

YES! I wish to apply for a (please tick ONE only):

- (a) **Personal Credit Card** (Min income: S'porean/PR: S\$30,000p.a. & Foreigners: S\$80,000p.a.; Age: 21-65) OR
 (b) **Personal S\$500 Limit Card** (Min income: S\$16,000p.a. except for student & NSF; Age: 18-65)

My Personal Details

FULL NAME AS IN NRIC (Please underline SURNAME)

DATE OF BIRTH (YYYY/MM/DD) IC/PASSPORT NO. GENDER Male Female No. of Dependents

NATIONALITY MARITAL STATUS RACE ACADEMIC QUALIFICATIONS

LOCAL HOME ADDRESS (Should not be a P.O. Box address)

SINGAPORE ()

HANDPHONE (MANDATORY) HOME PHONE RESIDENCE Own Mortgaged Rented Parent's / Relatives' Years of Stay

E-MAIL (MANDATORY if available)

*PLEASE EMBOSS MY NAME AS FOLLOWS (MAX. 19 SPACES & INCLUDE INITIALS OF FULL NAME):

* The proposed embossed name may be altered to comply with DCS' card embossing specifications.

PLEASE SEND MY BILLING STATEMENT TO:
 MY HOME OR

NAME OF CLOSEST RELATIVE / FRIEND NOT LIVING WITH ME TEL

ARE YOU A U.S. TAX RESIDENT? NO YES - Taxpayer Identification (TIN):

[^] Definition: A citizen or permanent resident of the United States (eg. U.S. Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); or any other person that is not a foreign person (as defined under U.S. federal tax law).
 Document to Submit: If you have stated that you are born in the United States but are no longer a U.S. Tax Resident, please submit either one of these documents: Certificate of Loss of Nationality of the United States OR Form I-407 (Abandonment of Lawful Permanent Resident Status).

My Spouse (Married applicant to complete)

SPOUSE'S FULL NAME AS IN IC/PASSPORT (Please underline SURNAME) HANDPHONE (MANDATORY)

DATE OF BIRTH (YYYY/MM/DD) IC/PASSPORT NO. GROSS ANNUAL INCOME \$

NAME OF EMPLOYER POSITION HELD

My Education (Student applicant to complete)

EDUCATIONAL INSTITUTION NUS NTU SMU SUTD SIT SUSS INSEAD NAFA Lasalle-SIA Singapore Polytechnic Ngee Ann Polytechnic Temasek Polytechnic Nanyang Polytechnic Republic Polytechnic Others: LENGTH OF COURSE CURRENTLY STUDYING IN YEAR

My Employment (Non-Student applicant to complete)

NAME OF COMPANY I AM SELF-EMPLOYED

COMPANY ADDRESS

SINGAPORE ()

OFFICE TEL POSITION HELD DATE JOINED GROSS ANNUAL INCOME \$

My Financial Particulars (Credit Card applicant to complete)

I HOLD THE FOLLOWING CREDIT/CHARGE CARDS:

1. A/C NO. MY BANK BRANCH TYPE OF A/C A/C NO.
 I HAVE NEVER HELD A DCS / DINERS CLUB CARD BEFORE
 I HAVE HELD A DCS / DINERS CLUB CARD BEFORE, MY CARD A/C NO.:

FOR FOREIGNERS: OVERSEAS HOME ADDRESS (Should not be a P.O. Box address)

My Supplementary Card - For Regular Credit Card Application Only
 For my Spouse or Other Family Member ABOVE 18 YEARS OF AGE

FULL NAME AS IN IC/PASSPORT (Please underline SURNAME) RELATIONSHIP

ADDRESS (If different from Basic Card applicant; should not be a P.O. Box address)

SINGAPORE ()

HANDPHONE (MANDATORY) DATE OF BIRTH (YYYY/MM/DD) GENDER Male Female IC/PASSPORT NO.

NATIONALITY NAME OF EMPLOYER POSITION HELD OFFICE TEL GROSS ANNUAL INCOME \$

*PLEASE EMBOSS MY NAME AS FOLLOWS (MAX. 19 SPACES & INCLUDE INITIALS OF FULL NAME):

* The proposed embossed name may be altered to comply with DCS' card embossing specifications.

ARE YOU A U.S. TAX RESIDENT? NO YES - Taxpayer Identification (TIN):

NOTE: DCS reserves the right to credit check an applicant without reference, and to reject an application without assigning any reasons thereof. Your signatures in this form and on your DCS Card should be identical. You will be bound by the terms and conditions in this form even if your signatures differ.

