

DBS IDEAL™

APPLICATION PACK - REFERENCE (FOR CUSTOMER'S RETENTION)

Please read through thoroughly before submitting the form. We regret to inform you that incorrect applications may cause delays in processing.

Use this Application Form to sign up for DBS IDEAL™ if you:

**New IDEAL™
Customer**

Are an existing DBS Corporate Customer with no DBS IDEAL™ account
Require user segregation between accounts (ie. some user can only access some accounts)

**Existing IDEAL™
Customer**

Wish to upgrade your service package from Enquiry to Transaction

A SIGNUP PROCESS



1 Decide IDEAL™ Services Required +
Complete the IDEAL™ Application Form
and Electronic Banking Board Resolution



2 Mail the completed forms and required
documents to

DBS Bank India Limited
Express Towers, Ground Floor,
Nariman Point, Mumbai
400021, India

OR submit to any DBS Branch



3 Receive the Welcome Pack* upon
successful application
(after 7 business days)

* Welcome Pack includes:
Organisation ID, User ID,
Soft Token, and One Time
Registration Code.

B PACKAGE DETAILS

DBS IDEAL™ is a corporate internet banking platform designed to make banking faster, simpler and smarter.

Package Type	Enquiry	Transaction
Services Available	Enquiry Only	Enquiry Payment Payroll Trade E-Tax
Setup Fee	Waived	Waived
Security Device	Digital Soft Token - Free <i>Hard Token Device only available by request and subjected to charged of INR 750 per device.</i>	Digital Soft Token - Free <i>Hard Token Device only available by request and subjected to charged of INR 750 per device.</i>
Annual Maintenance Charge	Waived	Waived
Transaction initiated from DBS IDEAL™ for RTGS/ NEFT/ PO	Not Applicable	Free

For more information on the extensive functionalities of DBS IDEAL™ 3.0 and transaction pricing, please visit www.dbs.com/in

DBS IDEAL™

APPLICATION PACK - REFERENCE (FOR CUSTOMER'S RETENTION)

C SERVICES AND USER ROLES

SERVICE TYPES

Enquiry

View account statements, trade transactions, remittance advices, subscribe to alerts & trade notifications or enquire on Fixed Deposits & Loans.

Payment

Make payments locally & internationally via Intra Company Transfer, Account Transfer, NEFT, RTGS, Bank Cheques, Customer Cheques or Telegraphic Transfer.

Payroll

Make payroll transfers to multiple recipients on a regular basis via NEFT Payroll.

Trade

Enquire on trade transaction details and history. Send new trade applications including Documentary Credit, Documentary Collection, Guarantees & Standby LC & Trade Loan; provide acceptance of Import Bills and settlement instructions.

File Exchange (for E-Tax Request & Telegraphic Transfer)

A secure medium for sending files to process E-Tax, Telegraphic Transfer and other request. It requires two File Exchange users (one maker and one authorizer) to send the documents to the Bank.

E-Tax Request:

- Initiate an Internal Account Transfer (ACT) to Account Number: DBS E-Tax Payment Routing AC. Account Number: 811210071211 for each tax payment.
- In the 'Payment Details' field under Account Transfer, indicate details such as the type of payment (e.g. income tax, custom duty, etc), number of pages or forms submitted.
- Submit the duly filled E-Tax processing documents (forms/ templates) as provided by DBS and submit the same via File Exchange.
- All documents submitted should be named as 'Type of Tax_ClientName' (example: GST_ABCCo). All excel files needs to be password protected (read only).
- On the document upload screen, indicate the nature and amount of tax and reference number for Account Transfer initiated.
- Cut off time for same day processing for valid authorized transactions (For both ACT & File Exchange instructions) Monday to Friday: 4:00 PM and working Saturday: 4:00 PM. Do note that working days follow Maharashtra working days, and any transactions received after cut-off will be rejected.
- Please do not submit future dated transaction via file exchange

Supporting Documents for Telegraphic Transfer (A2 Payments):

