

DBS IDEAL 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 that differs from cheque signing mandate
Require user segregation between accounts (ie. some user can only access some accounts)

Existing IDEAL Customer

Wish to upgrade your service package from Enquiry to Transaction

A SIGNUP PROCESS



- 1 • Decide IDEAL Services Required
• Complete the IDEAL Application Form and Electronic Banking Board Resolution
• Attach ID documents and proof of residence (Mandatory for Transaction Authoriser* and Customer Self Administrator*)



- 2 Mail the completed forms and required documents to

DBS Bank Ltd
Channel Management
Newton Post Office PO
Box 069 Singapore
912203

OR submit to any DBS Branch



- 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 Singaporeans/PRs: Certified true copy of NRIC

For Foreigners: Certified true copy of either a) National ID with residential address, or b) passport and residential address proof (e.g. recent utility or phone bill, bank statement or correspondence from a government agency)

Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

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   <p>IDEAL Mobile App on the App Store</p>  <p>IDEAL Mobile App on Google Play</p>  	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

<p>Enquiry View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits.</p> <p>Payment Make payments locally & internationally via Bill Payment, DBS MAX, Intra Company Transfer, Account Transfer, Bank Cheques, GIRO, MEPS, Fast Payments/Collections, Telegraphic Transfer or setup Direct Debit Authorisation.</p> <p>Payroll Make payroll transfers to multiple recipients on a regular basis via GIRO Payroll.</p> <p>Collection Collect payments from customers via DBS MAX, GIRO collection.</p> <p>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.</p>	<p>Loan Enquiry View Loan accounts and Loan details.</p> <p>Loan Send instructions on loan transactions including Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Partial Repayment, Full Repayment, Enquire on loan transaction details and history.</p> <p>DealOnline (Foreign Exchange) Convert your funds from one currency to another at competitive rates for Value Today, Value Tomorrow, Spot, Forward and Time Option transactions for up to one year. Single Control Policy applies (only single user is required to initiate and approve transactions).</p> <p>Other Specific Services Specify other types of services not listed above (e.g. OCOE, EDS) or selected products that the user requires (e.g. Telegraphic Transfers only).</p> <p>Security Token</p> <ul style="list-style-type: none">• IDEAL Digital Token (Kindly ensure that your mobile device is not jailbroken or rooted)• Physical Token (SGD\$50.00 per token, at the point of registration)
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USER ROLES

<p>Transaction Maker User who creates transactions.</p>	<p>Transaction Authoriser User who approves transactions.</p>	<p>Contact Person The bank will liaise directly with him/her on matters relating to IDEAL sign up and services.</p>
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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.

Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

Please complete this form in **BLOCK LETTERS**.

*Mandatory Fields

1 COMPANY DETAILS

Company Name* _____

Company Registration No. (UEN)* _____

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

DBS IDEAL APPLICATION PACK (FOR SUBMISSION TO BANK)

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable

Note: 2 Contact Persons must be provided.

As part of our enhanced security process, we require you to provide us with a **valid mobile number & email address**.

*Mandatory Fields

An invalid mobile number or email address may result in the inability to authenticate you and affect your login.

Your email address will be your login ID. Do not use address shared by multiple parties in your organization (e.g admin@company.com)

The 2FA mode will be the **IDEAL digital token**.

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

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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)
Payment			
Payroll			
Collection			
Trade			
Loan ^{2,3}			
Others			

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Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> Loan Enquiry	<input type="checkbox"/> Customer Self Administrator³ (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"/> DealOnline (Foreign Exchange) ¹		
<input type="checkbox"/> Contact Person		

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Additional Information

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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	<input checked="" type="checkbox"/> OR	<input type="checkbox"/> The Accounts Listed Below
<input type="text"/>		

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<input type="text"/>		

¹Separate control policy applies, refer to **Reference Notes** section C

²Authoriser groups are not available for Loan. Please fill section 7.

³ Please submit the Electronic Banking Board Resolution (EBBR) when signing up for Loan or Customer Self Administration service. You may find it [here](#).

Authorised signatories required

SIGN HERE

SIGN HERE

DBS IDEAL APPLICATION PACK (FOR SUBMISSION TO BANK)

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

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Access to which Account(s)?

