [Save as draft](#) [Next](#)



Preview your new loan request

Edit

Organisation	
Facility type	Long Term Loan (SGD) 100,000,000
Loan amount	SGD 100,000.00
Purpose of loan	XXX XXX

Your new loan request has been submitted

Print

New loan request LNOsDD460281642020 on Thu Apr 16 2020 has been created successfully with status Pending Approval.
After final approval, you will be contacted within 3 working days to follow up on this request.

Want to be notified by SMS or Email when this transaction is approved? Set it up in [Alerts and Reminders](#)

If you need to make any amendments, click on Edit and you will go back to the previous screen to make any amendments.

- a) You may upload any supporting documents or instructions for your transaction request.
- b) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
- d) Review the new drawdown request and click Submit.
- e) Message will appear after request is submitted successfully.





Live more,
Bank less

IDEAL Loan Servicing User Guide (Checker)

Accessing IDEAL Loan Servicing

The screenshot shows the DBS IDEAL dashboard interface. On the left is a dark sidebar with navigation icons and labels: Dashboard, Approvals, Accounts (highlighted with a red box), Pay & Transfer, Foreign Exchange, Merchant Services, Files, Reports, Apply, and RAPID. The main content area displays the user's name 'Hi CK0003' and a 'Loan repayments' widget with a total balance of SGD 15,947,385.27 and a 'View all loans' link (highlighted with a red box). Below this is a list of loan accounts with details like SYR0460606C (SYNDICATED REVOLVING CREDIT FACILITY - SF) for SGD 476,000.00. To the right, there are widgets for 'My approvals' (showing 10 loan servicing requests, highlighted with a red box), 'Application status' (no pending applications), and 'Payments / transfers'. Below these is a 'Loan Servicing Requests' section with filters for Pending (55), Rejected (44), and Completed. A table below shows 20 results, with the first row: 01-Nov-2022, LNO5DD7050531112022 (New Drawdown), 003-952063-8 SGD, SGD 9,999, Pending Approval (0/1).

After logging into IDEAL, IDEAL Loan Servicing can be accessed via:

- a) “Accounts” → “Loans” OR
- b) “Loan Repayments” Widget → “View all loans”
- c) “My Approvals” widget → Click on Loan servicing request count → you will be navigated to Loan Servicing Requests.

Note that the browser only works on Chrome.



Accessing IDEAL Loan Servicing

- a) Find the case in Loan Servicing Requests tab and click on the reference number.
- b) Take note of the approval count.

DBS Loan Servicing

Facilities
View and manage loans

Loan Servicing Requests
View and manage loan servicing requests

Loan Servicing Requests

Use this screen to view and manage loan servicing requests

Show all Pending (355) Rejected (67) Completed

Show All (355) Pending Approval (115) Processing (0) Received (166) Approved (1) Saved (72)

LNOSDD460281642020 Show additional filters

1 results found

<input type="checkbox"/>	Request Date	Reference / Type	Loan Account	Debiting Account	Amount to Pay	Status
<input type="checkbox"/>	16-Apr-2020	LNOSDD460281642020 New Drawdown		00289797440008 SGD	SGD 100,000	Pending Approval (0/1)

Approve Own Transaction

- a) For users with **Approve Own access**, you may approve your own transaction immediately in maker screen.
- b) Under verify details, tick on checkbox “Approve now” and submit immediately.
- c) **Approve via IDEAL mobile authentication** OR enter the challenge in your digital token or security device and input the response returned accordingly.
- d) Click submit.

Get a new loan from Existing Credit Limit

Request for a new loan from your existing credit limit



Preview your new loan request Edit

Organisation	
Facility type	NR HP I (SGD) 2,200,000
Loan amount	SGD 50,000.00
Purpose of loan	XXX XXX
Disburse To	00289797440008(SGD) TEJZTUMI BZFOXLQF
Loan start date	17 Apr 2020 <small>This request must be approved by 16 Apr 2020 by Approver</small>

Tenor	12 Months
Servicing account	123-456789-1 (SGD) ABC Corporation
Reference	

Use the IDEAL mobile app to approve requests

Approve now → Mobile Authentication

Alternatively, use your Digital Token or Security Device for approval

Approve

1 Enter this Challenge to your Digital Token or Security Device:
1179 7357

Digital Token Instructions | Security Device Instructions

2 Enter Response
..... → Challenge Response

Request approved
Prepayment loan request LNOSP20102622020 has been successfully approved.

Dismiss

Cancel | Reject | Approve



Approving a Transaction

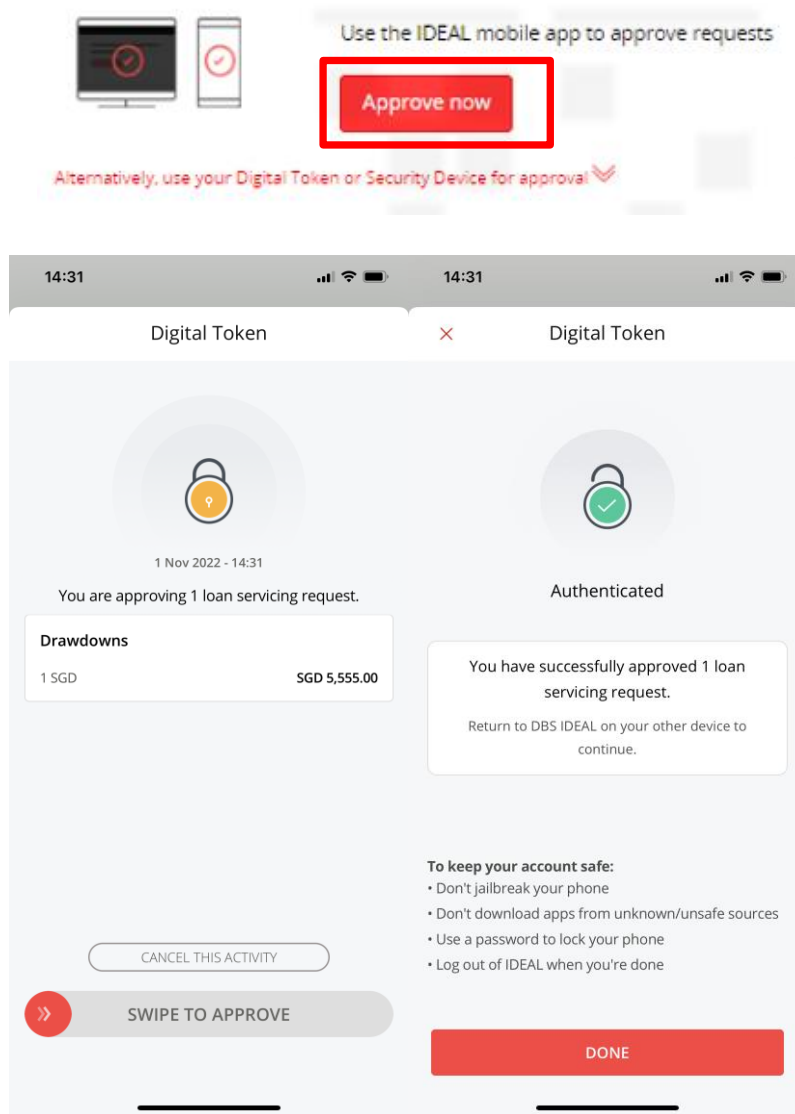
View New Drawdown Request

Details of this new drawdown request. Actions you may perform depend on you role and the status of this transfer.

Reference: LNOSDD460281642020

Status: Pending Approval

Organisation	XXXXXXXXX XXXXXXXXXXXX XXX XXX
Facility type	Long Term Loan (SGD) 100,000,000
Loan amount	SGD 100,000.00
Purpose of loan	XXX XXX
Disburse To	123-456789-1 (SGD) ABC Corporation



- Verify the details of the request.
- Click on Approve now, Authentication will be sent to mobile device installed with Digital Token for approval.
- Upon approval, the status will reflect as Received and will be processed by the bank.

Request approved

Prepayment loan request LNOSPP20102622020 has been successfully approved.



Loan Servicing Request Status

DBS Loan Servicing

 null v
C043221239HS01, C0432212
Last login at: 17 Apr 2020 09:31 hrs
Logout

Facilities

View and manage loans

Loan Servicing Requests

View and manage loan servicing requests

Loan Servicing Requests

Use this screen to view and manage loan servicing requests

Show all
Pending (357)
Rejected (67)
Completed

Show additional filters v

1 results found

<input type="checkbox"/>	Request Date	Reference / Type	Loan Account	Debiting Account	Amount to Pay	Status i
	16-Apr-2020	LNOSPP460081642020 Repayment	LTL0014739L SGD	0001036029019 USD	SGD 2,049,847.52	Received

Go to Loan Servicing Requests tab to check on the status of your transaction request.





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Bank less

IDEAL Loan Servicing on IDEAL Mobile App (Maker)

Accessing IDEAL Loan Servicing on IDEAL Mobile App

Loan Servicing module is now made available on IDEAL mobile app.

