



The exclusive privilege card
that matches your lifestyle



DBS NUSS Visa Platinum Card



We are
the only card that
complements Singapore's
leading graduate club



Experience a class of distinction with the DBS NUSS Visa Platinum Card

The DBS NUSS Visa Platinum Card is made to complement the lifestyle of one who expects nothing but the finest in life, bringing with it a world of exclusive privileges.

Benefits that come with your DBS NUSS Visa Platinum Card

2X DBS Rewards Points

Earn DBS Rewards Points twice as fast when you spend at any of the NUSS F&B outlets.

All-in-one membership card and credit card

Enjoy the convenience of charging your NUSS bills automatically to this all-in-one card and the option of paying through GIRO.

Annual fee waiver

Enjoy complimentary annual fee waiver for your card as long as you're a NUSS member.

My Preferred Payment Plan

Choose to pay for your local, overseas or online purchases over a 3, 6 or 12-month instalment plan at 0% interest.

Get set for the DBS NUSS Visa Platinum lifestyle today.

Simply fill up the enclosed application form and mail it to us.

For more card benefits and full terms and conditions, visit www.dbs.com/cards

More privileges on the go with these DBS Mobile Apps



DBS Rewards Mobile App

Earn rewards points and redeem a wide variety of rewards instantly anytime, anywhere.



DBS Indulge Mobile App

Relish the best dining deals at over 1,000 dining outlets plus make instant reservations on the go.

Important Information – DBS NUSS Visa Platinum Card

Late Payment Charge Per Account

Late payment charges will be levied if the minimum payment is not received by the payment due date:

Outstanding Balance	Late Payment Charge
Up to S\$50	no charge
S\$50.01 & above	S\$55

Finance Charges for Purchases

Finance Charge: 2% per month (effective interest rate 24% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of transaction until receipt of full payment. (Minimum charge: S\$2.50)

No finance charges will be levied if payment is received in full by the "Payment Due Date", and there is no balance carried forward from the previous statement.

Cash Advance:

Fee: 5% of the amount withdrawn (minimum charge of S\$15)

Finance Charge: 2% per month (effective interest rate 24% p.a. subject to compounding if the charges are not repaid in full) on the amount withdrawn, chargeable on a daily basis from the date of withdrawal until receipt of full payment. (Minimum charge of S\$2.50)

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:

If your Card is lost or stolen or if the PIN is disclosed without your authorisation, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we are notified thereof shall be limited to S\$100 only if:

- you have immediately notified us of the loss, theft or unauthorised disclosure;
- you assist us in the recovery of the unauthorised charges incurred;
- you furnish us with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that we may require; and
- we are satisfied that such loss, theft or unauthorised disclosure is not due to your negligence or default.

You shall not be liable for any transactions carried out after we have been notified of the loss, theft or disclosure.

Explanatory Notes on Credit Limit

The overall aggregate credit limit granted by DBS Bank Ltd ("DBS") for Singapore Citizens/Singapore Permanent Residents with a gross annual income of:

- between S\$20,000 and below S\$30,000 is up to a maximum of 2 times your monthly income in respect of any DBS/POSB Unsecured Loan Facilities;
- between S\$30,000 and below S\$120,000 is up to a maximum of 4 times your monthly income in respect of any DBS/POSB Credit Cards and Unsecured Loan Facilities; or
- at least S\$120,000 is up to 4 times your monthly income or a higher limit as may be determined by DBS in respect of any DBS/POSB Credit Cards and Unsecured Loan Facilities;

regardless of the number of DBS/POSB Credit Cards and Unsecured Loan Facilities you hold or apply for.

Note: -

The information above is intended as a quick consumer guide only. A detailed Card and/or Cashline Agreement and/or Terms & Conditions governing Electronics Services will be sent upon approval. These conditions are subject to change.

Mandatory Documents

Please submit a photocopy of the documents as applicable to you below:

For Salaried Employees:

- NRIC** (front and back), **AND** either **A OR B OR C OR D**
 - Latest 12 months' CPF Contribution History Statement⁺
 - Latest Income Tax Notice of Assessment^{**}
 - Latest Computerised Payslip
 - Salary Crediting into DBS/POSB Account^{^^}

For Variable/Commission-based Employees:

- NRIC** (Front and Back), **AND** either **A OR B**
 - Latest 12 months' CPF Contribution History Statement⁺
 - Latest 2 years' Income Tax Notice of Assessment^{**}

For Self-Employed:

- NRIC** (Front and Back), **AND** Latest 2 years' Income Tax Notice of Assessment^{**}

For Foreigners:

- Valid Passport*** and **Employment pass** (with at least 6 months' validity), **AND** either **A OR B OR C OR D**
 - Latest Computerised Payslip (in Singapore Dollar currency)
 - Company Letter certifying Employment and Salary (in Singapore Dollars currency)
 - Latest Income Tax Notice of Assessment^{**}
 - Salary Crediting into DBS/POSB Account^{^^}

+ Please note that your CPF documents submitted online are only available for up to 7 days from the date of your submission.

** You can now print your Income Tax Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.

^^ Income documents are not required on the condition that your salary is credited via Giro, to your own Personal DBS/POSB Account and for at least 3 consecutive months.

* Please update us immediately if you are granted Singapore Citizenship or Permanent Resident status by the Singapore Government.

Please allow 7 days for processing. Applications not accompanied with required document or with incomplete information will cause a delay in processing.

