



Live  
more,

Bank

Less



# About DBS

DBS is a leading financial services group in Asia with a presence in 18 markets. Headquartered and listed in Singapore, DBS is in the three key Asian axes of growth: Greater China, Southeast Asia and South Asia. The bank's "AA-" and "Aa1" credit ratings are among the highest in the world.

DBS has been named "World's Best Bank" by Euromoney, "Global Bank of the Year" by The Banker and "Best Bank in the World" by Global Finance. The bank is at the forefront of leveraging digital technology to shape the future of banking, having been named "World's Best Digital Bank" by Euromoney. In addition, DBS has been accorded the "Safest Bank in Asia" award by Global Finance for 11 consecutive years from 2009 to 2019.

**Best Bank In  
the World**

**Euromoney, 2019**

*And more...*

**551b**

Total Assets (SGD)

**5.63b**

Net Profit (SGD)

Over

**9 million**

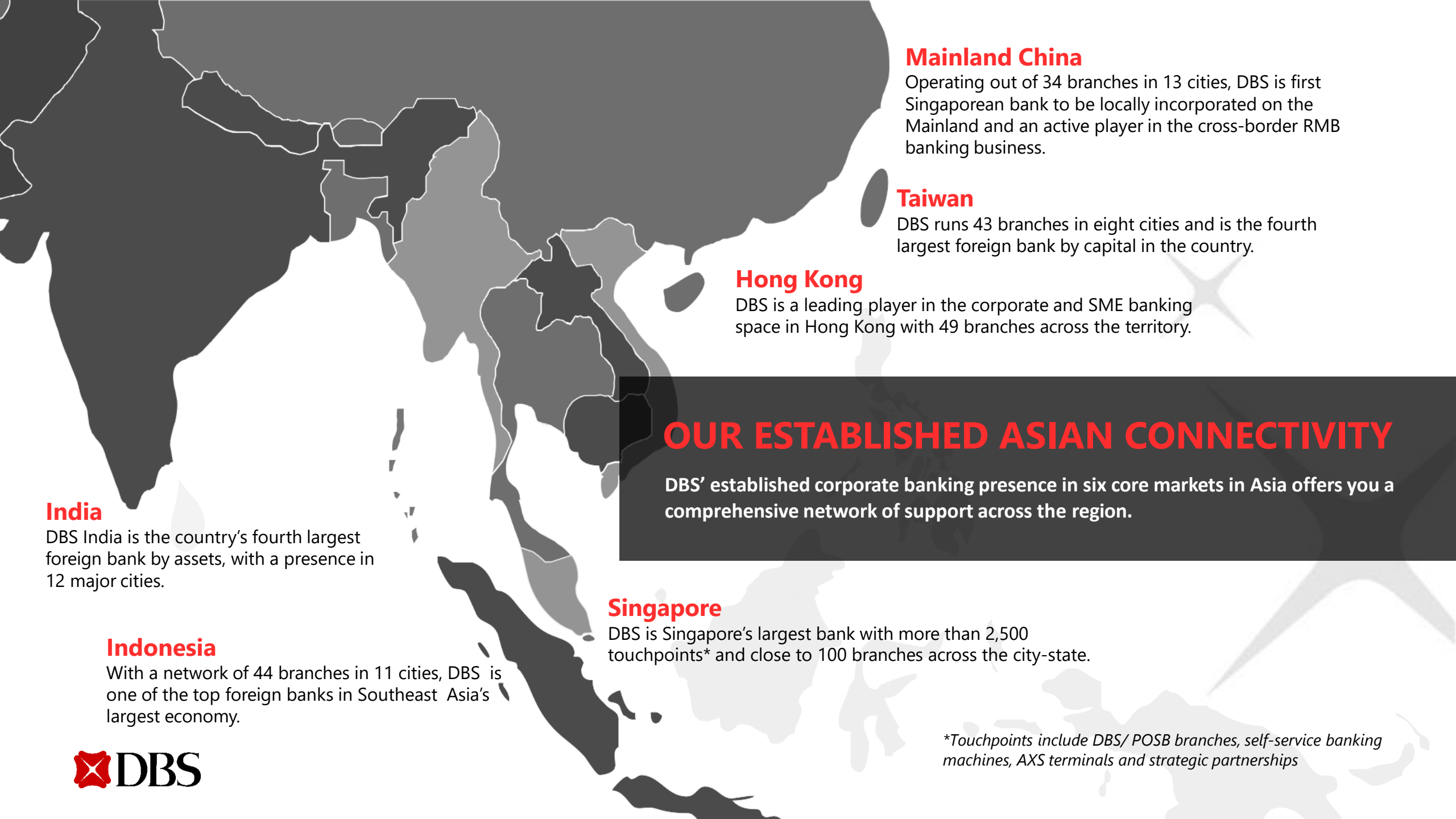
Consumer Banking /  
Wealth Management  
Customers