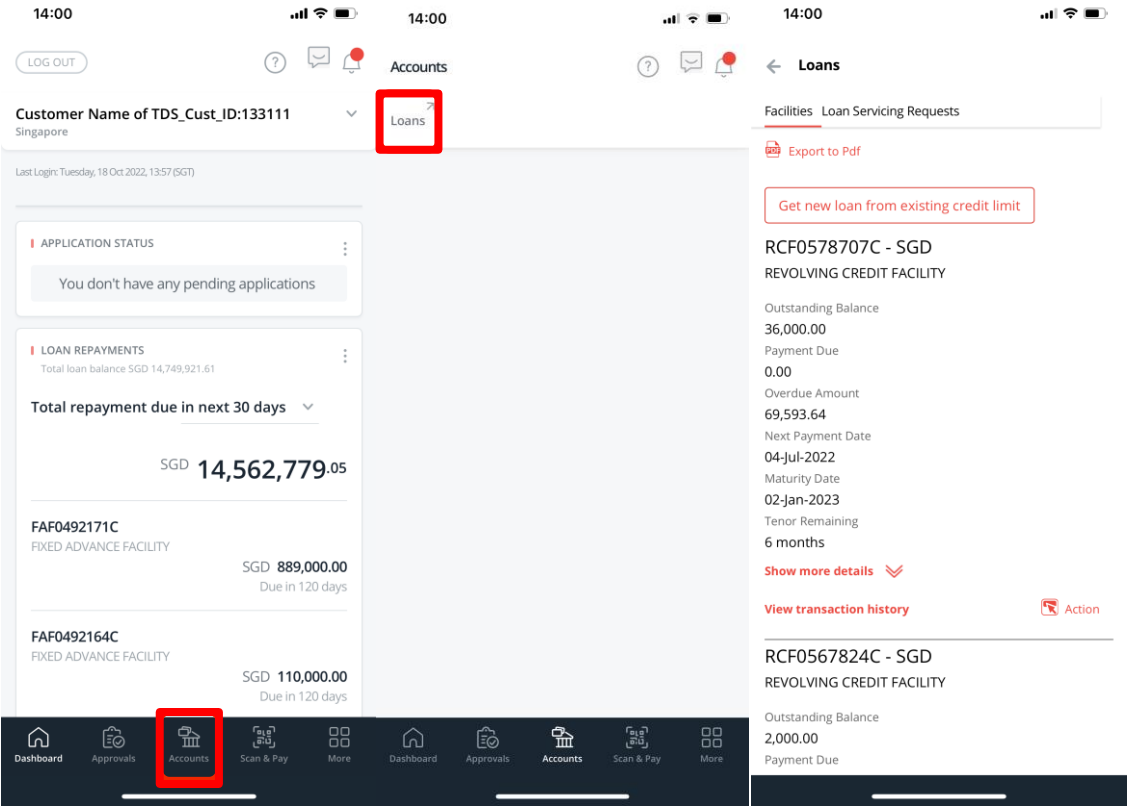


Figure 1 – “Accounts” → “Loans”

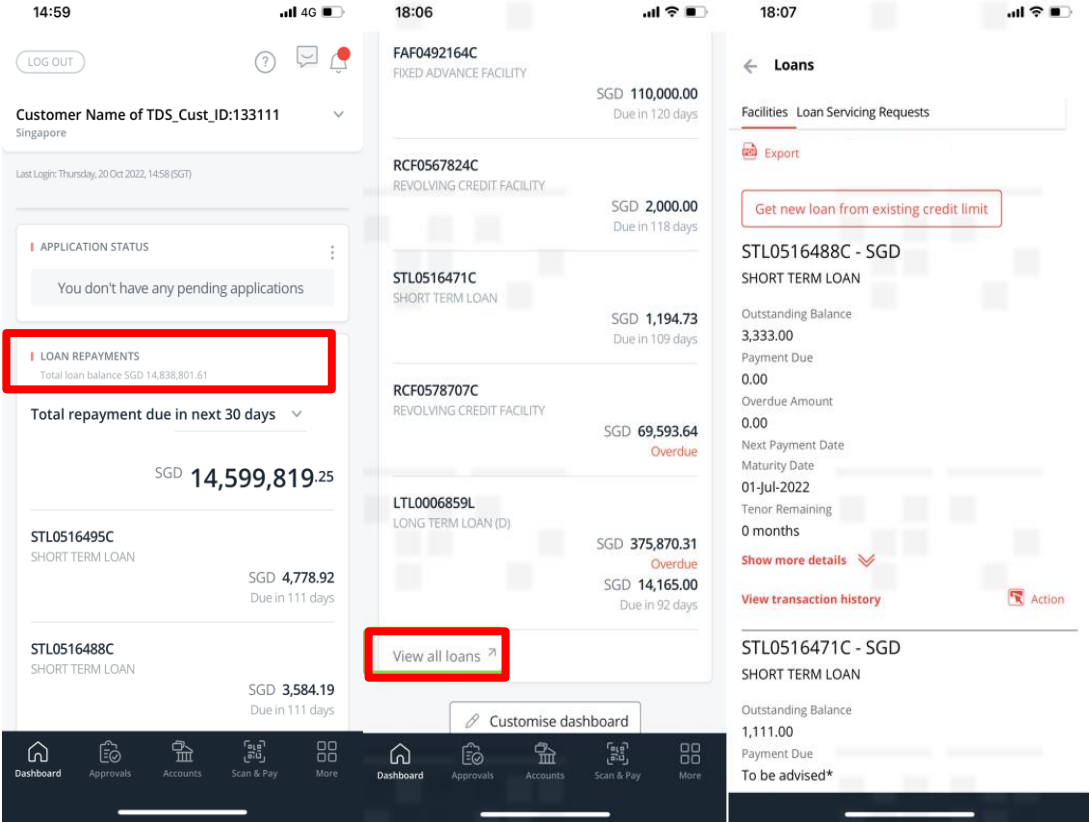


Figure 2 – Loan Repayments” Widget → View all loans

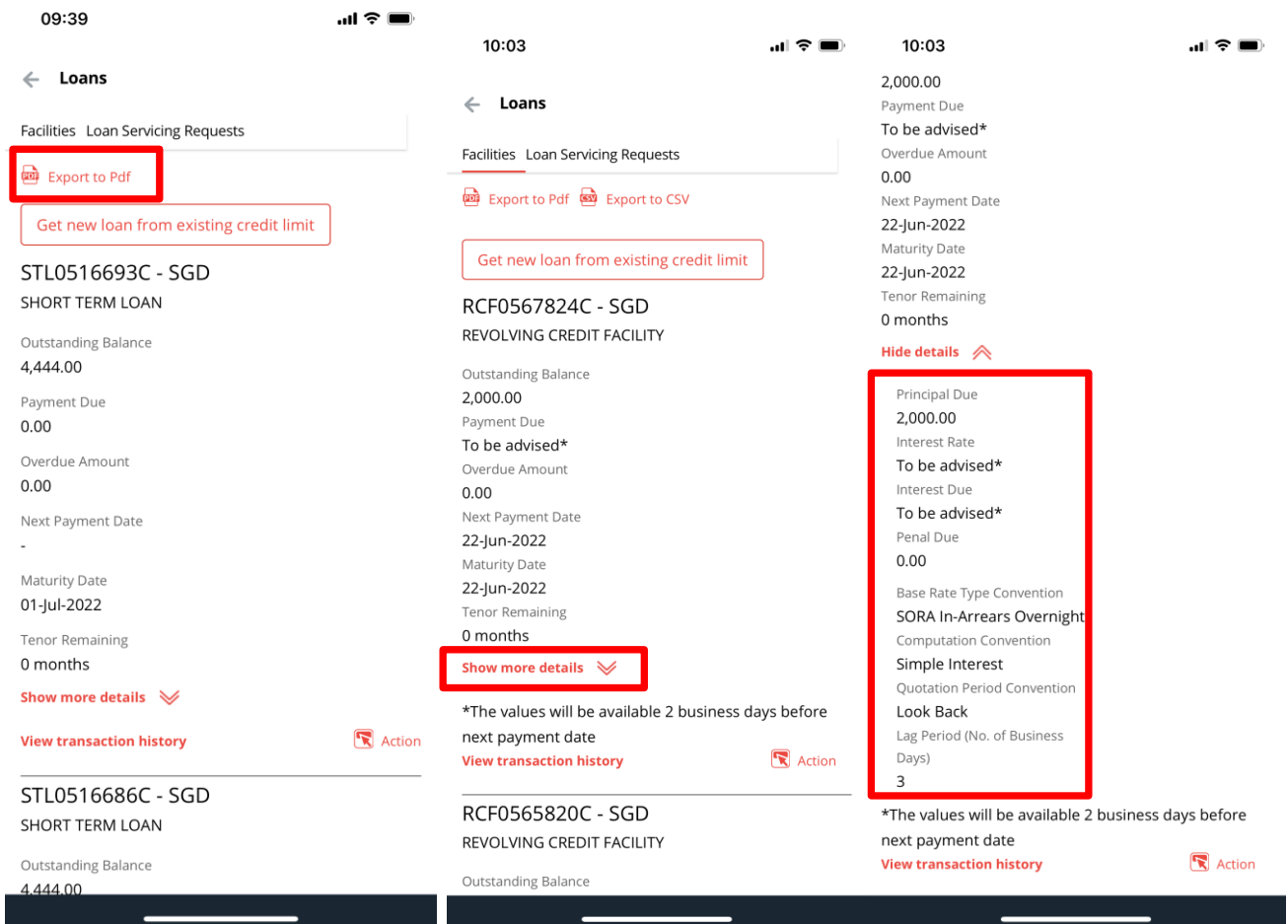
After logging in to IDEAL mobile app, IDEAL Loan Servicing can be accessed via:

- a) “Accounts” → “Loans” OR
- b) “Loan Repayments” Widget → “View all loans”



Viewing of Your Facilities on IDEAL Mobile App

- a) You will land on Facilities tab where loan facilities details such as Payment Due and Maturity Date can be viewed.
- b) You can tap on “Export to Pdf” to view these details in a fixed format.
- c) Tap on “Show more details” to view additional payment details of the loan.



