

DBS IDEAL *Australia*

APPLICATION PACK - REFERENCE (FOR CUSTOMER'S RETENTION)

Please read through thoroughly before submitting the form. We regret to inform you that incorrect applications may cause delays in processing.

Use this Application Form to sign up for DBS IDEAL if you:

New IDEAL Customer

Are an existing DBS Corporate Customer with no DBS IDEAL account
Wish to set up an authorisation policy for DBS IDEAL
Require user segregation between accounts (ie. some users can only access some accounts)

Existing IDEAL Customer

Wish to upgrade your service package from Enquiry to Transaction

A SIGNUP PROCESS



1

- Decide IDEAL Service Required
- Complete the IDEAL Application Form and Electronic Banking Board Resolution
- Attach ID documents and proof of residence
- (Mandatory for CSA and IDEAL approvers to provide ID containing nationality. IDEAL Approvers are also required to provide residential address proof)**



2

Mail the completed forms and required documents to

**DBS Bank Ltd.,
Australia Branch**
Suite 1901, Level 19
Chifley Tower
2 Chifley Square
Sydney NSW 2000
Australia



3

Receive acknowledgement email that informs you that your application is being processed








4

Receive the Welcome Pack* upon successful application (after 7 business days)

* Welcome Pack includes:
Organisation ID, User ID,
and One Time Registration Code

* Please furnish us with the necessary documents to avoid any delay to setup your IDEAL access.
For all users please provide certified true copy of identity documents containing nationality and residential address (e.g. passport, driver license or recent notice issued by a government body or utility provider).

B BENEFITS

		Notes
DBS IDEAL Mobile	<ul style="list-style-type: none"> View Account Balances and Statements Approve transactions (for transaction authorisers only) Create payments easily from your fingertips Integrated with IDEAL digital token – you can perform 2-Factor Authentication (2FA) via your registered smartphone for added convenience and ease of use <div>  <div>  <p>IDEAL Mobile App on the App Store</p>  </div> <div>  <p>IDEAL Mobile App on Google Play</p>  </div> </div>	IDEAL Digital Token will be used as the security token for authentications and authorisations.

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C SERVICE TYPES & USER ROLES

SERVICE TYPES

Enquiry

View account statements, trade transactions, remittance advices, loan accounts, subscribe to alerts & trade notifications or enquire on Fixed Deposits.

Payment

Make payments locally & internationally via Intra Company Transfer, Account Transfer, Direct Entry, RTGS or Telegraphic Transfer.

Payroll

Make payroll transfers to multiple recipients on a regular basis via Direct Entry Payroll.

Trade

Enquire on trade transaction details and history. Send new trade applications including Documentary Credit, Documentary Collection, Guarantees & Standby LC & Trade Loan; provide acceptance of Import Bills and settlement instructions.

Other Specific Services

Specify other types of services not listed above or selected products that the user requires (e.g. Telegraphic Transfers only).

Security Token

- IDEAL Digital Token (Kindly ensure that your mobile device is not jailbroken or rooted)
- Physical Token (AUD\$50.00 per token, at the point of registration)

USER ROLES

Transaction Maker

User who creates transactions.

Transaction Authoriser

User who approves transactions.

Contact Person

The bank will liaise directly with him/her on matters relating to IDEAL sign up and services.

**Customer Self Administrator
(at least 2 required)**

Nominated Customer Self Administrator(s) will have the full power to administer and operate DBS IDEAL on behalf of the organisation, including:

- Add or remove a Transaction maker and authoriser
- Modify any user access to accounts and services
- Suspending and re-activate a User's IDEAL access
- Unlocking Security Device
- Requesting for a new Security Device
- Managing company profile in IDEAL
- Manage company authorisation policy

IMPORTANT NOTES

Given the wide powers conferred on the appointed Customer Self Administrator(s), Customer Self Administrator(s) should be persons within the organisation with sufficient executive power and authority to take on the role and the organisation is responsible for ensuring that it has appropriate and adequate internal controls procedures and security measures in place to prevent any fraud, abuse or unauthorised acts/omissions by Customer Self Administrators.