- Initiate and authorise as per your existing authorization matrix a TT request via IDEAL, with the required documents scanned and sent via File Exchange module.
- The complete set of supporting documents prescribed by the regulators and / or DBS, need to be duly attested and / or certified by authorized signatories. This is to be scanned, uploaded and approve via File Exchange.
- All documents submitted via File Exchange should have the file named along this naming convention: "A2_REMS_ OTT_Clientname_CurrencyAmount"(example: A2_REMS_OTT_ABCCo_USD5000); and the description field to mention 'A2_REMS_ClientName_Transactionreference.'(example: A2_REM_ABCCo_EBOTT81115334414).
- Telegraphic Transaction request will be processed post verification of documents received via File Exchange. In case of incomplete or discrepant documents, DBS will inform you for necessary action basis which DBS will subsequently process the request upon receipt of complete/ rectified documents.
- Bank specified documents need to be submitted in originals or copies within 1 working day (e.g. Form 15 CA / CB for regulatory submissions), on authorization of TT request. The original documents have to mention "Only for bank records, already processed" to avoid any duplicated processing.
- While transaction would be processed basis verified scanned copies of documents, Bank will communicate to you from time to time, the specific documents that are to be submitted in originals within 1 working day of completion of transaction (For e.g. Form 15 CA/ CB for regulatory submissions). The original documents have to clearly mention "Only for bank records, already processed" so as to avoid any duplicate processing failing which the Bank shall not be held liable in any manner for duplication of the transaction.
- You hereby agree and undertake to retain the original documents for such period of time as may be prescribed under the extant rules and regulations. Currently all transactions documents should be retained for a period of 10 years under the Prevention of Money Laundering Act, 2002. You shall immediately upon request of the Bank provide such documents as may be required by the Bank.
- Cut off time for valid authorized transactions along with scanned copies of document set via file exchange is, Monday to Friday 3:30pm

Other Specific Services

Specify other type of services not listed above (e.g. E-Tax) or selected products that the user requires (e.g. Telegraphic Transfers only).

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USER ROLES

Transaction Maker
 User who creates transactions.

Transaction Authoriser
 User who approves transactions.

Admin Officer (2 Required)
 User will be given access to Unlock User, Unlock Security Device and Request for new Login PIN.

Contact Person
 The bank will liaise directly with him/her on matters relating to IDEAL™ sign up and services.

D

IDEAL™ MOBILE BANKING & DIGITAL TOKEN

Refer to email for new image. Please maintain the Free of Charge Baner at the side



- Features:**
 - View Account Balances and Statements
 - Approve transactions (for Transaction Authorisers only)



DBS IDEAL™ Mobile Site
<http://m.ideal.dbs.com>

OR



DBS IDEAL™ App
 for iPhone



DBS IDEAL™

APPLICATION PACK (FOR SUBMISSION TO BANK)

Please complete this form in **BLOCK LETTERS**.

*Mandatory Fields

1

COMPANY DETAILS

Company Name*

Company Registration No.*

2

ACCOUNT(S) TO BE MANAGED UNDER IDEAL™

Tick where applicable

☒

Designated account for IDEAL™ subscription fees:

Note: We will charge any subscription fees to your INR account if debit account isn't specified.

All DBS Accounts

OR

The Accounts Listed Below

3

AUTHORISE OWN TRANSACTIONS

Tick where applicable

Note: For authorizers who are approving transactions that they created themselves and that require only one authorizer, transaction challenge will only be sent via SMS to the registered mobile number.

☐

All Transaction Authorisers can authorise own transactions (Single Control)

Risk Disclosure Statement

For all transactions made through DBS IDEAL™, the system will have **Dual Control** in place such that no single person could create and approve transactions that would result in fraudulent action.

Dual Control

A procedure that involves two or more people to complete a transaction – one person to create a transaction and another of higher authority to approve it in the system. This makes the system more secure as both persons would need to be in collusion to commit fraud.

Single Control

A procedure that needs only one person to complete a transaction, thus may incur higher risk compared with **Dual Control**.

Authorised signatories with company seal required

DBS IDEAL™

APPLICATION PACK (FOR SUBMISSION TO BANK)

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable ☒

Note: **2** Contact Persons must be provided.