CONSUMER ADVISORY: If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau websites listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the credit bureau's registered office to obtain a free credit report. Credit Bureau (S) Pte Ltd: www.creditbureau.com.sg | Experian Credit Bureau Singapore Pte Ltd: https://apps.experian.com.sg/bank-bureau/

Declaration - Please read before signing

By signing below, I/we

- herby request DCS Card Centre Pte. Ltd. (DCS) to open a Personal Card Account (Card Account) for me/us and to issue DCS Credit Card(s) (the Card) (including renewal Card(s)) until the Card Account is terminated. For joint card application, we agree that the Card Account shall be opened in the name of the first signatory (termed Basic Card Applicant for administrative purpose) and the second/other signatory shall be the Supplementary Card Applicant.
- herby authorise DCS and/or its representatives to contact my/our bankers or any other source to obtain and verify any information about me/us as DCS may be required to do so by law, and consent to DCS's use, disclosure, and/or processing of information relating to me/us and my/our use of the Card(s) for any of these purposes: (a) account opening, and operations relating to my/our account including closing my/our account; (b) providing services and facilities to me/us from time to time; (c) administration and/or managing the relationship between DCS and/or my/our account; (d) carrying out my/our instructions or responding to any enquiries by me/us; (e) the process of approving my/our application, the conduct of credit and/or identity checks, verification of ongoing credit worthiness; (f) developing new services and/or products; (g) where express consent has been given, to provide me/us with marketing, advertising and promotional information, materials and/or documents relating to banking, investment, credit and/or financial products and/or services that DCS with business partners (such as co-branders) may be selling, marketing, offering or promoting, whether such products or services exist now or are created in the future. I/We understand that I/we have the right to withdraw my/our consent from receiving such marketing information and can do so by writing to DCS, telephoning DCS or sending an email to DCS at DCS' address or number on the Website; (h) to comply with the disclosure requirements of any regulatory authority or applicable law; (i) investigating fraud, misconduct, any unlawful action or omission, whether relating to my/our application or any other matter relating to my/our Account(s), and whether or not there is any suspicion of the aforementioned; (j) carry out due diligence or other screening activities in accordance with DCS's legal or regulatory obligations or risk management procedures designed to combat financial crime, including "know-your customer", anti-money laundering, counter-terrorist financing or anti-bribery and corruption customer and counterparty due diligence and screening; (k) where express consent has been provided, to update me/us on DCS's products and services from time to time; (l) taking out an insurance policy which may provide coverage to me/us and some members of my/our immediate family; (m) where express consent has been provided, dispatch marketing information relating to services or products offered by DCS whether by DCS, DCS's affiliates, business partners or related companies which DCS thinks is of benefit or interest to me/us via my/our consented method(s) of communication; (n) processing any applications or requests for new services and/or products made by me/us; (o) enforcing my/our legal and/or contractual rights against me/us; (p) maintaining the safety and security of DCS' premises with the use of security cameras; (q) seeking professional advice (including but not limited to obtaining legal advice and facilitating dispute resolution); (r) conducting checks with the Do Not Call Registry; (s) administering loyalty and rewards programs (including but not limited to the processing of redemption vouchers, benefits or entitlements); (t) managing DCS' business operations and complying with DCS' internal policies and procedures; and (u) processing my/our application for Card Account(s), services and products by DCS (collectively, the "Permitted Purposes"). I/We consent to DCS collecting my/our personal data from DCS' business partners and for such business partners to disclose my/our personal data to DCS for the purpose of managing and administering any benefits I/we may enjoy as DCS cardholder. DCS shall not use, disclose and/or process my/our personal data for purposes which are not stated above. Should DCS wish to use, disclose and/or process my/our personal data for a new purpose, DCS will notify me/us and seek my/our prior written consent. Notwithstanding the foregoing, I/we may withdraw my/our consent for DCS, and any of its officers, employees, agents, contractors or service providers to process, collect, use and/or disclose my/our information for one or more of the Permitted Purposes at any time by writing to DCS, telephoning DCS or sending an email to DCS at DCS' address or number on the Website. Where necessary, DCS may disclose my/our personal data to DCS' franchisees worldwide; any credit bureau of which DCS is a member or subscriber and/or to any other members, subscriber and/or compliance committee of such credit bureau and to any other person to whom disclosure is permitted or required by any statutory provision or law; or DCS' third party service providers and agents (including its lawyers/law firms), (whether located in or outside Singapore) for any of the Permitted Purposes only. DCS shall not disclose my/our personal data for purposes for which I/we have not obtained consent.
