

# PayNow Payment Guide

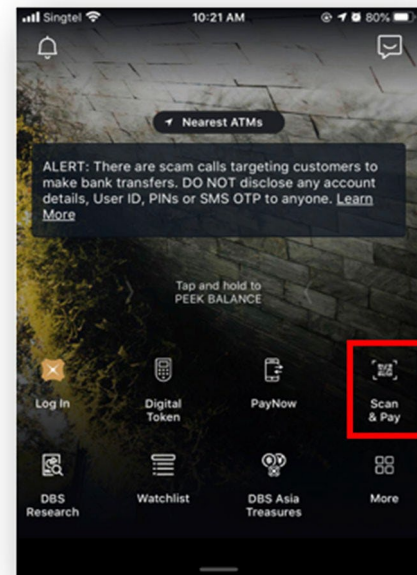
(Illustrations based on DBS Scan & Pay)

## Option A : Using SGQR Code through PayNow

### Step 1

- Launch 'Scan & Pay', 'PayNow' or 'QR Pay' function, as applicable, from the internet banking or mobile banking applications of PayNow Participating Banks.

*PayNow Participating Banks include:  
Bank Of China, Citibank, DBS/POSB, HSBC Bank, Industrial and Commercial Bank of China Limited, Maybank, OCBC Bank, Standard Chartered Bank & United Overseas Bank Limited*



### Step 2

- Scan the SGQR code as indicated on the right to make payment.



## Step 3

- A: Indicate the **Payment amount**  
*Note: Please ensure that the amount payable is within your daily transfer limit. Please check with your respective bank should you need help to change your daily limit.*
- B: For premium payment, in the Reference No field, please key in the **DICNP** followed by your policy number. *(no spacing and case-sensitive)*  
Example: DICNP1494567890

For loan repayment, or other payments (e.g. top-up, policy changes), in the Reference No field, please key in your Policy Number followed by Loan or Others.

Examples:

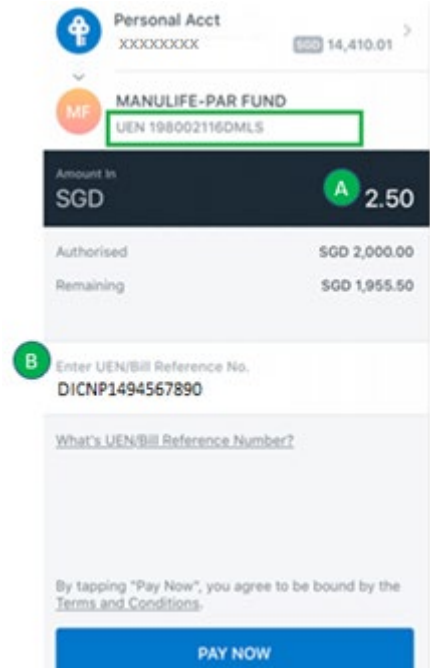
1494567890 Loan

1494567890 Others

- Select 'Pay Now'

## Step 4

- Select next or slide to complete payment.



Personal Acct  
XXXXXXXXX 14,410.01

MANULIFE-PAR FUND  
UEN 198002116DMLS

Amount In  
SGD **A** 2.50

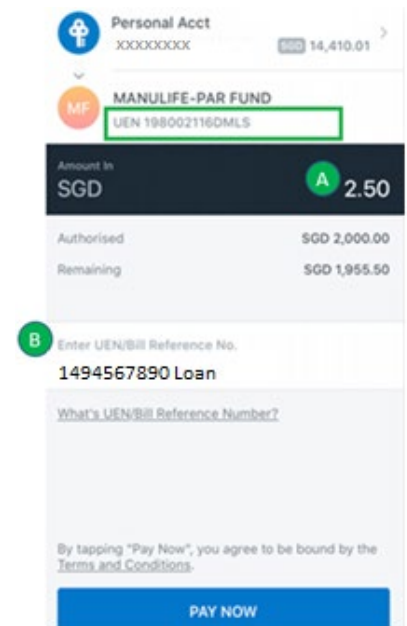
Authorised	SGD 2,000.00
Remaining	SGD 1,955.50

**B** Enter UEN/Bill Reference No.  
**DICNP1494567890**

What's UEN/Bill Reference Number?

By tapping "Pay Now", you agree to be bound by the Terms and Conditions.