Over

**200,000**

Institutional  
Banking  
Customers





## India

DBS India is the country's fourth largest foreign bank by assets, with a presence in 12 major cities.

## Indonesia

With a network of 44 branches in 11 cities, DBS is one of the top foreign banks in Southeast Asia's largest economy.



## Mainland China

Operating out of 34 branches in 13 cities, DBS is first Singaporean bank to be locally incorporated on the Mainland and an active player in the cross-border RMB banking business.

## Taiwan

DBS runs 43 branches in eight cities and is the fourth largest foreign bank by capital in the country.

## Hong Kong

DBS is a leading player in the corporate and SME banking space in Hong Kong with 49 branches across the territory.

# OUR ESTABLISHED ASIAN CONNECTIVITY

DBS' established corporate banking presence in six core markets in Asia offers you a comprehensive network of support across the region.

## Singapore

DBS is Singapore's largest bank with more than 2,500 touchpoints\* and close to 100 branches across the city-state.

*\*Touchpoints include DBS/ POSB branches, self-service banking machines, AXS terminals and strategic partnerships*



# Our Promise To You

We want to make banking invisible for you.



“ Our service ethos is characterized by the  
“humility to serve and the confidence to  
lead” ”

Be connected with the  
World's Best SME Bank

One-stop service with seamless  
regional connectivity to over 18 markets

Gain access to our network and grow  
your business with a community of like-  
minded business mastermind

Leverage on our insights to constantly  
innovate making banking intuitive and  
interactive for SMEs



**Global SME Finance  
Awards 2019**  
Global SME Bank of  
the Year



**Global Finance  
World's Best Bank  
for SMEs**



**The Asset Triple A  
Treasury, Trade, Supply  
Chain and  
Risk Management Awards 2019**  
Best in Treasury and Working Capital  
– SMEs, APAC and Singapore



## A relentless customer obsession...

### Easier for **customers** to get started



Looking to open a  
Business Account Digitally?

Online Account Opening  
System (OAOS) and Online  
Loan Application (OLAF)

### Reduce hassle of operations for **customers**



DBS MAX – digital collection solution  
that enables merchants to receive  
cashless payments in a simple, swift,  
secure and seamless way

### Help **customers** be digital

DBS IDEAL and DealOnline –  
corporate internet platform coupled  
with FX transactions capabilities



Leveraging partnerships with  
online ERP software providers

### Anticipate **customers'** needs



Pre-approved loans for  
customers suited for the needs  
and seasonality of their business

### Help **customers** market themselves



Community that helps SMEs  
grow their businesses and gain  
networks across the region



## A SELECT OF ACCOUNTS TO SUIT YOUR BUSINESS NEEDS

### Running a small business?

Our **Business Digital Account** gives you all the basics to get up and running instantly

---

- ✓ No min. balance
- ✓ Initial deposit of \$1,000
- ✓ No fall-below fee
- ✓ Free online banking & debit card
- ✓ SGD only

### Expanding your business?

Our **Corporate Multi-Currency Account** is for growing businesses that require more at an instant

---

- ✓ \$10,000 min. balance
- ✓ Initial deposit of \$3,000
- ✓ \$35 fall-below fee
- ✓ Free online banking & debit card
- ✓ 13 currencies<sup>2</sup> including SGD, USD, AUD

### Want higher returns?


Our **Fixed Deposit Account** lets you choose from a flexible range of tenures

---

- ✓ \$5,000 min. deposit
- ✓ Earn interest
- ✓ Flexi tenures from 1 month to 1 year
- ✓ 11 currencies including SGD, USD, AUD
- ✓ Asia's Safest Bank



