

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. Refer to the last two pages of this document.

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.

DBS IDEAL

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C

SERVICE TYPES & USER ROLES

SERVICE TYPES

Enquiry View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits.	Loan Enquiry View Loan accounts and Loan details.
Payment Make payments locally & internationally via Bill Payment, DBS MAX, Intra Company Transfer, Account Transfer, Bank Cheques, GIRO, MEPS, Fast Payments/Collections or Telegraphic Transfer.	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.
Payroll Make payroll transfers to multiple recipients on a regular basis via GIRO Payroll.	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).
Collection Collect payments from customers via DBS MAX, GIRO collection.	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).
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.	Security Token <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)

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.
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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. Refer to the last two pages of this document.

DBS IDEAL APPLICATION PACK (FOR SUBMISSION TO BANK)

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.

*Mandatory Fields

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.

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**.

To add more users, click [here](#) for additional pages.

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*	

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			

<input type="checkbox"/>	Enquiry	<input type="checkbox"/>	Loan Enquiry
--------------------------	---------	--------------------------	--------------

<input type="checkbox"/>	DealOnline (Foreign Exchange) ¹
--------------------------	--

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

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
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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. Refer to the last two pages of this document.

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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.

*Mandatory Fields

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Others			

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Authorised signatories required

SIGN HERE

SIGN HERE

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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. Refer to the last two pages of this document.

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 3 Customer Self Administrators required to approve a request
☐ Any 5 Customer Self Administrators required to approve a request
- ☐ Any 2 Customer Self Administrators required to approve a request
☐ Any 4 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	
Payment from S\$0 to S\$50,000 requires signatory from Any 1 Authoriser .	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
			OR	
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 .	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
			OR	

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.

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.	<input type="checkbox"/> ALL Debit Accounts	OR	<input type="checkbox"/> Specific Debit Account _____
2.	<input type="checkbox"/> Payment currency in SGD	OR	<input type="checkbox"/> Specific Payment Currency _____
3.	<input type="checkbox"/> All Services	OR	<input type="checkbox"/> Payment <input type="checkbox"/> Payroll <input type="checkbox"/> Collection <input type="checkbox"/> Trade <input type="checkbox"/> Others _____

From	To	Authorisation Requirement	
0		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div style="border: 1px solid black; width: 150px; height: 40px; margin: 5px;"></div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div style="border: 1px solid black; width: 150px; height: 40px; margin: 5px;"></div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div style="border: 1px solid black; width: 150px; height: 40px; margin: 5px;"></div> <input type="checkbox"/> Sequential Authorisation
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		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div style="border: 1px solid black; width: 150px; height: 40px; margin: 5px;"></div> <input type="checkbox"/> Sequential Authorisation

Additional Information

Authorised signatories required

SIGN HERE

SIGN HERE

7

LOAN AUTHORISATION POLICY

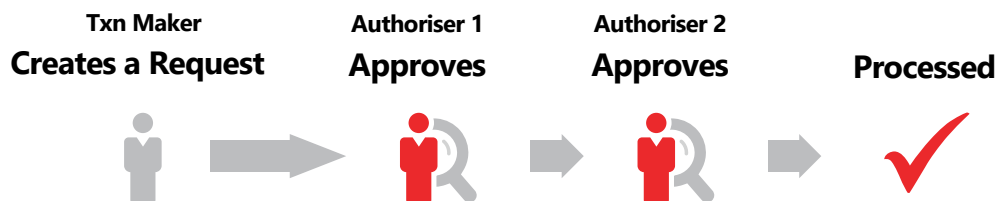
Tick where applicable



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 ☒

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. (UEN) / IDEAL Organisation ID

Parent/Subsidiary Company Name

- ☐ Parent
☐ Subsidiary

Company Registration No. (UEN) / IDEAL Organisation ID

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

c. Other Specific Instructions

9 AGREEMENT, AUTHORISED SIGNATORIES AND STAMP

I/We hereby confirm that I/we have obtained copies of the DBS Electronic Banking Services [Terms and Conditions](#) ("EB Terms") and Fee Schedule, 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 (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 EB Terms (including the clause relating to the collection, processing, use and disclosure of personal data) 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 can be found at www.dbs.com.sg.

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.

Should any Customer Self Administrator cease to be employed by the 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, 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

Certified True Extract of Resolutions Passed By the Board of Directors of

(Name of Company) ("the Company")

on the _____ day of _____ 20_____

APPLICATION FOR AND ACCEPTANCE OF ELECTRONIC BANKING SERVICES AND OTHER SERVICES FROM DBS BANK LTD. (THE "BANK")

RESOLVED THAT

- (1) It would be to the Company's interest and benefit to obtain from the Bank electronic banking services ("EB Services") and such other services made available by the Bank on the Bank's electronic banking platforms, applications or facilities or such other platforms, applications or facilities approved by the Bank ("Bank's Channels") (collectively "Services").
- (2) Any _____ (insert number) of the following persons (collectively, the "Authorised Persons") be authorised to do all of the following things in the Company's name and for and on behalf of the Company, and such Authorised Persons are and will be so authorised until the Bank receives a certified copy of the board resolution of the Company providing otherwise:

Name of Authorised Person	Designation	NRIC No./ Passport No.	Specimen Signature

- (a) to apply for, make changes or terminate the Services from time to time and the Company will be responsible for all transactions effected through the use of the Services;
- (b) to negotiate, accept, sign and deliver to the Bank any application or maintenance form, the Bank's prevailing electronic banking services terms and conditions and such other terms and conditions, document, form, notice or confirmation required by the Bank or provide any confirmation or acceptance on the Bank's Channels in connection with the Company's application, access and/or utilisation of the Services, including without limitation appointing or removing: (i) users to utilise and/or access the Services; (ii) third parties (including without limitation the Company's affiliates) to manage, utilise and/or access the Services on the Company's behalf; (iii) administrators to manage, utilise and/or access the Services on the Company's behalf;
- (c) to authorise, from time to time, any person who may do or cause or authorise to be done any act or thing in connection with the access and utilisation of the Services.

- (3) Any user appointed in connection with the utilization and access of the Services is authorised, for and on the Company's behalf, to sign up for any products and/or services offered by the Bank on the Bank's Channels and to agree to and be bound by such terms and conditions governing the provision of the relevant Service.
- (4) Any administrator appointed by the Authorised Persons is authorised and will have full power and authority to do all things for and on behalf of the Company on the Bank's Channels, including without limitation:
- (a) applying, making changes or terminating any products, services or credit facilities offered by the Bank and to agree to be bound by such terms and conditions as the Bank deems necessary in connection with such products, services or credit facilities;
 - (b) managing and making changes to the Company's use of and access to the Services, including without limitation appointing or removing users;
 - (c) making changes to or revoking the Company's authorisation policy or mandates with the Bank, including without limitation the authorisations set out in this board resolution or any other authorisation or mandate of the Company given to the Bank.

CERTIFIED AS TRUE EXTRACT AND CONFIRMED THAT THE RESOLUTIONS HAVE BEEN ADOPTED AND HAVE NOT BEEN RESCINDED, MODIFIED OR SUPERSEDED

Name and Signature
Director

Name and Signature
*Company Secretary/Director**

**Delete where inapplicable*