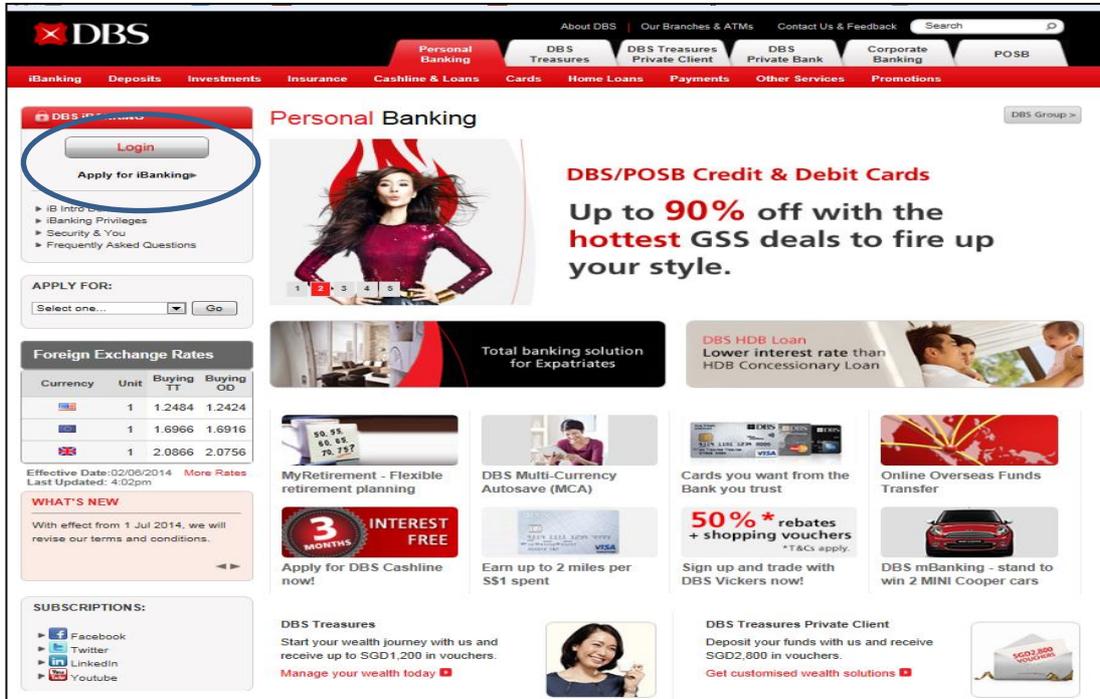


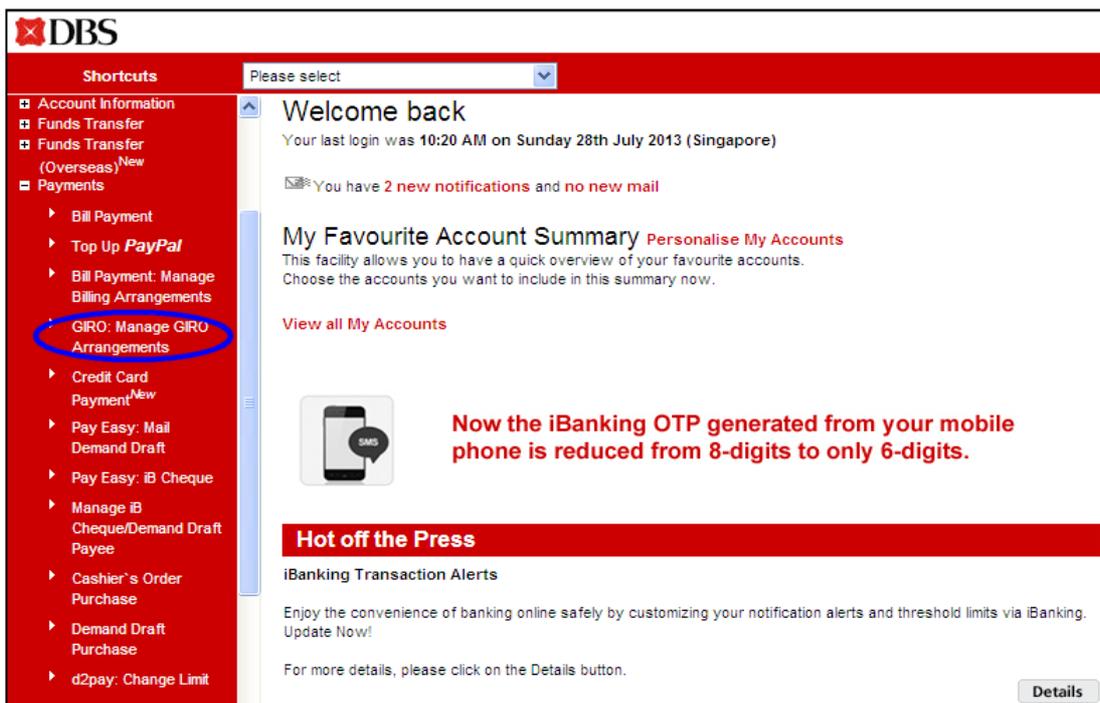
ONLINE GIRO APPLICATION (For DBS Internet Banking Account Holders)