For security reasons, at least 2 Customer Self Administrators must be appointed and any action initiated by one Customer Self Administrator must be approved by at least one other Customer Self Administrator. Hence,

- a) Customer Self Administrator cannot act alone to add/modify any setup.
- b) Dual control is always required for any actions performed. It is mandatory to provide a valid mobile number and submit a Certified True Copy of identification document for all Customer Self Administrators together with this application.
- c) ID containing nationality is required for CSA. ID containing nationality and residential address is required for IDEAL approvers.

1 COMPANY DETAILS

Company Name* _____

Company Registration No. (ACN/ABN/ARBN)* _____

2 ACCOUNT(S) TO BE MANAGED UNDER IDEAL

Tick where applicable



☐ All DBS Accounts **OR** ☐ The Accounts Listed Below

3 AUTHORISE OWN TRANSACTIONS

Tick where applicable



Note: For authorisers who are approving transactions that they created themselves and that require only one authoriser, transaction challenge will only be sent via SMS to the registered mobile number.

☐ All Transaction Authorisers can authorise own transactions (Single Control)

Risk Disclosure Statement

For all transactions made through DBS IDEAL, the system will have **Dual Control** in place such that no single person could create and approve transactions that would result in fraudulent actions. Please note that Customer Self Administrators cannot act without a **Dual Control**.

Dual Control

A procedure that involves two or more people to complete a transaction – one person to create a transaction and another of higher authority to approve it in the system. This makes the system more secure as both persons would need to be in collusion to commit fraud.

Single Control

A procedure that needs only one person to complete a transaction, thus may incur higher risk compared with **Dual Control**.

Authorised signatories required

SIGN HERE

SIGN HERE

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable ☒

*Mandatory Fields

Note: **2** Contact Persons must be provided. In case contact persons are not identified, the first two users will be marked as contact persons
As part of our enhanced security process, we require you to provide us with a **valid mobile number & email address**.
An invalid mobile number or email address may result in the inability to authenticate you and affect your login.
The 2FA mode will be the **IDEAL digital token**. If a Physical Token is required, kindly indicate it in the Additional information section (AUD\$50.00 charge applies per token).
To add more users, click [here](#) for additional pages.

Name (as in Passport/Driver License No.)*	Passport/Driver License No.*
Nationality*	Date of Birth (DD/MM/YYYY)*
Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
Email*	

Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Trade			
Others			

<input type="checkbox"/>	Enquiry
<input type="checkbox"/>	Contact Person

Customer Self Administrator (at least 2 required)
Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles.

Additional Information

Access to which Account(s)?
Note: If left blank, user will be given access to all accounts listed in Section **2**

<input type="checkbox"/> All Accounts from Section 2	OR	<input type="checkbox"/> The Accounts Listed Below
<div></div>		

Name (as in Passport/Driver License No.)*	Passport/Driver License No.*
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Payroll			
Trade			
Others			

<input type="checkbox"/>	Enquiry
<input type="checkbox"/>	Contact Persons

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Authorised signatories required

SIGN HERE SIGN HERE



4 SERVICE(S) AND USER ROLE(S) - CONTINUED

Tick where applicable ☒

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As part of our enhanced security process, we require you to provide us with a **valid mobile number & email address**. An invalid mobile number or email address may result in the inability to authenticate you and affect your login.

The 2FA mode will be the **IDEAL digital token**. If a Physical Token is required, kindly indicate it in the Additional information section (AUD\$50.00 charge applies per token).