Viewing of Your Facilities on IDEAL Mobile App

Tap on “View transaction history” to view your scheduled payment history.
Note, any unscheduled payment will not be shown here.

The image displays three screenshots from the IDEAL Mobile App. The first screenshot shows the 'Loans' screen with a red box highlighting the 'View transaction history' button. The second screenshot shows the 'View Transaction History' screen for facility FAF0059334C - SGD. The third screenshot shows the 'Transaction Details' screen for facility RCF0565820C - SGD.

Loans Screen (Left): Shows details for RCF0567824C - SGD REVOLVING CREDIT FACILITY. Outstanding Balance: 2,000.00. Payment Due: To be advised*. Overdue Amount: 0.00. Next Payment Date: 22-Jun-2022. Maturity Date: 22-Jun-2022. Tenor Remaining: 0 months. A red box highlights the 'View transaction history' button.

View Transaction History Screen (Middle): Shows details for FAF0059334C - SGD FIXED ADVANCE FACILITY. Outstanding Balance: 1,800,000. Payment Due: 0.00. Overdue Amount: 2,026,547.42. Next Payment Date: 20-Apr-2020. Maturity Date: 20-Apr-2020. Tenor Remaining: 0 months. Principal Due: 0. Interest Rate: 2.75%. Interest Due: 0.00. Penal Due: 0.00.

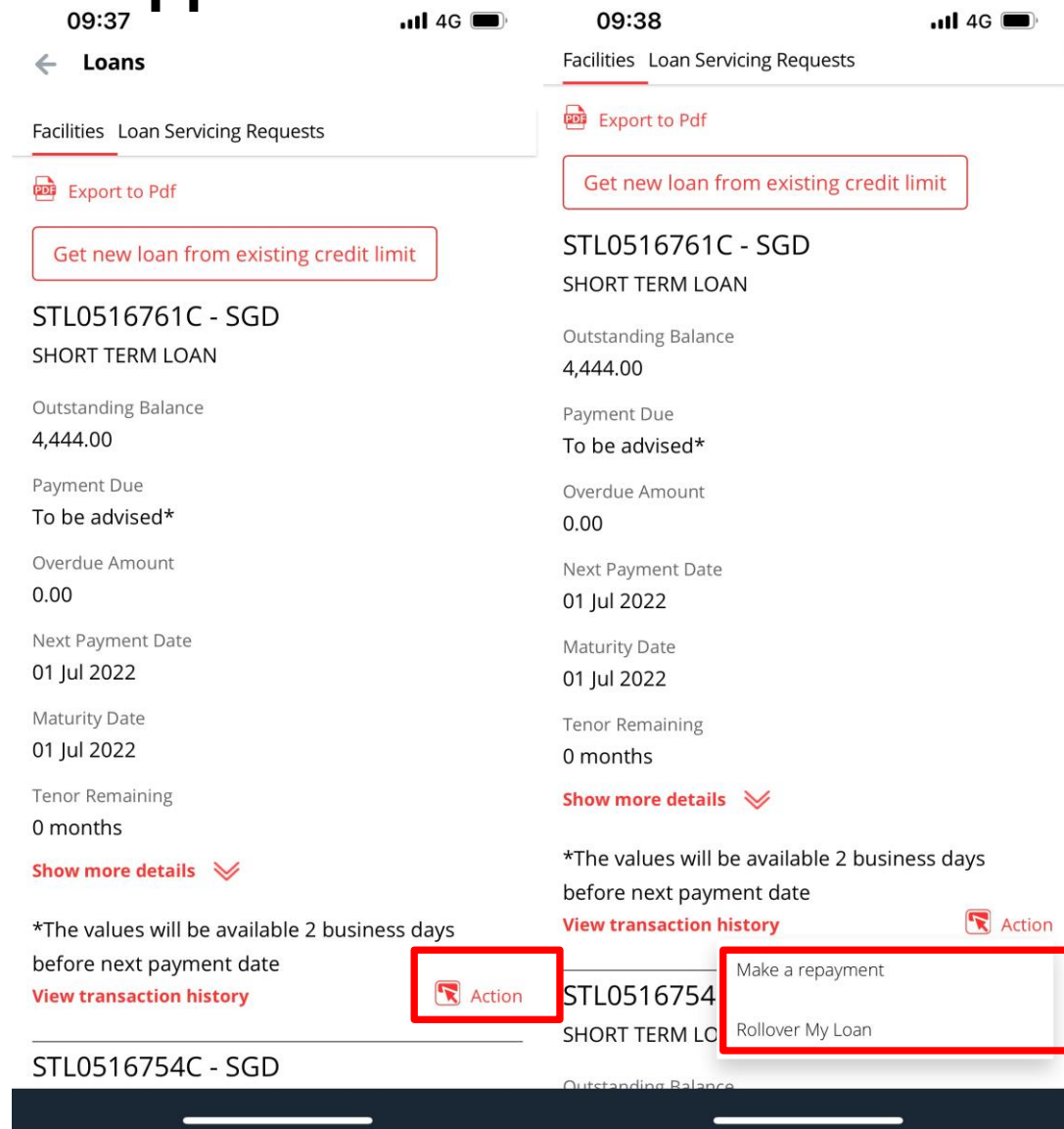
Transaction Details Screen (Right): Shows details for RCF0565820C - SGD REVOLVING CREDIT FACILITY. It lists three transactions with their respective due dates and amounts.

Transaction	Due Date	Principal Due	Interest Due	Penal Due	Total Due	Amount Paid
Transaction 1	28-Mar-2018	1,800,000.00	4,229.71	0.00	1,804,229.71	4,229.71
Transaction 2	24-Apr-2018	0.00	0.00	9,890.39	9,890.39	0.00
Transaction 3	26-Apr-2018	0.00	0.01	0.00	0.01	0.01
Transaction 4	27-Apr-2018	1,800,000.00	4,522.44	0.00	1,804,522.44	



