

DBS digibank

Essential Guide



DBS TREASURES
PRIVATE CLIENT

Live more,
Bank less



Banking, portfolio management and investment features at your fingertips

Experience the all-in-one digital platform that allows you to conduct your banking transactions, manage your wealth and invest, anytime and anywhere.

DBS digibank has been thoughtfully designed to give you immediate access to your portfolio(s), customised alerts and relevant research, enabling you to make sharper investing decisions and act on them swiftly – at your fingertips.

DBS digibank is available on iPhones, Android devices, web browsers and tablets.

Download the DBS digibank app to easily manage your banking, investing, and wealth management needs on the go.



For iPhones

Search for DBS digibank on the **Apple App Store**.

For Android Devices

Search for DBS digibank on **Google Play Store**,
Huawei AppGallery, or **Baidu App Store**.



For web browsers and tablets

Go to ***internet-banking.dbs.com.sg/***

DBS digibank Essential Guide

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All-in-One Digital Platform

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Full Suite of Banking Services

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Update As You Go

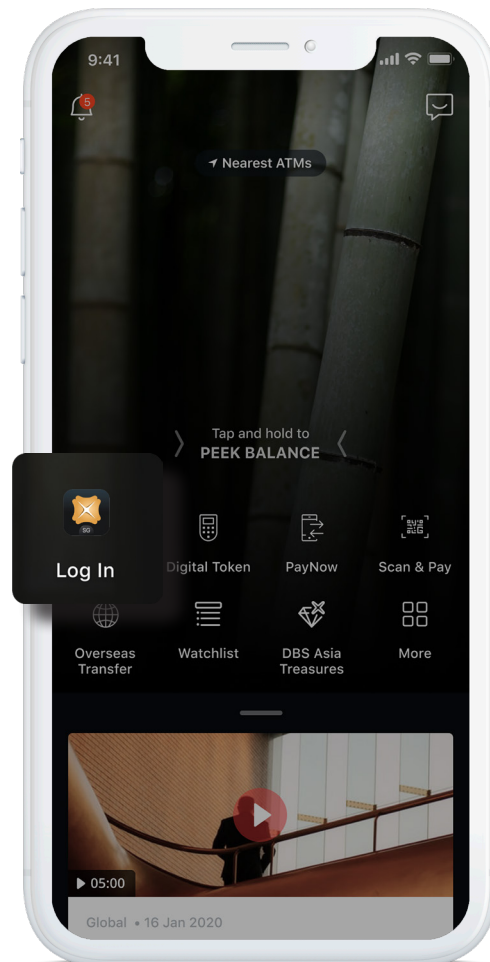
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Existing DBS digibank user?

Log in to your account via your mobile app or a web browser

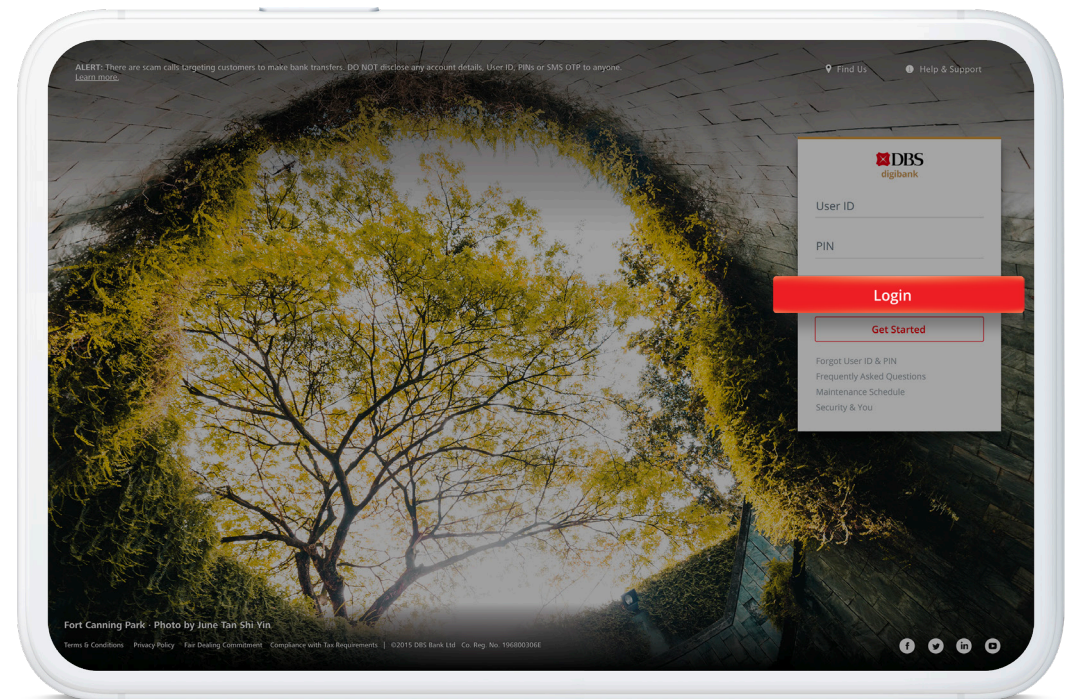
Using iPhone or Android device

Launch the DBS digibank app on your mobile device.



Using a web browser on your computer or tablet

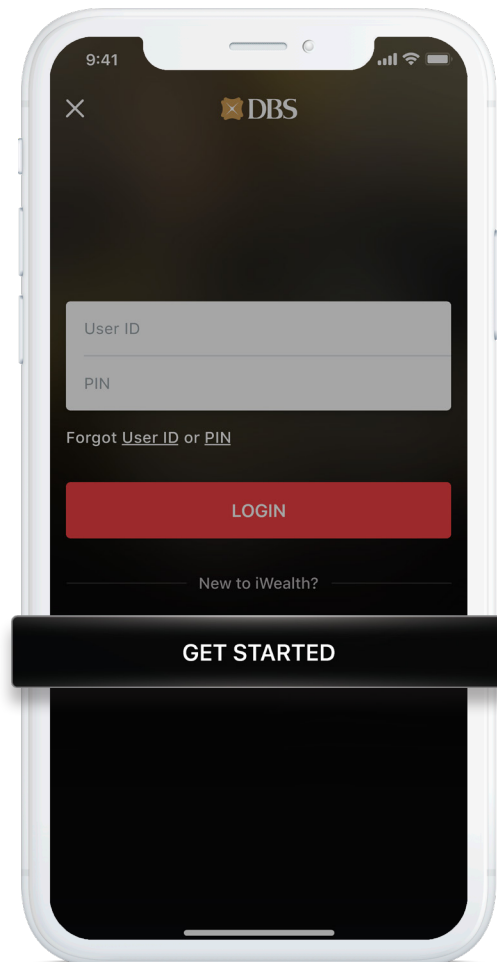
Access your DBS digibank account via [**internet-banking.dbs.com.sg/**](https://internet-banking.dbs.com.sg/)



Don't have a user ID and PIN? Follow the steps below

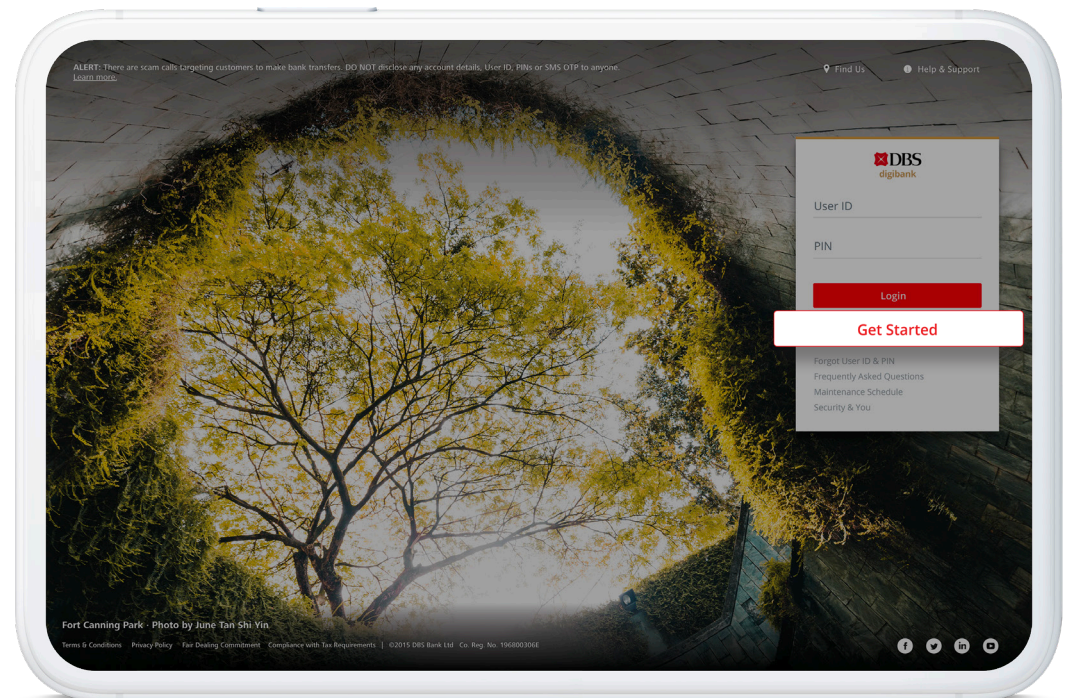
Using iPhone or Android device

1. Download DBS digibank app on **Google Play Store**, **Huawei AppGallery**, **Baidu App Store**, or **Apple App Store**.
2. Launch the app and tap **Get Started**.