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Payroll			
Trade			
Others			

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<input type="checkbox"/> Contact Person	

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Preferred IDEAL User ID (8-12 alphanumeric characters, ie. A-Z, 0-9)	Mobile No.*
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Service(s) & Role(s)

Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
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Payroll			
Trade			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> Customer Self Administrator (at least 2 required) Administrator(s) will have the ability to add or remove a Transaction maker and authoriser, modify any user access to accounts and services, unlock Security Device, manage company authorisation policy, and more as listed in Section C - Service Types & User Roles.
<input type="checkbox"/> Contact Person	

Additional Information

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Note: If left blank, user will be given access to all accounts listed in Section 2

<input type="checkbox"/> All Accounts from Section 2	OR	<input type="checkbox"/> The Accounts Listed Below
<div></div>		

Authorised signatories required	
SIGN HERE	SIGN HERE



5

AUTHORISATION AND ACKNOWLEDGEMENT

Tick where applicable ☒

Please indicate the number of Customer Self Administrator(s) required to approve a set-up, administration and/or maintenance request created by a Customer Self Administrator.

If no option is given below, the default number of Customer Self Administrator(s) required to approve a request will be 1.

- ☐ Any 1 Customer Self Administrator required to approve a request
- ☐ Any 2 Customer Self Administrators required to approve a request
- ☐ Any 3 Customer Self Administrators required to approve a request
- ☐ Any 4 Customer Self Administrators required to approve a request
- ☐ Any 5 Customer Self Administrators required to approve a request

Scenario of Customer Self Administrator creating a request
(with 3 Customer Self Administrator approvals)



You may have up to 5 Customer Self Administrator approvals required for a request.

6

AUTHORISATION POLICY

Tick where applicable ☒

	From	To	Authorisation Requirement	
<div>Payment from \$0 to \$50,000 requires signatory from Any 1 Authoriser.</div>	0	50,000	No. of Authoriser required	Required Combination of Authorised Signatories
			<input checked="" type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	<input type="checkbox"/> Sequential Authorisation
<div>Payment from \$50,000 to \$100,000 requires 1 signatory from Group A or 1 from Group B and 1 from Group C.</div>	50,000	100,000	No. of Authoriser required	Required Combination of Authorised Signatories
			<input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	<input type="checkbox"/> Sequential Authorisation

Authorised signatories required

SIGN HERE

SIGN HERE

6

AUTHORISATION POLICY - CONTINUED

Tick where applicable ☒

Note: If page is left blank or has missing information, the default setting of 'All Debit Accounts', 'Payment currency in AUD', 'All Services' and 'Any 1 Authoriser for All Amounts' will apply.
If 'Payment currency in AUD' is selected for this policy, it will apply to payments of any currency in its AUD equivalent.
If 'Specific Payment Currency' is selected for this policy, it will ONLY apply to payments in that said currency.
The total transaction value of the batch will be used to calculate the authorisation limit.
To add more authorisation instructions, click [here](#) for additional pages.
The upper limit of each level of authorisation policy will be the transaction limit for each transaction approved by the relevant authoriser(s) per authorisation requirement(s) below and made from the applicable account.

1.

☐ ALL Debit Accounts

OR

☐ Specific Debit Account

2.

☐ Payment currency in AUD

OR

☐ Specific Payment Currency

3.

☐ All Services

OR

☐ Payment

☐ Payroll

☐ Trade

☐ Others

From	To	Authorisation Requirement	
0		<div>No. of Authoriser(s) required</div> <div><input type="checkbox"/> Any 1 Authoriser</div> <div><input type="checkbox"/> Any 2 Authorisers</div>	<div>Required Combination of Authorised Signatories</div> <div><div>OR</div><div><input type="checkbox"/> Sequential Authorisation</div></div>
		<div>No. of Authoriser(s) required</div> <div><input type="checkbox"/> Any 1 Authoriser</div> <div><input type="checkbox"/> Any 2 Authorisers</div>	<div>Required Combination of Authorised Signatories</div> <div><div>OR</div><div><input type="checkbox"/> Sequential Authorisation</div></div>
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		<div>No. of Authoriser(s) required</div> <div><input type="checkbox"/> Any 1 Authoriser</div> <div><input type="checkbox"/> Any 2 Authorisers</div>	<div>Required Combination of Authorised Signatories</div> <div><div>OR</div><div><input type="checkbox"/> Sequential Authorisation</div></div>
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Additional Information

7

OTHER INSTRUCTIONS

Tick where applicable ☒

Note: To add more instructions, click [here](#) for additional pages.

