

DBS SUTD Debit Card – Alumnus Application



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Please take the time to read this section. It's really important.

1. DBS SUTD Debit Card can be used to make retail purchases with either Point-of-Sale (PIN or Signature) or Card-Not-Present (Online, Mail or Telephone Order) transactions. The amount will be deducted directly from the bank account that is linked to your DBS SUTD Debit Card.
2. As the DBS SUTD Debit Card may be used for Point-of-Sale Signature and Card-Not-Present transactions, you will have to take necessary precautions to safeguard your Card against any unauthorised transaction. If in doubt, please approach our staff.
3. Eligibility:
 - You must be at least 16 years old and have a signature-operated **DBS Savings Plus Account, DBS Autosave Account, DBS Current Account or POSB Savings Account.**
 - Your signature will be verified against any of your signature records with DBS Bank Ltd ("the Bank"). Please ensure that the signature on the application form matches that on the Bank's record.
4. Please write clearly and legibly. All requested information is required.
5. Please allow 7 working days for application processing.

SECTION A – MY PERSONAL DETAILS

Salutation: Dr Mr Mrs Miss Mdm

Name in NRIC/Passport (Please fill in Capital Letters):

Name to appear on card (Max 19 Characters):

Student Number (Alumnus will continue with existing Student Number assigned):

NRIC/Passport (Max 12 Characters):

Date of Birth: / / D D / M M / Y Y Y Y

Gender: Male Female

Nationality: Singapore Citizen Foreigner (Please specify Nationality): _____
 Singapore PR (Please specify Nationality): _____

Home: 6 _____ Office: 6 _____

*Mobile: _____ Country Code _____ Area Code _____ Mobile Number _____

*Email: _____
*Email and Mobile number are mandatory. For overseas line, please indicate your country code and area code. (By providing us your mobile number, you will receive SMS One-Time Passwords required for your online purchases, SMS card security alerts as well as DBS Internet Banking alerts (if applicable).)

Language Choice for DBS/POSB ATM: English – 1 Selection at ATM – 2

Job Status: e Employee s Self-Employed
c Variable/Commission Earner o Others _____

SECTION B – DEBIT CARD'S VISA DEBIT LIMIT

The daily Visa Debit Limit is shared between signature-based transactions, contactless payment with Visa payWave and card-not-present (such as online, phone and mail orders) transactions. You may choose to increase/decrease this limit upon or after activation.

Preferred daily Visa Debit Limit*:
 S\$0 S\$500 S\$1,000 S\$2,000

*If no option is selected, daily Visa Debit Limit will be set at S\$0 for your Card.

SECTION C – DESIGNATION OF MY PRIMARY ACCOUNT FOR THIS CARD

In consideration of DBS Bank agreeing to grant me a DBS SUTD Debit Card at my request, I hereby authorise DBS Bank to link this DBS SUTD Debit Card to the below personal/joint-alternate account (tick one only).

010 DBS Savings Plus / DBS Remix eSavings Plus Account 020 DBS Current
011 POSB Passbook Savings/ POSB eSavings Account 021 DBS Autosave

Account Number:

We will mail your DBS SUTD Debit Card and PIN (if any) to your Primary Account address as per the bank's record. Please indicate the postal code of your Primary Account address to be linked to your DBS SUTD Debit Card and ensure it matches the bank's record.

If you have changed your address and have not updated the Bank, please proceed to any DBS/POSB branch to perform an address update before submitting this application form.

Postal Code:

Declaration for DBS/ POSB Debit Card, Jun 2016

I acknowledge and am aware that my signature will be verified against any of my signature records with the Bank. I have ensured that the signature on the application form matches the Bank's record.
I agree that you may approve or decline this application at your discretion (such discretion to be exercised reasonably) without providing any reason.

If this application is or is purported to be given or sent by me to you by facsimile transmission, you are hereby authorised by me, but are not obliged, to accept, reply upon and act in accordance with the faxed copy of the application without waiting for the original application and without any liability to me.