Using a web browser on your computer or tablet

Visit DBS digibank Internet Banking
at internet-banking.dbs.com.sg/ and tap/click **Get Started**.

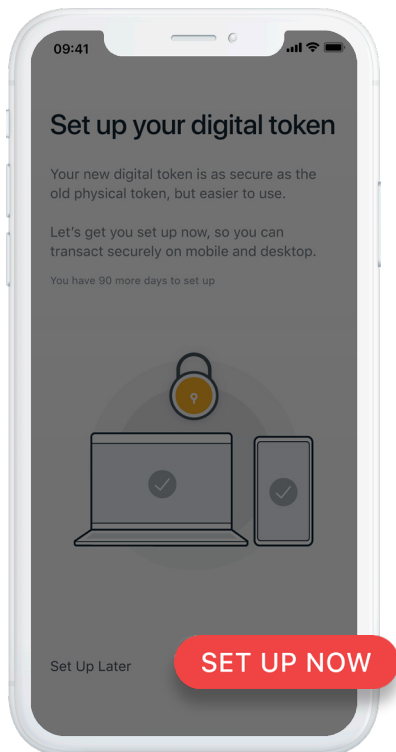


Set up Digital Token on your mobile device

The Digital Token secures all your online and mobile banking transactions from trades to transfers, so you can have peace of mind wherever you're doing your banking.

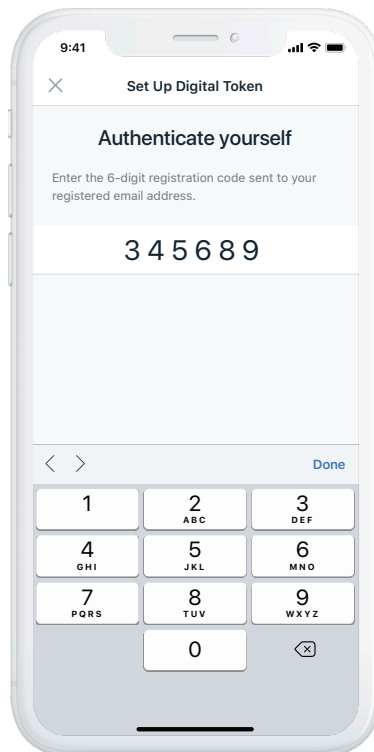
Step 1

Log in to the DBS digibank app and tap **Set Up Now**.



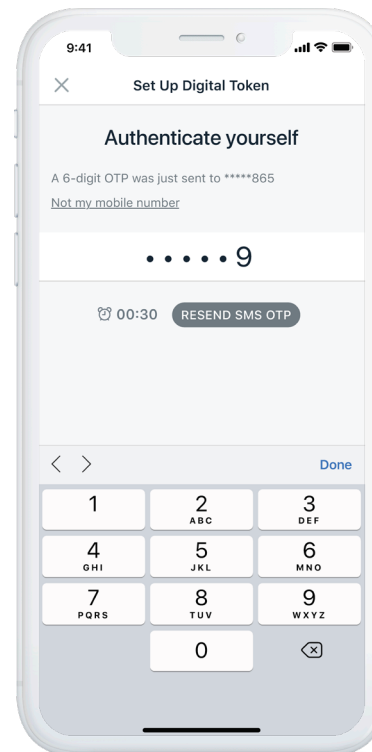
Step 2

Enter the 6-digit registration code sent to your registered email address.

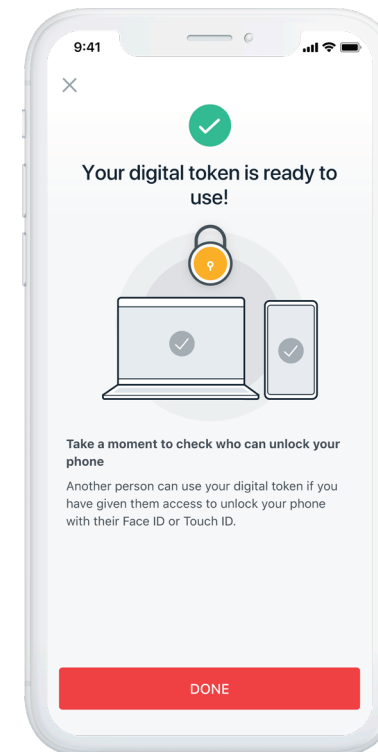


Step 3

Enter the 6-digit One-Time Password (OTP) sent to your registered mobile via SMS.



You're ready for your first transaction.



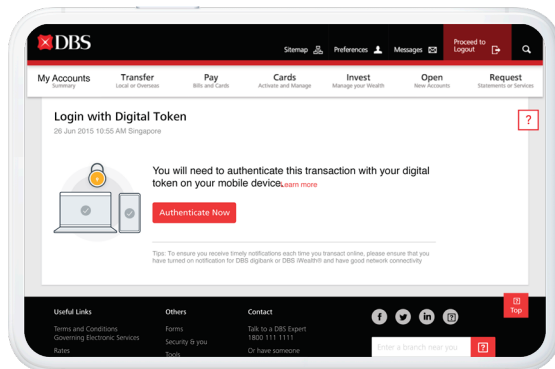
Using Digital Token:

Authenticate online transactions in a tap

Doing your banking on a computer or tablet? Follow these simple steps to authenticate your online banking transactions.

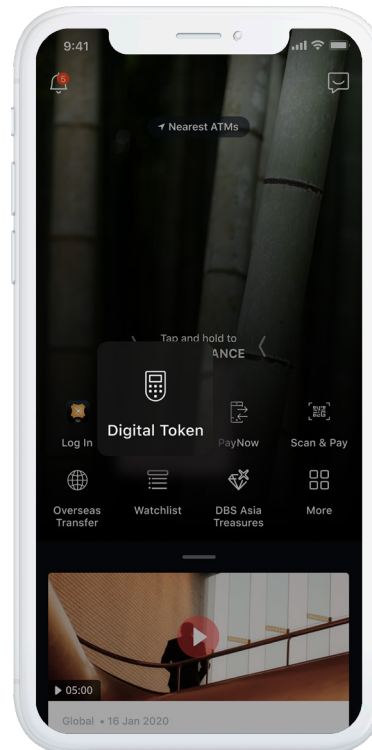
Step 1

Click on **Authenticate Now** on your web browser via laptop or tablet.



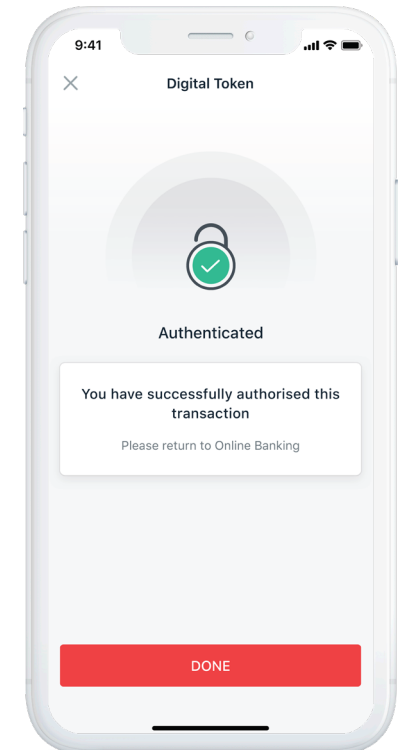
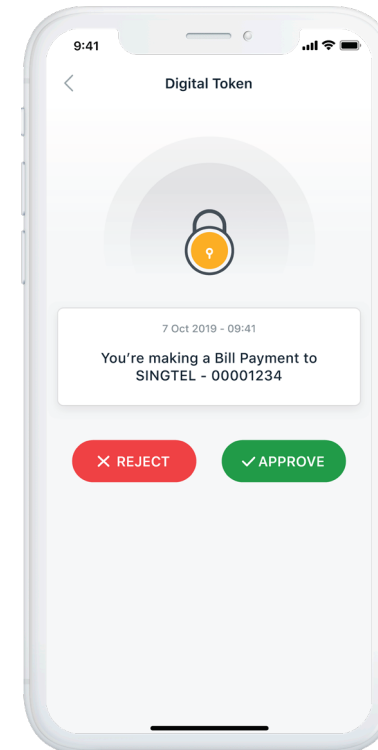
Step 2

Tap the push notification or launch the DBS digibank app and tap **Digital Token**.



