DBS Cashline 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 48; CP 30052)

☐ 6.88% p.a. for 12 months with NO administration fee (PC 000 6A; CP 30016)

My Transfer Details

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

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

Please transfer : S$ _____.00 (Please round up to the nearest dollar, min S$500. Amount should not exceed 95% of the available credit limit)

From my DBS Cashline Account No.: 082-_____-_____

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 2.5% of your statement balance, whichever is greater.
Please continue to make your minimum payment until you receive a GIRO approval letter. A Return GIRO and late charge fee will apply if your account does not have sufficient funds.

Terms & Conditions

1. No cancellation nor change of transfer amount will be allowed after submission of this application.
2. A Funds Transfer 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 DBS Cashline Account ("Account") at the time of application.
3. The Funds Transfer request is subject to your Account being in good standing as determined by us at our absolute discretion.
4. Should the amount you requested for transfer exceed the available credit limit on your Account at the time of this application, the approved amount to be transferred will be determined by us at our sole discretion and our decision is final.
5. In the event that the amount transferred plus the administration fee equal or exceeds 100% of the available credit limit of your Account, you will be charged an overlimit of such amount as we may determine from time to time at any time when the outstanding balance due in your Account exceeds the credit limit.
6. Any amount you requested for transfer will first be drawn from any credit balances available in your Account at point of debit.
7. The preferential interest rate is applicable only to the amount transferred. Any existing outstanding balances and/or amounts subsequently incurred on your Account will be subject to the prevailing interest rate. The preferential rate will expire 6 or 12 months from the date we effect your transfer request in respect of the amount transferred. The interest rate will be adjusted to our prevailing interest rate thereafter.
8. **Repayment priority shall be as follows:**
   (1) For customers with 0% Funds Transfer ("FT") and Instalment Loan ("IL"), payments you make to your Account shall be applied first to settle balances based on whichever application is first processed by DBS; (2) For customers with FT, IL and such other loan facility under Cashline ("Other Factilities"), payments you make to your Account shall be applied first to settle balances for FT or IL depending on whichever application is first processed by DBS, followed by the Other Facilities; and (3) For customers with Other Facilities, payments you make to your Account shall be applied first to settle balances starting with the lowest promotional interest rate.
9. **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.**
10. Our decision on matters relating to this promotion shall be at our absolute discretion and shall be final and binding on All Account holders.
11. These Terms and Conditions are governed by Singapore law and shall form part of the DBS Cashline Terms and Conditions and shall be construed and interpreted accordingly.
12. We reserve the right to refuse any application to transfer at any time without assigning any reason whatsoever and to amend, add or vary any of these Terms and Conditions at any time at our absolute discretion.

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

_____ _____

Signature (Please sign as per DBS Cashline Account) Date

CDM No.	20											100/T412
AF	AP	DC( )	WD	DP								

DBS

Channel: IB-CNY

Co. Reg no: 196800306E