

Product	DBS Business Loan	
Feature	DBS Business Loan is an unsecured short term loan of up to S\$300,000 used for day-to-day business operations.	
Eligibility	All <u>locally registered</u> business entities are eligible for application. Business entities comprise sole proprietors, partnerships and private limited companies.	
Terms of DBS Business Loan	Maximum Loan Amount	Up to S\$300,000 (in multiples of S\$10,000)
	Loan Tenor	Up to 5 years
	Pricing	From 9.88% p.a.
	Annual Fee	N.A.
	Lock-in Period	N.A.
	Prepayment Fee	N.A.
	Cancellation Fee	2.0% of loan amount (or any part thereof)
Other Terms & Conditions	Corporate Current Account to be opened upon loan acceptance	
	Administrative/ Processing Fee	S\$300 or 1.0% of loan amount whichever is higher
Use of the Loan	<ul style="list-style-type: none"> Working capital requirements Day-to-day business operations Renovation of business premises 	
Obtaining Application Form	<p>For a copy of the Corporate Credit Request Form, please:</p> <ul style="list-style-type: none"> Contact your Relationship Manager Visit any DBS Branch DBS Website – http://www.dbs.com.sg Call our Corporate Contact Centre at 1800-222 2200; select option 3 	
Documents Required	<ul style="list-style-type: none"> Photocopy of NRIC (front and back) of guarantor(s) Income Tax Notice of Assessment for the last 2 years of sole proprietor / key partners / directors Bank Statements for the last 3 months (if operating account is not maintained with DBS) Financial Statements (audited where applicable) for the last 2 years (latest financial statements should be less than 18 months old) Updated Memorandum and Articles of Association (only for Pte Ltd Companies which do not maintain any borrowing account with DBS) Business Plan for business with less than 2 years in operation For Professional Practices NOT registered with ACRA: <ul style="list-style-type: none"> (I) A copy of a confirmation from the relevant authority on the constitution of the firm and the name(s) of the sole proprietor/ partners. <ol style="list-style-type: none"> FOR LAWYERS; by way of a confirmation letter from the Law Society <ul style="list-style-type: none"> Original is to be sighted by branch /sales staff Date of letter should not be more than one month to date of application FOR MEDICAL PRACTITIONERS; by way a clinic licence from MOH <ul style="list-style-type: none"> Original is to be sighted by branch / sales staff Date of application must be within validity date of clinic licence FOR ACCOUNTANTS; by way of an online print-out from Bizfile website <ul style="list-style-type: none"> URL http://www.acra.gov.sg/information/instantinfo.html Date of print-out should not be more than one month to date of application FOR ARCHITECTS; by way of a Confirmation letter from Board of Architects on the constitution of the firm <ul style="list-style-type: none"> Original is to be sighted by sales/branch staff Date of letter should not be more than one month to date of application (II) Original Letter stating equity partners & authorized signatures (for partnership only). Other supporting financial information of relevance to this application 	
Submission	<ul style="list-style-type: none"> Any DBS Branch or DBS Business Centre District Manager / Relationship Manager Address as stated on the Application Form 	

Disclaimer

Notwithstanding anything herein contained, DBS Bank reserves the right at any time in its absolute discretion to:-

- amend, add and/or delete any of these terms without prior notification or
- vary, withdraw, or cancel the above banking facility(ies) without having to disclose a reason thereof and without any compensation or payment whatsoever.