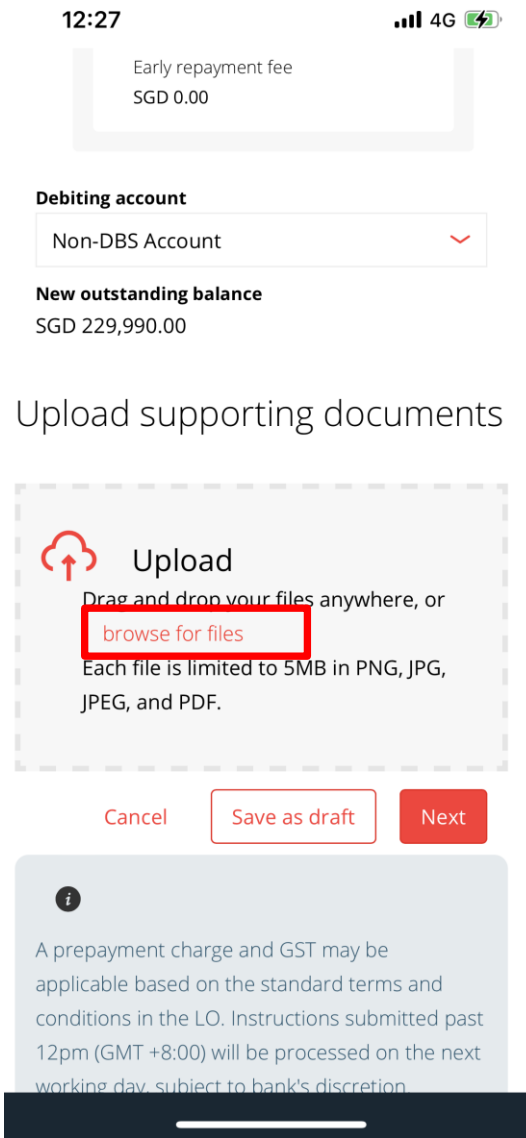
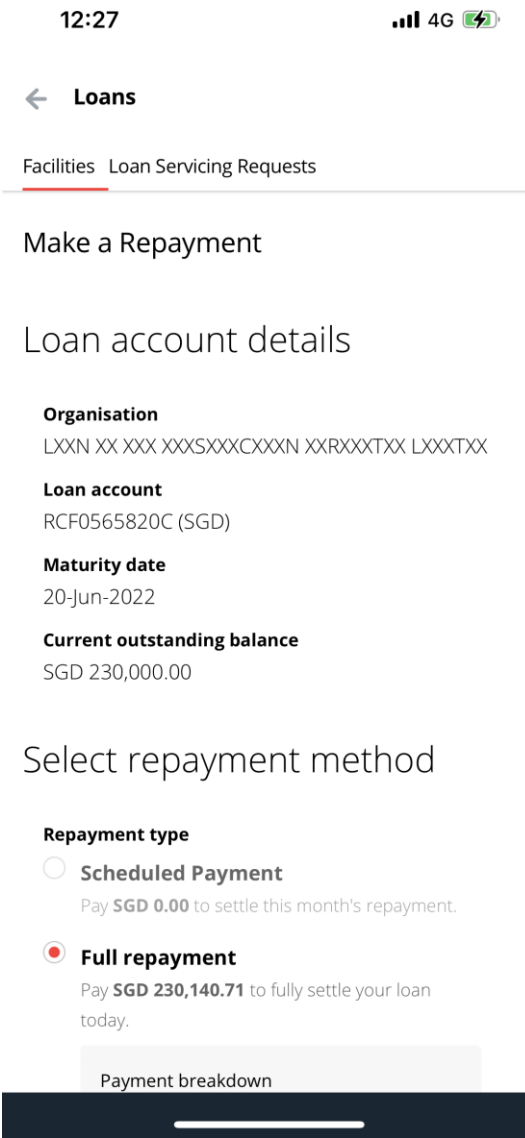
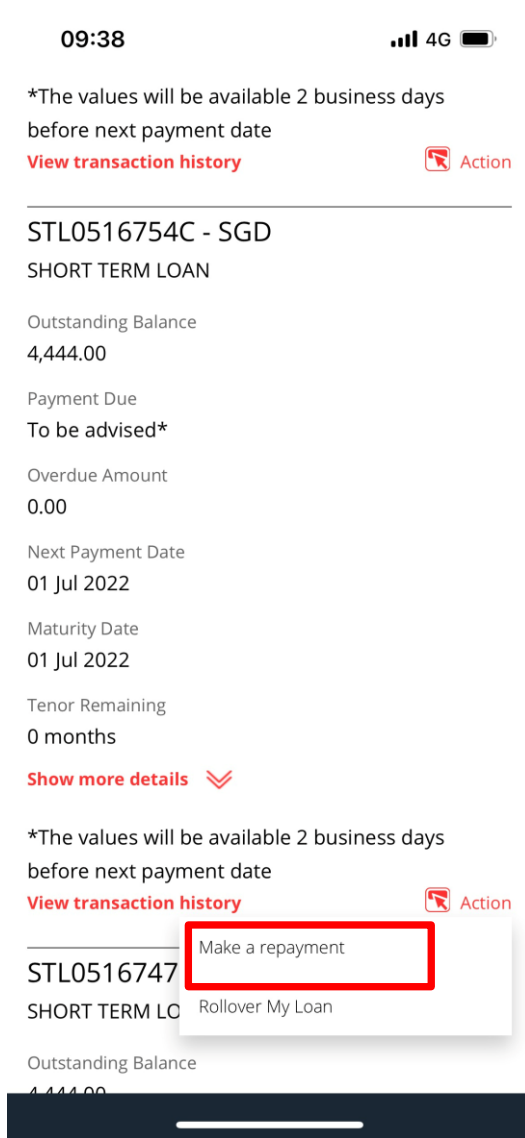
Performing a Transaction on IDEAL Mobile App

- a) You can either perform a repayment or rollover for your loan facilities.
- b) Tap on “Action” button and the 2 options will appear (depending on your product/ facility type).



Make a Repayment on IDEAL Mobile App

Repayment can also be performed on IDEAL mobile app.



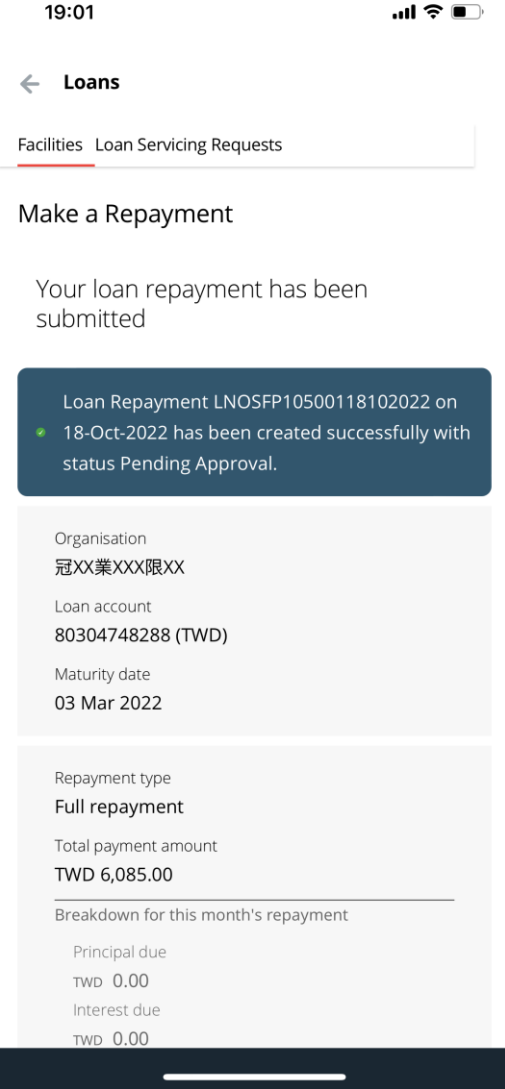
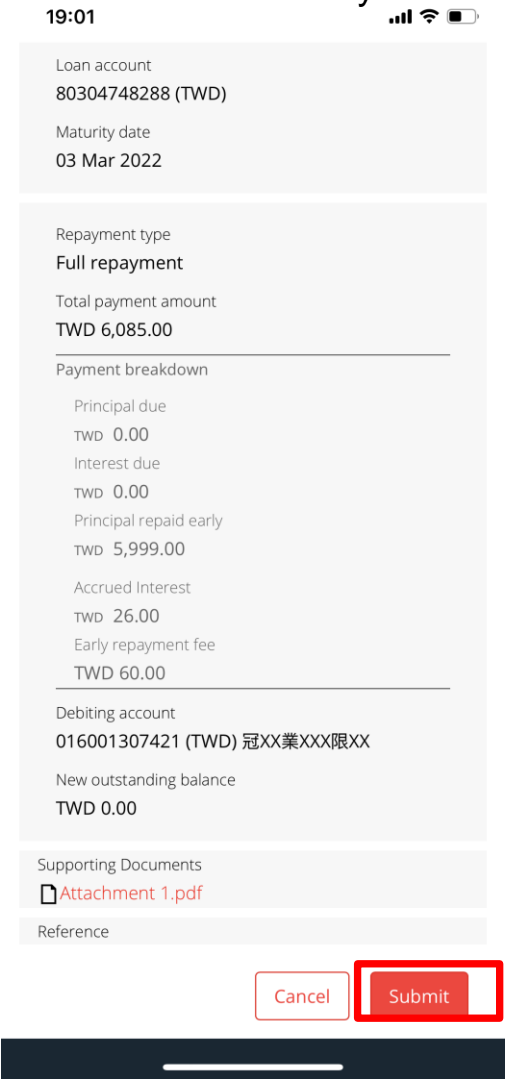
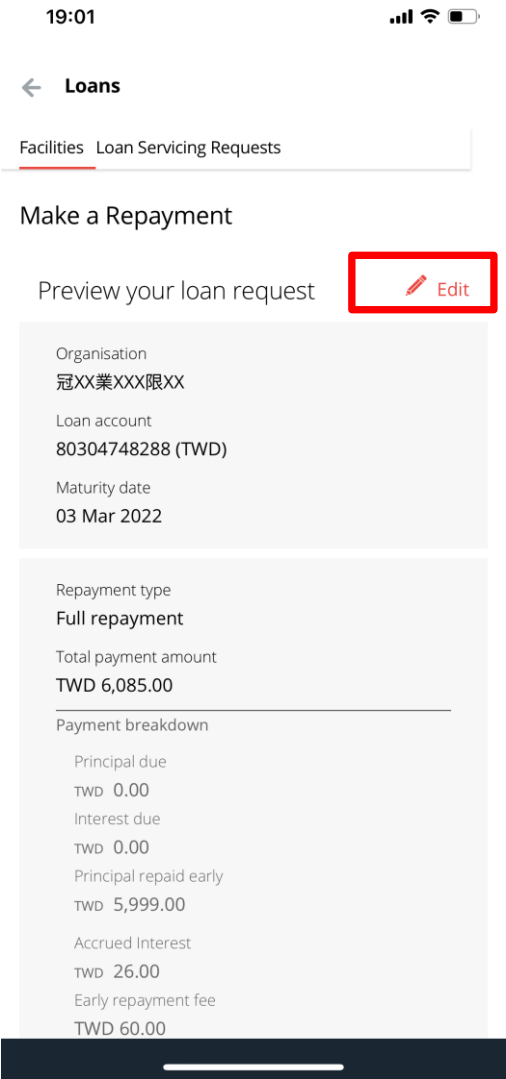
You may upload any supporting documents or instructions for your transaction request on your mobile



Verify Transaction Details on IDEAL Mobile App

If you need to make any amendments, tap on Edit and you will go back to the previous screen to make any amendments.

- a) Review the repayment request and tap Submit.
- b) Message will appear after request is submitted successfully.



Rollover My Loan/ Verify Transaction Details on IDEAL Mobile App

Rollover can also be performed on IDEAL mobile app.

