



# DBS StartUp Movement Tool Kit



5 Essential Tips on Starting a  
Business in Singapore



Open a Business Account



Apply for a Quick Business Loan



Additional Solutions to Boost Your Business

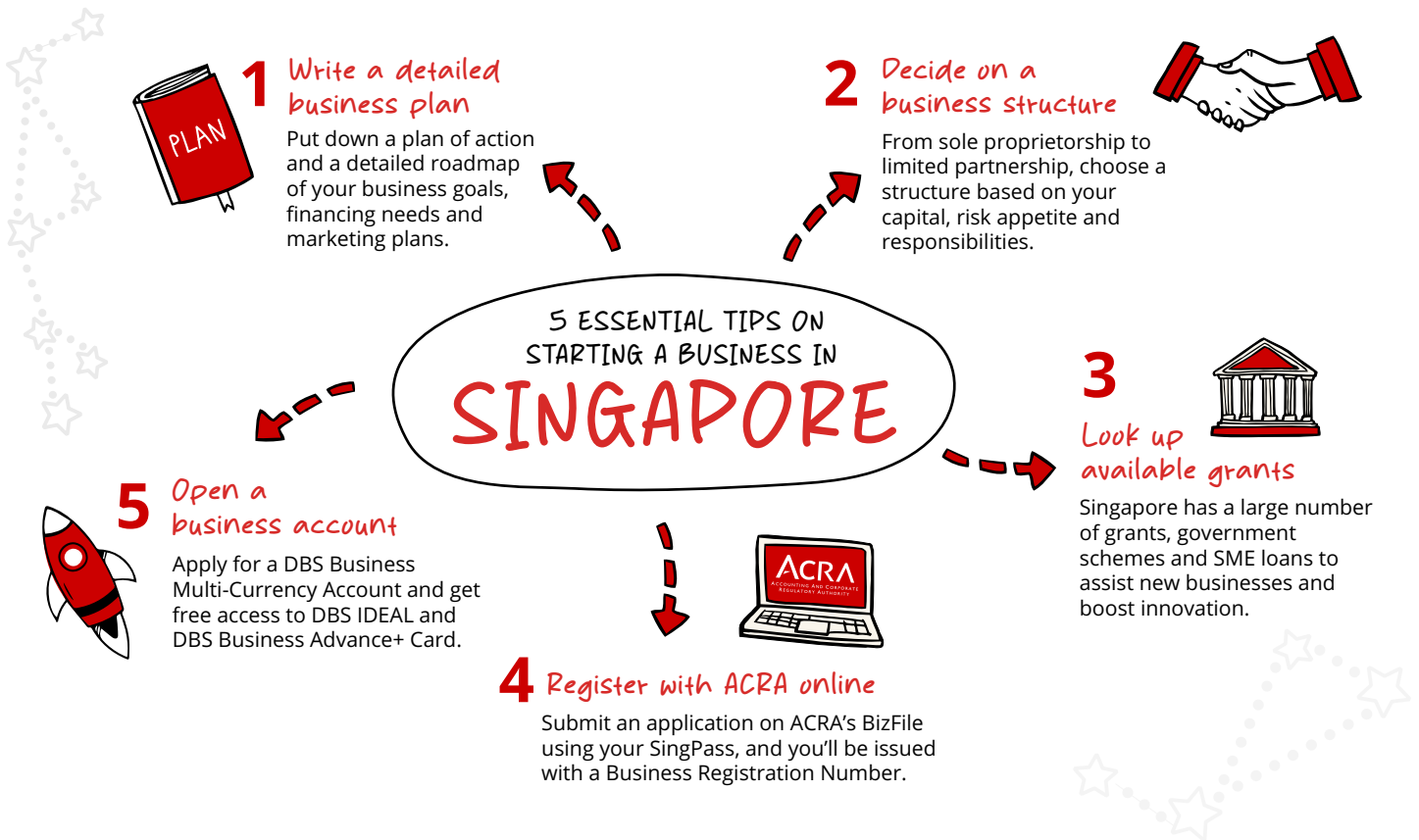




# DBS StartUp Movement Tool Kit

Starting a business is a big step for anyone. Whether you are thinking of taking that step or have already started on your entrepreneurial journey, this starter kit will provide you with the necessary information to get your business up and running.