Step 3

Tap **Approve** and you're done.



Note:

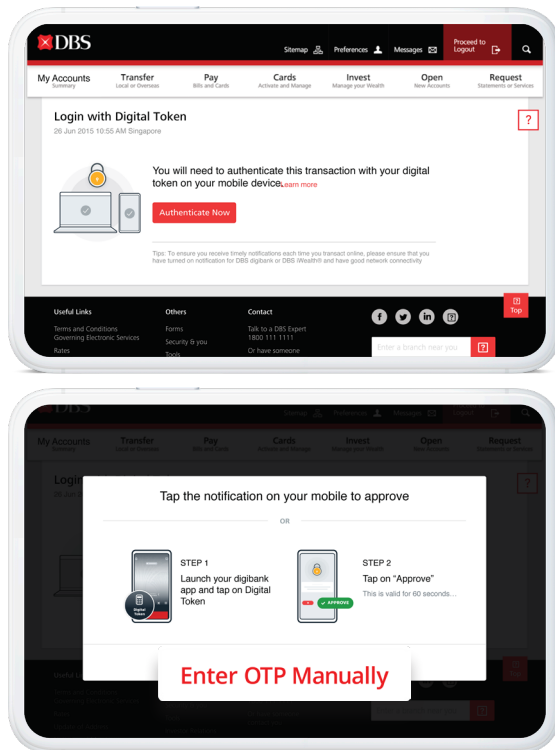
To safeguard your interests, an email OTP will be required for your first high-risk transaction as an additional layer of security.

Using Digital Token: Authenticate transactions with manual OTP

Having issues getting Internet access on your mobile device when travelling?
You can still authenticate transactions easily.

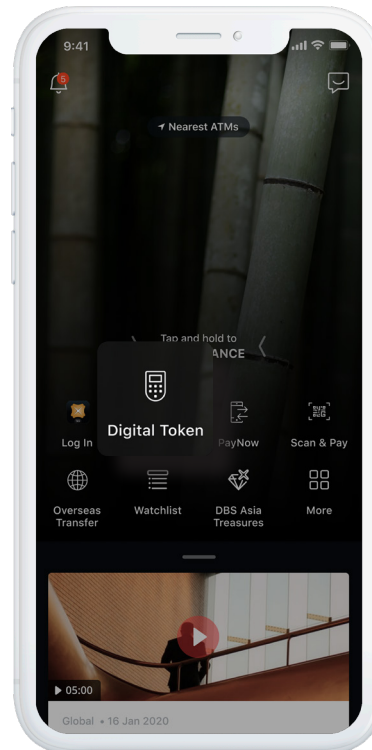
Step 1

Click on **Authenticate Now** and select **Enter OTP Manually** on your web browser.



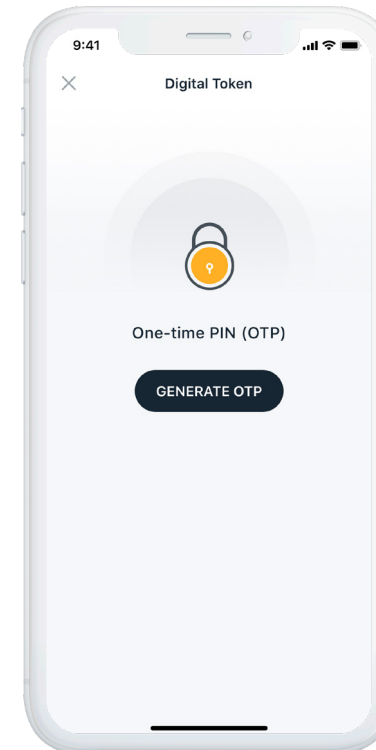
Step 2

Launch the DBS digibank app and tap **Digital Token**.



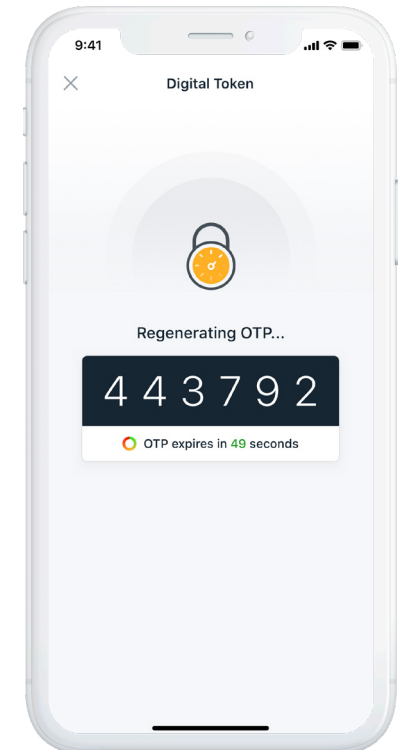
Step 3

Tap button to generate a 6-digit OTP.



Step 4

Enter the 6-digit OTP on your web browser and you're done.

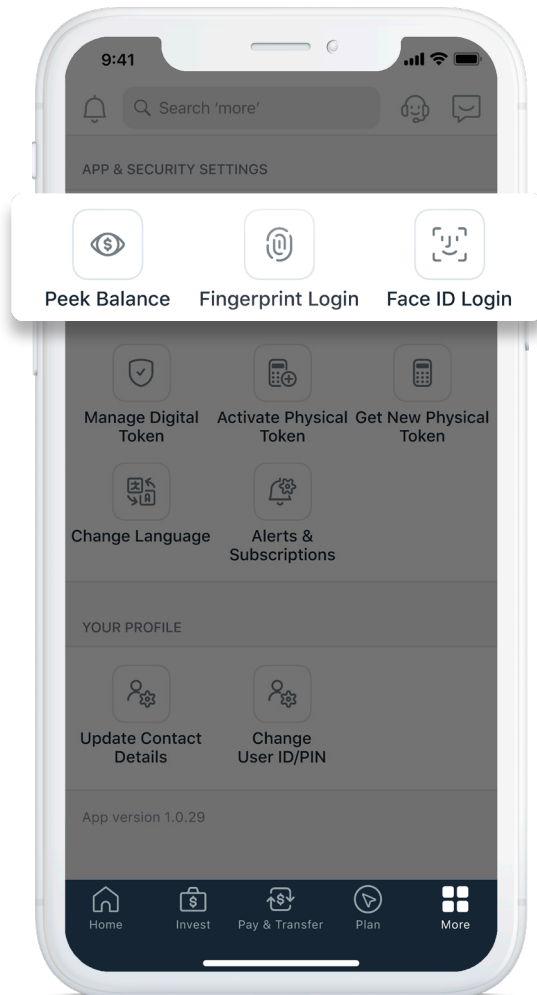


Manage your App & Security Settings

Adjust security settings such as Peek Balance and Face/Touch ID preferences in a couple of taps.

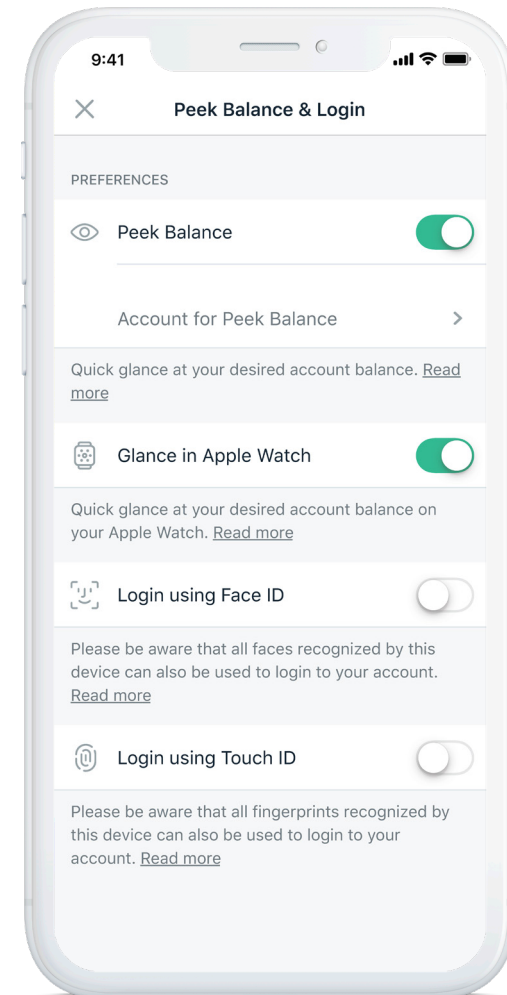
Step 1

To change your security settings, tap **More** and scroll to **App & Security Settings**.