**PAY NOW**



Personal Acct  
XXXXXXXXX 14,410.01

MANULIFE-PAR FUND  
UEN 198002116DMLS

Amount In  
SGD **A** 2.50

Authorised	SGD 2,000.00
Remaining	SGD 1,955.50

**B** Enter UEN/Bill Reference No.  
**1494567890 Loan**

What's UEN/Bill Reference Number?

By tapping "Pay Now", you agree to be bound by the Terms and Conditions.

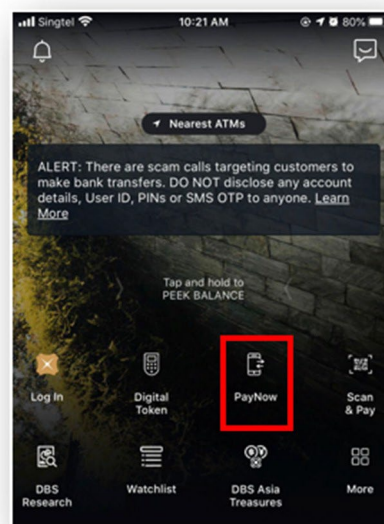
**PAY NOW**

## Option B : Using UEN

### Step 1

- Log in to your bank's existing internet banking or mobile banking app.

*PayNow Participating Banks include:  
Bank Of China, Citibank, DBS/POSB,  
HSBC Bank, Industrial and  
Commercial Bank of China Limited,  
Maybank, OCBC Bank, Standard  
Chartered Bank & United Overseas  
Bank Limited*



### Step 2

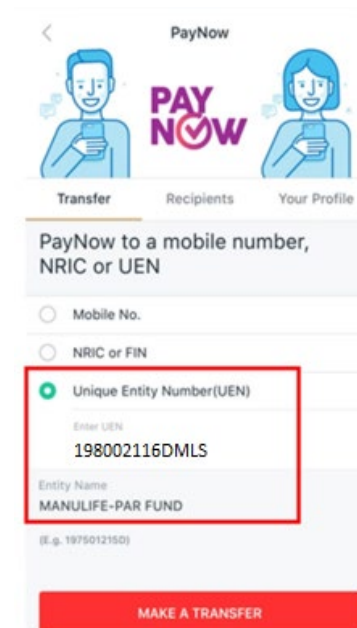
- Select 'Unique Entity Number (UEN)' and enter UEN as follows:

UEN

198002116DMLS

Ensure that 'MANULIFE-PAR FUND' is indicated as the entity name on your screen.

- Select 'Make A Transfer'



### Step 3

- A: Indicate the **Payment amount**  
*Note: Please ensure that the amount payable is within your daily transfer limit. Please check with your respective bank should you need help to change your daily limit.*
- B: For premium payment, in the Reference No field, please key in the **DICNP** followed by your policy number. *(no spacing and case-sensitive)*  
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For loan repayment, or other payments (e.g. top-up, policy changes), in the Reference No field, please key in your Policy Number followed by Loan or Others.

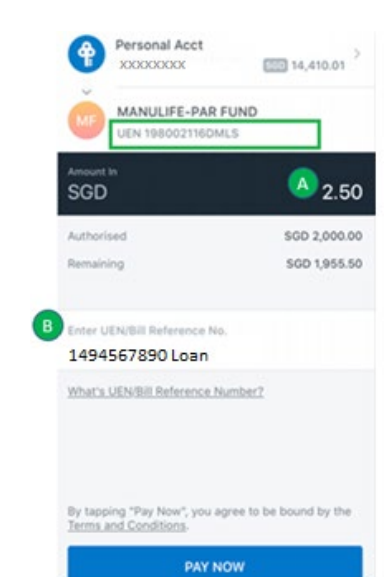
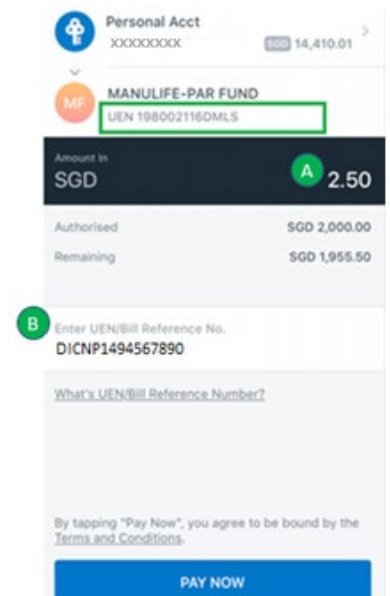
Examples:

1494567890 Loan  
 1494567890 Others

- Select 'Pay Now'

