

Domestic Single Currency Notional Pooling

Managing liquidity with account autonomy



Achieve effective group liquidity control, while preserving autonomy of participating accounts.



Optimise self-funding without the administrative burden of inter-company lending.



Minimise idle cash with buffer for unexpected or unplanned borrowing, at preferential terms.

At a glance

- Manage multiple accounts in the same currency as a single position.
- Notional aggregation of credit/debit balances across accounts in same currency in the same country for the purpose of interest computation on a net consolidated basis.

Designed for

- Conglomerates with multiple entities in the same country that aim for centralised liquidity management.
- Companies with lean treasury infrastructure (people and systems).
- Companies that prefer not to use inter-company loans to manage liquidity.
- Treasurers and chief financial officers who prefer indirect control and coordination in treasury management.

How it works

Your benefits

- Optimise self-funding and reduce internal interest expense when cash surplus is available.
- Preserve autonomy of multiple participating accounts.

Our solutions

- Balances of participating accounts are notionally aggregated into a single cash position and offset automatically to derive net balance for interest computation.
- Notional aggregation of balances into a single cash position without any physical funds transfer.

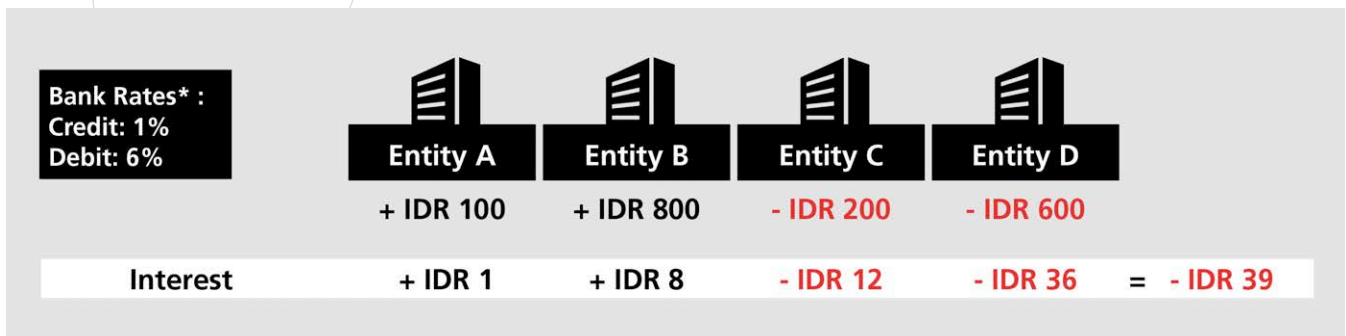
⦿ Your benefits

- Control over excess liquidity and funding of shortages achieved with ease.
 - Allow governance on external borrowing and lending to be enforced.
-
- Avoid inter-company lending and associated administration.

⦿ Our solutions

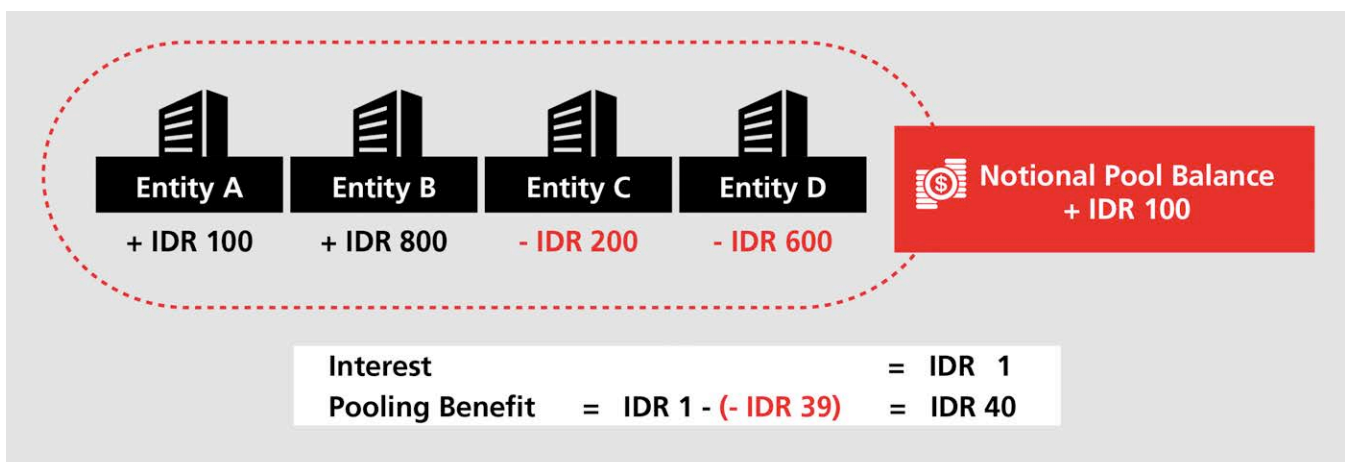
- Group position easily controlled and managed via a pool master or designated account with option to redistribute notional pooling benefit to participating accounts with a choice of pre-agreed allocation criteria.
- No co-mingling of funds across group entities which would otherwise require conventional bank lending and borrowing.

Before Single Currency Notional Pooling



*Interest rates are for illustration purpose.

⦿ After Single Currency Notional Pooling



What makes us different

Why we are different

- Full integration with real-time disbursement control.
- Real-time balance available through DBS IDEAL, corporate internet banking.
- Our solution can be combined with other liquidity management techniques.

How it helps you

- Enforce control compliance and financial governance.
- Cash visibility across entities, accounts and currencies participating in the pool.
- Provide an integrated and holistic liquidity management solution to match your diverse treasury function.

Find out more today

Partner with DBS today so you can live more, bank less.

For more information on our products and services, please contact your Relationship Manager, or call **+62 (21) 1500-327** (8:30 am to 8:30 pm Mon - Fri excluding Public Holidays).

Disclaimer and Important Notice

PT. Bank DBS Indonesia. All rights reserved. All services are subject to applicable laws and regulation and service terms. Not all products and services are available in all geographic areas. Eligibility for particular products and services is subject to final determination by DBS Bank Ltd and/or its affiliates/subsidiaries.