Step 2

Toggle to turn settings on/off.



Navigating the DBS digibank app

DBS digibank gives you total control and convenient access to your banking and wealth management needs on one digital platform.

Home

Get an integrated view of your banking, trading and wealth management portfolios.

Invest

Invest in different markets, browse research articles, monitor your watchlists and more.

Pay & Transfer

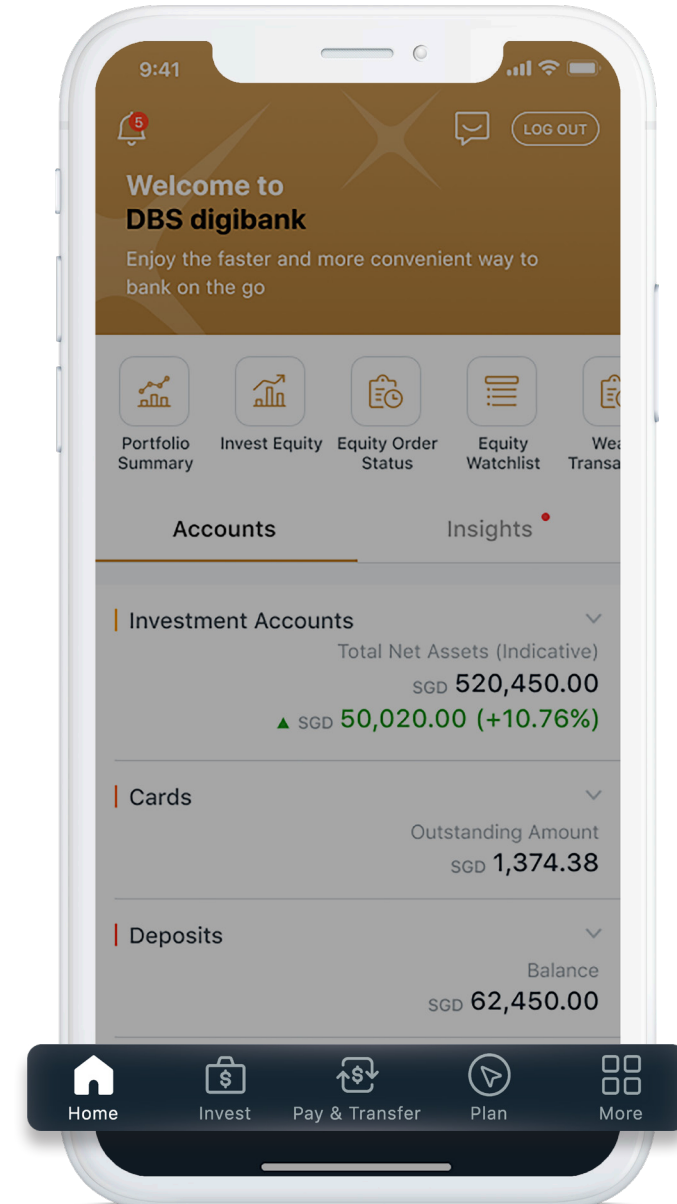
Pay bills, transfer funds, and send money overseas, etc.

Plan

Create a budget and track your financial expenses with NAV Planner.

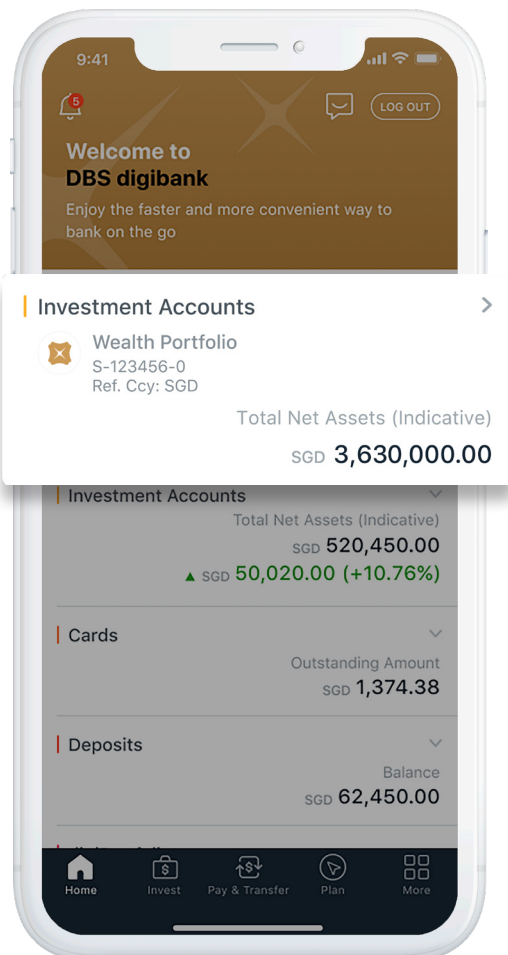
More

Manage your app settings and access other services.

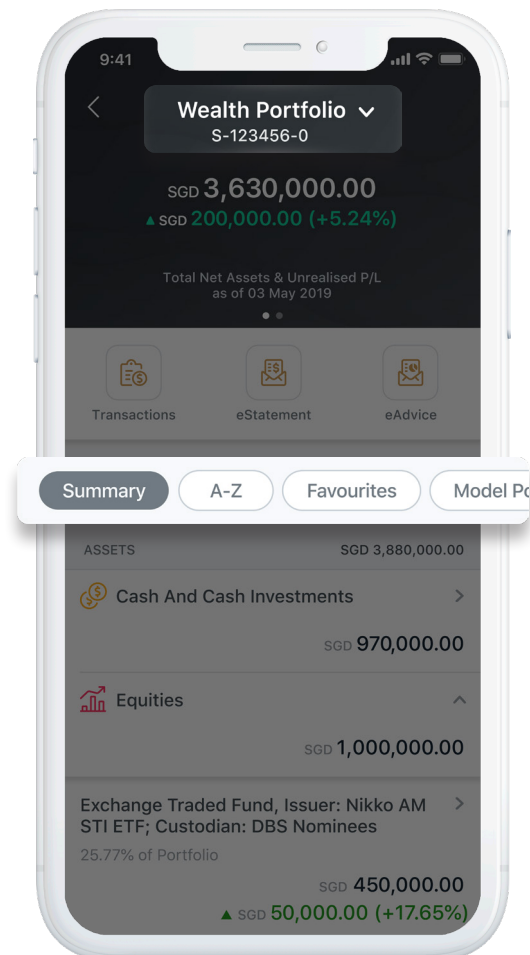


Be in control of your Wealth Portfolio

Get a bird's eye view of your Wealth Portfolio.
Deep dive into your portfolio holdings and transactions. Instantly, anywhere.



Tap the **Investment Accounts** tile to deep dive into your Wealth Portfolio.



Tap ▼ to reveal other portfolios you may have.

Get a detailed breakdown of your portfolio by Asset, Currency and Favourites. Compare your investment holdings by how they're performing against one another and against our DBS model portfolio.

Note:

Actual trading prices may differ from indicative valuations shown and may be subject to liquidity/risk discounts. We do not assume liability for the information and valuations provided.

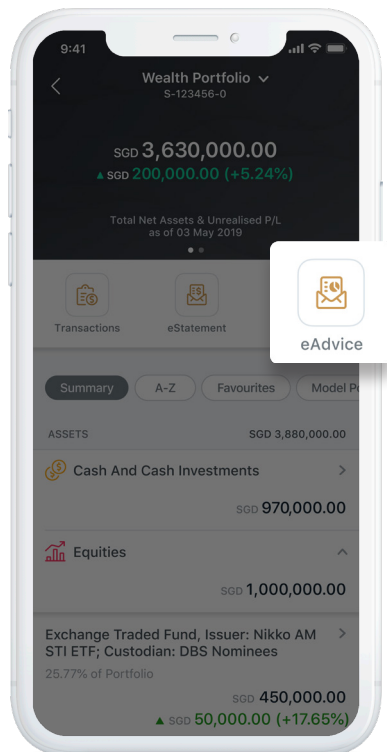
Asset allocation by currencies does not include overdraft in your Wealth Portfolio. All amounts are quoted in portfolio reference currency equivalent, based on an indicative exchange rate.

Access eAdvice and select Corporate Actions

View your eAdvice and submit your Voluntary Corporate Actions (VCA) anytime, anywhere.