I confirm that at the time of this application, I am not an undischarged bankrupt and no statutory demand has been served on me nor any legal proceedings commenced against me.

I hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and shall belong to you absolutely and that I have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I shall immediately notify you of any such change or inaccuracy.

I agree that a PIN and the Card shall be sent to me by mail to my/our mailing address at my own risk. I understand that it is my responsibility to take the necessary precautions to safeguard my Card and PIN.

I am aware that my Card may be used for Point-of-Sale (PIN, signature or contactless payment with Visa payWave) or card-not-present (online, mail or phone order) transactions and I understand that the safe-keeping of my Card is critical to prevent unauthorised transactions.

Notwithstanding that my primary account may be operated by way of thumbprint and/or signature, by signing this application, I authorise you to debit directly from my primary account linked to the Card any payment or withdrawal made via the Card.

I am at least 16 years old and have either a POSB/DBS Savings/Current Account (except for POSB Current Account) at the point of this application.

I hereby agree to abide and be bound by DBS Debit Card agreement, Terms & Conditions Governing Electronic Services, Terms and Conditions Governing Electronic Statements as each of such terms and conditions may be amended, supplemented and/or substituted by you from time to time and such other terms and conditions, which govern the use and operation of the DBS/POSB Debit Cards and other DBS/POSB cards (collectively the "Terms"). Copies of the Terms are available at www.dbs.com.sg or at any DBS/POSB branch.

I further confirm that I have read and understood and hereby agree to be bound by the DBS Privacy Policy. I have obtained a copy of the DBS Privacy Policy by:

- (a) downloading a soft copy from www.dbs.com/privacy/;
- (b) obtaining a hard copy from a DBS/POSB branch.

I hereby consent to the collection, use, disclosure and processing of my personal data in accordance with the terms and conditions governing the products and/or services applied for herein and the DBS Privacy Policy, as may be amended by the Bank from time to

time.

I agree that I am responsible for all transactions made with the Card, and am responsible for all liabilities which may be incurred in respect of the Card. I understand that if I retain or use the Card, I shall be deemed to have accepted the DBS Debit Card Agreement. I understand that it is my duty to notify you if my Card is lost or stolen and I will not be liable for any transaction made after I report the loss.

I confirm that the information provided by me is accurate. I consent to DBS sending such information, including any relevant updated information, to SUTD. If DBS has records that I have opted-out of receiving marketing materials or marketing calls from DBS, then, in accordance with my decision to opt-out and notwithstanding anything to the contrary in the applicable card agreement, I will not receive such materials or calls from DBS. I may opt-in to receive marketing materials and calls from DBS at any time by submitting an opt-in form, which is available at any DBS/POSB branch. I acknowledge and agree that the DBS does not have control over SUTD's marketing activities and that my declaration herein applies only to marketing materials or calls from DBS.

I consent to DBS sharing my information with SUTD for purposes of contacting me regarding this application.

I am the beneficial owner of the funds (if any) in the account and shall only use the account and the Bank's products and services for legal purposes.
Any references herein to "you", "DBS" or "the Bank" shall mean DBS Bank Ltd.

Signature of Card Applicant

Date

(Note: Signatures will be verified against any of your signature records with the Bank.)

SECTION D – DBS INTERNET BANKING

If you are not an existing DBS Internet Banking customer: you request for DBS iBanking and authorise us to send your Personal Internet Banking User ID, PIN and iB Secure Device (if applicable) to the mailing address of your account linked to your DBS SUTD Debit Card (i.e. the Primary Account stipulated in Section B, the "Primary Account").

You understand that this Primary Account linked to your DBS SUTD Debit Card is the DBS iBanking Primary Account, the mailing address on record of the Primary Account will be used for DBS iBanking correspondences and from which fee charges (where applicable) will be debited.

You request and authorise us to extend DBS iBanking access to you for all your DBS/POSB accounts including joint accounts.

