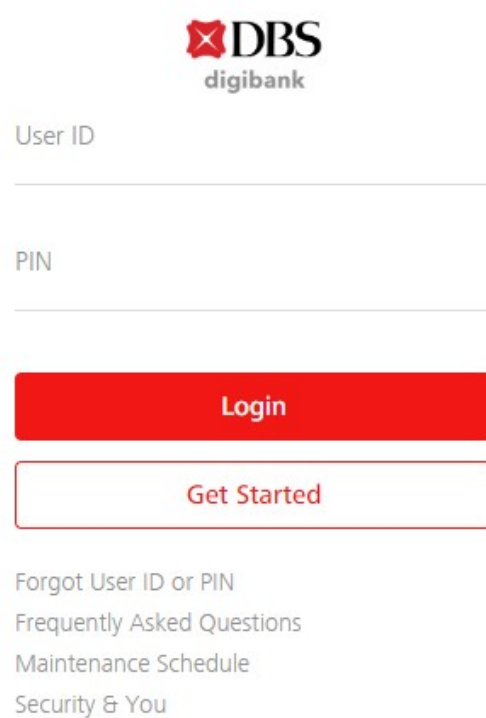


Telegraphic Transfer Payment – For USD denominated Policy

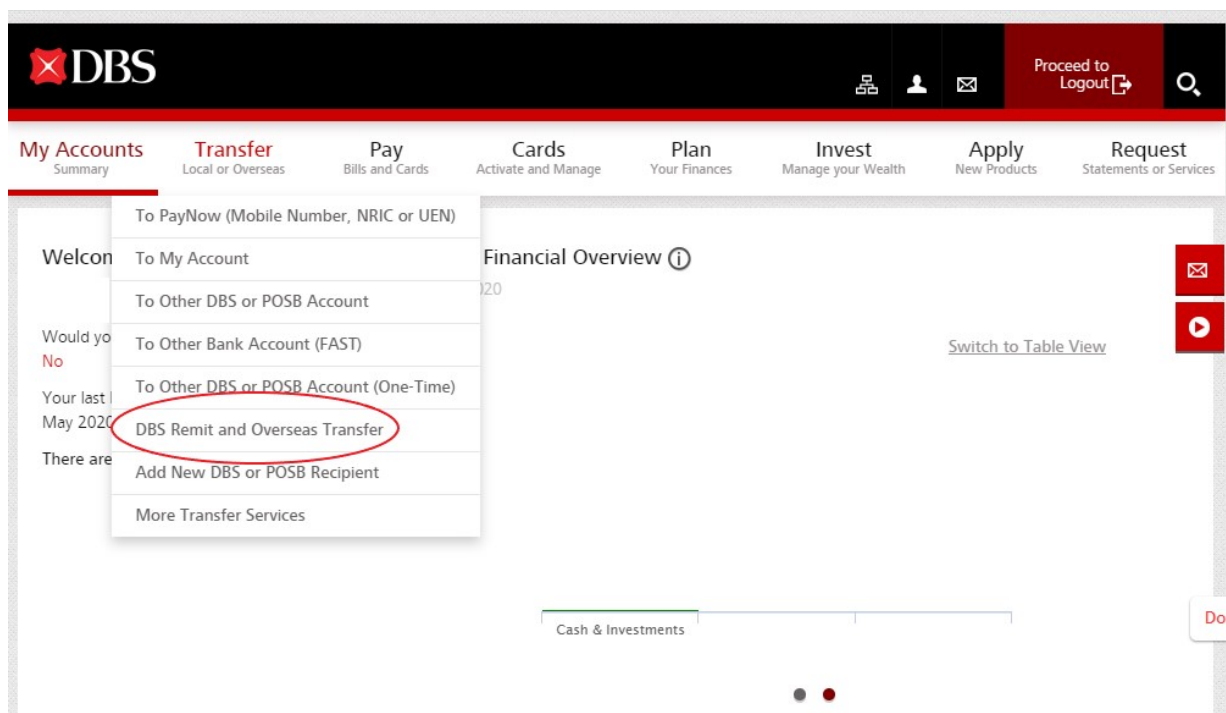
(illustration based on DBS iBanking Service)

- 1) Log in to digibank Online with your User ID and PIN.