*Mandatory Fields

As a part of the verification process, we require you to provide us with a working mobile number and email address.

To add more users, click [here](#) for additional pages.

Name*

Preferred IDEAL™ User ID
(8-12 alphanumeric characters, ie. A-Z, 0-9)

Mobile No.*

Email*

Name*

Preferred IDEAL™ User ID
(8-12 alphanumeric characters, ie. A-Z, 0-9)

Mobile No.*

Email*

Service(s) & Role(s)

Transaction			
Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Trade			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> File Exchange ¹
<input type="checkbox"/> Admin Officer	<input type="checkbox"/> File Exchange Upload. <input type="checkbox"/> File Exchange Approver Note: File Exchange service is required for E-Tax Request and Telegraphic Transfer.
<input type="checkbox"/> Contact Officer	

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section **2**

<input type="checkbox"/> All Account from Section 2	OR	<input type="checkbox"/> The Accounts Listed Below
--	-----------	--

Service(s) & Role(s)

Transaction			
Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Trade			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> File Exchange ¹
<input type="checkbox"/> Admin Officer	<input type="checkbox"/> File Exchange Upload. <input type="checkbox"/> File Exchange Approver Note: File Exchange service is required for E-Tax Request and Telegraphic Transfer.
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Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section **2**

<input type="checkbox"/> All Account from Section 2	OR	<input type="checkbox"/> The Accounts Listed Below
--	-----------	--

Authorised signatories with company seal required

SIGN/STAMP
HERE

SIGN/STAMP
HERE

¹ Separate Electronic Banking Terms and Conditions applies, refer to **Reference Notes** section **C**

DBS IDEAL™

APPLICATION PACK (FOR SUBMISSION TO BANK)

4 SERVICE(S) AND USER ROLE(S)

Tick where applicable ☒

Note: **2** Contact Persons must be provided.

*Mandatory Fields

As a part of the verification process, we require you to provide us with a working mobile number and email address.

To add more users, click [here](#) for additional pages.

Name*

Preferred IDEAL™ User ID
(8-12 alphanumeric characters, ie. A-Z, 0-9)

Mobile No.*

Email*

Name*

Preferred IDEAL™ User ID
(8-12 alphanumeric characters, ie. A-Z, 0-9)

Mobile No.*

Email*

Service(s) & Role(s)

Transaction			
Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Trade			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> File Exchange ¹
<input type="checkbox"/> Admin Officer	<input type="checkbox"/> File Exchange Upload. <input type="checkbox"/> File Exchange Approver Note: File Exchange service is required for E-Tax Request and Telegraphic Transfer.
<input type="checkbox"/> Contact Officer	

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section **2**

☐ All Account from Section **2**
☒ OR
 ☐ The Accounts Listed Below

Service(s) & Role(s)

Transaction			
Service(s) \ Role(s)	Transaction Maker	Transaction Authoriser	Please indicate authoriser group for this user: (e.g. A, B, C, D, or E, if applicable to Authorisation Policy)
Payment			
Payroll			
Trade			
Others			

<input type="checkbox"/> Enquiry	<input type="checkbox"/> File Exchange ¹
<input type="checkbox"/> Admin Officer	<input type="checkbox"/> File Exchange Upload. <input type="checkbox"/> File Exchange Approver Note: File Exchange service is required for E-Tax Request and Telegraphic Transfer.
<input type="checkbox"/> Contact Officer	

Additional Information

Access to which Account(s)?

Note: If left blank, user will be given access to all accounts listed in Section **2**

☐ All Account from Section **2**
☒ OR
 ☐ The Accounts Listed Below

Authorised signatories with company seal required

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¹ Separate Electronic Banking Terms and Conditions applies, refer to **Reference Notes** section **C**

DBS IDEAL™

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AUTHORISATION POLICY

Tick where applicable

☒

Payment from ₹0 to ₹50,000 requires signatory from Any 1 Authoriser.

0

50,000

No. of Authoriser required

☒ Any 1 Authoriser

OR

☐ Any 2 Authorisers

Required Combination of Authorised Signatories

☐ Sequential Authorisation

Payment from ₹50,000 to ₹100,000 requires 1 signatory from Group A or 1 from Group B and 1 from Group C.