Step 1: Log in to <http://www.dbs.com.sg/personal/default.page>



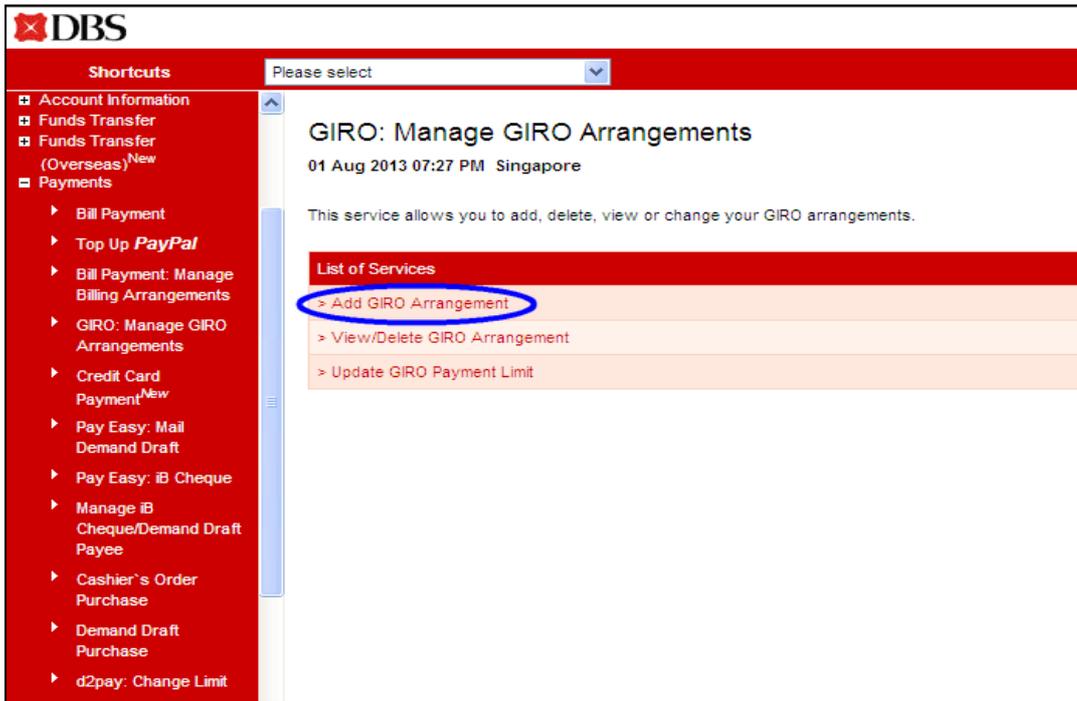
The screenshot shows the DBS Personal Banking homepage. At the top, there is a navigation bar with 'Personal Banking' selected. Below this, a 'Login' button is circled in blue. To the right, there is a large banner for 'DBS/POSB Credit & Debit Cards' with the text 'Up to 90% off with the hottest GSS deals to fire up your style.' Below this, there are several smaller promotional tiles for services like 'Total banking solution for Expatriates', 'DBS HDB Loan', 'MyRetirement - Flexible retirement planning', 'DBS Multi-Currency Autosave (MCA)', 'Cards you want from the Bank you trust', 'Online Overseas Funds Transfer', '50%* rebates + shopping vouchers', and 'DBS mBanking - stand to win 2 MINI Cooper cars'. At the bottom, there are sections for 'DBS Treasures' and 'DBS Treasures Private Client'.

