



Live more,
Bank less

Loan Servicing Portal User Guide (Inquiry)



Accessing Loan Servicing Portal

The screenshot displays the DBS IDEAL dashboard interface. At the top, the DBS IDEAL logo is on the left, and user information (C043221239HS01 null) and a Logout button are on the right. A navigation bar below the header contains tabs for Home, Approvals, Accounts, Payments, Files, Reports, Forex (FX), and Admin. The 'Accounts' tab is selected, and its dropdown menu is open, showing options like Balances, Activities, Notice Accounts, Fixed Deposits, **Loans**, and Cheque Status. The 'Loans' option is highlighted with a red box. Below the navigation bar, there is an announcement section, a date display (26 FEB), and a user greeting (Hi C04322123). To the right, there is a search bar and a 'CASH OVERVIEW' section with tabs for Account, Fixed Deposits, and **Loans**. Under the 'Loans' tab, there is a 'LOAN DETAILS' section with a **View all loans** button highlighted by a red box. A footer note suggests using 'Settings' to customize the dashboard.

After logging into IDEAL, Loan Servicing Portal can be accessed via:

- "Accounts" → "Loans" OR
- "Cash Overview" → "Loans" → "View all loans"

Note that the browser only works on Chrome.

Viewing of Your Facilities

DBS Loan Servicing | CIF Id: 1017460 | Customer Name: AND INTERNATIONALSS12P | Inos-rm-bg4-id1 | Last login at: 29 Apr 2020 22:34 hrs | Logout

Facilities | Loan Servicing Requests | My Advices

View loan balance for current month

[Export to Pdf](#) [Export to CSV](#) [Print](#)

[Show All Facilities, sort by Account Number](#)

902200060206 - INR
CASH CREDIT OVERDRAFT

999,000,000.00	999,664,050.86	0.00	12,163,633.14	31-Jan-2019	0%
Total Approved Amount	Outstanding Balance	Available Balance	Interest Due	Next Payment Date	Interest Rate

[Show more details](#) [View transaction history](#)

862320060163 - INR
LONG TERM LOAN

1,000.00	0.00	0.00	18-May-2022	18-Apr-2026	87 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

[Show more details](#) [View transaction history](#) [Action](#)

- You will land on Facilities tab where loan facilities details such as Payment Due and Maturity Date can be viewed.
- You can export to pdf/ csv to view these details in a fixed format.

Viewing of Your Facilities

VH001N00019E00 - SGD

VARIABLE HIRE PURCHASE

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details 

[View transaction history](#)

 Action

Click on “Show more details” to view additional payment details of the loan.

VH001N00019E00 - SGD

VARIABLE HIRE PURCHASE

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Hide details 

[View transaction history](#)

 Action

14,585.03	0%	0.00	249.74
Principal Due	Interest Rate	Interest Due	Penal Due

Viewing of Your Facilities

811321204153 - INR

LONG TERM LOAN

5,000.00

Outstanding Balance

42.47

Payment Due

573.04

Overdue Amount

01-Apr-2019

Next Payment Date

24-Nov-2021

Maturity Date

31 months

Tenor Remaining

Show more details 

View transaction history

 Action

Click on “View transaction history” to view your scheduled payment history. Note, any unscheduled payment will not be shown here.

Transaction Details

Due Date 	Principal Due 	Interest Due 	Pending Due 	Total Due 	AmtPaid 
01-Nov-2018	0	10.96	0	10.96	10.96
24-Nov-2018	114.06	31.51	0	145.57	31.51
01-Dec-2018	0	9.58	0	9.58	9.58
24-Dec-2018	115.43	0	0	115.43	0
01-Jan-2019	0	42.47	0	42.47	42.47

Sorting your Facilities

The screenshot displays the DBS Loan Servicing interface. At the top, there is a navigation bar with the DBS logo and 'Loan Servicing' menu. On the right, user information is shown: CIF Id: 1017460, Customer Name: AND INTERNATIONALSS12P, and a 'Logout' button. Below the navigation bar are three main sections: 'Facilities' (View and manage loans), 'Loan Servicing Requests' (View and manage statements), and 'My Advices' (View and manage statements). The 'Facilities' section is active and shows a list of loan facilities. A dropdown menu is open, highlighting the 'Account Number' sorting option. The menu also includes 'Currency', 'Account Type', 'Payment Date', and 'Outstanding Balance'. The facilities listed are:

- 902200060206 - INR**
CASH CREDIT OVERDRAFT
Total Approved Amount: 999,000,000.00 | Outstanding Balance: 999,664,050.86 | Available Balance: 0.00 | Interest Due: 12,163,633.14 | Next Payment Date: 31-Jan-22
- 862320060163 - INR**
LONG TERM LOAN
Outstanding Balance: 1,000.00 | Payment Due: 0.00 | Overdue Amount: 0.00 | Next Payment Date: 18-May-2022 | Maturity Date: 18-Apr-2026 | Tenor Remaining: 87 months

You can also choose to sort how you want to view your loan facilities.