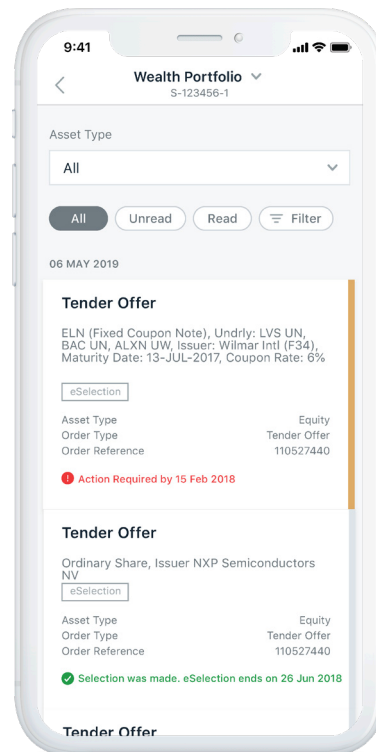
Step 1

Access **eAdvice** from your **Wealth Portfolio** or the **More** tab.



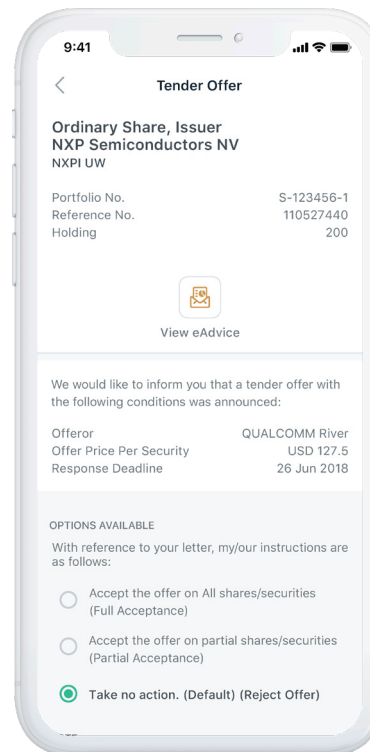
Step 2

Select the Voluntary Corporate Action (VCA) card you wish to act on.



Step 3

Tap **View eAdvice** and choose an action for the VCA event. Verify and confirm your selection.



Note:

Types of Voluntary Corporate Action events available for online selection include Proxy Voting, Dividend Choice, Tender Offer and Rights Issue.

Seize investment opportunities on the go

With all your investment needs housed under one tab, you can make informed decisions and take action instantly.

Invest

Tap into a full suite of online investment products across Equities, Funds, FX and more.

Watchlist

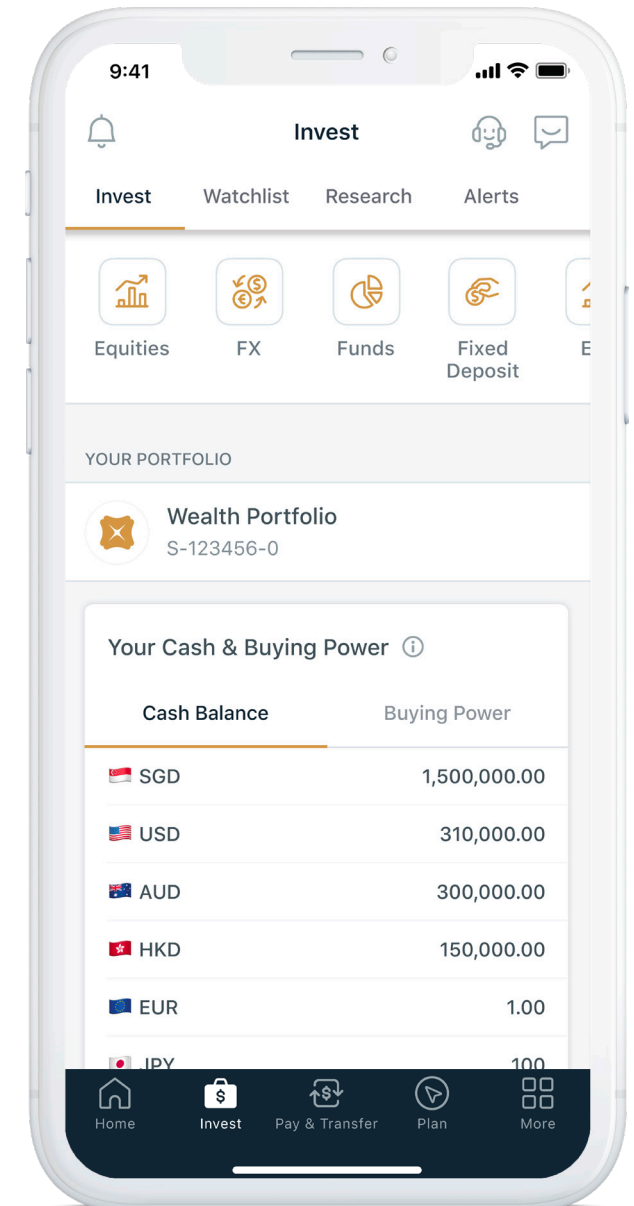
Create customisable lists to monitor your favourite stocks and keep track of market performance.

Research

Get the latest market news, economic trends and industry insights related to your portfolio, specially tailored for you.

Alerts

Stay informed on price movements of your target investment products.



Trade Equities across 7 major international markets

Seize investment opportunities across Singapore, Hong Kong, USA, Canada, Australia, Japan and the UK. Follow these steps to place an equity trade online.

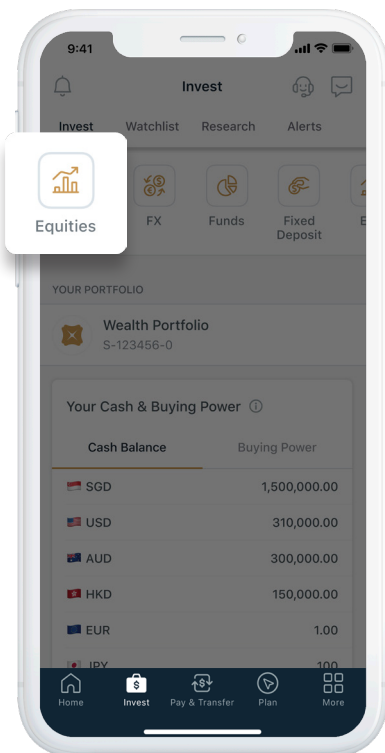
Note:

To trade in US or Canada markets, you need to accept the "Exchange Agreements" via DBS digibank Internet Banking.

After you log in, go to **Invest > Equity - Trade > My Account > Market Data for US/Canada**.

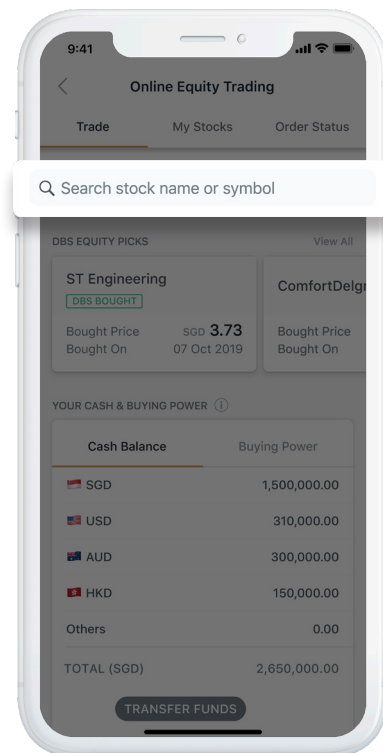
Step 1

Go to the **Invest** tab and select **Equities**.



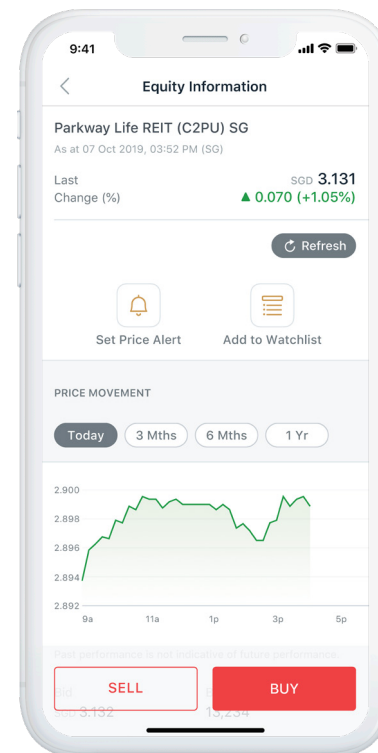
Step 2

Search for the stock name or its symbol.



Step 3

View equity information.