## VALUE FEATURES

	<b>Business Digital Account</b> All the basics for a new start up business	<b>Multi-Currency Account</b> Everything you need for a growing business
Price	<b>S\$18/month</b> <i>(save up to S\$244 from fall below fees &amp; account annual fee!)</i>	<b>S\$40/year</b>
Minimum initial deposit	S\$1,000	S\$3,000
FEATURES		
Minimum Balance	<b>NIL</b>	S\$10,000
Fall-below fee	<b>NIL</b>	S\$35
Currencies available	SGD only	SGD and 12 foreign currencies including USD, AUD and more ⓘ
Internet & Mobile Banking (IDEAL™)	<b>FREE</b>	<b>FREE</b>
PayNow Corporate	Enjoy <b>FEE WAIVER</b> for all incoming <b>PayNow Corporate</b> transactions and PayNow outgoing lookups until 31st December 2019! <i>Please refer to pricing guide for outgoing transaction (FAST &amp; GIRO)</i>	
Internet Banking Security Device	Unlimited <b>FREE</b> Digital Tokens	Unlimited <b>FREE</b> Digital Tokens
Debit Card	<b>FREE</b>	<b>FREE</b>
Cheque Book	S\$25 / Book	<b>FREE</b>
Over The Counter (OTC) Transaction Fees	Pricing Guide + S\$20 per txn^	Pricing Guide



Chargeable OTC transaction include: Cash deposit & withdrawals, Cheque encashment, Purchase of cashier's order, Purchase of demand draft, Funds transfers, Outward Telegraphic Transfers (hard copy forms)

### \*Terms and Conditions

The online account opening service ("Service") is generally available for Singapore incorporated entities with business operations in Singapore. The availability of the Service is at the discretion of DBS Bank Ltd. ("DBS"). Corporate accounts opened using the Service will be entitled to DBS IDEAL™ fee waivers, including set-up fees and monthly subscription fees ("Promotion"). This Promotion is only available to new corporate customers who open their DBS corporate accounts online using the Service. DBS' prevailing terms and conditions applicable to corporate accounts shall apply to all accounts opened using the Service. DBS may at any time vary or supplement these terms and conditions, or suspend or withdraw the Promotion without prior notice or liability to any person. DBS makes no representation or warranty whatsoever in respect of offers or rewards from third-party merchants (including the availability of such offers or rewards). Any such offers or rewards will be subject to the terms and conditions of the third-party merchants and any dispute must be resolved directly with such third-party merchants.

### Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to SGD 50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

For detailed information, please visit [www.dbs.com.sg/sme](http://www.dbs.com.sg/sme)



# ACCOUNT PACKAGES CURATED FOR TECH START-UPS



## Eligibility:

- Less than 2 years in business
- In Software, Internet or Emerging Technology Industries

1

### Corporate Account designed to jump-start your business

Multi-currency account feature (manage up to 13 currencies), no minimum balance required, no fall below fee, no annual fee, debit card with no annual fee, free first international funds transfer every month, status tracking of all funds transfer<sup>2</sup> – manage your account on the go with our mobile banking platform, DBS IDEAL.

2

### Co-creating digital solutions

Work with DBS digital experts to design solutions powered by DBS RAPID, to deliver greater efficiency and impact for your business and customers.

3

### Scaling business operations

Complimentary 6 months subscription for Financio (online accounting software) and DBS Max (digital payments and collections system with no set up fee) – look out for more digital resources in the pipeline.

4

### Expanding your business network

Complimentary DBS BusinessClass membership for access to a regional business network, market insights, and exclusive invites to curated industry events.

5

### Accessing new business opportunities

Priority consideration for the [DBS Startup Xchange](#) program across regional market (Singapore, Hong Kong and more) for partnerships and co-creation opportunities that will boost your solution to a proof of concept with DBS. Also included in the program are bespoke introductions to the DBS businesses and partners, express onboarding, project guidance, and complimentary working space at our award-winning innovation hub, DBS Asia X.



# SUPPORTING YOUR BANKING NEEDS ACROSS THE REGION



## SME LOANS

Choose from 13 financing solutions including the new SME Working Capital of up to \$300,000



## COMMERCIAL CARDS

- Widely accepted across all VISA ATMs and merchants
- Free Access to Airport lounges
- Apply now and spend S\$4,000 in the first month to earn up to 5% rebate.