Sorting your Facilities

DBS Loan Servicing | CIF Id: 1017460 | Customer Name: AND INTERNATIONALSS12P | Inos-rm-bg4-id1 | Last login at: 29 Apr 2020 22:34 hrs | Logout

Facilities | Loan Servicing Requests | My Advices

View and manage loans | View and manage statements | View and manage statements

Facilities

View loan balance for current month

Export to Pdf | Export to CSV | Print

Show All Facilities, sort by Account Number

All Facilities
Term Loans
Working Capital Demand Loan

902200060206 - INR
CASH CREDIT OVERDRAFT

999,000,000.00	999,664,050.86	0.00	12,153	0%
Total Approved Amount	Outstanding Balance	Available Balance	Interest Due	Interest Rate

Show more details | View transaction history

862320060163 - INR
LONG TERM LOAN

1,000.00	0.00	0.00	18-May-2022	18-Apr-2026	87 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details | View transaction history | Action

Sort by Facility type.

Downloading Your Advices

The screenshot displays the DBS Loan Servicing interface. At the top, the navigation bar includes the DBS logo and 'Loan Servicing' with a dropdown arrow. On the right, user information is shown: 'CIF Id: 1017460', 'Customer Name: AND INTERNATIONALSS12P', 'Inos-rr-bq4-id1', and 'Last login at: 29 Apr 2020 22:34 hrs'. A 'Logout' button is also present. The main navigation area features three tabs: 'Facilities' (View and manage loans), 'Loan Servicing Requests' (View and manage statements), and 'My Advices' (View and manage statements). The 'My Advices' tab is highlighted with a red border. Below the navigation, the 'My Advices' section is titled 'My Advices' with the subtitle 'View and manage statements'. A list of six advice types is provided, each with a 'Create new' button:

- Loan Disbursement Advice**: A breakdown of your disbursements for your loan. [Create new](#)
- Loan Repayment History Schedule**: A breakdown of your repayment history for your loan. [Create new](#)
- Overall Loan Outstanding**: A snapshot of all your loans outstanding as at yesterday. [Create new](#)
- Interest Certificate**: A breakdown of interest incurred for your loan. [Create new](#)
- Loan Statement**: A breakdown of all activities for your loan. [Create new](#)
- Repayment Schedule**: A breakdown of repayment schedule. [Create new](#)

Click on My Advices tab to generate any of the 6 advices available at your own time.



Downloading Your Advices

Create a New Advice

Customise your advice

Advice type

Loan Statement

Accounts

811301094644

Period

By date range By recent month range

From

01-Jan-2020

To

29-Apr-2020

Advice Format

CSV

PDF

Cancel

Publish Advice

- Select the loan account.
- Select the period.
- Select the format to download your loan statement.
- Click on publish advice and the advice will be downloaded to your computer.



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Loan Servicing Portal User Guide (Maker)



Accessing Loan Servicing Portal

The screenshot displays the DBS IDEAL dashboard interface. At the top, the DBS IDEAL logo is on the left, and user information (C043221239HS01 null) and a Logout button are on the right. A navigation bar below the header contains tabs for Home, Approvals, Accounts, Payments, Files, Reports, Forex (FX), and Admin. The 'Accounts' tab is selected, and its dropdown menu is open, with 'Loans' highlighted in a red box. Below the navigation bar, there is an announcement section, a date display for '26 FEB', and a 'CASH OVERVIEW' section. In the 'CASH OVERVIEW' section, the 'Loans' tab is selected, and a 'View all loans' link is highlighted in a red box. A search bar and a 'LOAN DETAILS' section are also visible.

After logging into IDEAL, Loan Servicing Portal can be accessed via:

- “Accounts” → “Loans” OR
- “Cash Overview” → “Loans” → “View all loans”

Note that the browser only works on Chrome.