a. Parent/Subsidiary Companies Linkage

The relevant parent/subsidiary companies are required to submit a maintenance form to confirm linkage

Parent/Subsidiary Company Name

☐ Parent

☐ Subsidiary

Company Registration No. (ACN/ABN/ARBN) / IDEAL Organisation ID

Parent/Subsidiary Company Name

☐ Parent

☐ Subsidiary

Company Registration No. (ACN/ABN/ARBN) / IDEAL Organisation ID

b. File Services

Access this service
File Transfer is a facility whereby you can generate a payment/payroll file from your system into a DBS compatible format, to be uploaded directly in IDEAL. It is recommended to send a test file to DBS for testing prior to uploading actual payment/payroll file. You may send the test file to our DBS BusinessCare at IDEALSupportAU@dbb.com or contact us at +61 2 8823 9300 for any queries.

c. Other Specific Instructions

Name:

Date:

Signature:

SIGN HERE

Name:

Date:

Signature:

SIGN HERE

I/We hereby confirm that I/we have obtained copies of the DBS Australia Privacy Policy (available at <https://www.dbs.com/privacy/australia/page>), General Banking Terms and Conditions and the Australia Jurisdiction Schedule ("General Terms") (available at <https://www.dbs.com/au>) and Pricing Guide, which I/we have read, understood and accepted and I/we have also read and understood Section C of this form, including the Important Notes therein. In addition, I/we acknowledge that there are other terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered by DBS Bank Ltd., Australia Branch (ARBN 601 105 373, AFSL 475946) (the "Bank") which may be used by me/us from time to time. By signing this application form, I/We hereby confirm that I/we have read, understood and agree to be bound by the DBS Privacy Policy, the General Terms (including the clauses relating to the collection, processing, use and disclosure of personal information) and such terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered by the Bank which may be used by me/us from time to time. Copies of the Bank's prevailing terms and conditions are available at www.dbs.com/au or from your relationship manager.

Should any Customer Self Administrator cease to be employed by the organisation named in this form ("Organisation"), I/we undertake to inform the Bank and the Organisation will submit the IDEAL Maintenance form to delete this Customer Self Administrator's profile in IDEAL. I/We agree that the Organisation shall not hold the Bank liable for any act or omission by an Customer Self Administrator who ceases to be employed by the Organisation for which the Bank is not informed.

For Partnerships, signatures of all partners are required.

For Companies, a sole director and sole company secretary OR a sole director (if no company secretary exists) OR two directors OR a director and a company secretary.

For Trusts, signatures of all the trustees in accordance with the trust deed are required.

Any other authorised signatory must be approved in writing by the relevant company, trust, association or partnership by board resolution or such other written form acceptable to the Bank (and a copy provided to the Bank).

This form may be executed in counterparts, each of which will be an original and which together constitute the same document.

If I/we have accepted this form, including the documents referenced in this form (including the General Banking Terms and Conditions and the Australia Jurisdiction Schedule), through electronically signing this form or other applicable document, I/we shall immediately upon the Bank's request, deliver to the Bank a confirmation of our acceptance of such terms. Such confirmation shall be in form and substance satisfactory to the Bank. I/we irrevocably authorise the Bank to carry out the Organisation's obligations under this paragraph in the Organisation's name and on the Organisation's behalf.

I/We have read the **Risk Disclosure Statement** of Single Control in DBS IDEAL and where I/we authorise the Bank to proceed with Single Control setup in DBS IDEAL, I/we fully understand and acknowledge the characteristics of Single Control and the risks with this authorisation, and agree to assume and be responsible for all the risks associated with and losses arising out of or in connection with the application and use of Single Control in or through DBS IDEAL. I/We undertake to keep the Bank fully indemnified from and against any loss, costs (including legal costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by the Bank or which may be brought or preferred against the Bank as a result of the Bank agreeing to act on my/our said authorisation. I/We also understand that the Bank may terminate the provision of Single Control procedure by notice to me/us at any time.