## DBS MAX

DBS MAX is a digital collection solution that enables merchants to receive cashless payments in a way that is **simple, swift, secure** and **seamless**. This helps to reduce costs, widen end consumer reach & create joyful experiences.



## ONLINE BANKER'S GUARANTEE

Enjoy competitive rates and exclusive online offers on Banker's Guarantee as a payment guarantee, bid bond, performance bond, or a financial guarantee. Apply online now.



## DEALONLINE FX PLATFORM

- Book FX Transactions in more than 40 currency pairs
- Named Best FX bank for 8<sup>th</sup> year in a row by Global Finance
- Market Leader - Best Pricing online, transparent and easy to use!

**And more...**



# BEYOND BANKING. CONNECTING BUSINESS MASTERMINDS

A bespoke engagement programme designed for small and medium enterprises. A community that helps you grow your business and network across the region, receive the latest market trends and gain exclusive access to a knowledgeable community of Asia's business masterminds.

Engage with esteemed Star Advisors and attend networking events to meet key business influencers, including venture capitalists, DBS SME Specialists and industry peers from around Asia.

Sign up now at [go.dbs.com/bcsubscribe](http://go.dbs.com/bcsubscribe)



**CONNECT**  
Connect with over 200,000 entrepreneurs and business experts in the region.



**CONSULT**  
Gain valuable insights, guidance and advice from our business advisors.



**NETWORK**  
Get invited to exclusive events with industry leaders and disruptors from all over the world.



**TRENDS**  
Access the latest trends, market movers and economic insights in Asia.



星展銀行（香港）企業及機構銀行執行董事劉國瑞出席活動時表示，傳統銀行面對競爭，故發展在客戶也會提供以外提供多項數碼化服務，該行於去年推出BusinessClass平台，專門協助中小企利用科技解決商業問題。他表示，目前全球已有約5萬客戶使用BusinessClass數碼平台，當中星展客戶及非星展客戶比例相若，並預期明年客戶數目可增至10萬人。

他提到，一年間BusinessClass平台已推廣至六個國家，當中香港及新加坡對平台使用最高，又指目前為餐飲、零售及成衣業舉辦活動，以讓中小企可在平台上獲得有用資訊，幫助傳統行業利用資訊科技找出路。

他舉例說，比如成衣業以往是香港主要行業之一，惟受到快速時裝（Fast fashion）、工廠轉移東南亞，導致成衣業面對重大轉變，平台則可為業界聯絡各方合作夥伴。

記者：范曉輝

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**Retailer gets help from start-ups to manage sales and inventory**

Richard Boon

A fast-growing Singapore children's clothing label that has problems with inventory and data management has thrown down a challenge to two start-ups that might have the solution.

Chateau de Soles still uses Microsoft Excel for its orders and inventory, and collects customer data for direct marketing purposes the old-fashioned way, by writing it down in notebooks.

Ms Stephanie Lemaire, the French founder of the clothing label, told The Straits Times "It was a retail challenge to manage

outfit using a photograph of a similar item they like. It also employs elements of location tracking.

Business director Rajarohan Sathyan said, "The idea we came up with for the firm would mean that it doesn't matter if the customer is going online or offline."

Malaysia-based Storefish, which offers solutions in the area of point of sale, inventory and customer relationship management, suggests the label put its information into a central cloud database.

Storefish co-founder Fong Wei Hong said this would allow the firm to track customer movements – like when they last visited the store.



