

Product	Unsecured Overdraft (UOD)	
Feature	A Revolving Line of Credit	
	All locally registered business entities are eligible for application. Business entities comprise sole proprietors, partnerships and private limited companies.	
Term of Loan	Pricing	From 12.8% p.a. (Interest is charged only on the amount used)
	Facility Type	Unsecured Overdraft facility
	Max Loan Amount	Up to S\$300,000 (in multiples of S\$10,000)
	Loan Tenor	Revolving, subject to annual review
Other Terms & Conditions	Annual Fee	From S\$500 (Payable on the 15 th day of August every year)
	Administrative/ Processing Fee	S\$500 or 1% of approved limit, whichever is higher
Use of the Loan	<ul style="list-style-type: none"> Working Capital Requirements Day-to-day Business Operations 	
Obtaining Application Form	For a copy of the Corporate Credit Request Form, please: <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 	
Required Documents	<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) Original / Certified True Copy of Updated Memorandum and Articles of Association by any 1 director (only applicable 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 <u>NOT</u> registered with ACRA : <ol style="list-style-type: none"> 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.*