50,000

100,000

No. of Authoriser required

☐ Any 1 Authoriser

OR

☐ Any 2 Authorisers

Required Combination of Authorised Signatories

1A or 1B and 1C

☐ Sequential Authorisation

Note: If page is left blank or has missing information, the default setting of 'Total Transactional Value of Batch', 'All Debit Accounts', 'Payment currency in ₹ INR' and 'All Services' will apply
 To add more authorisation instructions, click [here](#) for additional pages.

1.

Total Transactional Value of Batch

OR

Highest Transactional Value of Batch

2.

ALL Debit Accounts

OR

Specific Debit Account

3.

Payment currency in ₹ INR

OR

Specific Payment Currency

4.

All Services

OR

Payment

Payroll

Trade

Others

From	To	Authorisation Requirement	
0		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div></div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div></div> <input type="checkbox"/> Sequential Authorisation
		No. of Authoriser(s) required <input type="checkbox"/> Any 1 Authoriser <input type="checkbox"/> Any 2 Authorisers	Required Combination of Authorised Signatories <div></div> Sequential Authorisation

Additional Information

Authorised signatories with company seal required

SIGN/STAMP
HERE

SIGN/STAMP
HERE

DBS Bank India Limited - March 2019

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5

AUTHORISATION POLICY - CONTINUED

Tick where applicable

☒

Note: If page is left blank or has missing information, the default setting of ‘Total Transactional Value of Batch’, ‘All Debit Accounts’, ‘Payment currency in ₹ INR’ and ‘All Services’ will apply
 To add more authorisation instructions, click [here](#) for additional pages.

1.

Total Transactional Value of Batch

OR

Highest Transactional Value of Batch

2.

ALL Debit Accounts

OR

Specific Debit Account

3.

Payment currency in ₹ INR

OR

Specific Payment Currency

4.

All Services

OR

Payment

Payroll

Trade

Others

From	To	Authorisation Requirement	
		<div> <div>No. of Authoriser(s) required</div> <div> <input type="text"/> Any 1 Authoriser </div> <div>OR</div> <div> <input type="text"/> Any 2 Authorisers </div> </div>	<div> <div>Required Combination of Authorised Signatories</div> <div> <input type="text"/> Sequential Authorisation </div> </div>
		<div> <div>No. of Authoriser(s) required</div> <div> <input type="text"/> Any 1 Authoriser </div> <div>OR</div> <div> <input type="text"/> Any 2 Authorisers </div> </div>	<div> <div>Required Combination of Authorised Signatories</div> <div> <input type="text"/> Sequential Authorisation </div> </div>
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Additional Information

Authorised signatories with company seal required

SIGN/STAMP
HERE

SIGN/STAMP
HERE

DBS IDEAL™

APPLICATION PACK (FOR SUBMISSION TO BANK)

6

OTHER INSTRUCTIONS

Tick where applicable



Note: To add more instructions, click [here](#) for additional pages.

a. Parent/Subsidiary Companies Linkage

The relevant parent/subsidiary companies are required to submit a maintenance form to confirm linkage

Parent/Subsidiary Company Name

- ☐ Parent
☐ Subsidiary

Company Registration No. / IDEAL™ Organisation ID

Parent/Subsidiary Company Name

- ☐ Parent
☐ Subsidiary

Company Registration No. / IDEAL™ Organisation ID

b. File Transfer

Access this service

File Transfer allows you to upload files generated from your accounting or payroll system. An implementation officer will get in touch with you regarding the service implementation.

c. Other Specific Instructions

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AGREEMENT, AUTHORISED SIGNATORIES AND STAMP

Transaction Access: For a company which has furnished DBS Bank India Limited with a standalone Electronic Banking Board Resolution, the authorised signatories must be the current authorised signatories specified in that document. For a company which has furnished DBS Bank India Limited with a Board Resolution for the opening of the current account that covers Electronic Banking services, the authorised signatories must be the current authorised signatories with the highest authorization limit as specified in that document. For Partnerships, signatures of all partners are required. For companies, signatures of the authorised office rs are required.