Performing a Transaction

The screenshot displays the DBS Loan Servicing web application. At the top, there is a navigation bar with the DBS logo and 'Loan Servicing' on the left, and user information (C043221239HS01, C0432212) and a 'Logout' button on the right. Below the navigation bar, there are two main sections: 'Facilities' (View and manage loans) and 'Loan Servicing Requests' (View and manage loan servicing requests). The 'Facilities' section is active and shows a list of loan facilities. A button 'Get new loan from existing credit limit' is visible. Below the list, there are options to 'Export to Pdf', 'Export to CSV', and 'Print'. A dropdown menu is open for the facility 'AFA0000365C - SGD', showing three options: 'Make a repayment', 'Rollover My Loan', and 'Get additional drawdown'. The 'Action' button is highlighted with a red box.

DBS Loan Servicing

C043221239HS01, C0432212
Last login at: 12 Mar 2020 21:12 hrs Logout

Facilities
View and manage loans

Loan Servicing Requests
View and manage loan servicing requests

Facilities
View loan balance for current month

Export to Pdf Export to CSV Print

Get new loan from existing credit limit

Show Fixed Advanced Facility, sort by Account Number

AFA0000356C - SGD
FIXED ADVANCE FACILITY - AFFILIATES

1,200,000.00	100,000.00	100,000.00	30-Dec-2018	30-Nov-2019	11 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

Show more details View transaction history

AFA0000365C - SGD
FIXED ADVANCE FACILITY - AFFILIATES

224,000.00	120,000.00	0.00	02-Jan-2019	02-Jan-2020	
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	

Action

- Make a repayment
- Rollover My Loan
- Get additional drawdown

- You can either perform a repayment/ rollover/ additional drawdown (only applicable to SG) for your loan facilities.
- Click on "Action" button and the 3 options will appear (depending on your product/ facility type).

Make a Repayment

Make a Repayment

Use this page to create a loan repayment request

1. Input Details

2. Verify Details

3. Submit for Approval

Loan account details

Organisation	XXXXXXXX XXXXXXXXXXXX XXX XXX
Loan account	1TL0000596C (SGD)
Maturity date	04-Dec-2023
Current outstanding balance	SGD 5000

Action

- Make a repayment
- Rollover My Loan
- Get additional drawdown

Clicking on “Make a Repayment” will bring you to the make a repayment request screen.

Make a Repayment

Select repayment method

Repayment type

Scheduled Payment
Pay **SGD 83.33** to settle this month's repayment.

Payment breakdown

Principal due	Interest due
SGD 83.33	SGD 0.00

Full repayment
Pay **SGD 5,118.00** to fully settle your loan today.

Other amount
You can choose to pay less or more than your scheduled payment amount.

Debiting account

ABC Corporation 123-456789-1(SGD) 20000.00

New outstanding balance

SGD 4,916.67

Cancel

Save as draft

Next

- You can choose to either make a Scheduled repayment (Scheduled Payment), Full repayment (Full payoff), or any Other amount (Unscheduled Payment).
- Breakdown of your payment will be shown.
- Input your debiting account.
- Check on your new outstanding balance.
- Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.

Verify Transaction Details

1. Input Details 2. Verify Details 3. Submit

Preview your loan request Edit

Organisation	XXXXXXXXXXXXXXXXXXXX XXXX XXXX
Loan account	1TL0000596C (SGD)
Maturity date	04 Dec 2023

Repayment type: Scheduled Payment

Total payment amount: SGD 83.33

Payment breakdown	
Principal due	Interest due
sgd 83.33	sgd

Debiting account: 123-456789-1 (SGD) ABC Corporation

New outstanding balance: SGD 4,916.67

Supporting Documents: 311313CC7_D0C2.pdf

Reference

Approve Approve now and submit immediately

Cancel Submit

If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.

1. Input Details 2. Verify Details 3. Submit for Approval

Your loan repayment has been submitted Print

Loan repayment LNOSPP20102622020 on 26-Feb-2020 has been created successfully with status Pending Approval.

- Review the repayment request and click submit.
- Message will appear after request is submitted successfully.

Rollover My Loan

Create a Rollover Loan Request

Use this page to create a rollover loan request

1. Input Details

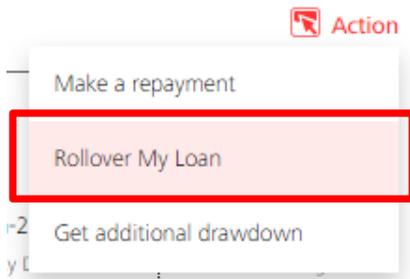
2. Verify Details

3. Submit for Approval

Current loan details

Organisation	XXXXXXXX XXXXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Maturity Date	02-Jan-2019
Outstanding Principal	SGD 5,000.00
Interest Rate	0%

- Clicking on “Rollover My Loan” will bring you to the rollover my loan request screen.
- Note that you can submit rollover request up to 7 days in advance of maturity date.