From choosing the right business entity to the different ways of financing your operations, the DBS StartUp Movement Tool Kit is a handy resource for any new entrepreneur.



## Available Government Grants

Get funding on capability upgrading initiatives such as process improvement and product development.



Check out the full list [here](#)



# Open a Business Account

To help SME owners realise their visions, we design our products and services to be seamlessly integrated with our customers' everyday lives. The result is fast, convenient banking that frees you up to do what you do best.

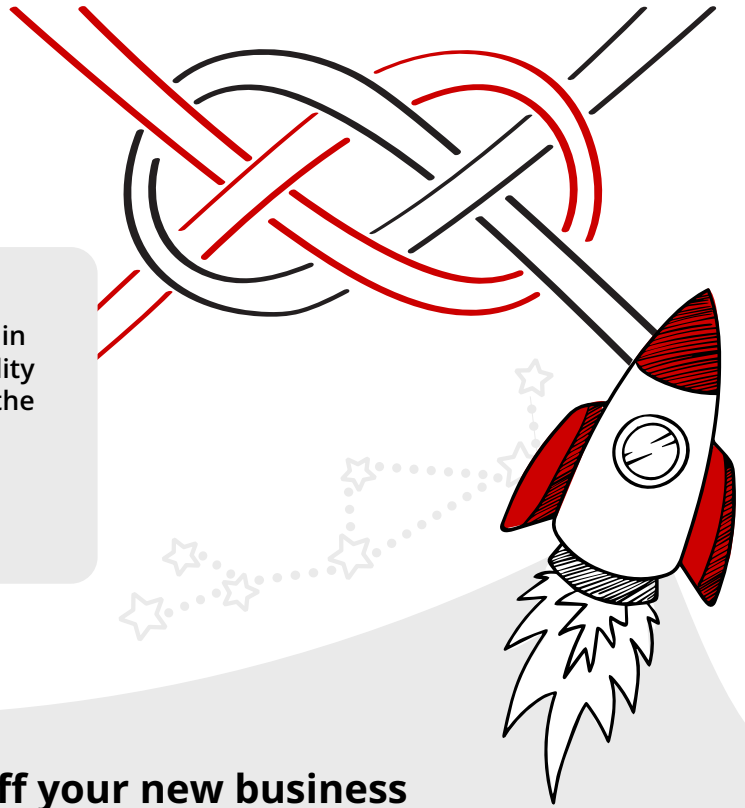
## DBS Business Multi-Currency Account & DBS Business Advance+ Card

Twice as nice, twice as unlimited with unlimited FAST transactions and unlimited 2% cashback.



Enjoy \$0 FX fees, unlimited 2% cashback, and up to US\$1.65M in complimentary corporate liability insurance when you apply for the **DBS Business Advance+ Card**.

Find out more about the **DBS Business Advance+ Card**



### Perfect for lifting off your new business

Open only to companies incorporated for less than 3 years

#### DBS Business Multi-Currency Account (Starter Bundle)

##### Features

- No monthly service charge
- Unlimited free FAST and GIRO for payments made via DBS IDEAL
- S\$30 flat fee for outward telegraphic transfers, excluding agent bank fees
- Competitive FX rates on FX Online

##### Fees

- S\$10 monthly account fee
- \$40 charge for the over-the-counter transactions
- S\$3 for every cheque issued

Optimised for scaling up your SME

#### DBS Business Multi-Currency Account

##### Features

- 50 free FAST and 50 free GIRO per month for payments made via DBS IDEAL (Includes bulk transactions and payroll)
- S\$30 flat fee for outward telegraphic transfers, excluding agent bank fees
- Competitive FX rates on FX Online