View Access: Any authorised signatory (jointly or singly subject to the BR) can execute the form.

I/We hereby confirm that I/we have received copies of DBS Electronic Banking ("EB") Services Terms and Conditions and Fee Schedule, which I/we have read, understood and accepted. In addition, I/we acknowledge that there are other terms and conditions and agreement(s) intended or expressed to govern the use of other relevant banking products and services offered by DBS Bank India Limited which may be used by me/us from time to time. I/We hereby confirm that I/we have read, understood and agree to be bound by such terms and conditions and agreement(s). A copy of the terms and conditions can be found online at www.dbs.com/in

I/We have read the **Risk Disclosure Statement** of Single Control in DBS IDEAL™ and authorise the Bank to proceed with Single Control setup in DBS IDEAL™, as indicated in Section 3. I/We fully understand and acknowledge the characteristics of Single Control and the risks with this authorisation, and agree to assume and be responsible for all the risks associated with and losses arising out of or in connection with the application and use of Single Control in or through DBS IDEAL™. I/We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by the Bank or which may be brought or preferred against the Bank as a result of the Bank agreeing to act on our said authorisation. I/We also understand that the bank may terminate the provision of Single Control procedure by notice to us at any time.

Name:

Date:

Signature & Company Seal:

SIGN/STAMP HERE

Name:

Date:

Signature & Company Seal:

SIGN/STAMP HERE

ELECTRONIC BANKING BOARD RESOLUTION

TO: DBS BANK INDIA LIMITED



Extract of the Minutes of a Meeting of the Board of Directors of

_____ (the "Company") held at _____
on the _____ day of _____ 20

RESOLVED THAT the Company maintains bank account(s) and may from time to time open and / or maintain other bank account(s) (the "Bank Account") with DBS Bank India Limited (the "Bank") and that a copy each of the Electronic Banking ("EB") Services Terms and Conditions and other related documents in respect of electronic banking services provided by the Bank.

NOTED THAT it would be to the Company's benefit to obtain the EB Services in respect of the Bank Account and
FURTHER RESOLVED THAT:-

1. approval be and is hereby given for the procurement by the Company of the EB Services in respect of the Bank Account with DBS Bank India Limited at any of its Branches / Offices;

2. the following persons:

(i) Name of officer :
Designation :
Address :

Specimen Signature :

(ii) Name of officer :
Designation :
Address :

Specimen Signature :

be and are hereby authorised singly/jointly*, for and on behalf of the Company, at his/her/their* absolute discretion, to:

(a) negotiate for and obtain, in respect of the Bank Account, the EB Services offered by the Bank which would be to the benefit of the Company;

(b) execute:-

(i) the relevant documents to obtain the EB Services with such modifications and amendments as he/she/they* may think fit; and

(ii) any other documents, instruments, writings and assurances as may be necessary, expedient or desirable, in respect of the Bank Account, to obtain the EB Services for the Company;

(c) do or cause or authorise to be done any act or thing (including sending instructions and entering into agreements and transactions) contemplated by the EB Services; and

(d) designate and authorise, from time to time, persons who may do or cause or authorise to be done any act or thing (including sending instructions and entering into agreements and transactions) contemplated by the EB Services

3. the authority and powers given to each person in these resolutions shall continue with full force and effect to bind the Company vis-à-vis the Bank, until the Bank receives a certified true copy of the Minutes of Meeting / Resolution of the Board of Directors of the Company revoking any such authority and power; and
4. the Secretary of the Company be authorised to provide the Bank a certified true copy of any Minutes of Meeting / Resolution which is passed by the Board of Directors of the Company in relation to any of the subject matters of this Minutes of Meeting, including this Minutes of Meeting.

Confirmed,

Name of Chairman:

It is hereby certified that the above directors' resolutions are true extracts of the Minutes of a Meeting of the board of directors of _____ held at _____ on the _____ day of _____ 20____ and that the said resolutions have been entered into the Minute Book of the Company.

(Company Secretary / Advocate and Solicitor*)

* Delete where inapplicable