Rollover My Loan

Step 1: Payment to make

i A loan rollover only applies to the outstanding principal. The interest payment must still be made.

Interest payment to make	SGD 100
Principal payment to make	SGD 0
Total payment to make	SGD 100.00 Interest payment + Principal Payment
Debiting Account	ABC Corporation 123-456789-1(SGD) 20000.00

Step 2: Rollover Details

New outstanding principal	SGD 4,900.00 Total outstanding - Total payment amount
New maturity date	02-Feb-2019
New Interest rate	To be updated

i TBC - Your RM will follow up with you on the latest interest rate.

- Depending on whether you want to Rollover P only or Rollover P+I, amend the “interest payment to make” and “principal payment to make” accordingly.
- For Rollover P only, input the outstanding interest payment to make and input principal payment to make as 0. You can amend the payment amount to be more than the outstanding interest payment to make if you wish to perform only a partial rollover.
- For Rollover P+I, you may input both fields as 0.
- Input your debiting account.
- New outstanding principal will be shown after taking into consideration the payment you selected above.
- Choose a new maturity date.
- For the new interest rate, your RM would have contacted you to rate fix 1/2 days before you authorize this rollover request online.

Rollover My Loan/ Verify Transaction Details

Create a Rollover Loan Request

Use this page to create a rollover loan request

1. Input Details 

2. Verify Details

Preview your rollover loan request

 Edit

Organisation	XXXXXXXX XXXXXXXXXXXX XXX XXX
Loan Account	STL0061223C (SGD)
Interest payment to make	SGD 0.00
Principal payment to make	SGD 100.00
Total payment to make	SGD 100.00

If you need to make any amendments, click on edit and you will go back to the previous screen to make any amendments.

- a) Click on Next to proceed, Cancel to go back to previous page, or Save as draft to save your request.
- d) Review the rollover request and click submit.
- e) Message will appear after request is submitted successfully.



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Loan Servicing Portal User Guide (Checker)



Approving a Transaction

DBS Loan Servicing

Facilities View and manage loans

Loan Servicing Requests View and manage loan servicing requests

Loan Servicing Requests

Use this screen to view and manage loan servicing requests

Show all Pending (355) Rejected (67) Completed

Show All (355) Pending Approval (115) Processing (0) Received (166) Approved (1) Saved (72)

LNOSDD460281642020 Show additional filters

1 results found

Request Date	Reference / Type	Loan Account	Debiting Account	Amount to Pay	Status
16-Apr-2020	LNOSDD460281642020 New Drawdown		00289797440008 SGD	SGD 100,000	Pending Approval (0/1)

- Find the case in Loan Servicing Requests tab and click on the reference number.
- Take note of the approval count.

Approving a Transaction

View New Drawdown Request

Details of this new drawdown request. Actions you may perform depend on you role and the status of this transfer.

Reference: LNO5DD460281642020

Status: Pending Approval



Organisation	XXXXXXXX XXXXXXXXXXXX XXX XXX
Facility type	Long Term Loan (SGD) 100,000,000
Loan amount	SGD 100,000.00
Purpose of loan	XXX XXX
Disburse To	123-456789-1 (SGD) ABC Corporation

Activity Log

Action	User Name	Date and Time
Create	C002941236HM01	26 Feb 2020 16:51

Approve

1 Enter this Challenge to your Digital Token or Security Device:
1361 0898

Digital Token Instructions Security Device Instructions

2 Enter Response

Cancel

Request approved

Prepayment loan request LNO5PP20102622020 has been successfully approved.



- Verify the details of the request.
- Enter the challenge in your digital token or security device and input the response returned accordingly.
- Click Approve to approve this transaction or Click Reject to reject this transaction.
- Upon approval, the status will reflect as received and will be processed by the bank.