- (a) am/are aware that if DCS approve the application made herein, the Card(s) will be issued by DCS subject to DCS's terms and conditions indicated herein and to its other terms and conditions for issuance of credit cards; (b) am/are aware that the terms and conditions of issuance of credit cards can be inspected at DCS's office and a copy will be despatched to me/us with the Card(s) and I/we agree to be bound by them upon receipt or acceptance of or signing on or use of the Card(s) unless the Card(s), cut into half, is/are returned to DCS.
- am aware and agree that if the Card application is made under abovesated box (b), the Card will have a credit limit of S\$500 only and known as Diners Club International Visa Credit Card for administrative purpose and cannot have a supplementary card annexed to it. I/we may withdraw my/our consent for DCS, and any of its officers, employees, agents, contractors or service providers to process, collect, use and/or disclose my/our information for one or more of the Permitted Purposes at any time by writing to DCS, telephoning DCS or sending an email to DCS at DCS' address or number on the Website. Where necessary, DCS may disclose my/our personal data to DCS' franchisees worldwide; any credit bureau of which DCS is a member or subscriber and/or to any other members, subscriber and/or compliance committee of such credit bureau and to any other person to whom disclosure is permitted or required by any statutory provision or law; or DCS' third party service providers and agents (including its lawyers/law firms), (whether located in or outside Singapore) for any of the Permitted Purposes only. DCS shall not disclose my/our personal data for purposes for which I/we have not obtained consent.
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- agree that the Basic Card Applicant is and shall be responsible for all charges/liabilities (including Annual Fees or any other fees/charges) which may arise out or be incurred in respect of the Basic Card and all Supplementary Card(s) issued at the Basic Card Applicant's request (if any) and each Supplementary Card Applicant is and shall be responsible for all charges/liabilities (including Annual Fees or any other fees/charges) which may arise out or be incurred in respect of the Supplementary Card.
- confirm that at the time of this application, I am/are not under the Debt Repayment Scheme or undischarged bankrupt and no statutory Demand nor any legal action process has been served on me/us.
- authorise DCS, if this application is or is purported to be given or sent by me/us to DCS by electronic transmission, to rely on and process this application in accordance with the submitted copy of the form, though DCS is not obliged to do so, without waiting for the original signed form. I/We will submit to DCS the original signed form even though the Credit Card(s) had been issued in accordance with the submitted copy if DCS requests for the original form.
- agree to comply with our co-brand partner(s) in-house terms and conditions, if applicable.
- herby warrant that the information given herein and all documents (if any) submitted are true and correct.
- agree that DCS may decline this application at its sole discretion without assigning any reason.
- For applicants of S\$500 Limit Card below 21 years old: At the time of application, I agree that upon reaching 21 years of age, if the Card Account opened for me is not cancelled, my continued maintenance of my Card Account and/or continued use of the Card shall be construed and interpreted as my firm ratification of this application under the terms indicated herein and subject to DCS's terms and conditions of issuance of the Card without any requirement on my part to re-apply for the Card Account and/or the Card and/or to do any whatsoever act to re-accept the terms and conditions of this Agreement.
- By ticking the box below, I/we consent to DCS, its affiliates, related corporations, employees and agents (collectively, "DCS") and its business partners (such as co-branders) sending and providing me/us with regular marketing, advertisement and promotional information, materials, and/or other updates relating to banking, investments, credit and/or other financial products/services that DCS may offer including, but not limited to, discounted offers and incentive programs, whether in conjunction with a third party and whether such products or services exist now or are created in the future, by way of the following methods:
 VOICE CALLS
 [Please note that if you do not tick the box above, DCS may nevertheless send you such updates by way of voice calls, text messages, and/or fax if the telephone numbers you provided is not registered on the Do-Not-Call registry, in accordance with the Singapore Personal Data Protection Act 2012. If you wish to withdraw your consent to be contacted by DCS on the above updates, you may do so at www.dcscc.com.]