09:38 4G **15:01** 4G **14:06** **14:06** **14:06**

*The values will be available 2 business days before next payment date
[View transaction history](#) **Action**

STL0516754C - SGD
SHORT TERM LOAN

Outstanding Balance
4,444.00

Payment Due
To be advised*

Overdue Amount
0.00

Next Payment Date
01 Jul 2022

Maturity Date
01 Jul 2022

Tenor Remaining
0 months

[Show more details](#)

*The values will be available 2 business days before next payment date
[View transaction history](#) **Action**

STL0516747
SHORT TERM LO

Make a repayment

Rollover My Loan

Loans
Facilities Loan Servicing Requests

Create a Rollover Loan Request

Current loan details

Organisation
LXXN XX XXX XXXSXXXCXXXN XXRXXXTXX LXXXTXX

Loan Account
STL0516594C (SGD)

Base Rate Type Convention
SORA In-Arrears Overnight

Computation Convention
Compound Interest

Quotation Period Convention
Observation Shift

Lag Period (No. of Business Days)
3

Maturity Date
01-Jul-2022

Outstanding Principal
SGD 4,444.00

Interest Rate
To be advised*

*The value will be available 2 business days before the Next Payment Date

Loans
Facilities Loan Servicing Requests

Create a Rollover Loan Request

Preview your rollover loan request **Edit**

Organisation
LXXN XX XXX XXXSXXXCXXXN XXRXXXTXX LXXXTXX

Loan Account
STL0516648C (SGD)

Interest payment to make
SGD 334.92

Principal payment to make
SGD 0.00

Total payment to make
SGD 334.92

Debiting Account
Non-DBS Account

New outstanding principal
SGD 4,444.00
Current: SGD 4,444.00

Tenor
1M

New maturity date
01-Aug-2022
Current: 01-Jul-2022

New Interest rate
To be advised*
Current: To be advised*

Supporting Documents
 Attachment 2.pdf

Reference

Cancel **Submit**

Loans
Facilities Loan Servicing Requests

Create a Rollover Loan Request

Your rollover loan has been submitted

Rollover loan request
LNOSRO705020112022 on 01-Nov-2022 has been created successfully with status Pending Approval.

Organisation
LXXN XX XXX XXXSXXXCXXXN XXRXXXTXX LXXXTXX

Loan Account
STL0516648C (SGD)

Interest payment to make
SGD 334.92

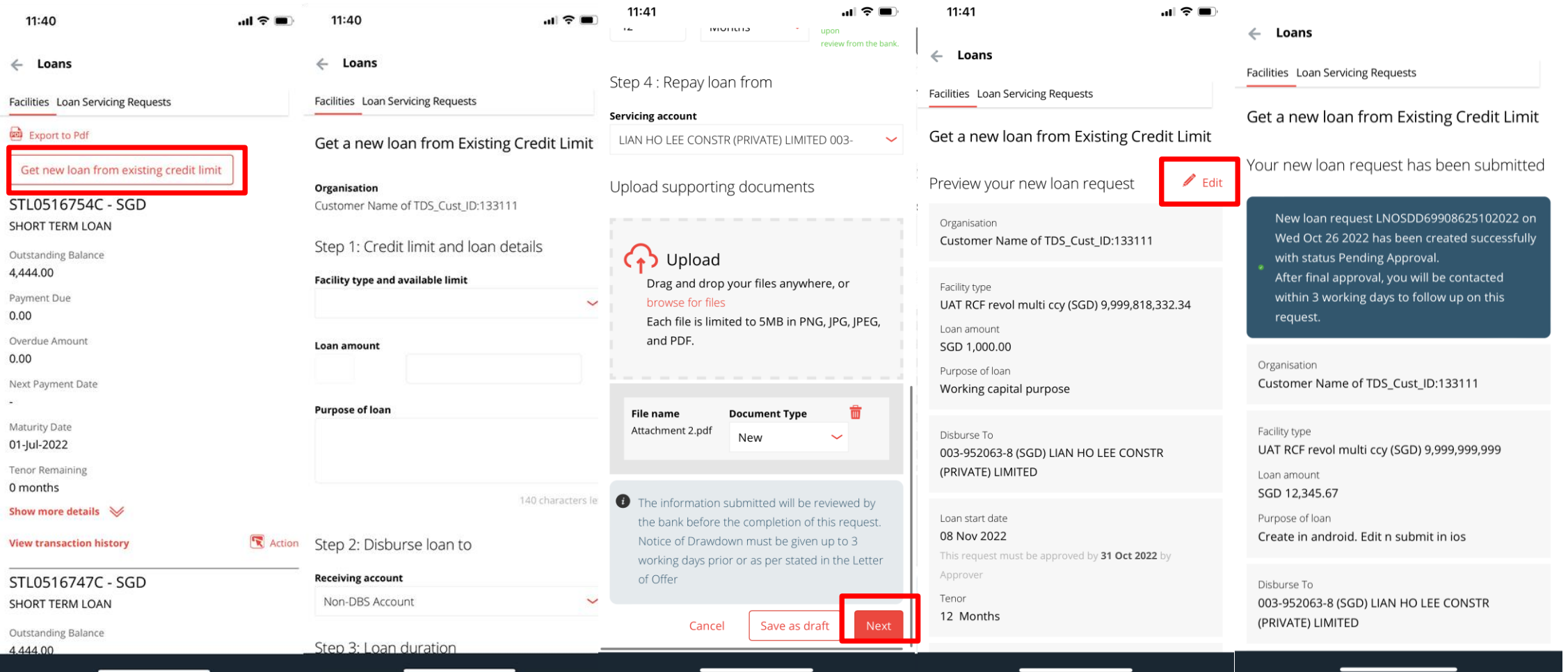
Principal payment to make
SGD 0.00

Total payment to make
SGD 334.92

Debiting Account
Non-DBS Account

Get New Loan from Existing Credit Limit/ Verify Transaction Details on IDEAL Mobile App

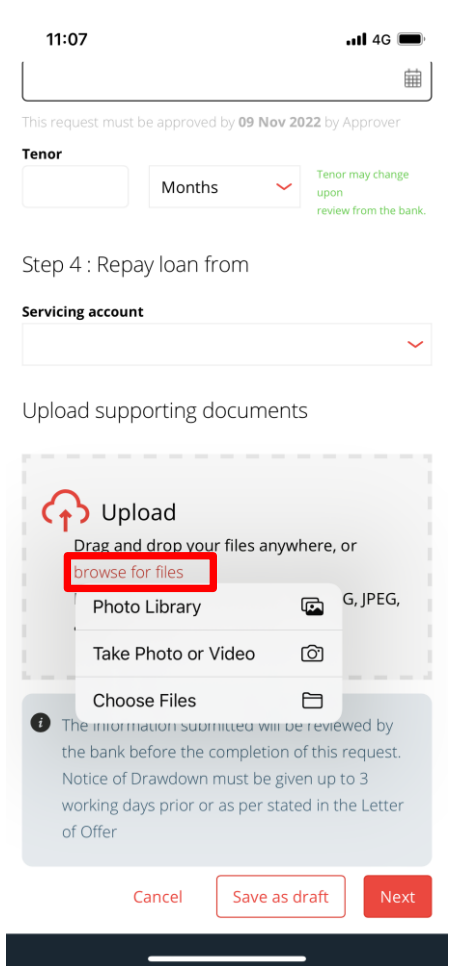
Get new loan from existing credit limit can also be performed on IDEAL mobile app.



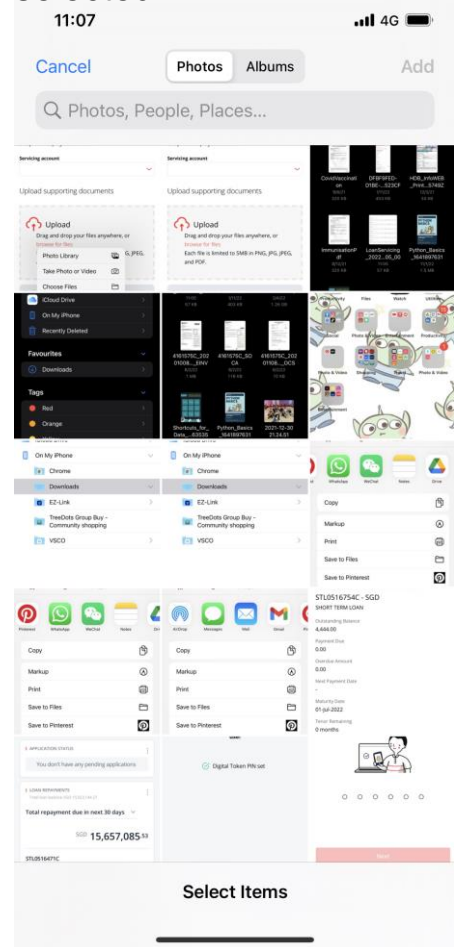
Uploading of Supporting Documents on IDEAL Mobile App (iOS)

You may upload any supporting documents or instructions for your transaction request.

