

**DBS List of Essential Information for Transport for business use only**  
**COMPANY**

**Important Notes:-** For all photocopies, the Original documents must be submitted to certify true copy of the original

All documents with the exception of ID Card/Passport must be signed and stamped by the issuance Authority, Supplier Bank etc ...

**FORMS**

- Application form/SME form/CIS form /PEP form /PC Declaration form/Specimen Signature Card

**BUSINESS PLAN/HISTORICAL INFORMATION**

- Business plan inclusive of Income & Expenditure statement and cash flow *see attached*  
 Financial statement/profit & loss for the past 3 years  
 Source & evidence of personal contribution or pc declaration form  
 Lease Agreement (*Rental of premises*)- *if applicable*  
 Latest Payslip (*if in employment*)  
 Contract relating to the Business Activity

**KYC DOCUMENTS**

- One passport-size photo  
Valid ID card/Passport  
 Proof of address-utility bill, telephone bill, bank statement or letter from district administrator (*with own name & address and not more than 3 months old*)

**FOR PTY LTD COMPANY AND LIMITED COMPANY ONLY**

- Certificate of incorporation, particulars of directors, article of association & memorandum of association  
 Audited report for the past 3 years  
 Certificate of official search of the company  
 Shareholders' confirmation of beneficial owners (*form attached*)  
 Board of Resolution with regards to the business affair with DBS  
 Tax identification certificate  
 Valid business license ( *if applicable*)

**DOCUMENTS FROM YOUR COMMERCIAL BANK**

- Copies of up to date statements of any outstanding debt  
 Bank reference from your commercial bank (Letter)  
Bank statement :  
 1. Relating to business activity for the past six months (for existing business)  
 2. Savings/personal account for the past six months

**INVOICE/ VALUATION**

- Invoice/Quotation of Vehicle(s) & any other items to be financed  
 Motor Evaluation Certificate (2<sup>nd</sup> hand vehicle)  
 Vehicle registration Certificate (2<sup>nd</sup> hand vehicle)  
 Motor Comprehensive Insurance quotation/Fire & Special perils insurance quotation

\*DBS Reserves the right to vary the pre-application fee

**DETAILS OF SECURITY EG:**

**1. CHARGE ON FREEHOLD PROPERTY**

- Location plan & cadastral plan
- Certificate of official search
- Qs valuation of property (*QS list attached*)
- Householders' insurance policy/quotation
- Letter of consent from owner, valid ID card, proof of address & CIS Form

**2. CHARGE ON LEASEHOLD PROPERTY**

- Copy of lease agreement
- Qs valuation of building (*QS list attached*)

**3. PLEDGE ON VEHICLE**

- Motor evaluation certificate
- Vehicle registration certificate
- Insurance policy

**4. PLEDGE ON VESSEL**

- Marine surveyor's report
- Marine hull insurance policy

**5. BANK GUARANTEE**

**6. GUARANTORS**

- Valid ID card/Passport
- Latest payslip
- Proof of Address - utility bill, telephone bill, bank statement or letter from D.A (*with own name & address and not more than 3 months old*)
- Loan statement if any

**Schemes Details**

<b>DETAILS</b>	<b>DBS</b>	<b>SME (SMALL MEDIUM ENTERPRISE)</b>	<b>SBFAF</b>
<b>Promoter's Contribution</b>	Minimum 10% of total project cost	Minimum 2.5% of total project cost	NIL
<b>Minimum Loan Amount</b>	SR 50,000/-	SR 50,000/-	SR 15,000/-
<b>Maximum Loan Amount</b>	SR 5.8 million	SR 3 million	SR 300,000/-
<b>Interest Rate</b>	11.5%	Varies from 5% to 7%	4%-Up to SR75,000 4.25% - above SR75,000
<b>Repayment Term</b>	Negotiable up to 15 Years (depending on nature of the project)	7 Years	7years
<b>*Application / Processing fee (Non- Refundable)</b>	1 % of loan amount, maximum is SR 20,000/- Pre-application fee:- 1. SR500/- Below 1million 2. SR1,000/- above 1million	0.25 % of loan amount, maximum is SR 7,500/- Pre-application fee 1. SR500/- Below 1million 2. SR1,000/- above 1million	0.1% of loan amount, Maximum is SR250/-

\*DBS Reserves the right to vary the pre-application fee

## Format for Business Plan

### **1. Synopsis**

Briefly describe what the project is about and what it hopes to achieve. Usually a few sentences will suffice and should also include:

- Business Name
- Name of Main Promoter (s)
- Address
- Contacts (Telephone number / fax/ email)

### **2. Background**

The background should cover issues such as: promoters' experience in the field; current or previous activities or any earlier phase of project if it is a continuation or renovation project; location of project; any relevant other details

### **3. Project Description & Cost**

Give details of the project, all costs involved ( which should be supported by appropriate document such as invoices, quotations or receipts and any relevant documents etc); include an implementation plan (how long will it take and when is the project expected to be completed);

### **4. Financial Analysis**

- Provide an analysis on the financial viability of the project (if it is profitable; etc)
- Attach cashflow forecasts (income & expenditure)
- If an existing business, provide financial statements for the last three years.

### **5. Management**

Provide information about who will manage the business; their experience; etc

### **6. Employment**

Specify the number of staff required and their salary. If existing business, state current employment and how job creation will entail following completion of the proposed project.

### **7. Marketing**

Give details on how the product / establishment / apartments will be marketed.

### **8. Environmental Impact**

Give details of any environmental impact in relation to the proposed project.

- Landscaping
- Felling of trees
- Site clearance / bulldozing
- Gas emission
- Others