You have read and agree to be bound by the Terms and Conditions Governing Electronic Services. (For a copy, kindly visit www.dbs.com.sg/personal/ibanking/additionalinfo/terms)

I already have iBanking access, which will be extended to this new account / I do not wish to have iBanking access.

The following accounts are not eligible for iBanking: POSBkids Account, Joint-all Accounts, DBS Foreign Currency Accounts and Corporate Accounts.

SECTION E – ELECTRONIC STATEMENT

YES, I have iBanking Service, an email address and want to enrol for the eStatement facility for DBS SUTD Debit Card tagged to my DBS Savings Plus Account / DBS Autosave Account / DBS Current Account / POSB Savings Account (Applicable for POSB Savings Personal or Joint-alternate Account only).

I understand that following the approval of this request, I will no longer receive paper-based Statements of Account via mail with effect from the next statement cycle and notifications on the availability of my eStatement will be sent to me via the email address in the Bank's record.

I have read and agree to be bound by the Terms and Conditions Governing Electronic Statements (For a copy, kindly visit www.dbs.com.sg/personal/banking/additionalinfo/terms).

SECTION F – STATEMENT OF APPLICANT

(IMPORTANT: PLEASE READ BEFORE SIGNING)

Please note:

- i. The Card and its PIN as well as the Personal iBanking User ID, PIN for iBanking and iB Secure Device (if applicable) will be sent to the mailing address of the Primary Account as per the Bank's record at your sole risk. Please ensure that your Primary Account mailing address is up to date.
- ii. Default limit for PIN-based transaction (i.e. NETS) is set at S\$3,000 daily, subject to availability of funds in your account.
- iii. Default ATM withdrawal limit is set at S\$3,000 daily.

FOR BRANCH USE (DEBIT CARD VERIFICATION)

Thumbprint/Signature Witnessed/Verified By:

Name/Spec No./Signature/Date:

FOR BANK USE ONLY

CDM No. 705/351/541/13

DBS SUTD Debit Card No.

Important Notes

- 1) This DBS Debit Card ("Card") can be used at ATMs and for PIN based transactions at selected merchants in Singapore and at Plus/Maestro (where applicable) enabled merchants overseas. It also allows you to sign for local and overseas purchases, perform contactless payment via Visa payWave and card-not-present transactions (such as online, mail and phone orders), which shall be paid for by directly deducting the transaction amount(s) from your bank account.
- 2) Your Visa Debit Limit for signature-based, Visa payWave and card-not-present transactions is set at the preferred limit as indicated in Section B – Debit Card's Visa Debit Limit. A Debit Card carries risks of unauthorized signature-based, Visa payWave or card-not-present transactions. You may choose to increase/decrease this limit upon activation. This limit is shared between signature-based transactions, contactless payment with Visa payWave and card-not-present (such as online, phone and mail orders) transactions. The limit on the Card is subject to your available bank balance, whichever is lower.
- 3) There is a service charge of S\$5 per cash withdrawal on overseas Plus/Cirrus ATMs. You will enjoy a preferential flat service charge of S\$2 if you use your Cirrus Card at the ATMs of Bank of Central Asia (BCA, Indonesia) and Bank of Philippines Island (Philippines) or Plus/Cirrus Card at the ATMs of HDFC (India). Cash withdrawal will be free of charge if you use your Plus/Cirrus Card at DBS Hong Kong, DBS Taiwan and Westpac Group ATMs in Australia (Westpac, St. George Bank, Bank of Melbourne and BankSA) or Plus Card at DBS India and DBS Indonesia ATMs.
- 4) Card transactions in US dollars shall be converted to Singapore dollars on the date of conversion. Transactions in foreign currency other than US Dollars will be converted into US dollars before being converted into Singapore dollars. All conversions shall be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations. The rate used for the conversion may be different from the rate in effect on the date of the transaction due to market fluctuation. The amount withdrawn at overseas ATMs or purchases made in foreign currency at overseas terminals are subject to a charge imposed by the respective card associations, either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. An administrative fee of 2.25% on the converted Singapore dollar amount for the services provided or actions taken by us in relation to such foreign currency transactions shall be payable by you and debited from your Card account.
- 5) If your retail card transaction is converted to Singapore dollars via dynamic currency conversion (a service offered at selected overseas merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant merchant or dynamic currency conversion service provider, as the case may be.