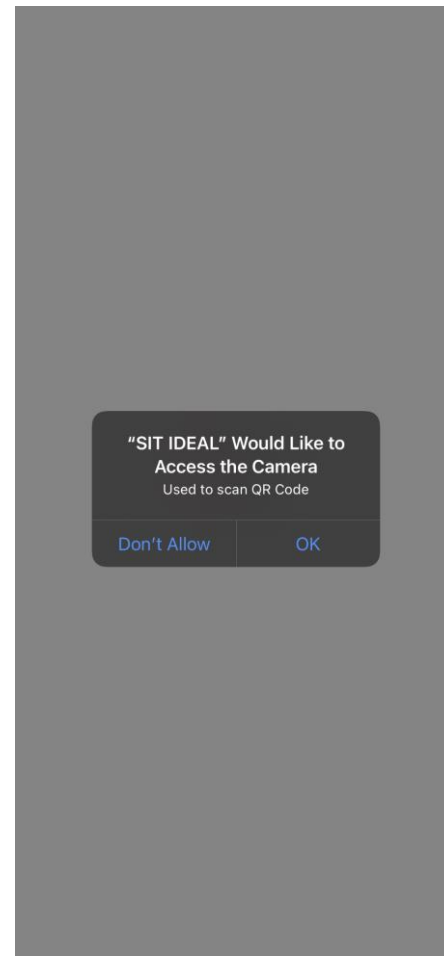
Tap on “Browse for files”



If “Photo library” is selected



If “Take Photo or Video” is selected



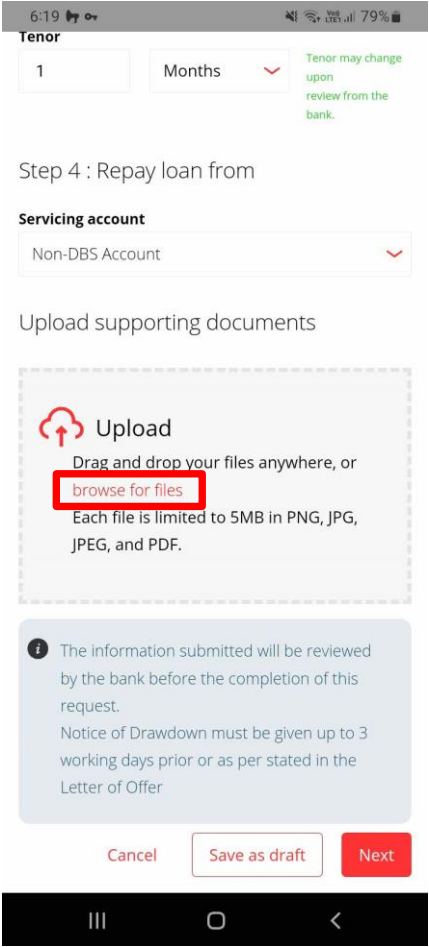
If “Choose Files” is selected



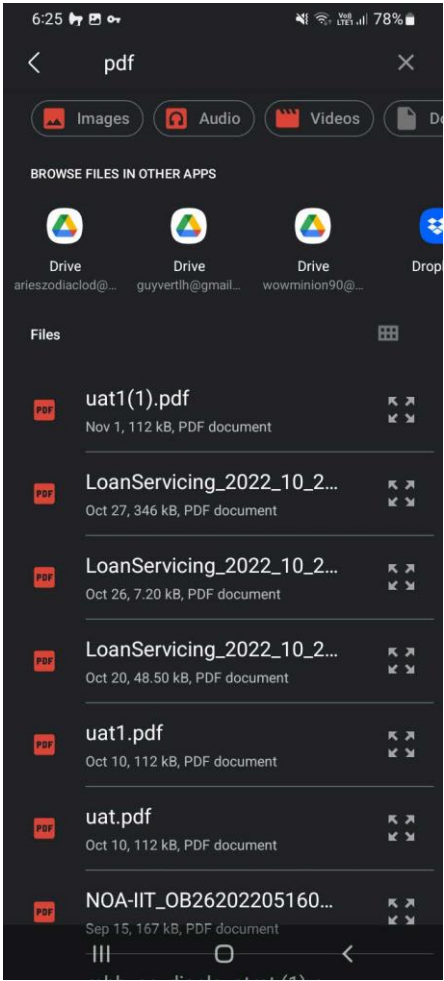
Uploading of Supporting Documents on IDEAL Mobile App (Android)

You may upload any supporting documents or instructions for your transaction request.

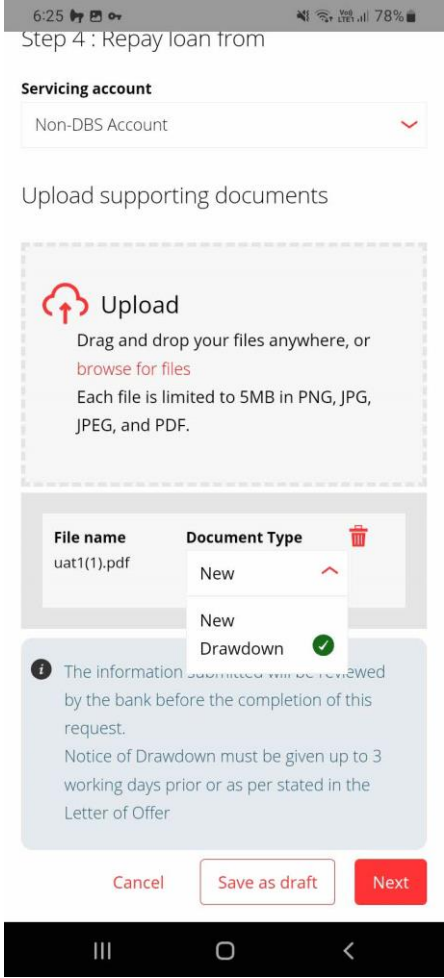
Select “Browse for files”



Customer will be prompt to select file from their mobile folder.



Once file is selected, select the document type accordingly

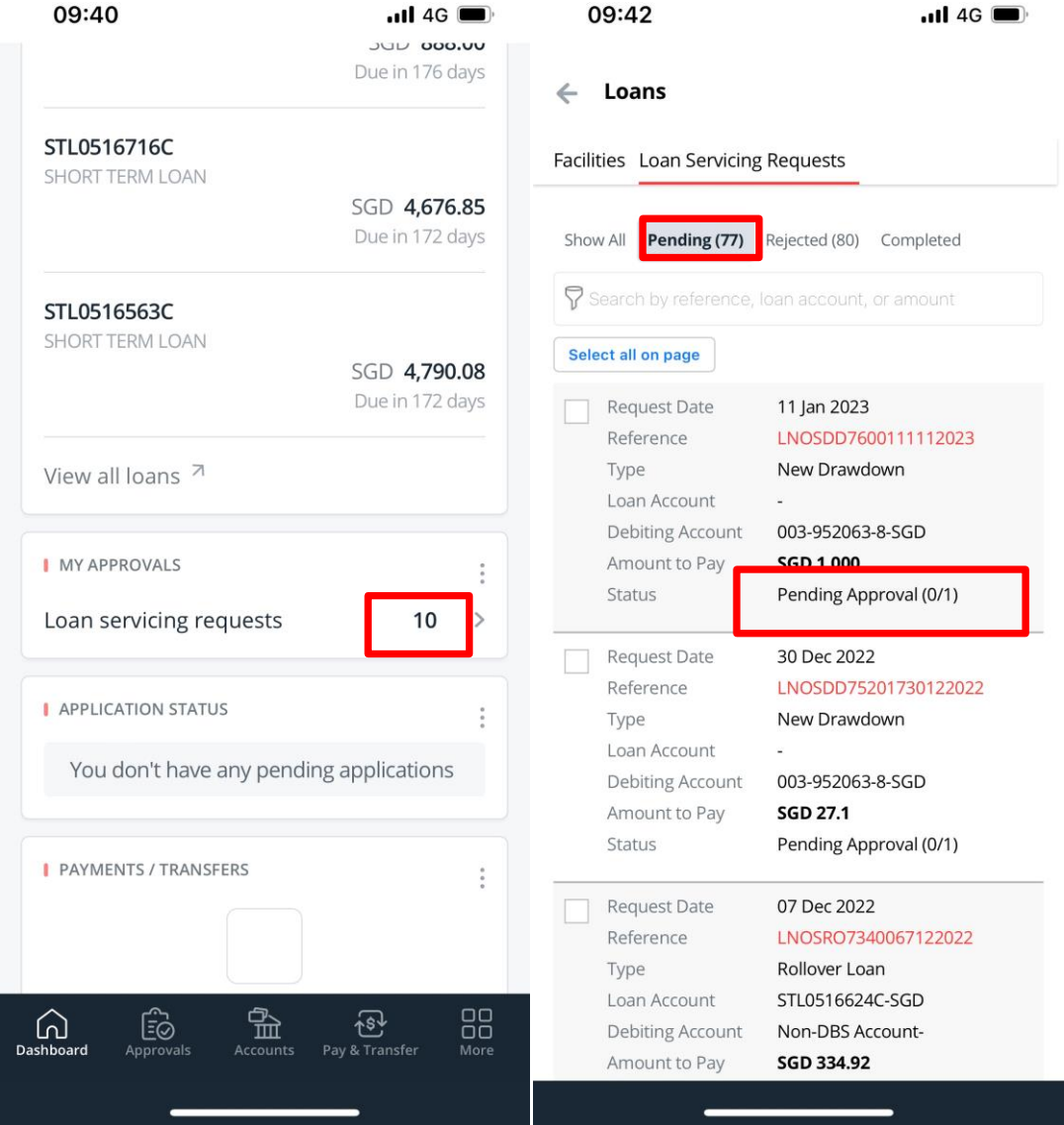




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IDEAL Loan Servicing on IDEAL Mobile App (Checker)