Step 2: Click <GIRO: Manage GIRO Arrangements>

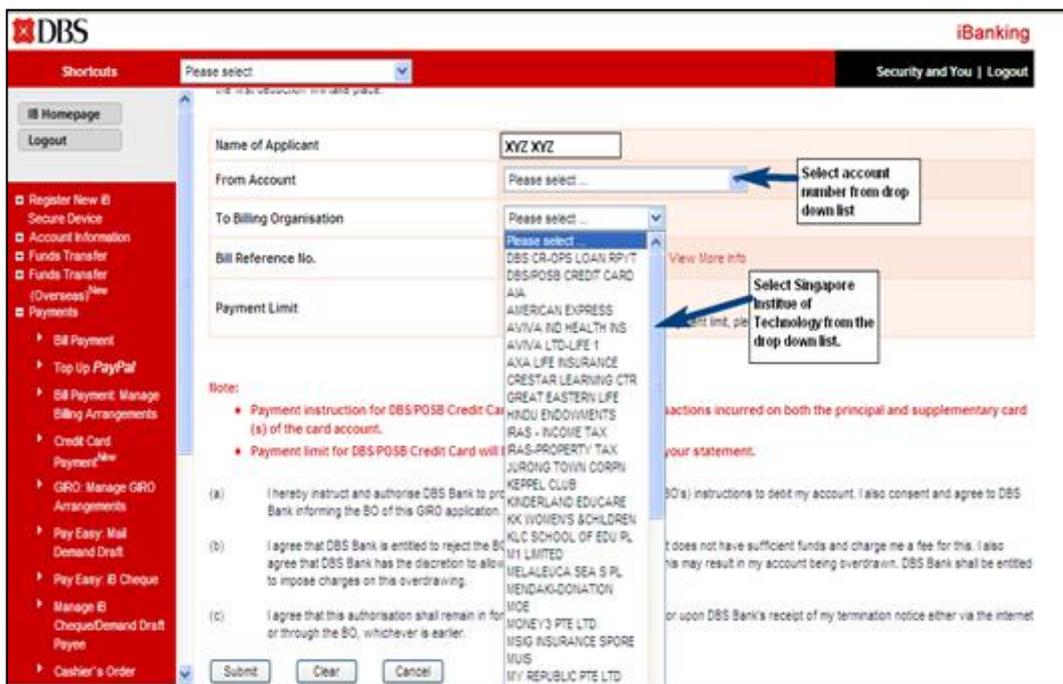


The screenshot shows the DBS iBanking dashboard. On the left, there is a 'Shortcuts' menu with 'GIRO: Manage GIRO Arrangements' circled in blue. The main content area features a 'Welcome back' message with the user's last login time. Below this, there is a 'My Favourite Account Summary' section and a 'Hot off the Press' banner about iBanking Transaction Alerts. The 'Details' button is visible at the bottom right.