Approve Own Transaction

Get a new loan from Existing Credit Limit

Request for a new loan from your existing credit limit

1. Input Details 

2. Verify Details

3. Su

Preview your new loan request Edit

Organisation	
Facility type	NR HP I (SGD) 2,200,000
Loan amount	SGD 50,000.00
Purpose of loan	XXX XXX
Disburse To	123-456789-1 (SGD) ABC Corporation
Loan start date	17 Apr 2020 <small>This request must be approved by 16 Apr 2020 by Approver</small>

Tenor	12 Months
Servicing account	123-456789-1 (SGD) ABC Corporation
Reference	
Approve	<input checked="" type="checkbox"/> Approve now and submit immediately
1	Enter this Challenge to your Digital Token or Security Device: 1303 1418 <small>Digital Token Instructions   Security Device Instructions  </small>
2	Enter Response *****
	<input type="button" value="Cancel"/> <input type="button" value="Submit"/>

- For users with **Approve Own access**, you may approve your own transaction immediately in maker screen.
- Under verify details, tick on checkbox “Approve now and submit immediately”.
- Enter the challenge in your digital token or security device and input the response returned accordingly.
- Click submit.

Loan Servicing Request Status

 **DBS Loan Servicing** ▼ null ▼ C043221239H501, C0432212 Last login at: 17 Apr 2020 09:31 hrs Logout

Facilities
View and manage loans

Loan Servicing Requests
View and manage loan servicing requests

Loan Servicing Requests

Use this screen to view and manage loan servicing requests

[Show all](#) [Pending \(357\)](#) [Rejected \(67\)](#) [Completed](#)

[Show additional filters](#) ▼

1 results found

<input type="checkbox"/>	Request Date	Reference / Type	Loan Account	Debiting Account	Amount to Pay	Status
	16-Apr-2020	LNOSPP460081642020 Repayment	LTL0014739L SGD	0001036029019 USD	SGD 2,049,847.52	Received

Go to Loan Servicing Requests Tab to check on the status of your transaction request.

Loan Servicing Request Status

Loan Servicing Status	Description
Pending Approval	A user has created a Loan Servicing Request, and it awaits approval.
Approved	The instruction has received all the required approvals and is ready to be sent to the back office for processing.
Saved	A user has saved instruction details (possibly with incomplete information) without submitting the instruction for processing; the user can access the instruction at a later time to complete the details and submit it for approval and processing.
Rejected	The approver has rejected the Loan Servicing request.
Received	The Loan Servicing request is getting processed at the bank and is waiting for processing at the bank.
Completed	This Loan Servicing request is completed processing successfully at the back office.
Bank Rejected	Bank has rejected the Loan Servicing request.

Viewing of Transaction Requests

DBS Loan Servicing

5062067M01, 5062067
Last login at: 26 Feb 2020 20:17 hrs

Logout

Facilities
View and manage loans

Loan Servicing Requests
View and manage loan servicing requests

Loan Servicing Requests

Use this screen to view and manage loan servicing requests

Show all Pending (2) Rejected (0) Completed

Filter by reference, loan account, or amount

Show additional filters

2 results found

Request Date	Reference / Type	Loan Account	Debiting Account	Amount to Pay	Status
25-Feb-2020	LNOSRP182522020 Repayment	3444788000129769 HKD		HKD 1,655,541.1	Pending Approval (0/1)
25-Feb-2020	LNOSRP192522020 Repayment	3444788000159513 HKD		HKD 3,281.44	Pending Approval (0/1)

Click on the tab loan servicing requests and you will be able to see all the requests that have been submitted.

You can search via reference number, loan account number, or amount.

Log Out

The screenshot shows the DBS Loan Servicing interface. At the top left, the DBS logo and 'DBS Loan Servicing' are displayed. A dropdown menu is open, showing the option 'Go to IDEAL Main'. At the top right, the user ID 'C043221239HS01, C0432212' and the last login time 'Last login at: 26 Feb 2020 11:36 hrs' are shown. A red 'Logout' button is also visible. The main heading is 'Loan Servicing Requests' with the subtitle 'View and manage loan servicing requests'. Below this, the 'Facilities' section is shown, with the subtitle 'View loan balance for current month'. There are three action buttons: 'Export to Pdf', 'Export to CSV', and 'Print'. A link 'Show All Facilities, sort by Account Number' is also present. The facility details for 'VH001N00019E00 - SGD' are displayed, including 'VARIABLE HIRE PURCHASE' and a table of financial data.

29,158.60	14,585.03	29,222.90	17-Apr-2018	17-Apr-2018	0 months
Outstanding Balance	Payment Due	Overdue Amount	Next Payment Date	Maturity Date	Tenor Remaining

[Show more details](#) [View transaction history](#) [Action](#)

You can either log out to Ideal Main (click on the triangle) or log out completely.