Accessing IDEAL Loan Servicing on IDEAL Mobile App

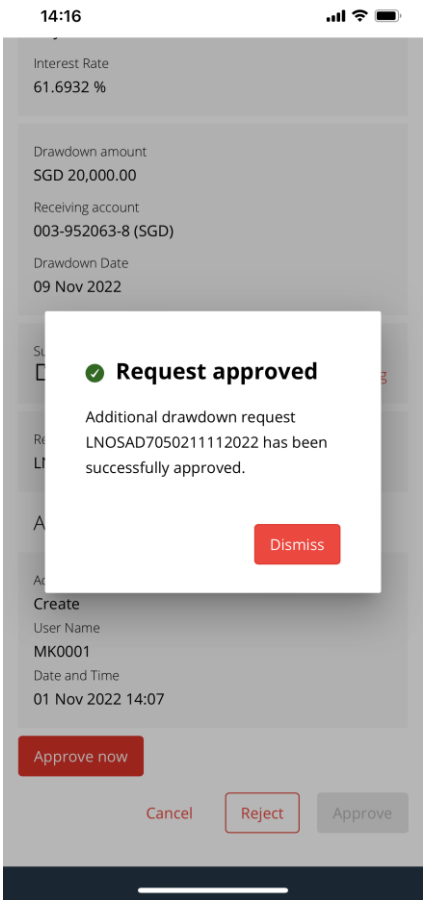
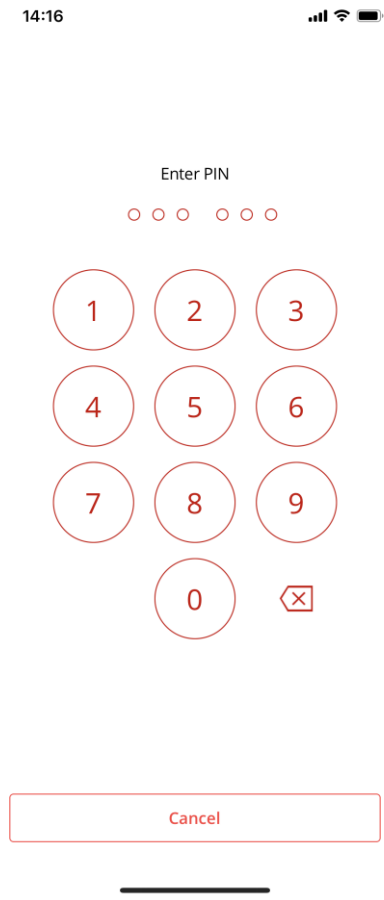
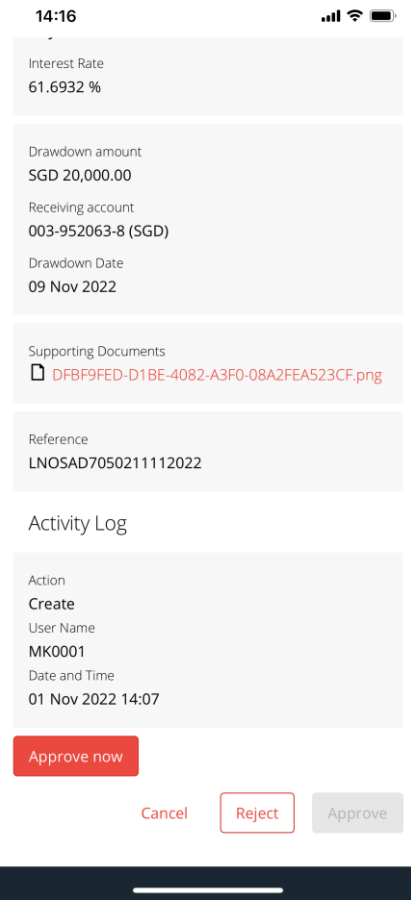


- a) As an approver, you can access Loan Servicing Request on mobile via the “My Approval” widget, Loan Servicing Request count.
- b) Tap on the count, you will be navigated to Loan Servicing Requests.
- c) “Pending Approval” request will be shown

Approving a Transaction on IDEAL Mobile App

For approving request via mobile, you will tap on “Approve” -> “Approve Now”:

- 1. If digital token is on same mobile device:
 - User will be prompted for biometric authentication (if enabled), or enter digital token approval PIN
- 2. If digital token is on a different mobile OR no digital token:
 - User will be prompted to authenticate on their registered IDEAL mobile device





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Loan Servicing Request Status



Loan Servicing Request Status

Loan Servicing Status	Description
Pending Approval	A user has created a Loan Servicing Request, and it awaits approval.
Approved	The instruction has received all the required approvals and is ready to be sent to the back office for processing.
Saved	A user has saved instruction details (possibly with incomplete information) without submitting the instruction for processing; the user can access the instruction at a later time to complete the details and submit it for approval and processing.
Rejected	The approver has rejected the Loan Servicing request.
Received	The Loan Servicing request is getting processed at the bank and is waiting for processing at the bank.
Completed	This Loan Servicing request is completed processing successfully at the back office.
Bank Rejected	Bank has rejected the Loan Servicing request.

Viewing of Transaction Requests

Click on the tab loan servicing requests and you will be able to see all the requests that have been submitted.

DBS Loan Servicing 5062067M01, 5062067 Last login at: 26 Feb 2020 20:17 hrs Logout

Facilities View and manage loans **Loan Servicing Requests** View and manage loan servicing requests

Loan Servicing Requests

Use this screen to view and manage loan servicing requests

- Show all
- Pending (2)
- Rejected (0)
- Completed

Show additional filters

2 results found

Request Date	Reference / Type	Loan Account	Debiting Account	Amount to Pay	Status
25-Feb-2020	LNOSRP182522020 Repayment	3444788000129769 HKD		HKD 1,655,541.1	Pending Approval (0/1)
25-Feb-2020	LNOSRP192522020 Repayment	3444788000159513 HKD		HKD 3,281.44	Pending Approval (0/1)

You can search via reference number, loan account number, or amount.

Log Out

The screenshot shows the top navigation bar of the DBS Loan Servicing portal. On the left, the DBS logo and 'Loan Servicing' are displayed. A dropdown menu is open, showing the option 'Go to IDEAL Main'. On the right, the user's account information is shown: 'C043221239H501, C0432212' and 'Last login at: 26 Feb 2020 11:36 hrs'. A red 'Logout' button is also visible. Below the navigation bar, the main heading is 'Loan Servicing Requests' with the subtitle 'View and manage loan servicing requests'. The 'Facilities' section is highlighted with a red line, showing options to 'Export to Pdf', 'Export to CSV', and 'Print'. A dropdown menu for 'Show All Facilities, sort by Account Number' is also present. The facility details for 'VH001N00019E00 - SGD' are shown, including 'VARIABLE HIRE PURCHASE' and a table of financial metrics.

Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining
29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months

You can either log out to IDEAL Main (click on the triangle) or log out completely.

SMS & Email Notifications

<DBS BANK>
The loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 has been created and is pending approval.

<DBS BANK>
The loan Drawdown request with Ref LNOSDD37003542020 of SGD 1234.46 has been rejected by the Approver.

<DBS BANK>
We have received your approval for loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 on 15-Apr-2020 17:43.

<DBS BANK>
The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

<DBS BANK>
The loan Prepayment request with Ref LNOSFP450141542020 of SGD 1949.96 has been sent to the Bank.

<DBS BANK>
The loan Drawdown request with Ref LNOSDD40013842020 of AUD 5454.00 has been successfully processed by the Bank.

- Makers and/or Checkers subscribed to notifications will receive SMS & Email when:
- a) Request is pending approval
 - b) Request is approved
 - c) Request is rejected by Checker
 - d) Request is sent to the bank for processing
 - e) Request is rejected by the bank
 - f) Request is successfully processed by the bank

SMS Samples



SMS & Email Notifications

The loan Drawdown request with Ref LNOSDD460281642020 of SGD 100000.00 has been created and is pending approval.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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We have received your approval for loan Scheduled Payment request with Ref LNOSRP460221642020 of SGD 8588.12 on 16-Apr-2020 18:25.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Rollover request with Ref LNOSRO230131932020 of SGD .00 has been rejected by the Approver.

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The loan Additional Drawdown request with Ref LNOSAD460141642020 of SGD 400.00 has been sent to the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Prepayment request with Ref LNOSFP41023942020 of SGD 5118.00 has been rejected by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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The loan Prepayment request with Ref LNOSFP34007342020 of SGD 1003287.67 has been successfully processed by the Bank.

Should you require any clarification, please do not hesitate to contact our Customer Service Hotline. We take this opportunity to thank you for using DBS IDEAL™.

