

DBS251/08_SIM CARD DL

DBS Rewards

Redeem your DBS points amongst a plethora of treats. With over 100 different rewards to choose from, your options are aplenty. You only need decide how you want to be rewarded!

DBS Indulge

Dining where taste matters. DBS Indulge gives you more reasons to eat, drink and be merry with friends and family!

DBS Super Travel Deals

From airfares to travel packages and hotel stays, go no further for out-for-this-world travel deals!

DBS Healthcare Privileges

Enjoy exclusive healthcare privileges specially designed for DBS Cardmembers only - including health screening, aesthetics, Lasik surgery and dental treatments from our carefully selected healthcare partners.

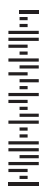


Important Information

- **Late Payment Fee**
Flat fee of S\$45 per account.
- **Finance Charges for Purchases**
Effective Interest Rate: 24% per annum.
Minimum Charge: S\$2.50.
No finance charges will be levied if payment is received in full by the "Please Pay By" date and there is no balance carried forward from the previous statement. If not, finance charges will be imposed on the outstanding balance, calculated from the date each transaction was effected.
- **Cash Advance Charges**
Fee: 5% of amount withdrawn per transaction or S\$15, whichever is greater.
Finance charge: 2% per month on amount withdrawn, chargeable on a daily basis from the cash advance transaction date, until full repayment.
- **Minimum Monthly Repayment**
3% of statement balance or S\$50, whichever is greater.
For accounts that are over limit, please pay the minimum payment specified plus the over-limit amount.
- **Liability for Lost/Stolen Card**
Cardholders shall not be liable for all transactions once the Bank is notified of any loss, theft or disclosure relating to their Card. As such, Cardholders are advised to inform us immediately if they should discover any loss, theft or unauthorised use relating to their Card.
- **Annual Fee &/or Welcome Gift**
Annual fee waiver and welcome gift (if any) are applicable to new primary cardholder only. Cardholders will not be eligible for such promotions upon approval when they reapply for credit card within 90 days from date of termination of the same card.

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

BUSINESS REPLY SERVICE
PERMIT NO. 04930



DBS Bank Ltd
DBS Card Services
Orchard P.O. Box 360
Singapore 912312

DBS SIM Visa Card – your card to recognition.



Apply now to enjoy:

- 2 Years Annual Fee Waiver
- Lifestyle Benefits
- Exclusive Privileges
- 0% Interest Instalment Plan

As a DBS SIM VISA Cardmember, you enjoy only the finest things in life with privileges lined up exclusively for your indulgence.

Features and Benefits

2 Years Annual Fee Waiver

Enjoy the benefits and privileges of your DBS SIM Visa Card and your Supplementary Card FREE for the first 2 years. Apply now to enjoy a world of privileges!

Exclusive Privileges

Enjoy exclusive privileges, fantastic offers and attractive discounts that will turn your purchases into a truly rewarding experience. They range from beauty and wellness, wine and dine to fashion and many more. For a comprehensive listing of DBS Credit Card exclusive privileges, please visit www.dbs.com/sg/cards

DBS Cashline^ with 2 Years Fee Waiver

Your DBS SIM Visa Card application now comes with DBS Cashline with 2 years fee waiver! Whatever your plans are, be it a holiday, kids' education or cash for emergencies, DBS Cashline helps you meet them.

DBS CardShield

Get peace of mind when you enrol for DBS CardShield at only S\$0.35 per S\$100 outstanding. It pays off your DBS Credit Card's outstanding balance of up to a maximum of S\$100,000* should the unforeseen happen.

Free Insurance Coverage

Enjoy free personal travel insurance+ and coverage when you charge your full travel fares to your DBS SIM Visa Card.

^ Not applicable for foreigners, retirees and existing DBS Cashline customers. Subject to the Bank's approval.

* In the event of death due to an accident, twice your DBS Credit Card(s) outstanding balance up to S\$200,000 will be payable.

+ Conditions apply. Up to S\$350,000 for DBS SIM Visa Card.

Recognising your achievements and pursuits



DBS SIM Visa Card



**2-year
annual fee
waiver**



Living, Breathing Asia