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**TOP STORIES**

Electronics SMEs urged to embrace South-east Asia as their growth driver

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





# START YOUR BUSINESS JOURNEY WITH DBS

## Instant Account Opening. Great value for money



### Why Apply Online?

 <p><b>Save Time and Grow Faster</b></p> <p>No more waiting in line, apply for an account in the comfort of your home or office at an instant.</p>	 <p><b>Instant Account Opening</b></p> <p>Get your business running instantly with the new Instant Account Opening service - no signature or documents needed.</p>	 <p><b>Open Account With MyInfo Business</b></p> <p>Process your application instantly without filling up forms by logging in with MyInfo Business.</p> <p><a href="#">Learn more here</a></p>
 <p><b>FREE Access to DBS IDEAL™</b></p> <p>Transact online and via mobile app, Free Digital Token in smartphone, Free eAlerts</p>	 <p><b>Enjoy Fee Waiver</b></p> <p>For all incoming PayNow Corporate transactions and outgoing PayNow lookups until 31st December 2019!</p>	 <p><b>No Annual Fee</b></p> <p>Get 0.3% cash rebate</p>
 <p><b>S0 Cable Charges</b></p> <p>When you transfer funds to your DBS Business Account in Mainland China, India, Hong Kong, Indonesia or Taiwan!</p>	 <p><b>DBS BusinessClass</b></p> <p>Get invited to exclusive networking events with global industry players and disruptors</p>	 <p><b>Start Digital with SME Connect</b></p> <p>Looking to take your business to the next level? Start going digital with these specially curated solutions absolutely free for the first 6 months.</p>

### Who Can Apply Online?

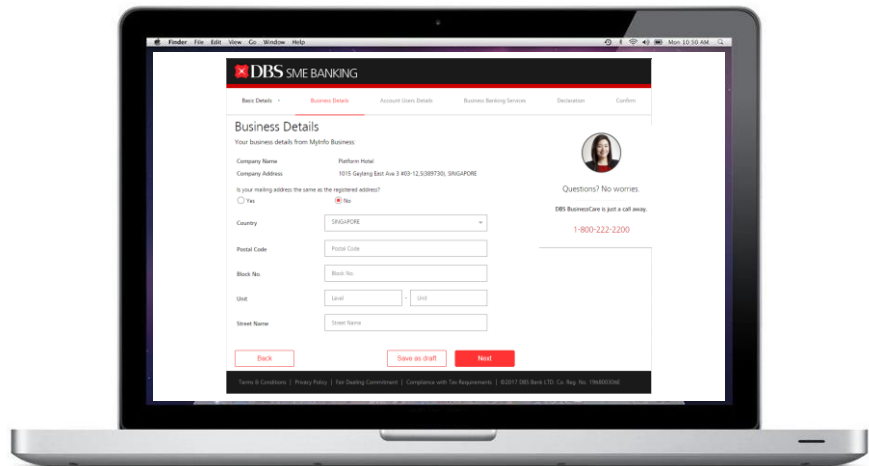
- ✓ A Singapore Registered Businesses Operating in Singapore owned by Singaporean / PR (Private Limited Company, Partnership / LLP, Sole Proprietorship)
- ✓ The number of authorised signatories/directors/shareholders/partners must each not exceed 3.
- ✓ Business owners seeking a value-for-money account and fuss-free application process





# START YOUR BUSINESS JOURNEY

Instant Account Opening. Great value for money



[CLICK HERE TO START](#)



## STEP 1

No documents required! Retrieve your company's information using CorpPass & MyInfo Business, OR your Business Registration Number.



## STEP 2

Authenticate your identity using SingPass & MyInfo OR your DBS/POSB iBanking/ATM card



## STEP 3

Account opened **INSTANTLY**. You will receive an SMS with password to open your email containing your account details.



# FAQs

## 1. What if I don't qualify for instant account opening?

Fret not! Follow these simple steps:



### STEP 1

Apply online fuss-free! Retrieve your company's information using CorpPass & MyInfo Business, OR your Business Registration Number.



### STEP 2

Make an appointment with a Relationship Manager OR Branch to skip the queue!



### STEP 3

Relationship Manager calls you at your selected timing, OR Visit the branch at your preferred timing.



### STEP 4

DBS courier picks up your documents OR you submit during your branch appointment.



### STEP 5

Account Opened! You will receive an SMS with password to open your email containing your account details.

## 2. What documents am I required to submit and when do I need to submit them?

No documents are needed for applicants who meet our instant account opening criteria.

For all other applicants, [Click here](#) for our checklist. You are only required to submit the documents after the application has been submitted online. We will arrange for a courier to pick up your documents if you had opted for a Relationship Manager to call you. For branch appointments, kindly bring the documents along with you.

## 3. I am unable to find my company on the 'ACRA Details' step in the online application form. Why?

Try keying in your company name without 'Pte Ltd', etc. and you should be able to locate your company. Please note that if your company is newly registered, it will take 2 working days before your company details can be retrieved via ACRA search.

## 4. More questions?

Please contact DBS BusinessCare at 1-800-222-2200



Any questions?

DBS BusinessCare is here to help  
Call 1800 222 2200 / +65 6222 2200