##### Fees

- S\$50 annual account fee
- S\$40 monthly service charge (Waived if average daily balance is at least S\$10,000 or equivalent)
- S\$20 charge for over-the-counter transactions
- S\$0.75 for every cheque issued



Apply for the account that supports your business growth

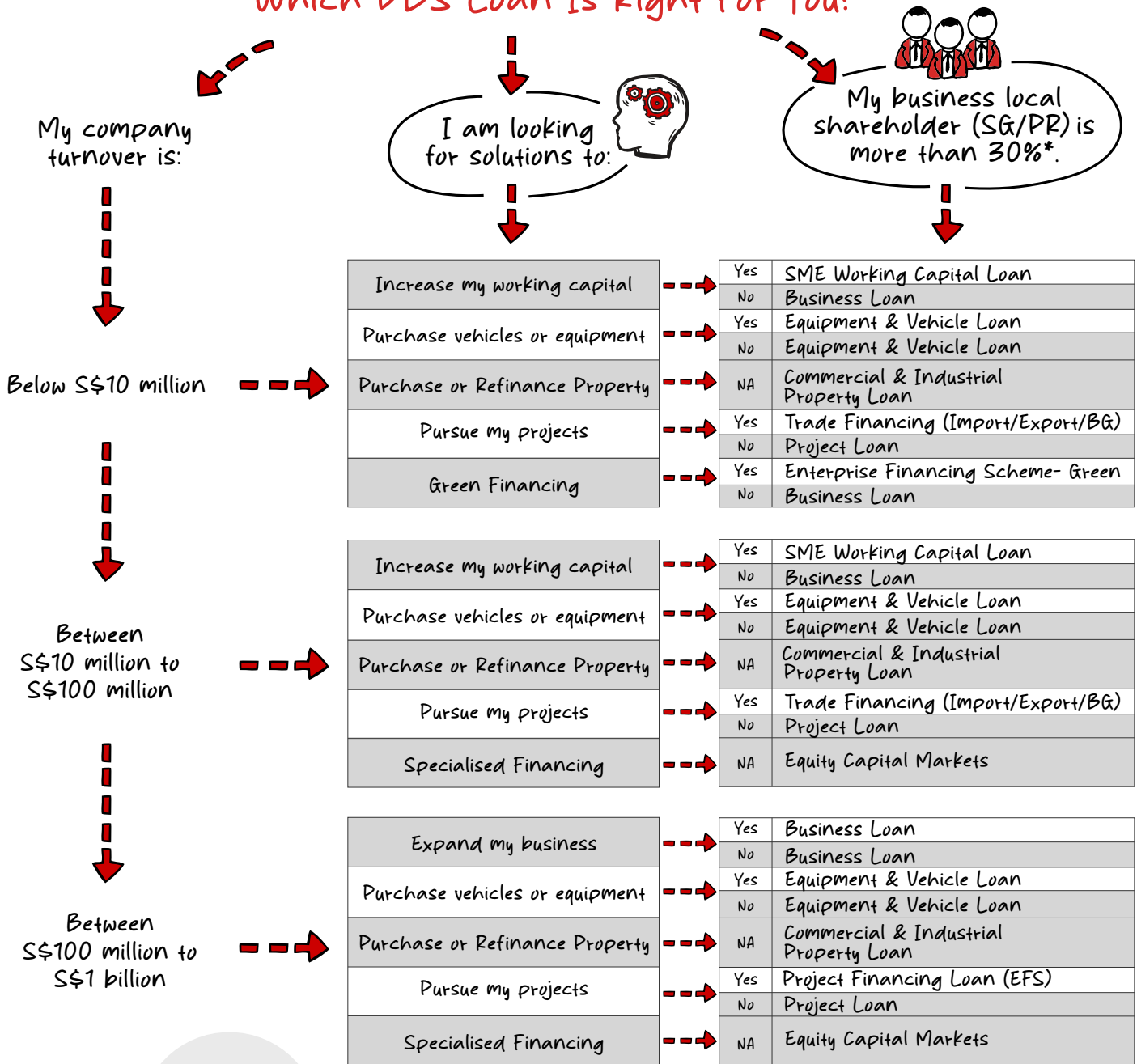


# Apply for a **SME Loan** online in minutes

DBS provides a smarter, faster and more convenient loan application service to time-strapped business owners. SMEs can apply for up to 13 types of loan products online in just five minutes. They can also track their applications in real time and get instant notifications.