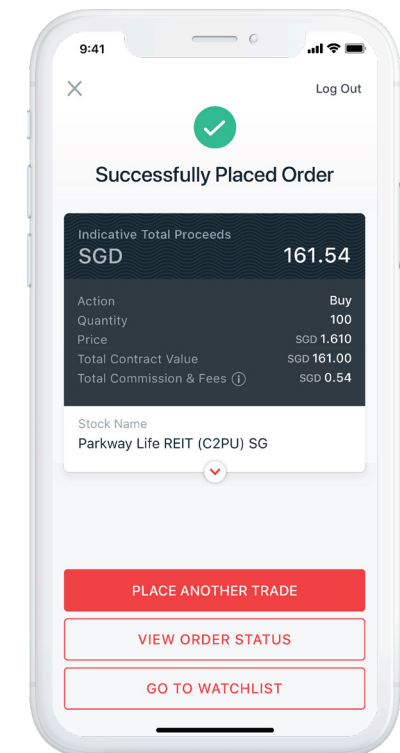


Step 4

Enter order details.

Step 5

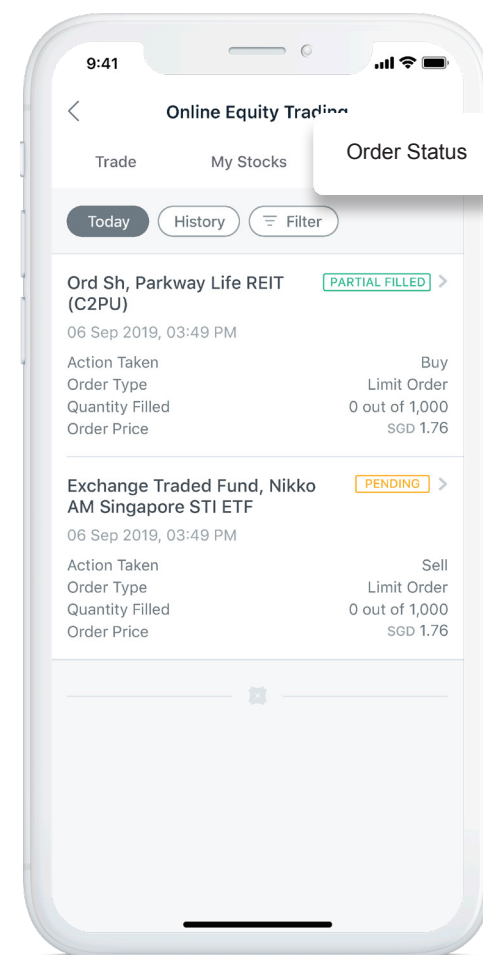
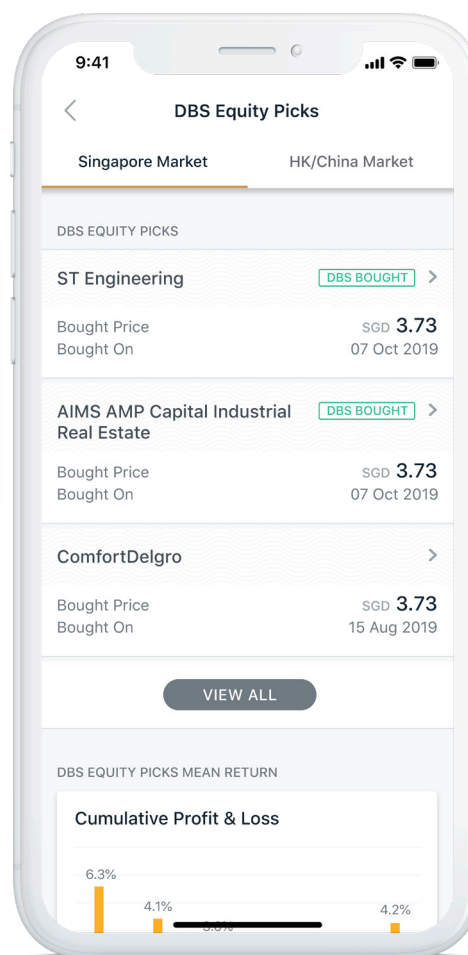
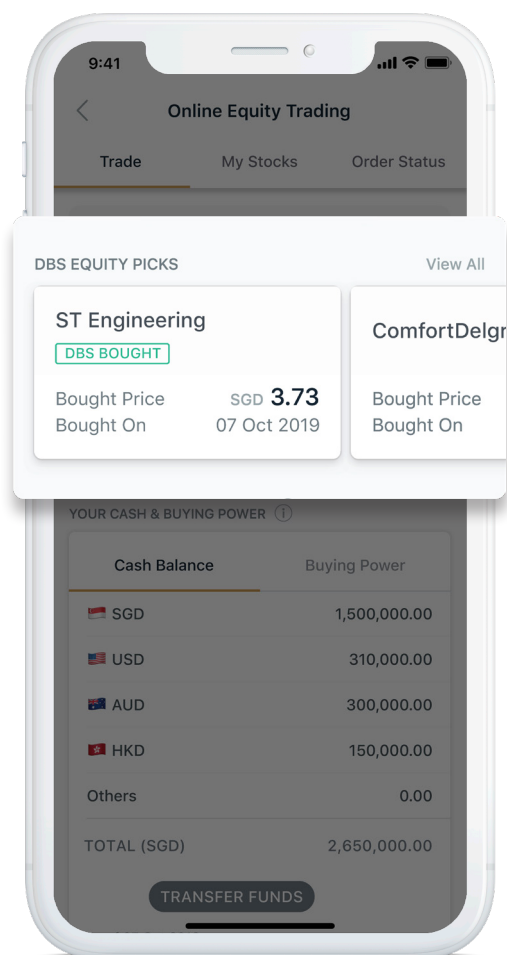
Verify details and place your order.



Trade Equities across 7 major international markets

Make sharper decisions with our DBS Equity Picks for Singapore and HK/China markets in a few taps, wherever you are.

Swipe right or tap **View All** to view **DBS Equity Picks** for the Singapore and HK/China markets.



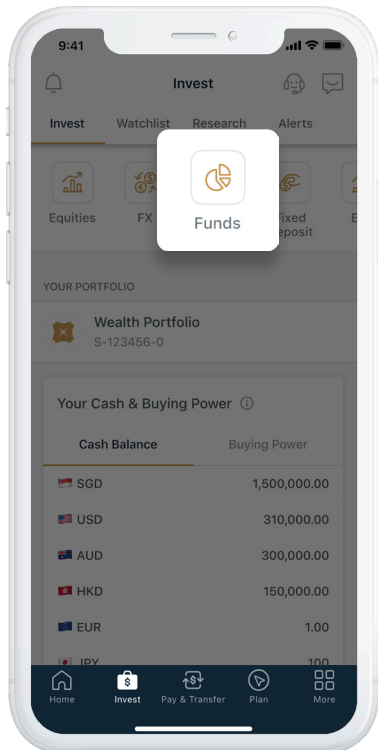
Tap **Order Status** to view pending and completed orders.

Invest in over 400 Funds at your fingertips

With a quick search, you can invest in over 400 funds in 12 currencies, wherever you are.

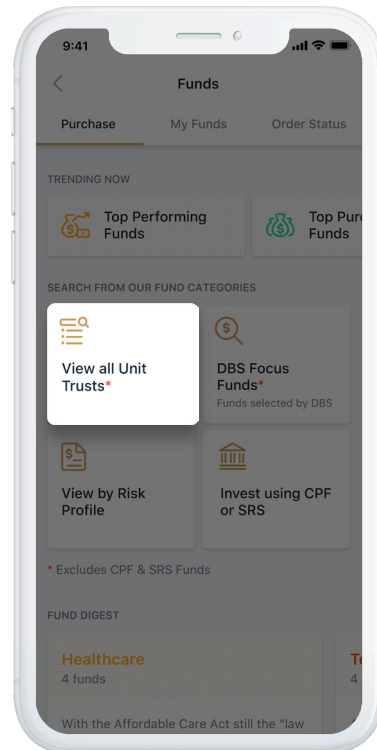
Step 1

Go to the **Invest** tab and select **Funds**.



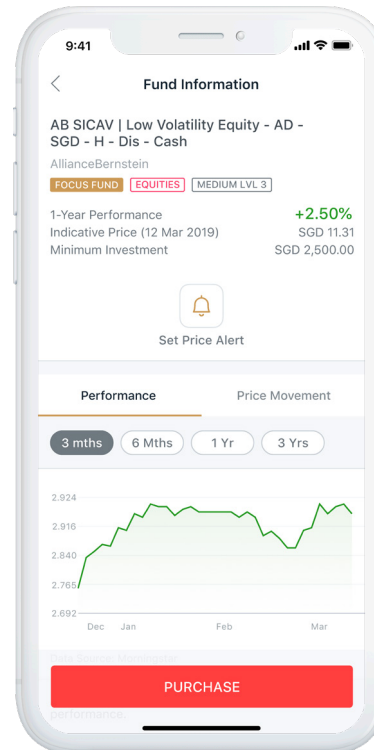
Step 2

Search for a fund from our fund categories. Tap **View All Unit Trusts** to search by fund name.



