DBS Credit Card and Cashline Credit Limit Review

Please complete this form and mail it with the mandatory documents stated to: DBS Bank Ltd, DBS Cards Services, Orchard P.O. Box 360, Singapore 912312. Alternatively, you may fax to **+65 6878 9156**. Please allow 2 – 3 weeks for application processing. Applications not accompanied with mandatory documents or with incomplete information will cause a delay in processing. You will be notified of the outcome of your application status by mail.

Up to 4 Times Credit Limit – Explanatory Notes

For Singapore Citizens/Singapore Permanent Residents with gross annual income of at least S$30,000, your total aggregated credit limit with DBS Bank in respect of unsecured credit facilities granted to you is up to a maximum of 4 times of your monthly salary, regardless of the number of DBS/POSB Credit Card(s) and/or Unsecured Loans Facility you hold or apply for.

For Singapore Citizens/Singapore Permanent Residents with gross annual income of between S$20,000 to below S$30,000, your total aggregated credit limit with DBS Bank in respect of unsecured credit facilities granted to you is up to a maximum of 2 times of your monthly salary, regardless of the number of DBS/POSB Credit Card(s) and/or Unsecured Loans Facility you hold or apply for.

For Diplomats and Foreigners, the minimum income requirement is S$45,000 p.a. and the maximum credit limit is capped at S$10,000 and S$15,000 respectively.

Credit Limit Apportionment

The Bank will automatically assign a final credit limit apportionment between DBS/POSB Credit Card(s) and/or Unsecured Loans Facility at the Bank's discretion. Submission of all relevant mandatory documents as stipulated are also required. Should your submitted income documents reflect a lower-earned income than what was previously declared, the Bank has the right to adjust the current credit limit to reflect the prevailing earned income.

Yes! I would like a Credit Limit Review of:

☐ **DBS Credit Card Account No.:** ☐☐☐☐ - ☐☐☐☐ - ☐☐☐☐ - ☐☐☐☐

☐ **DBS Cashline Account No.:** Ø 8 2 - ☐☐☐☐☐ - ☐

Mandatory Documents

For Salaried Employees

Please submit:

☐ Latest 12 months CPF Contribution History Statement^; **or**

☐ Latest computerised payslip (in Singapore dollar currency) and latest Income Tax Notice of Assessment†

For Self-Employed

Please submit:

☐ Latest 2 years Income Tax Notice of Assessment†

For Commissioned or Variable Income Earners

Please submit:

☐ Latest 12 months CPF Contribution History Statement^; **or**

☐ Latest 2 years Income Tax Notice of Assessment†

For Foreigners*

Please submit:

☐ Latest Income Tax Notice of Assessment† **or**

☐ Latest computerised payslip (in Singapore dollar currency) **or**

☐ Company letter certifying employment and salary (in Singapore dollar currency)

^My latest 12 months CPF Contribution History Statement

submitted via:

☐ www.dbs.com/sg/personal on: (note: You will need your SingPass to gain access) Date: _____ **or**

☐ Enclosed

For CPF Contribution History Statement submission, the maximum credit limit is calculated based on the CPF salary ceiling of S$4,500 per month.

† You can now print your Income Tax Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to www.mytax.iras.gov.sg for more details.

* Please update us immediately if you are granted Singapore Citizenship or Permanent Resident status by the Singapore Government.

My Personal Details

Name (as in NRIC/Passport): _____

NRIC/Passport No.: _____

Date of Birth: ____ ____ /____ ____ /____ ____ (DD/MM/YY)

Mobile: _____ Office: _____

(Kindly provide at least one contact number)

My Work Details

Name of Current Company: _____

Designation: _____

Job Status: E ☐ Employee S ☐ Self- Employed

C ☐ Variable/Commission Earner O ☐ Others _____

Duration of Employment: ___ ___Years ___ ___Months

Declaration

1. I hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and belong to you absolutely and that I have not withheld any material fact. If any of the information herein changes or becomes inaccurate in any way, I shall immediately notify you of any such change and inaccuracy.
2. If this application is or purported to be sent by me to you by fax, you are authorised by me, but are not obliged, to accept, rely upon and act in accordance with the faxed copy of the application without waiting for the original application and without any liability to me.
3. I hereby irrevocably authorise and give you consent to conduct credit checks on me (including but not limited to checks with any credit bureau recognised as such by the regulatory authorities) and to obtain and verify and disclose or release any information relating to me and any of my accounts with you from or to any other party or source as you may from time to time deem fit at your own discretion and without any liability or notice to me.
4. I represent that I am not an undischarged bankrupt and there has been no statutory demand issued to me or legal proceedings commenced against me.
5. I hereby authorise you to update my particulars specified on this application to my DBS Credit Card(s) and/or DBS Cashline Account with immediate effect, irrespective of whether this application is approved or not.
6. I acknowledge and agree that the submission of this application form does not automatically indicate that you will approve my application. I understand and agree that you reserve the right to decline this application at your absolute discretion without giving any reason whatsoever.
7. Notwithstanding this application pertaining to the account(s) herein, I authorise you to review and adjust accordingly the credit limit of my DBS Credit Card(s) and/or DBS Cashline Account with such limit as you may from time to time consider appropriate.
8. All terms and conditions governing my DBS credit card and/or Cashline facility (as the case may be) shall remain and continue in full force and effect.

_____ _____

Signature of Applicant (as per DBS Bank's record) Date

(To update your signature, kindly approach any DBS branch for assistance)

CDM No.	2	0	0										702/311
F($):							V($):						
EL($):							RL($):						
AF	AP		DC( )			WD		DP					
4X													

CDM No.	2	0	0										100/450
F($):							V($):						
EL($):							RL($):						
AF	AP		DC( )			WD		DP					
4X													