

Credit Cards

Statement of Account



DBS Bank Ltd
Orchard Road P.O.Box 360 S(912312)
www.dbs.com/sg/personal

1 of 5

LOW PEK HAR
BLK 26 GHIM MOH LINK
#11-240
SINGAPORE 270026



DBS Cards P.O. Box 360 S(912312)
Hotline: 1800 111 1111

STATEMENT DATE	CREDIT LIMIT	MINIMUM PAYMENT	PAYMENT DUE DATE
14 Mar 2017	\$5,000.00	\$100.00	03 Apr 2017

Please settle this statement promptly. If minimum payment is not received by 'Payment Due Date', a late payment charge will be levied on each card account. If payment is not made in full, a finance charge of 25.90% per annum (subject to a minimum charge of S\$2.50) will be levied on each outstanding balance of each card account from the date each transaction was effected. No finance charge will be levied on new transactions (except Cash Advance transactions) effected after this statement date. Please refer to the last page of statement for more details.

This Statement serves as a TAX INVOICE if GST is charged.

Co. Reg. No. 196800306E
GST Registration No: MR-8500180-3

DATE	DESCRIPTION	AMOUNT (\$S)
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LIVE FRESH DBS VISA PAYWAVE PLATINUM CARD NO.: 4119 1101 0090 7689

	PREVIOUS BALANCE	197.35
25 FEB	PAYMENT - DBS INTERNET/WIRELESS REF NO: 18391535730	197.35 CR

NEW TRANSACTIONS LOW PEK HAR

14 FEB	isetan (SUPERMARKET)	35.00
17 FEB	MCDONALD'S (MPS)	10.40
19 FEB	ALIPAY*TAOBAO.COM SHANGHAI CN YUAN RENMINBI 156.25	33.25
20 FEB	SHENGSIONG@GHIMMOH	34.65
21 FEB	SHENGSIONG@GHIMMOH	21.10
23 FEB	EZ-LINK EZ-RELOAD (ATU)	40.00
26 FEB	MCDONALD'S (MPS)	14.60
27 FEB	ORCHARD SOUP GURU - LI	6.00
28 FEB	EZ-LINK EZ-RELOAD (ATU)	40.00
01 MAR	HOUSE OF BAN MIAN - LI	6.50
05 MAR	EZ-LINK EZ-RELOAD (ATU)	40.00
08 MAR	STARBUCKS COFFEE SINGA	20.00
10 MAR	EZ-LINK EZ-RELOAD (ATU)	40.00
14 MAR	CANDY EMPIRE@VIVOCITY	22.00
14 MAR	EZ-LINK EZ-RELOAD (ATU)	40.00

SUB-TOTAL: 403.50

TOTAL: 403.50

POSB everyday CARD NO.: 5520 3800 5142 5888

PREVIOUS BALANCE 1,052.60

Co. Reg. No. 196800306E

25 FEB	PAYMENT - DBS INTERNET/WIRELESS REF NO: 18391554042	1,052.60 CR
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NEW TRANSACTIONS LOW PEK HAR

14 FEB	ISSETAN (SUPERMARKET)	20.00
14 FEB	TOAST BOX - SHAW LIDO	5.10
15 FEB	EZ-LINK EZ-RELOAD (ATU	20.00
16 FEB	BANGKOK GEM - LIDO	6.50
17 FEB	EZ-LINK EZ-RELOAD (ATU	20.00
SUB-TOTAL:		71.60

NEW TRANSACTIONS LOW PEK HAR

26 FEB	FOODPANDA	33.00
03 MAR	SPACEMOB PTE LTD	3.50
03 MAR	MCDONALD'S (MPS)	8.30
03 MAR	THE SOUP SPOON PTE LTD SINGAPORE 065	13.91
05 MAR	SHENGSIONG@GHIMMOH	20.65
06 MAR	SHENGSIONG@GHIMMOH	3.75
06 MAR	SHENGSIONG@GHIMMOH	9.50
07 MAR	ORCHARD SOUP GURU - LI	8.00
08 MAR	COLD STORAGE-STAR VIST	7.95
09 MAR	SHENGSIONG@GHIMMOH	3.75
13 MAR	SHENGSIONG@GHIMMOH	11.25
13 MAR	SHENGSIONG@GHIMMOH	7.30
SUB-TOTAL:		130.86

TOTAL:	202.46
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GRAND TOTAL FOR ALL CARD ACCOUNTS:	605.96
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Please contact our Customer Service Officer immediately at 1800 111 1111 or 1800 732 8000 (for Platinum Customers), if you find any discrepancies on your statement. If no discrepancy is reported within 7 days upon receipt of statement, your statement will be considered correct.