### Step 4

- Select next or slide to complete payment



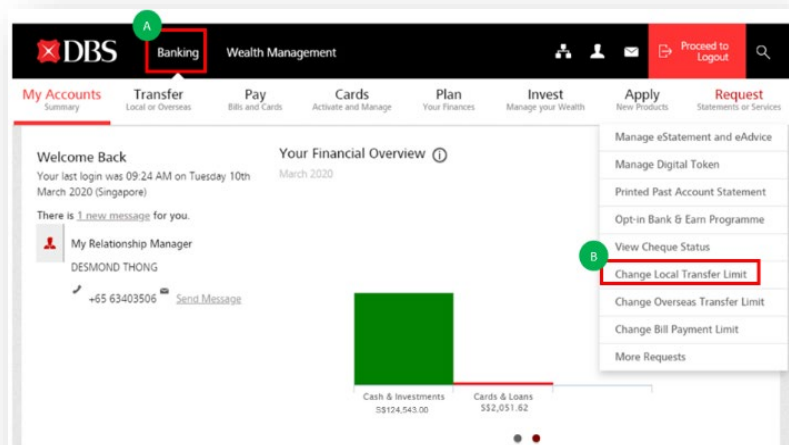
# Guide to Update Daily Transfer Limit

## Appendix A

For DBS/POSB internet banking (iBanking) users

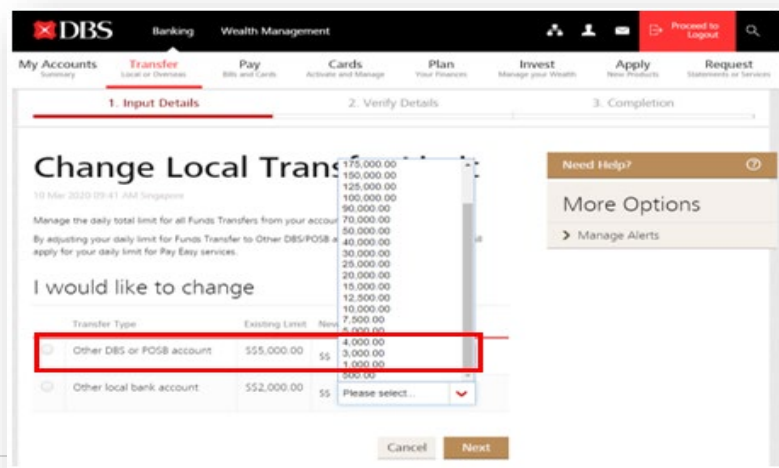
### Step 1

- Login to the DBS/POSB iBanking
- A: Select 'Banking'
- B: Under 'Request', select 'Change Local Transfer Limit'



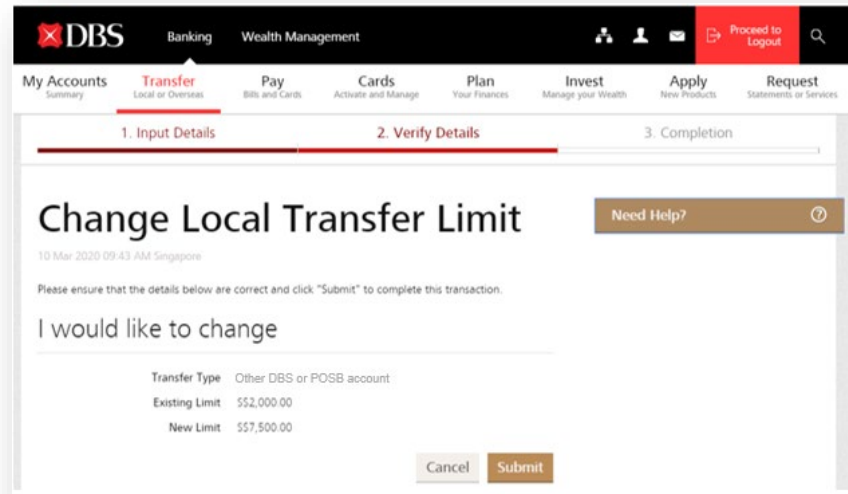
### Step 2

- Select 'Other DBS or POSB account'
- Set your daily limit. Ensure that daily limit is sufficient for premium deduction and any other local transfers
- Select 'Next'



### Step 3

- Review the new Local Transfer Limit
- Once confirmed, select 'Submit'



### Step 4

- Local Transfer Limit is updated

