

Credit Cards

Statement of Account

1 of 3



TAN MING KAI JUSTIN
3 BUKIT BATOK STREET 25
#06-08
SINGAPORE 658881

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

STATEMENT DATE	CREDIT LIMIT	MINIMUM PAYMENT	PAYMENT DUE DATE
14 Mar 2023	\$14,700.00	\$0.00	N.A.

Please settle this statement promptly. If minimum payment is not received by 'Payment Due Date', a late payment charge of \$100 will be levied. If payment is not made in full, an additional finance charge of 26.80% per annum 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 (\$)
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LIVE FRESH DBS VISA PAYWAVE PLATINUM CARD NO.: 4119 1101 0414 3323

	PREVIOUS BALANCE	169.17
06 MAR	PAYMENT - DBS INTERNET/WIRELESS REF NO: MB117886417575G94	169.17 CR
	TOTAL:	0.00

GRAND TOTAL FOR ALL CARD ACCOUNTS: 0.00

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 2023
4119 1101 0414 3323	0	0	0	0	0
TOTAL	0	0	0	0	0

This statement is for your information only.

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SPECIALLY FOR YOU

Overseas Use of Magnetic Stripe on your DBS/POSB Card

If you have allowed the overseas use of magnetic stripe on your DBS/POSB Card(s), it is recommended that you set the magnetic stripe on your card(s) to disallow overseas use when you are in Singapore. With the magnetic stripe disabled for overseas use, the risk of unauthorised transactions being effected on the card will be reduced.

Visit www.dbs.com.sg/ms for more details.

You may disallow overseas use of the magnetic stripe on your card(s) by sending the following sms to **77767: Disable <space>overseas <space>card's last 4 digits**. (For example: **Disable overseas 1234**, where 1234 is the last 4 digits of your card number).

You may also disallow the magnetic stripe on your card(s) via iBanking/ digibank or any DBS/POSB ATM in Singapore.

Change of Credit Card Retail Interest Rate and Cash Advance Interest Rate

The revision of the following interest rates for computing finance charges will be effective from 1 April 2023:

- 27.8% p.a for card transactions, chargeable on a daily basis from the date of transaction until receipt of full payment if the entire outstanding balance is not paid in full by payment due date.
- 28.5% p.a. for cash advance charges, chargeable on a daily basis from the date of withdrawal until receipt of full payment.

DBS Live Fresh Card Cashback Programme

From 1 April 2023, the cashback awarding structure under the DBS Live Fresh Card and DBS Live Fresh Student Card Cashback Programmes will be revised so that it would be easier to see your bonus rewards earned at one glance in your statement.

Visit go.dbs.com/livefresh or go.dbs.com/sg-lfsc respectively for more information

Reset your PIN now

Forgot your Credit, Debit or ATM card PIN? You can reset your PIN instantly on digibank (online and mobile banking). No more waiting for the PIN via mail.

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 / digibank** - Payments made through DBS iBanking at www.dbs.com.sg/personal and digibank app will be credited to your Card Account(s) instantly.
- **Phone Banking/ ATM** - Payments made through 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).
- **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.

Late Payment Charge Per Account

S\$100 will be levied if minimum payment is not received by the payment due date, provided your outstanding balance is above S\$200.

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: 8% 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\$5.40 per statement beyond current three months.

Merchant Sales Draft Retrieval (Inclusive of GST)

S\$5.40 per copy.

Overlimit Fee

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

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>.

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

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 (including refunds and reversals) 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 2.25% 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 (including refunds and reversals) 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 Classic MasterCard	1,450	0001
DBS NUS Alumni Platinum	4,800	0007
DBS Takashimaya Visa	7,200	0009
DBS yuu American Express®	7,200	0011

Redemption of Annual Fee Waiver for (Principal Card):	DBS Points Required	Code
DBS Esso Platinum	7,200	0013
DBS MasterCard Platinum	7,200	0014
DBS Visa Platinum	6,000	0015
DBS Takashimaya Platinum American Express®	7,200	0016

Redemption of Annual Fee Waiver for (Principal Card):	DBS Points Required	Code
DBS Woman's Platinum MasterCard	6,000	0019
DBS Woman's World Platinum MasterCard	7,200	0020
DBS Live Fresh	7,200	0035
DBS yuu Visa	7,200	0037