DBS VISA/MASTERCARD/AMEX CARD - DBS POINTS SUMMARY (AS OF THIS STATEMENT)					
CARD NUMBER	BALANCE AS OF LAST STATEMENT	EARNED/ ADJUSTED	REDEEMED/ EXPIRED	BALANCE	EXPIRING ON 31 MAR 2017
4119 1100 0249 4265	0	0	0	0	0
4119 1100 9089 2941	0	0	0	0	0
4119 1101 0090 7689	865	154	0	1,019	0
TOTAL	865	154	0	1,019	0

DAILY\$ AVAILABLE : 53.82			
CARD NUMBER	BALANCE AS OF LAST STATEMENT	DAILY\$ EARNED / ADJUSTED	DAILY\$ REDEEMED / ADJUSTED
5520 3800 1573 2742	50.57	0.22	0.00
5520 3800 5142 5888		3.03	0.00
TOTAL	50.57	3.25	0.00

Detailed Daily\$ transactions are available in Internet Banking. Please note that Daily\$ available is as at date of statement printed. If you have charged your monthly utilities/StarHub Mobile/Digital Cable/MaxOnline bills to your Everyday card, you can simply use your Daily\$ to offset your outstanding balance in your Everyday card account via Internet Banking. For customers who have transferred from the POSB Mastercard credit card, please be advised that any transactions charged to the card prior to closure will also earn Daily\$. These transactions are reflected in Internet Banking.

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SPECIALLY FOR YOU

**Important - Update
your email address
and mobile number
now!**

Update your email address and mobile number via iBanking today to receive official banking notifications & alerts.



LOW PEK HAR

CARD	TOTAL OUTSTANDING BALANCE	MINIMUM PAYMENT	PLS INDICATE THE PAYMENT AMOUNT FOR EACH A/C	BANK'S REF
LIVE FRESH DBS VISA PAYWAVE	\$ 403.50	\$ 50.00		4119 1101 0090 7689
POSB everyday	\$ 202.46	\$ 50.00		5520 3800 5142 5888
TOTAL	\$ 605.96	\$ 100.00	\$	

STATEMENT PRINTED ON 14 Mar 2017

CUSTOMER NO: R702000000000521849

1 4119110100907689 0000060596 0000010000 4

USEFUL INFORMATION ON YOUR DBS CREDIT CARD

Monthly Minimum Payment

The monthly minimum payment due is calculated at 3% of the statement balance (or S\$50, whichever is greater) plus any amount that is overdue and/or exceeds your credit limit. If the grand total balance of all your credit cards exceeds the approved credit limit, the minimum payment stated on your payment coupon has to be paid immediately.

Modes of Payment

- **DBS iBanking** - Payments made through DBS iBanking at www.dbs.com.sg/personal will be credited to your Card Account(s) instantly.
- **DBS mBanking/ Phone Banking/ ATM** - Payments made through DBS mBanking, Phone Banking at 1800 1111111 or at DBS/POSB ATMs, will be credited to your Card Account(s) on the next working day (if payment is made before 11.30pm from Monday - Saturday, & before 8pm on the last working day of the month).
- **AXS Stations** - Payments can be made via AXS Stations including m-Station and e-Station. Payment made on weekdays (before 4:55pm) will be credited to your Card Account on the next working day. Payment made on Friday (after 4:55pm) and on weekends will be credited to your Card Account on Tuesday (provided it is a working day).
- **Cheque** - Cheque should be crossed and made payable to DBS-Cards. Kindly indicate on the back of the cheque the Card Account number(s) and the corresponding amount(s) payable for each Card Account. Otherwise, payment will be apportioned at the Bank's discretion. Please allow at least 3 working days for your Card Account to be credited.

Please mail your cheque to: DBS CARDS, Orchard Road P.O. BOX 360, Singapore 912312 or you can download a copy of the Business Reply Envelope at www.dbs.com.sg/bre. For Quick Cheque Deposit, please ensure that the cheque is deposited in the Quick Cheque Deposit Box/Machine before 1pm on a working day.