For BASIC CARD APPLICANT

(NOT applicable for S\$500 Limit Card Applicant)

Preferred Credit Limit (Min. amt is S\$1,000)

\$S .00

Credit limit granted may be lower than indicated here. If not indicated, I understand that DCS has the right to assign the credit limit at its discretion. I agree to consent to any assigned credit limit. The Credit Limit refers to the aggregate credit limit in respect of all my DCS Card(s). Any credit limit increase will not be applicable to existing Supplementary Cardholder(s) not indicated on this application form, if any.

For SUPPLEMENTARY CARD APPLICANT

(if applicable)

Preferred Spending Limit (Min. amt is S\$1,000)

\$S .00

Credit limit granted may be lower than indicated here. If not indicated, the credit limit assigned will be the same and shared with the Basic Cardholder. Approved credit limit will be applied for all Supplementary Cardholders. Kindly ensure that ALL Supplementary Card applicants have signed on this form. Attach a second sheet if there are more than one Supplementary Card applicant.

- PLEASE SIGN AS YOU WOULD FOR ALL FUTURE TRANSACTIONS :-

SIGNATURE of Basic Card / S\$500 Limit Card Applicant & DATE
 SIGNATURE of Supplementary Card Applicant & DATE (if applicable)
 (NOT applicable for S\$500 Limit Card Applicant)

Parent's/Guardian's Agreement
 COMPULSORY if S\$500 Limit Card applicant's age is below 21
 - The addresses on both applicant's & parent's / guardian's NRIC must match -

NAME OF PARENT / GUARDIAN RELATIONSHIP

NRIC NO. HOME PHONE HANDPHONE

By signing here, I, the Applicant's parent / guardian, hereby

- consent and agree to DCS Card Centre Pte. Ltd. (DCS) opening the Personal Card Account (Card Account) and issuing a DCS Personal Credit Card (the Card) to the Applicant hereunder until the Card Account is terminated subject to the terms of application herein and to DCS' Credit Card terms and conditions;
- give DCS my unconditional, irrevocable and continued guarantee for the due and punctual payment and/or performance by the Applicant of all sums and/or other liabilities or obligations due and owing by or from the Applicant to DCS arising from and/or in relation to the Card Account in consideration of DCS opening the Card Account for and issuing the Card to the Applicant;
- unconditionally and irrevocably undertake and agree to guarantee to pay DCS and/or perform all such sums and/or other liabilities and obligations and/or indemnify DCS against all losses arising from and in relation to the Card Account if for any whatsoever reasons the Applicant fails to pay any/all sums or perform any/all the liabilities and obligations arising from and/or in relation to the Card Account.

SIGNATURE of Parent / Guardian & Date

FOR OFFICIAL USE ONLY

APP

DATE

THANK YOU for applying for the DCS Card.

Please send us your application with this prepaid Business Reply Folder.

1. Fold along the dotted lines;
2. Put in your Application Form **together** with the required documents into this folder;
3. Glue or tape the edges of this folder;
4. Mail this folder at your nearest post box.

NO STAMPS REQUIRED

Fold here

IMPORTANT: Document Submission

- Please attach photocopies of:

For Regular Credit Card ^{^^^}		
Singaporeans / Permanent Residents		Foreigners
<ul style="list-style-type: none"> • NRIC (Front & Back) AND 		<ul style="list-style-type: none"> • Passport • Employment Pass with 12 months validity (Front & Back) • Latest Billing Proof (Tenancy Agreement/Utility/Mobile Bill) • Latest Income Tax or latest 3 months computerised payslip
For Salaried Employee: <ul style="list-style-type: none"> • Latest 12 months CPF statement* or • Latest Income Tax and latest computerised payslip 	<ul style="list-style-type: none"> For Variable Income or Commission Earner: <ul style="list-style-type: none"> • Latest 12 months CPF statement* or • Latest 2 years Income Tax For Self Employed: <ul style="list-style-type: none"> • Latest 2 years Income Tax 	
Supplementary Card Application		
Singaporeans / Permanent Residents		Foreigners
<ul style="list-style-type: none"> • NRIC (Front & Back) 		<ul style="list-style-type: none"> • Passport • Valid Dependant's/Employment/Visit or S Pass (both sides)
For \$500 Limit Credit Card (Singaporeans/Permanent Residents <u>only</u>)		
<ul style="list-style-type: none"> • NRIC (Front & Back) AND 		
For Salaried Employee: <ul style="list-style-type: none"> • Latest 12 months CPF statement* or • Latest Income Tax and latest computerised payslip 	For Variable Income or Commission Earner: <ul style="list-style-type: none"> • Latest 12 months CPF statement* or • Latest 2 years Income Tax 	For Self Employed: <ul style="list-style-type: none"> • Latest 2 years Income Tax

[^] For Students: Student Card (Front & Back)

^{^^} For applicant age below 21: Applicant's NRIC (Front and Back) and parent/Guardian's NRIC (Front & Back). (The addresses on both applicant & parent/guardian's NRIC must match)

^{^^^} For Singaporeans/PR with address differing from NRIC: Latest billing proof (Utility Bill/Mobile Bill/Bank Statement)

* Submit Latest 12 months CPF Statement via <https://dcsc.com/cpf-myinfo/cpf> with SingPass

The maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000 per month.

If your monthly salary is more than S\$6,000 per month, kindly submit with latest Notice of Assessment or Salary Slip.

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PRIVATE & CONFIDENTIAL

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BUSINESS REPLY SERVICE
PERMIT NO. 00429



DCS CARD CENTRE PTE. LTD. 197300502W
ORCHARD P.O. BOX 15
SINGAPORE 912301
REPUBLIC OF SINGAPORE