All retail card transactions which are converted via dynamic currency conversion will be subject to an administrative fee of up to 2.8% on the converted Singapore dollar amount, comprising a fee of 0.8% by Visa, or such other rate as determined by us and notified to you.

- 6) If your Card is lost, stolen or if the PIN has been compromised, you must notify us immediately. You should also make a police report and provide us with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/ theft/ disclosure and any other information that we may require.

Once we establish, with your assistance, that the loss or theft of your Card or PIN compromise was not due to your fault or negligence, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we are notified thereof shall be limited to S\$100. You will not be liable for any transactions carried out after you have notified us. We will refund the amounts deducted from your bank account for unauthorised transactions, in excess of the applicable liability cap, within 14 working days from the time you submit all the necessary information to us.

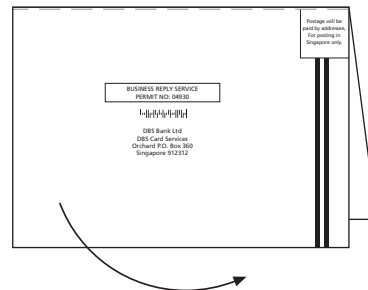
For full details, please refer to the DBS Debit Card Agreement which can be found on www.dbs.com.sg/cards or enclosed with your new Card.

Important tips on how you can safeguard and protect your PIN:

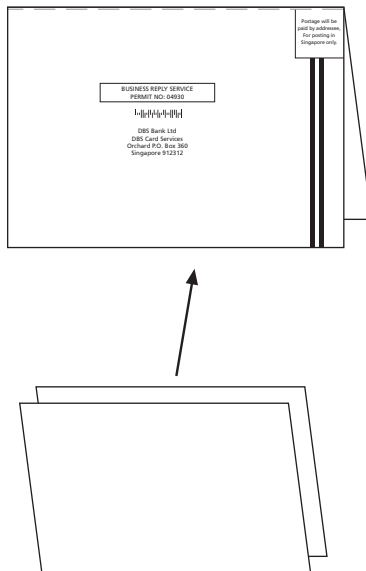
- Never reveal your PIN to anyone.
- Select a unique PIN so it's difficult for anyone to guess (e.g. not to use birth dates or phone numbers).
- Do not use sequential or repetitive numbers (e.g. 123456 or 111111).
- Memorise your PIN. Do not write down or store it.
- Change your PIN regularly.

How to use this postage-paid return envelope:

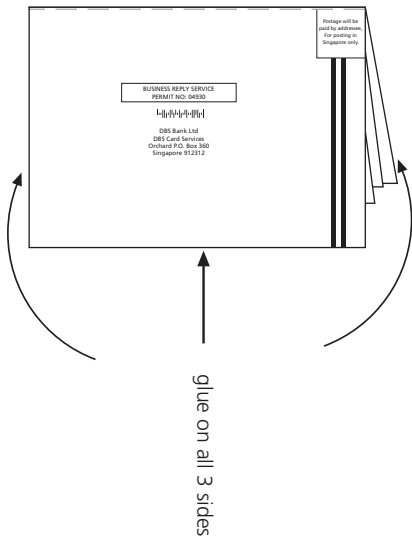
1) Fold this in half with the mailing details exposed.



2) Attach your supporting documents within.



3) Seal all 3 sides with glue, enclosing your supporting documents and mail.



Please fold along dotted line

Postage will be paid by addressee.
For posting in Singapore only.

BUSINESS REPLY SERVICE
PERMIT NO. 04930



DBS Bank Ltd
DBS Card Services
Orchard P.O. Box 360
Singapore 912312