- **Cash** - Cash payments are accepted at all DBS/POSB branches. Please allow at least one working day for your Card Account to be credited. Please DO NOT send cash by mail.
- **Interbank GIRO** - Payments will be deducted automatically on the Payment Due Date from your designated bank account as stated on your Interbank GIRO Application Form.
- **SMS Banking** - Minimum/ Full payments can be made via SMS Banking after successful one-time registration. Payment will be credited to your Card Account on the next working day.

To register, SMS to 77767:

**Register NRIC/Passport number <space> preferred account's
*last 4 digits**

**Your preferred account is the primary current/savings personal account that will be used for all financial transactions via SMS Banking.*

To pay minimum/full amount, SMS to 77767:

**Pay <space> card <space> min <space> Card's last 4 digits OR
Pay <space> card <space> full <space> Card's last 4 digits**

Late Payment Charge Per Account

S\$80 will be levied if minimum payment is not received by the payment due date, provided your outstanding balance is above S\$50.

DBS REWARDS

You can redeem your DBS Points for a wide range of exciting rewards using your Principal Card. Both Principal and Supplementary Card Account's annual fee waivers** are also available for redemption. For our latest rewards catalogue, please visit **DBS Rewards** at <https://rewards.dbs.com> or redeem on the go with **DBS Lifestyle** mobile app.

**Annual fee waiver is redeemable one month prior to the annual fee end date.

Interest Adjustment

If the minimum payment due on your Credit Card Account is not received by the payment due date, an additional interest rate of 3% p.a. will be added to the prevailing interest rate of your Credit Card Account, effective from the first working day after your next Credit Card Account Statement Date. The reinstatement to the prevailing interest rate will be effective on the first working day after your next Statement Date once the minimum payment due is made in full on or before the payment due date.

Cash Advance

Fee: 6% of the amount withdrawn per transaction or S\$15, whichever is greater.
Finance Charge: Prevailing interest rate of 28% p.a. on the amount withdrawn and is chargeable on a daily basis from the withdrawal date until full payment (minimum charge of S\$2.50). Please note that the fees and finance charges quoted are subject to compounding if charges are not repaid in full.

Returned Cheque/ GIRO Payment

S\$20 for every returned cheque.
S\$30 for every returned GIRO payment.

Statement Retrieval (Inclusive of GST)

S\$5.35 per statement beyond current three months.

Merchant Sales Draft Retrieval (Inclusive of GST)

S\$5.35 per copy.

Overlimit Fee

S\$40 if the total outstanding balance on your account exceeds the credit limit at any time.

Transactions in Foreign Currencies

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 rate or the government-mandated rate, as shall be determined by the respective card associations, namely VISA International, MasterCard International & American Express International, Inc. The rate used for the conversion may be different from the rate in effect on the date of the transaction due to market fluctuation.

All transactions in foreign currency 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. For foreign charges converted by American Express, American Express applies a conversion factor of 1% to the converted amount.

An administrative fee for services provided or actions taken by us in relation to such foreign currency transactions shall be payable by you and debited to your Card Account. The prevailing administrative fee is 1.8% of the foreign currency transaction amount for transactions involving VISA International and MasterCard International and 2% of the foreign currency transaction amount for transactions involving American Express International, Inc.

Dynamic Currency Conversion

If your card transaction is converted to Singapore dollars via dynamic currency conversion (a service offered at selected 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 card transactions which are converted via dynamic currency conversion will be subject to an administrative fee of 1% by Visa and MasterCard respectively on the converted Singapore dollar amount, or such other rate as determined by us and notified to you.

Redemption of Annual Fee Waiver for (Principal Card):	DBS Points Required	Code
DBS Altitude Visa Signature	7,200	003
DBS NUS Alumni Platinum	4,800	007
DBS Takashimaya Visa	2,400	009
DBS Black American Express®	6,000	011

Redemption of Annual Fee Waiver for (Principal Card):	DBS Points Required	Code
DBS Esso Platinum	3,200	013
DBS MasterCard Platinum	7,200	014
DBS Visa Platinum	7,200	015
DBS Takashimaya Platinum American Express®	7,200	016

Redemption of Annual Fee Waiver for (Principal Card):	DBS Points Required	Code
DBS Woman's Platinum MasterCard	6,000	019
DBS Woman's World Platinum MasterCard	7,700	020
Live Fresh DBS Visa Platinum	2,400	035
DBS Altitude American Express®	7,200	043