Apply in two steps

 Open at least 1 DBS Funding Account* & 1 Multi-Currency Fixed Deposit Account in the same desired placement currency

New to DBS?

Open your accounts online**

Existing customer but need to **open** additional account(s)?

Open additional account(s) online**

2. Set up your **IDEAL** Online Fixed Deposits Service Package

New to IDEAL?

Apply for IDEAL access and online Fixed Deposit placements via IDEAL Application Pack

Existing IDEAL user with Enquiry access?

Upgrade to Transact service package. Manage accounts online, setup user roles and add Online Fixed Deposits to your service package via **IDEAL Application Pack.**

Existing IDEAL Customer with Transact package?

Select DBS Funding Accounts and Fixed Deposit Accounts to be used for Online Fixed Deposit placements. Setup user roles, add enquiry access if necessary, and add Online FD service through the **IDEAL Maintenance Form**.

Need guidance on completing the form? A copy of DBS IDEAL forms and guides are also available online

For enquiries, contact DBS *Business*Care at 1800 222 2200 or +65 6222 2200 (from overseas) Monday to Friday 8:30am to 8:30pm or contact your Relationship Manager for assistance

The following Terms and Conditions apply: (1) Terms and Conditions Governing Accounts and (2) Terms and Conditions Governing Electronic Services

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

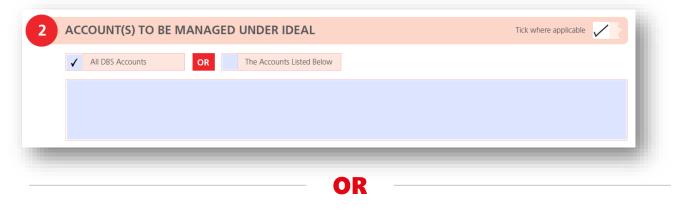
DBS Bank Ltd. All rights reserved. All services are subject to applicable laws and regulations and service terms. Not all products and services are available in all geographic areas. Eligibility for particular products and services is subject to final determination by DBS Bank Ltd and/or its affiliates/subsidiaries. Mar 2021

^{*}Funding Account: SGD Current Account, Multi-Currency Account or Foreign Currency Current Account
**Online account opening is applicable for DBS SME customers only. For other customers, please contact your Relationship
Manager for account opening assistance.

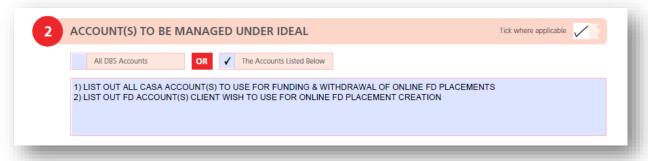
IDEAL Application Pack

Section 2 – Account(s) to be Managed under IDEAL

Select all DBS accounts to be managed on IDEAL



Select **specific** accounts to be managed on IDEAL



IDEAL Maintenance FormSection 1 – Update Account Numbers

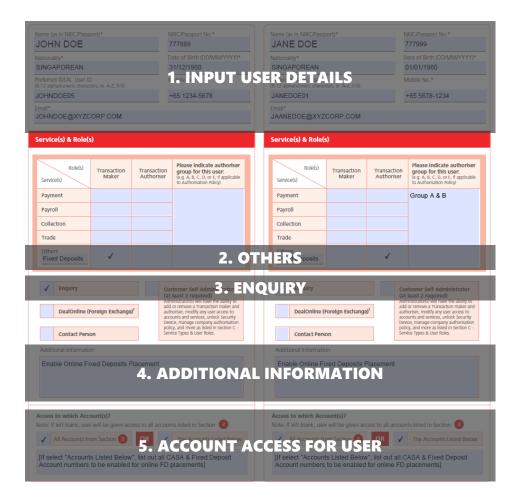
To add existing funding accounts and fixed deposit accounts for online fixed deposits



OR



If your account is still being processed and you do not have the account number



1. INPUT USER DETAILS

Minimally to include:

- 1 Transaction Maker to initiate Fixed Deposit creation, and
- 1 Transaction Authoriser to approve FD placement

2. OTHERS

Input "Fixed Deposits" – Allows user entitlements for initiating (tick "Transaction Maker") and authorising (tick "Transaction Authoriser") placements:

- 1. Funds transfer out of CASA and will default to existing authorisation policy unless otherwise instructed
- 2. Online fixed deposit placements will default to existing authorisation policy unless otherwise instructed

3. ENQUIRY

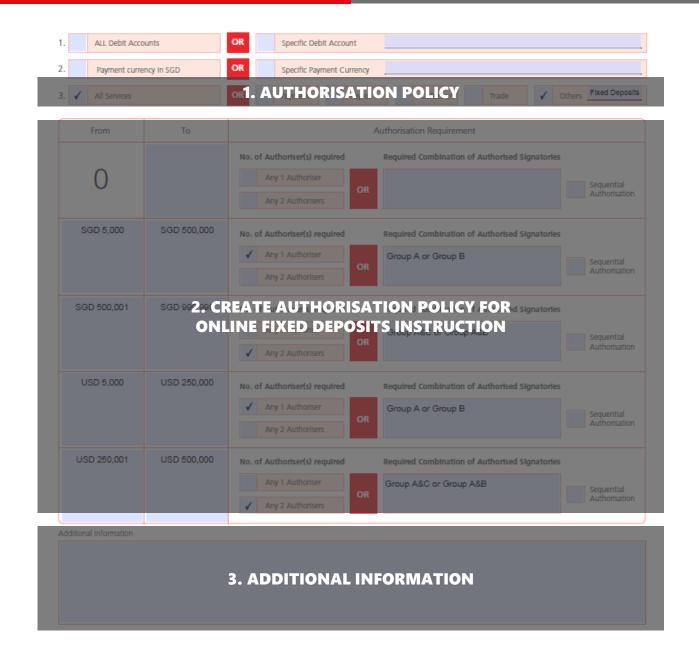
Select this service for user to be given Enquiry Access. Specifically for Online Fixed Deposit, this will include enquiry access to funding accounts and fixed deposits enquiry i.e. user will be able to view account balance and download statements. If user does not tick this box, they will still be able to make placements but they will not be able to view placements

4. ADDITIONAL INFORMATION

To indicate this as additional information to ensure that Online Fixed Deposit feature is enabled on IDEAL.

5. ACCOUNT ACCESS FOR USER

List out DBS Current account & Fixed Deposit account number(s) for users to be given access for online Fixed Deposit transactions.



1. AUTHORISATION POLICY

To indicate if authorisation policy is applicable to all services or only for online Fixed Deposit placements

2. CREATE AUTHORISATION POLICY FOR ONLINE FD INSTRUCTIONS

- Tick "Others" and input "Fixed Deposits"
- Create minimum and maximum policy limits (be reminded of min. & max. placement amount range currently allowable for placements via IDEAL

3. ADDITIONAL INFORMATION

To indicate this as additional information to ensure that Online Fixed Deposit feature is enabled on IDEAL