

INNOVATIVE WAY TO FUND YOUR BUSINESS

 **DBS** SME BANKING



Working Capital
Loans and
overdraft

*Government-assisted
and collateral-free loans*

Property loan
Equipment loan
Vehicle loans

*Finance your fixed asset
purchases*

Corporate Credit
Card and Foreign
Exchange

*Credit card application
and purchase of forex
forward contracts*

WHY APPLY ONLINE?



FAST

No branch visits or signatures required. Apply online in 5 mins.



BEST RATES

Straight through processing = we pass the savings back to you! Transparent and competitive rates.



**Largest
loan
provider**

Largest provider for SME Micro Loans and SME Working Capital Loans

One Platform with over 11 loan products to choose from.

[CLICK HERE TO START](#)

FACING COVID-19 AS A COMMUNITY

Relief measures & portals to support your business as usual



Enhanced Working Capital Loan

Government-assisted loans up to S\$600,000

Features

Loan amount	Up to S\$600,000
Loan tenor	Up to 5 Years
Collateral	Nil

Terms and Conditions apply

Digital Business Loan

Next day funding, no financials submission, 1st 3 mths interest servicing only, loan up to S\$50,000*

Features

Loan amount	Up to S\$50,000
Loan tenor	Up to 2 years
Additional Benefits	<ul style="list-style-type: none">• 3 months interest servicing for new Digital Business Loan applications.• Enjoy 12 months complimentary Loan Repayment Insurance• Waiver of loan processing fees• Social Enterprises enjoy preferential rates of 5%

*Upon loan acceptance. Terms and Conditions apply

Loan Servicing Portal on DBS IDEAL

Single platform access to comprehensive loan enquiry and other loan transaction services

Features

- Enquiry of loan amount outstanding, interest rate, next payment due date & amount, past transaction and repayment history of principal and interest amount paid etc
- New loan drawdown* (within the pre-approved limit)
- Loan rollovers and interest rate fixing
- Scheduled payments
- Partial or full loan settlements
- Manage and control DBS IDEAL user accesses to company's loan accounts and online banking functions through the Customer Self Administration module

*Syndicated Loans, Property loans and Equipment Financing are excluded

Click here for more information on COVID-19 measures for SMEs

10 steps for online loan application

1

- Select New Application option in the Online Loan **Homepage**.

[CLICK HERE TO START](#)

2

- Enter Loan Applicant details in the **New Application** page & retrieve Business details using **ACRA or MyInfo Business**.

3

- Select your desired loan type and fill-in all mandatory details in the **Loan Requirements** page.

4

- **Business Details** page are pre-filled based on ACRA or MyInfo Business.

5

- Update **Guarantor Details** page or **Add New Guarantors** if required.

6

- Fill-in **Collateral Details** page. *This is only applicable if the selected loan type has collateral.*

7

- Select your desired option and ensure mandatory attachments / details are provided in **Submit Documents** page or choose to **Email the Documents** later.

8

- Review and confirm the summary of application in **Confirm & Submit** page.

9

- User is redirected to **Thank You** page upon successful Online Loan Application.

10

- Our relationship manager will arrange a Face to Face meeting to sign the letter of offer.
- Meanwhile you can track your loan application status [here](#). Click check my application status



MANDATORY DOCUMENTS CHECKLIST TO UPLOAD

- ✓ Copy of NRIC or Passport
- ✓ Latest 2 years of Income Tax Assessment (NOA)
- ✓ Latest 2 years Financials (Not required for Digital Business Loan)

Any questions?

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