

Cards Balance Transfer Application Form

Please complete in full, attach a copy of your other banks' statement of account and fax to **+65 6878 9153** or simply mail to us at DBS Bank - Funds Transfer, Bedok Central Post Office, Locked Bag Service No 1, Singapore 914686. Please allow 7-10 working days for processing. For any enquiry, please call our 24 Hour Customer Service Hotline at 1800 111 1111. **Hurry! Offer valid till 29 Feb 2008**



Yes! I want to enjoy Balance Transfer at 0% interest for the next 6 months with a one-off nominal administration fee at 2.5% of the amount transferred.

My Transfer Details

Name (as in NRIC/ Passport) : MOORI ASHOK KUMAR REDDY

NRIC/Passport No : F8249316

Contact No (Office) : 64263801

Contact No (Mobile) : 81188449

Please transfer : S\$3,000.00

(Please round up to the nearest dollar, min S\$500. Amount should not exceed 95% of the available credit limit)

From my POSB/DBS Credit Cards Account No. : 4119110001130043

Account Type : Savings

Bank Name : POSB/ DBS BANK

Account Name : MOORI ASHOK KUMAR REDDY
(as shown in your account)

Account Number : 194728425

Note: A monthly minimum payment is still required from you and any payments made shall be applied first to settle balances subject to any promotional interest rate, including transfer of balances, starting with the lowest promotional interest rate.

Terms & Conditions

1. A Balance Transfer Request (a "Request") may only be made in respect of a personal Credit Card and only by the Principal Cardholder.
2. DBS Points will not be awarded for Balance Transfers.
3. No cancellation nor change of transfer amount will be allowed after submission of the Request.
4. A Request must specify a minimum quantum for transfer of at least S\$500, up to a maximum of 95% of the available credit limit on your DBS/POSB Card account ("your Account") at the time of the Request.
5. The approval of a Request is subject to your Account being in good standing, as determined by us at our absolute discretion.
6. Should a Request specify a quantum which exceeds the available credit limit on your Account at the time of application, the amount approved for transfer will be determined by us at our sole discretion and the our decision is final.
7. Any amount transferred will first be drawn from any credit balances available in your Account at the point of transfer.
8. The preferential interest rate is applicable only to the amount transferred. Any existing outstanding balances and/or amounts subsequently incurred on your Account, including Instalment Payment transactions, will be subject to the prevailing interest rate if these amounts are not paid in full. The preferential interest rate will expire 6 months from the date we effect the Request in respect of the amount transferred. The interest rate will be adjusted to our prevailing interest rate thereafter. A one-off administration fee at 2.5% of the amount transferred applies.
9. Payments you make to your Account shall first be applied to settle balances subject to any promotional interest rate, including amounts transferred under a Request. Any amount transferred from your Account may therefore be repaid in full before the expiration of the relevant promotional period.
10. Our decision on matters relating to this promotion shall be at our absolute discretion and shall be final and binding on all Account holders.
11. These Terms and Conditions are governed by Singapore law and shall form part of the DBS/POSB Card Agreement and shall be construed and interpreted accordingly.
12. We reserve the right to refuse any Request at any time without assigning any reason whatsoever and to amend, add or vary any of these Terms & Conditions at any time and at our absolute discretion.

By signing this form, I hereby request to participate in the DBS Credit Cards Balance Transfer promotion and authorise DBS Bank Ltd to debit the approved amount from my DBS Credit Card Account and credit it to my designated account as specified in this form. I agree to abide and be bound by the DBS Credit Cards Balance Transfer Terms & Conditions.

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Principal Cardholder's Signature

Date

CDM No.	2	0	0													702/T312
AF	AP	DC(	)	WD	DP											

Channel: CCIB03

Product Code: 000 03

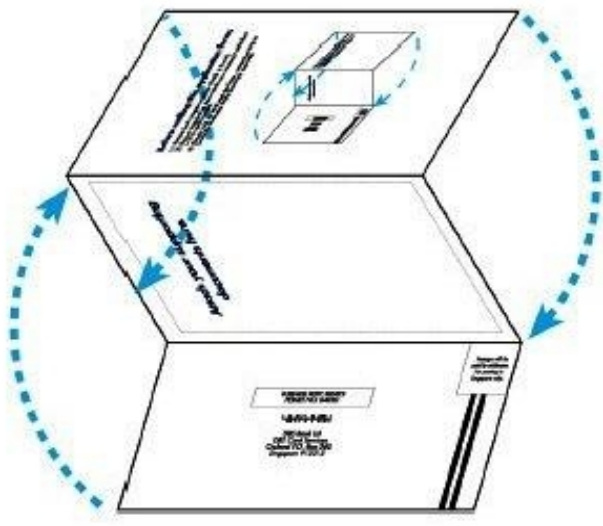


Co.Reg no: 196800306E

Please seal here

Before mailing this application form:

- 1) Secure both pages together (back to front).
- 2) Ensure supporting documents are encased/attached in this centre panel.
- 3) Simply fold up and seal the form, remembering to leave the Business Reply Envelope exposed.



Please seal here

Please seal here

Attach your supporting documents here.

**BUSINESS REPLY SERVICE
PERMIT NO. 07040**



DBS Bank Ltd
Bedok Central Post Office
Locked Bag Service No.1
Singapore 914686

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