The image shows the DBS digibank login page. At the top center is the DBS logo with the word "digibank" underneath. Below the logo are two input fields: "User ID" and "PIN". Underneath these fields are two buttons: a solid red "Login" button and a white "Get Started" button with a red border. At the bottom of the page, there are several links: "Forgot User ID or PIN", "Frequently Asked Questions", "Maintenance Schedule", and "Security & You".

- 2) Select "DBS Remit and Overseas Transfer"



The image shows a screenshot of the DBS iBanking dashboard. The top navigation bar includes the DBS logo, a search icon, and a "Proceed to Logout" button. Below the navigation bar is a menu with categories: "My Accounts", "Transfer", "Pay", "Cards", "Plan", "Invest", "Apply", and "Request". The "Transfer" menu is open, showing a list of options: "To PayNow (Mobile Number, NRIC or UEN)", "To My Account", "To Other DBS or POSB Account", "To Other Bank Account (FAST)", "To Other DBS or POSB Account (One-Time)", "DBS Remit and Overseas Transfer" (circled in red), "Add New DBS or POSB Recipient", and "More Transfer Services". The main content area shows a "Financial Overview" section with a "Switch to Table View" link. The bottom of the page features a "Cash & Investments" section with a progress bar and a "Do" button.

3) Complete the Authentication Process.

DBS

Proceed to Logout

My Accounts Summary Transfer Local or Overseas Pay Bills and Cards Cards Activate and Manage Plan Your Finances Invest Manage your Wealth Apply New Products Request Statements or Services

You will need to authenticate this transaction with your digital token on your mobile device. [Learn More](#)

Authenticate Now

Tips: To ensure you receive timely notifications each time you transact online, please ensure that you have turned on notification for DBS digibank or DBS iWealth® and have good network connectivity.

Tap the notification on your mobile to approve

OR

STEP 1
Launch your digibank app and tap on Digital Token

STEP 2
Tap on "Approve"
This is valid for 55 seconds...

Not working? [Enter OTP Manually](#) or [Cancel Transaction](#)

- 4) Please follow the steps below:
 - a) "Transfer to" select Singapore
 - b) Input the USD currency and amount you wish to pay
 - c) Click "Get Quote" and the SGD dollar equivalent would show
 - d) Click "Start a New Transfer"

Transfer Overseas with DBS Remit. Same day transfer. Zero fees.

transfer to **Singapore** | You are sending **SGD 1000.00** | Recipient Gets **USD 700.73** | **Get Quote**

You will need to pay Est. service fee: S\$ 25 | Exchange Rate: 1 SGD = 0.700733 USD

Start a New Transfer

Australia in AUD | Canada in CAD | China in CNY | EURO in EUR | Hong Kong in HKD | India in INR
 Indonesia in IDR | Japan in JPY | Korea, Republic of in KRW | Malaysia in MYR | Myanmar in MMK | New Zealand in NZD

- 5) Select "Add New Recipient"

Transfer Details

Recipient's Full Name: **Add New Recipient**

Select Category: **Add New Recipient**

Country: **Singapore**

From Account: **DBS Multiplier Account**

You are Sending: **SGD 1000.00**

Recipient Gets: **USD 700.78**

Transfers to Singapore recipients in SGD can only be made as a Local Transfer.

Current Exchange Rate: **1 SGD = 0.700782 USD**

Service Charge: **S\$ 25.00**

Delivery Time: **Your money is likely to arrive within 1-3 business days**

- 6) Under “Recipient’s Full Name” enter “Manulife Singapore Pte Ltd”
Under “Recipient’s Address” fill in the details as shown:

Recipient Details

Recipient's Full Name: **Manulife Singapore Pte Ltd**
35 characters. Must match the recipient's bank records, or the transfer may fail.

