POSB Credit Card Funds Transfer Application Form

Please complete in full and attach a copy of your other banks' Statement of Account (only if you are crediting into other banks' account) and fax to **+65 6878 9156** or simply mail to us at DBS Bank Ltd – Funds Transfer, Bedok Central Post Office, Locked Bag Service No 1 Singapore 914686. Please allow 5 - 7 business days for processing. For more information, please refer to our website at www.dbs.com.sg. **Hurry! This offer ends 15 March 2010.**

Please select one of the following:

Yes! I want to enjoy Funds Transfer at:

☐ 4.88% p.a. for 6 months with NO administration fee (PC 000 51; CP 30053)

☐ 6.88% p.a. for 12 months with NO administration fee (PC 000 6A; CP 30015)

My Transfer Details

Name (as in NRIC/Passport) : _____ NRIC/Passport No. : _____

Contact No (Home/Office) : _____ Contact No (Mobile) : _____

Please transfer: S$ [ ][ ][ ][ ][ ][ ] . [0][0] (Please round up to the nearest dollar, min S$500. Amount should not exceed 95% of the available credit limit)

From my POSB Credit Card Account No.: [ ][ ][ ][ ] - [ ][ ][ ][ ] [ ][ ][ ][ ] [ ][ ][ ][ ]

Please Tick (✓) To my DBS/POSB Savings Account (S) ☐

Or DBS AutoSave/Current Account (C) ☐ [ ][ ][ ] - [ ][ ][ ][ ][ ][ ][ ][ ]

OR,

To my ☐ Current ☐ Saving ☐ Line of Credit ☐ Credit Card account with the following bank:

☐ AMERICAN EXPRESS BANK	☐ HONGKONG & SHANGHAI BANK	☐ STANDARD CHARTERED BANK
☐ ABN AMRO BANK NV	☐ MAYBANK	☐ UNITED OVERSEAS BANK LTD
☐ BANK OF CHINA	☐ OCBC	
☐ CITIBANK NA	☐ Others (please state:_____)	

Account Name : [ ]
(as shown in your account)

Account Number : [ ]

Note: A monthly minimum payment is still required from you and any payments made shall be applied first to settle balances subject to any promotional interest rate, including transfer of balances, starting with the lowest interest rate.

☐ **Yes! I want to enroll for the convenience of Minimum GIRO^. DBS/POSB debiting account will be the same as above.**

^Minimum GIRO does not apply to customers with an existing GIRO set-up, and minimum payment refers to S$50 or 3% of your statement balance, whichever is greater. Please continue to make your minimum payment until you receive a GIRO approval letter.
The GIRO payment instruction will apply to both Principal and Supplementary card(s) for the indicated Credit Card Account stated on this form. A Return GIRO and late charge fee will apply if your account does not have sufficient funds.

Terms & Conditions

1. A Funds Transfer Request (a "Request") may only be made in respect of a personal Credit Card and only by the Principal Cardholder.
2. Points/Rebates will not be awarded for this Request.
3. No cancellation nor change of transfer amount will be allowed after submission of this Request.
4. A Request must specify a minimum quantum for transfer of at least S$500, up to a maximum of 95% of the available credit limit on your POSB Card account ("your Account") at the time of the Request.
5. The approval of a Request is subject to your Account being in good standing, as determined by us at our absolute discretion.
6. Should a Request specify a quantum which exceeds the available credit limit on your Account at the time of application, the amount approved for transfer will be determined by us at our sole discretion and our decision is final.
7. Any amount transferred will first be drawn from any credit balances available in your Account at the point of transfer.
8. The preferential interest rate is applicable only to the amount transferred. Any existing outstanding balances and/or amounts subsequently incurred on your Account, including Instalment Payment transactions, will be subject to the prevailing interest rate if these amounts are not paid in full. The preferential interest rate will expire 6 or 12 months from the date we effect the Request in respect of the amount transferred. The interest rate will be adjusted to our prevailing interest rate thereafter.
9. **Payments you make to your Account shall first be applied to settle balances subject to any promotional interest rate, including amounts transferred under a Request. Any amount transferred from your Account may therefore be repaid in full before the expiration of the relevant promotional period.**
10. **A minimum GIRO set-up would settle your minimum payment amount. However, if you do not pay the entire outstanding balance by the payment due date, you must pay a finance charge on each individual transaction until full payment of such outstanding balance is made.**
11. Our decision on matters relating to this promotion shall be at our absolute discretion and shall be final and binding on all Account holders.
12. These Terms and Conditions are governed by Singapore law and shall form part of the POSB Card Agreement and shall be construed and interpreted accordingly.
13. We reserve the right to refuse any Request at any time without assigning any reason whatsoever and to amend, add or vary any of these Terms & Conditions at any time and at our absolute discretion.

By signing this form, I hereby request to participate in the POSB Credit Card Funds Transfer promotion and authorise DBS Bank Ltd to debit the approved amount from my POSB Credit Card Account and credit it to my designated account as specified in this form. I agree to abide and be bound by the POSB Credit Cards Funds Transfer Terms & Conditions.

_____ _____

Signature (As in Bank's records) Date

CDM No.	2	0											702/T312
AF	AP	DC ( )	WD	DP									

POSB

Channel:IB-CNY

POSB BIZ Reg No.: 52880148A