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Authorised signatories required

SIGN HERE

SIGN HERE

5 AUTHORISATION POLICY FOR CUSTOMER SELF ADMINISTRATION

Tick where applicable

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

If no option is given below, the default number of Customer Self Administrator(s) 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

Payment from S\$0 to S\$50,000 requires signatory from **Any 1 Authoriser**.

Payment from S\$50,000 to S\$100,000 requires **1 signatory from Group A or 1 from Group B and 1 from Group C**.

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

EXAMPLE

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 SGD', 'All Services' and 'Any 1 Authoriser for All Amounts' will apply.
 If 'Payment currency in SGD' is selected for this policy, it will apply to payments of any currency in its SGD 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.
 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 SGD **OR** Specific Payment Currency _____

3. All Services **OR** Payment Payroll Collection Trade Others _____

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

Authorised signatories required

SIGN HERE **SIGN HERE**



7 LOAN AUTHORISATION POLICY

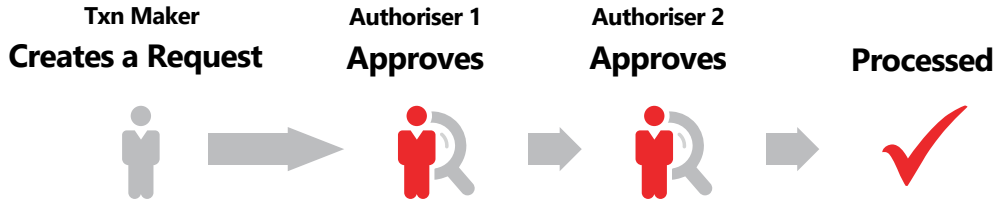
Tick where applicable

This authorisation policy is for Loan only and would apply for the 5 main servicing transactions: Loan Drawdown, Interest Rate Fixing, Loan Rollovers, Partial Repayment, Full Repayment. Any disbursements/repayments will be made to or from your DBS loan servicing account and will be based on the number of authorisers you have selected below.

Any 1 Authoriser required to approve a request

Any 2 Authorisers required to approve a request

Scenario of Loan Maker creating a request with 2 Authorisers' approval



You may have up to 2 Authorisers' approvals required for a request.

Authorised signatories required

SIGN HERE

SIGN HERE

8 OTHER INSTRUCTIONS

Tick where applicable

a. Parent/Subsidiary Companies Linkage

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

Parent/Subsidiary Company Name <input type="radio"/> Parent <input type="radio"/> Subsidiary <hr/> Company Registration No. (UEN) / IDEAL Organisation ID <hr/>

Parent/Subsidiary Company Name <input type="radio"/> Parent <input type="radio"/> Subsidiary <hr/> Company Registration No. (UEN) / IDEAL Organisation ID <hr/>

b. File Transfer

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 BusinessCareSG@dbs.com or contact us at 1800-222-2200 for any queries.

c. Other Specific Instructions

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9 AGREEMENT, AUTHORISED SIGNATORIES AND STAMP

I/We agree to be bound by your prevailing General Banking Terms and Conditions, applicable Jurisdiction Schedules and relevant Service Schedule (each as may be amended, supplemented, substituted and/or replaced from time to time). We confirm that we have been given such prevailing terms or accessed them, where published, at go.dbs.com/gbtc and have reviewed them.

I/We also acknowledge that the Bank will be updating its records with the details provided in this form and/or in the Appendix (if applicable), which would replace any existing details of any relevant persons (in their corporate capacities) which the Bank may have in its records.

I/We confirm that notwithstanding any other authorisation or instruction provided by the Organisation named in this form ("Organisation") to the Bank, the Bank is authorised to act on the authorisations or instructions provided in this form without further checks, even if the authorisations or instructions may contradict any other instructions provided by the Organisation to the Bank. I/We also acknowledge that the Bank will be updating its records with the details (including personal particulars) in this form and/or in the Appendix (if applicable), which would replace any existing details of me/us which the Bank may have in its records.

For Partnerships, signatures of all partners are required. For companies, signatures of the authorised officers are required.

For Associations, Clubs & Societies, signatures of any two of existing/outgoing Chairman, Secretary or Treasurer are required.

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 our said authorisation. I/We also understand that the Bank may terminate the provision of Single Control procedure by notice to us at any time.

Name:
Date:
Signature:
SIGN HERE

Name:
Date:
Signature:
SIGN HERE