First time applying for a loan? Get a quick financial boost up to **S\$50,000** with **DBS Quick Finance Working Capital Loan**. It's simple, quick and easy - no documents required!

## Which DBS Loan Is Right For You?



Am I eligible?



Scan here to find out more!

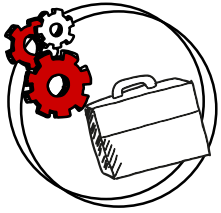
You can apply online when you fulfill the following:

- You are a Singapore-registered company
- For government assisted schemes, 30% or more shareholdings are held by Singaporeans or Singapore PRs
- You have a turnover below SGD10 million



# An Introduction to **DBS BusinessClass**

An engagement programme for the business community in Singapore to transform digitally, embark on sustainability, be well-connected and equipped for growth.



## **Entrepreneurship**

From starting up, running day-to-day operations, applying for loans or expanding the business, our DBS StartUp Movement is the place for entrepreneurs to find intelligent, intuitive services, products, digital tools and ecosystem partners to ensure your business runs effortlessly.



## **Digitalisation**

Tap into our range of digital tools and solutions, such as the all-in-one DBS IDEAL banking platform on desktop and mobile, DBS RAPID for customised APIs to integrate with your own systems, and DBS MAX for cashless collection features like PayNow, PayLah!, credit cards, QR codes, recurring payments and installment plans.



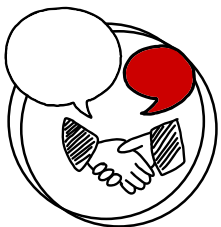
## **Connectivity**

Connect to Asia's most dynamic markets such as China, India and Indonesia, as we help you discover new markets and develop your entry strategy. Our popular Bridging Business Horizons programme, supported by Enterprise Singapore, provides insights, networks and tailored solutions to support your expansion.



## **Insights**

Stay up-to-date with the latest business insights and always be informed of key trends within your industry and the wider region. Access exclusive content from our Insights database of market intelligence reports, budget findings, analysis, research and commentary by subject matter experts and partners.



## **SME Stories**

Listen to real-life stories from entrepreneurs in Singapore and be inspired in your own business journey. Learn how SMEs of all sizes and from various industries – from engineering consultancies to pharmaceuticals to sports retail and food & beverage – have tapped on DBS' solutions to grow their businesses.





## **Working Capital Support**

SMEs can tap into our range of working capital loans, such as the Venture Debt Financing for tech start-ups, the Overdraft facility for immediate funds, Block Discounting for companies offering in-house hire purchase or the Eco Renovate Loan for renovation works using sustainable materials.




# Additional Solutions to **Boost Your Business**

**DBS MAX**

DBS MAX is the end-to-end cashless collections feature for businesses to receive payments across multiple online and offline platforms. These include PayNow, PayLah!, credit cards, QR codes, recurring payments and installment plans.

**DBS Select+**

A package insurance policy specially designed for SMEs, DBS Select+ protects a wide range of assets, from stock to cash to machinery. Add optional coverage like public liability and workers' injury compensation, according to your requirements.





**DBS ESG Ready Programme**

In partnership with EnterpriseSG, this programme awards up to 70% in subsidies to help businesses become more green and sustainable with initiatives like training and upskilling, carbon assessment, strategy development, implementation and certification.



**DBS Skills Booster Programme**

Invest in your employees and transform your workforce as we help businesses create a learning and development plan, gain insights from DBS MasterClasses and match employees with industry-relevant training programmes.



Be a part of the DBS StartUp Movement and join DBS BusinessClass to access invaluable resources for your business.



Find out more about the **DBS StartUp Movement**