Recipient's Address

Line 1: **8 Cross Street #15-01**

Line 2: **Manulife Tower**

Line 3: **Singapore 048424**

SWIFT Code: **CITISGSG** [Find SWIFT Code](#)

For transfers to other Singapore DBS/POSB accounts, Please click [here](#).

Bank: **CITIBANK, N.A.**
Branch: **CITIBANK, N.A.**

Account Number: **0707910089**

- 7) Under “Agent Bank Charges” select “Charge to Me”
Input “Payment Details” as your Policy number and your name
Tick and accept the Terms and Conditions of transfer, then click “Next”

Bank: **CITIBANK, N.A.**
Branch: **CITIBANK, N.A.**

Account Number: **0707910089**

Clearing Code:

Please click [here](#) for more info

Optional

Agent Bank Charges: **Charge to Me**
 Charge to Recipient

Payment Details for Recipient (if any): **149XXXXXXXX Ivy Koh**

e.g. Reference Code and Instructions

I have a Promotion Code for this transaction (Optional).

I have read and agree to be bound by the Terms and Conditions Governing Telegraphic Transfer.

8) Verify the payment details and click “submit” to complete the transaction

The screenshot shows the DBS 'Make a Transaction' interface. At the top, there is a navigation bar with the DBS logo and a 'Proceed to Logout' button. Below this is a menu with options: My Accounts, Transfer, Pay, Cards, Plan, Invest, Apply, and Request. The main heading is 'Make a Transaction' with a timestamp '06 May 2020 10:55 AM Singapore' and a help icon. A progress bar indicates three steps: 1. Input Details (completed), 2. Verify Details (current step), and 3. Completion. The 'Transfer Details' section lists: Recipient's Full Name (Manulife Singapore Pte Ltd), Country (SINGAPORE), From Account (DBS Multiplier Account), You are Sending (SGD 100.00), Recipient Gets (USD 70.08), Current Exchange Rate (USD 1 = SGD 1.426897), and Service Charge (SGD 25.00). The 'Recipient Details' section lists: Recipient Address (8 Cross Street #15-01, Manulife Tower, Singapore 048424), SWIFT Code (CITISGSG), Country (SINGAPORE), Bank (CITIBANK, N.A.), Branch (CITIBANK, N.A.), Account Number (0707910089), Agent Bank Charges (Charge to you), Payment Details for Recipient (149XXXXXXX Ivy Koh), Promotion Code, and Approximate Debiting Amount (SGD 125.00). At the bottom, there are three buttons: 'Cancel', 'Amend', and 'Submit' (which is circled in red).

DBS Proceed to Logout

My Accounts Summary Transfer Local or Overseas Pay Bills and Cards Cards Activate and Manage Plan Your Finances Invest Manage your Wealth Apply New Products Request Statements or Service

Make a Transaction

06 May 2020 10:55 AM Singapore

1. Input Details ✔ 2. Verify Details 3. Completion

Transfer Details

Recipient's Full Name	Manulife Singapore Pte Ltd
Country	SINGAPORE
From Account	DBS Multiplier Account
You are Sending	SGD 100.00
Recipient Gets	USD 70.08
Current Exchange Rate	USD 1 = SGD 1.426897
Service Charge	SGD 25.00

Recipient Details

Recipient Address	8 Cross Street #15-01 Manulife Tower Singapore 048424
SWIFT Code	CITISGSG Country: SINGAPORE Bank: CITIBANK, N.A. Branch: CITIBANK, N.A.
Account Number	0707910089
Agent Bank Charges	Charge to you
Payment Details for Recipient (if any)	149XXXXXXX Ivy Koh
Promotion Code	
Approximate Debiting Amount	SGD 125.00

Cancel Amend **Submit**