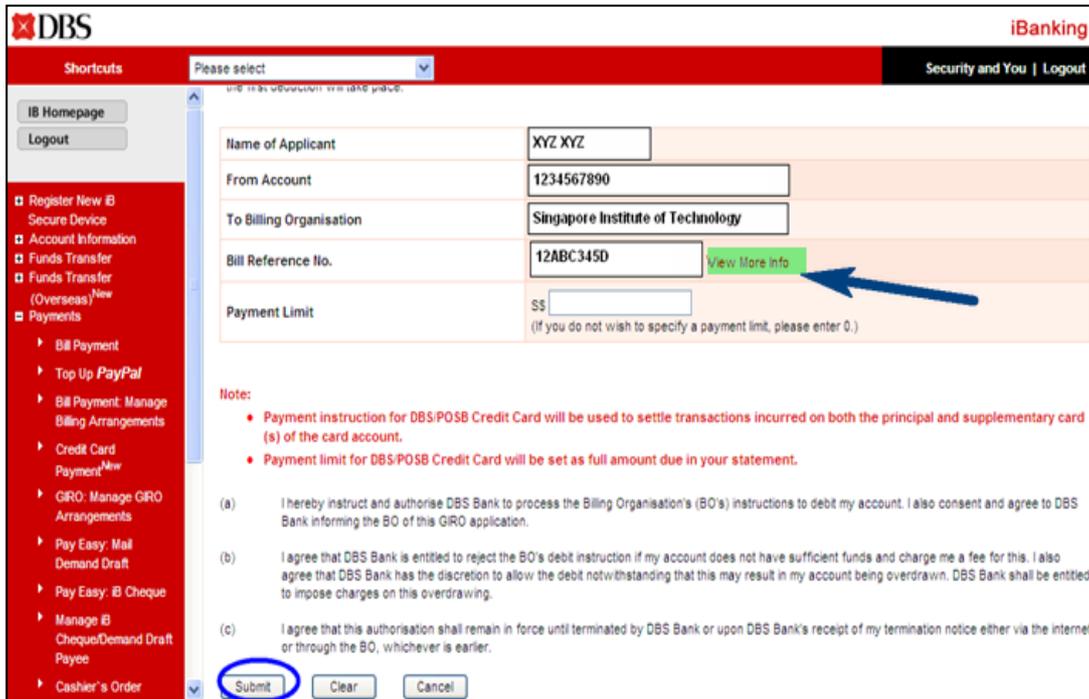
Step 3: Select <Add GIRO Arrangement>



Step 4: Name of Applicant: Name of Account Holder
 From Account: Bank Account for Deduction
 To Billing Organisation: Singapore Institute of Technology (SIT)
 Bill Reference No : < Student Matric No>
 Payment Limit : <To maintain sufficient amount to meet the full payment>



Step 5: Click <Submit>



DBS iBanking

Shortcuts Please select Security and You | Logout

IB Homepage
Logout

- Register New IB
- Secure Device
- Account Information
- Funds Transfer
- Funds Transfer (Overseas)^{New}
- Payments
 - Bill Payment
 - Top Up *PayPal*
 - Bill Payment: Manage Billing Arrangements
 - Credit Card Payment^{New}
 - GIRO: Manage GIRO Arrangements
 - Pay Easy: Mail Demand Draft
 - Pay Easy: IB Cheque
 - Manage IB Cheque/Demand Draft Payee
 - Cashier's Order

Name of Applicant	XYZ XYZ	
From Account	1234567890	
To Billing Organisation	Singapore Institute of Technology	
Bill Reference No.	12ABC345D	View More info
Payment Limit	S\$ <input type="text"/> <small>(If you do not wish to specify a payment limit, please enter 0.)</small>	

Note:

- Payment instruction for DBS/POSB Credit Card will be used to settle transactions incurred on both the principal and supplementary card (s) of the card account.
- Payment limit for DBS/POSB Credit Card will be set as full amount due in your statement.

(a) I hereby instruct and authorise DBS Bank to process the Billing Organisation's (BO's) instructions to debit my account. I also consent and agree to DBS Bank informing the BO of this GIRO application.

(b) I agree that DBS Bank is entitled to reject the BO's debit instruction if my account does not have sufficient funds and charge me a fee for this. I also agree that DBS Bank has the discretion to allow the debit notwithstanding that this may result in my account being overdrawn. DBS Bank shall be entitled to impose charges on this overdrawing.

(c) I agree that this authorisation shall remain in force until terminated by DBS Bank or upon DBS Bank's receipt of my termination notice either via the internet or through the BO, whichever is earlier.