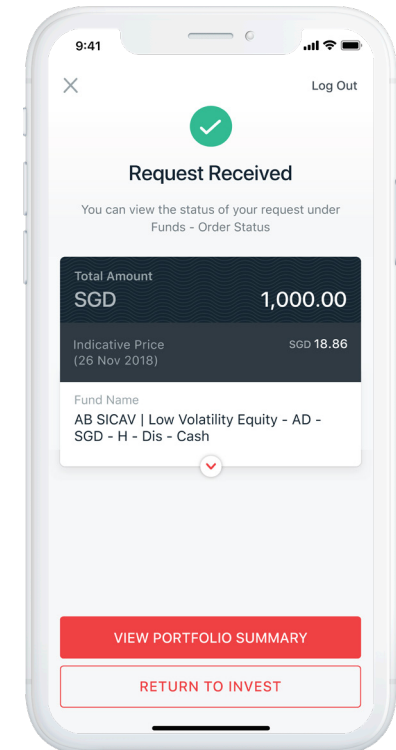
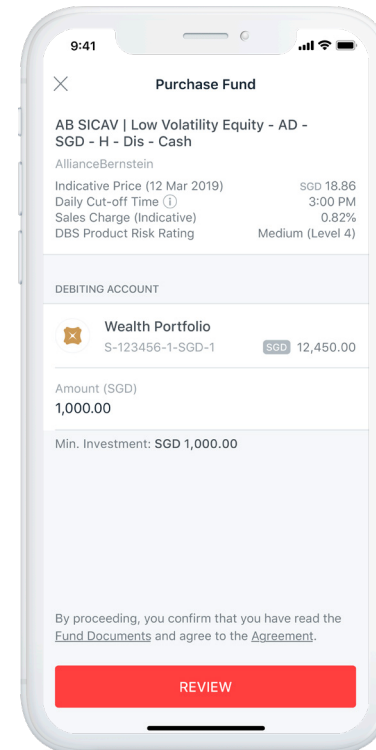
Step 3

View fund information.



Step 4

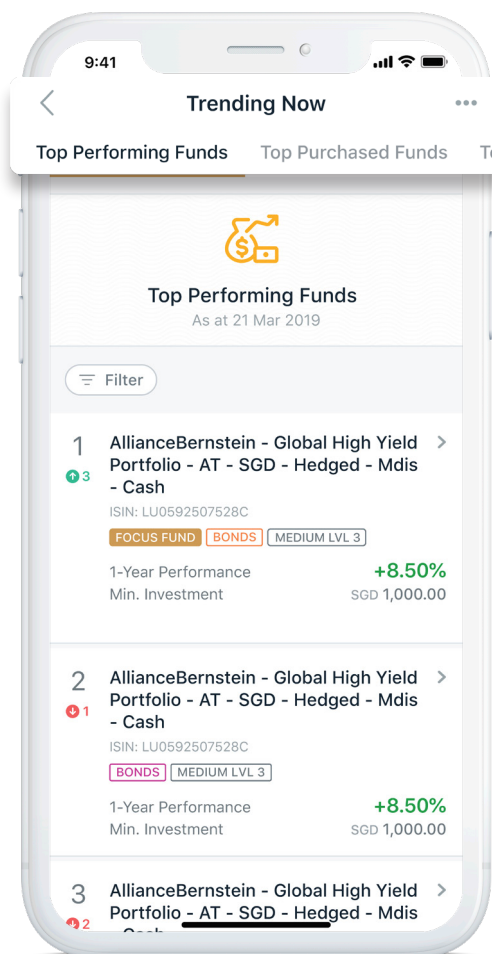
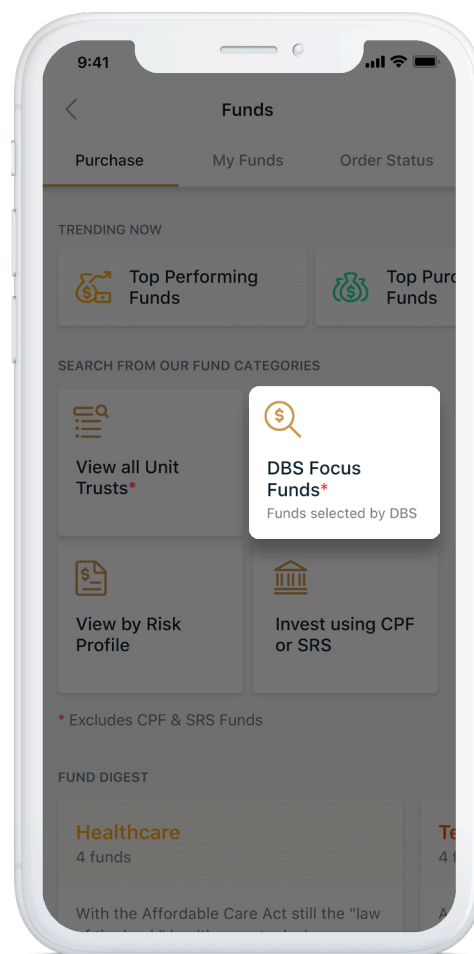
Verify order details and submit your order. Your funds will be reflected in your portfolio once the transaction is successful.



Invest in over 400 Funds at your fingertips

Lean on our expertise. Access our fund insights to make sharper investing decisions swiftly, wherever you are.

Zero in on our **DBS Focus Funds** for fund insights.



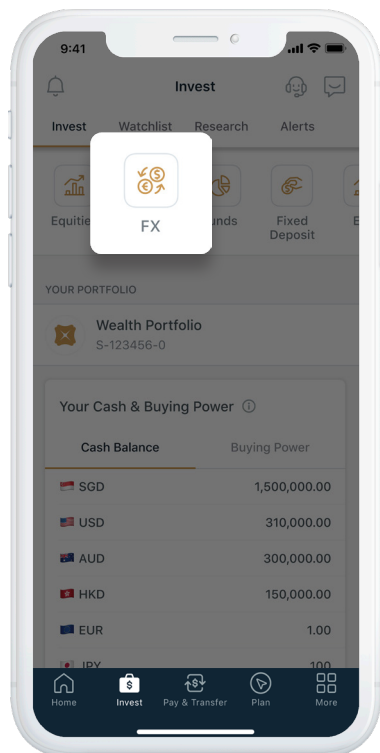
Get investment ideas from the list of funds trending now.

Take advantage of lower FX Rates

Buy and sell from 9 currencies: AUD, CAD, CNH, EUR, GBP, HKD, JPY, USD and SGD, and enjoy preferential rates on foreign currencies on the go.

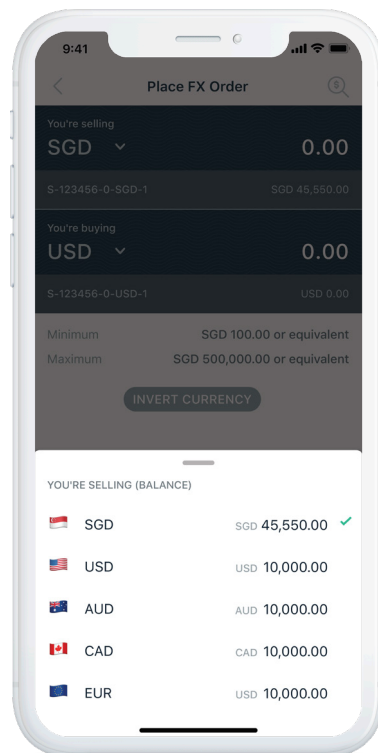
Step 1

Go to the **Invest** tab and select **FX**.



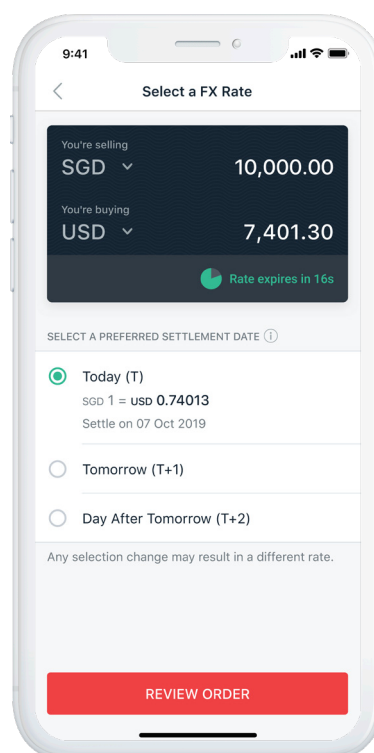
Step 2

Select your Buy/Sell currency from the menu.