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Live more,
Bank less

Loan eStatement & eAdvice on IDEAL

Loan eStatement & eAdvice on IDEAL

To provide convenience to our Customers for easy online access to their loan statements/advices store up to 7 years

- RFR Loan eAdvices will be available on IDEAL for 7 years from Jun 2021
- Non-RFR Loan eAdvices will be available on IDEAL for 7 years from Sep 2021

Account Reports Payment Reports File Upload Reports Cash Management Account eStatements **Loan eStatement / Advices** Admin Reports

July 2021
[View statements](#) ▾

June 2021
[View statements](#) ▾

May 2021
[Hide statements](#) ▲

Date	Type	Account	Download
11 May 2021	BILLING ADVICE	REVOLVING CREDIT FACILITY RCF0078931C SGD	Download
11 May 2021	ROLLOVER NOTICE	REVOLVING CREDIT FACILITY RCF0078977C USD	Download

April 2021
[View statements](#) ▾


March 2021
[View statements](#) ▾

Loan eStatement & eAdvice on IDEAL

Click Download to view your Loan eStatements/eAdvices


DBS Bank Ltd
12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore 018982
www.dbs.com

Loan Billing Advice



Live more.
Bank less.

Page 1 of 1



10-May-2021

Product Name : Long Term Loan
Account No. : LTL003 ---
Bill Due Date : 17-May-2021

Please make payment for the following:

Interest	: SGD 34,156.19
SGD 32,750,000.00 @ 1.1896%	
from 15-Apr-2021 to 16-May-2021	
Current Amount Payable	: SGD 34,156.19
Base Rate Type Convention*	: SORA In-Arrears Overnight
Computation Convention*	: Compounding
Quotation Period Convention*	: Observation Shift
Lag Period (No. of Business Days)*	: 5 Business Days

*These are the Risk Free Rates attributes as per contractual agreements with the Bank.

Please note that the interest amount is projected based on the prevailing rate on billing date, not including revision thereafter. Overdue interest (if applicable) is computed up to billing date. It will continue to accrue on the outstanding instalment(s) until receipt of full payment.

Please make your cheque payable to DBS, write your company's name and loan account number (LTL003082C) on the reverse of the cheque and drop it into the Quick Cheque Deposit Box at any of our DBS/POSB Branch by the due date.

Loan eStatements / eAdvices are now available on DBS IDEAL for your convenience. We will progressively stop mailing you printed advices, notices, letters and statements for your loans. Please view or download your eStatements / eAdvices from DBS IDEAL. For non-IDEAL customers, you may visit our website to sign up for DBS IDEAL.

For more information, please visit: gs.dbs.com/statements

For further assistance or enquiries, please contact DBS BusinessCare at 1800 222 2200 or email us at BusinessCare@dbs.com. Our operating hours are from 8:30am to 8:30pm Mon - Fri, excluding Public Holidays.

Thank you for banking with DBS Bank.

This is a computer-generated letter and requires no signature.

DBS BANK LTD. No. 12 Marina Boulevard, Singapore 018982



eStatement Delivery via Email

Allow IDEAL users to schedule alerts and opt-in to deliver PDF eStatement to their email addresses

Manage alerts

Create a eStatement Alert

Notify me when my eStatement/s is ready for viewing

Step 1: Alert criteria

Statement type

- Account eStatements
- Loan eStatements and advices
- Attach eStatement/advice (pdf) to the email notification



Step 2: Notification options

Password required to open document

2 characters left

Confirm password

2 characters left

Password must be between 6 to 8 characters. Password is case sensitive.

User will be prompted to set up a password required to open the PDF eStatement -> 6-8 alphanumeric characters

Send notifications

You can view all notifications in IDEAL

- Send mobile app notification Send alert via IDEAL Mobile push notification. You can install and log into IDEAL Mobile app to finish the setup.
- Send email notifications

Add new email

Send SMS notifications

Create new contacts to people that are currently not in your existing contacts. [May I help you?](#)



User is able to opt-in eStatement to be attached in email

eStatement Delivery via Email

Once setup, IDEAL users will receive PDF eStatements to their email addresses when they are ready.

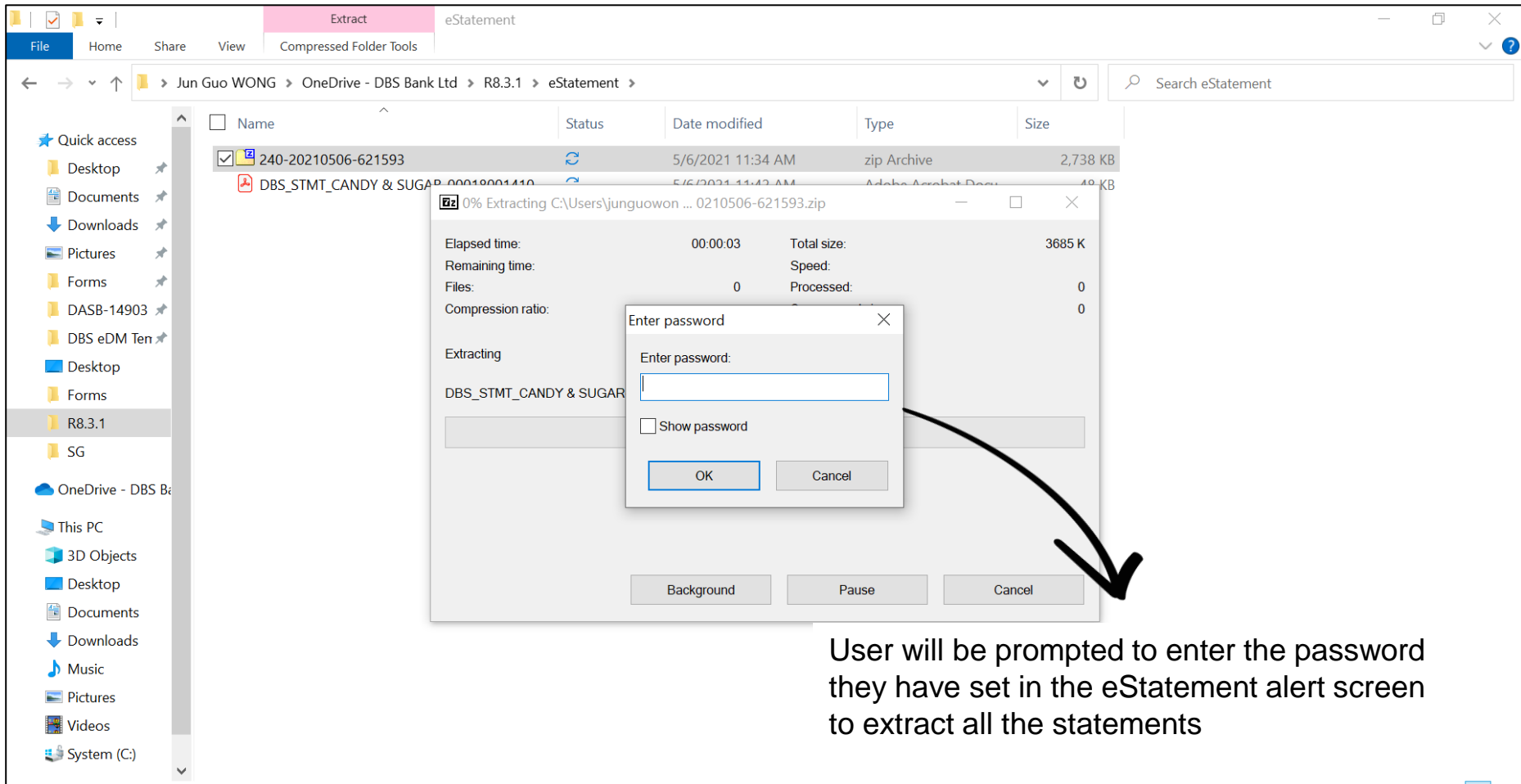
Loan eStatements

The screenshot shows an Outlook webmail interface. The left sidebar shows the 'Inbox' with 475 items. The main pane displays a list of emails from 'DBSeAdvice@dbs.com' with subject lines like '<DBS IDEAL> - eStatement Alert'. The right pane shows the details of the selected email, including the sender's profile, a 'Download' button for a file named '240-20210507-621671.z...' (448 KB), and the email body text. The email body contains an expiration notice, a label 'Delete Inbox 5 Days (5 days) Expires: 5/12/2021 4:45 PM', and the main message: 'Your Loan eStatement(s)/advice(s) are ready for viewing. Login to DBS IDEAL to view your statement(s)/advice(s).'

Once user receives eStatement alert, .zip file containing all the statements online are attached



eStatement Delivery via Email



The screenshot shows a Windows File Explorer window titled 'eStatement' with the 'Extract' ribbon tab selected. The current directory is 'Jun Guo WONG > OneDrive - DBS Bank Ltd > R8.3.1 > eStatement'. A table of files is visible:

Name	Status	Date modified	Type	Size
240-20210506-621593		5/6/2021 11:34 AM	zip Archive	2,738 KB
DBS_STMT_CANDY & SUGAR 00018001410		5/6/2021 11:43 AM	Adobe Acrobat Document	49 KB

An extraction progress window is open, showing '0% Extracting C:\Users\junguowon... 0210506-621593.zip'. It displays statistics: Elapsed time: 00:00:03, Remaining time: (blank), Files: 0, Compression ratio: (blank), Total size: 3685 K, Speed: (blank), and Processed: 0. A smaller 'Enter password' dialog box is overlaid on top, with a text input field and a 'Show password' checkbox. An arrow points from the 'Cancel' button in this dialog to the 'Cancel' button in the extraction progress window.

User will be prompted to enter the password they have set in the eStatement alert screen to extract all the statements

DBS Global Transaction Services

Committed | Agile | Digital | Insight-led | Safe

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Picture source: pexels