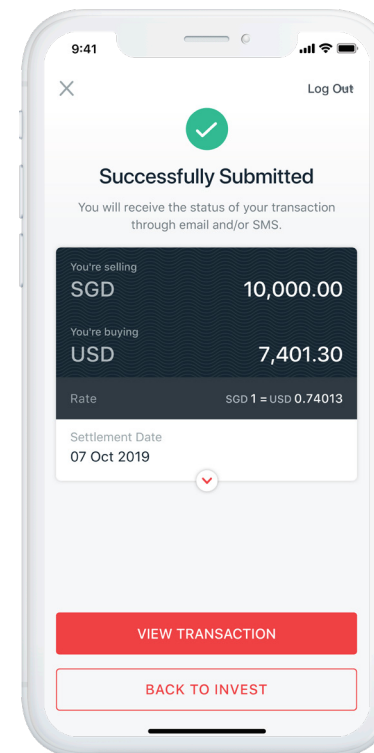
Step 3

Enter the transaction amount and settlement date.



Step 4

Verify details and submit your order.



Note:

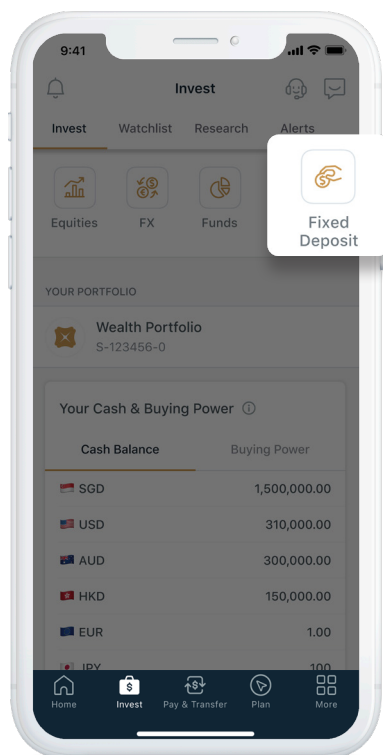
The minimum online transaction amount is S\$100 and the maximum is S\$500,000 (or the equivalent of either amount).

Place an Online Fixed Deposit

Place an online fixed deposit in 11 currencies: USD, SGD, HKD, GBP, CAD, CNH, AUD, EUR, JPY, NZD and CHF.

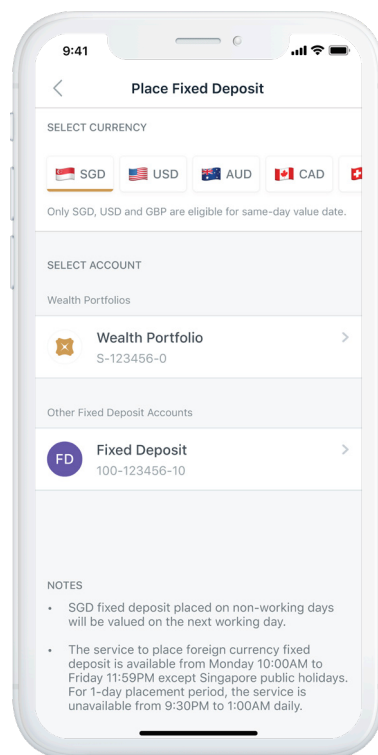
Step 1

Go to the **Invest** tab and select **Fixed Deposit**.



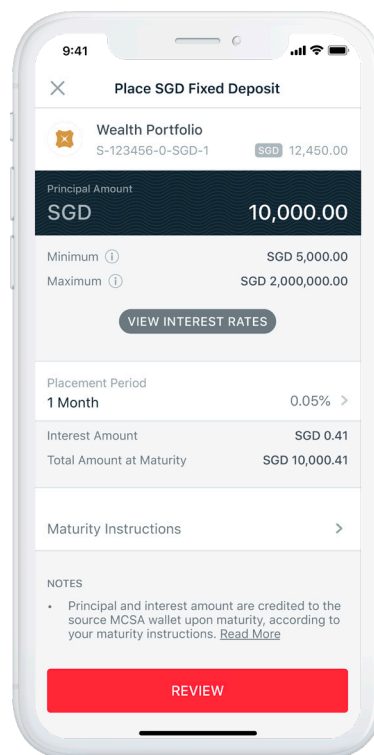
Step 2

Select the currency you wish to place the fixed deposit in.



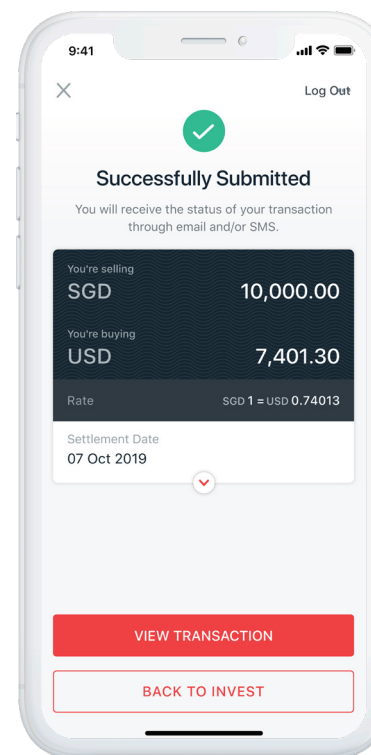
Step 3

Enter the amount and select the placement period and maturity instructions.



Step 4

Verify details and submit your order.

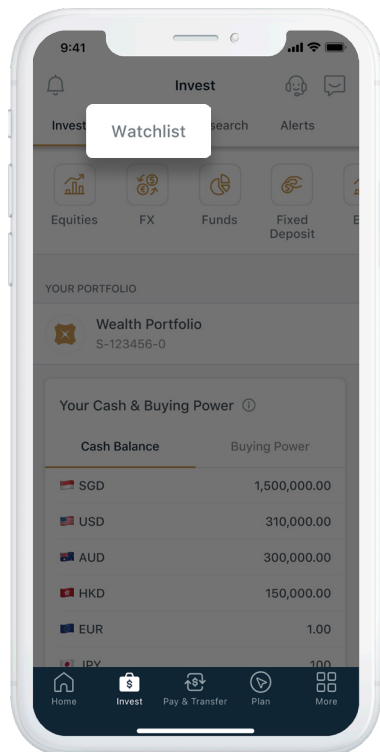


Never miss an opportunity with Alerts and Watchlists

Create personalised watchlists to keep track of market movements.

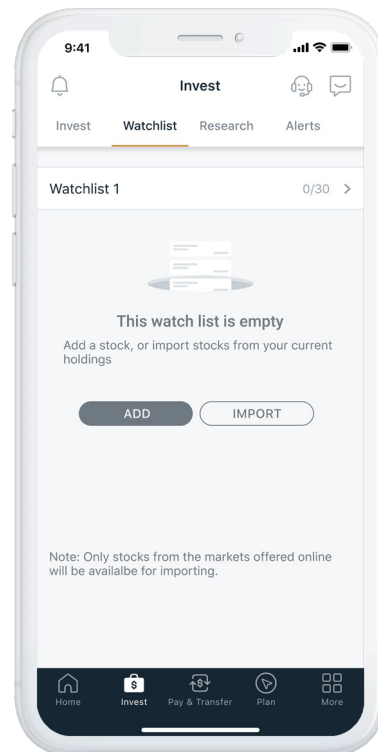
Step 1

Go to the **Invest** tab and select **Watchlist**.



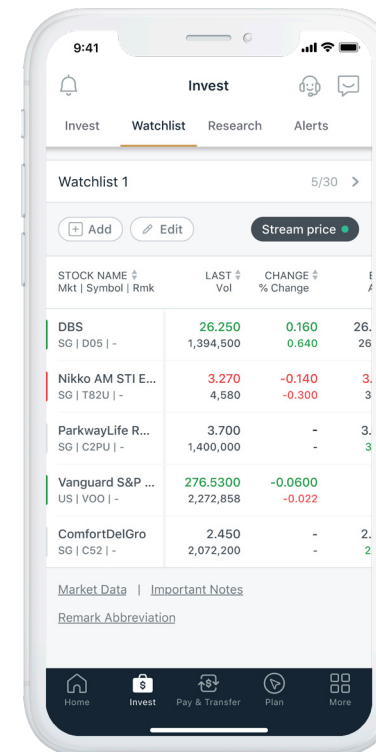
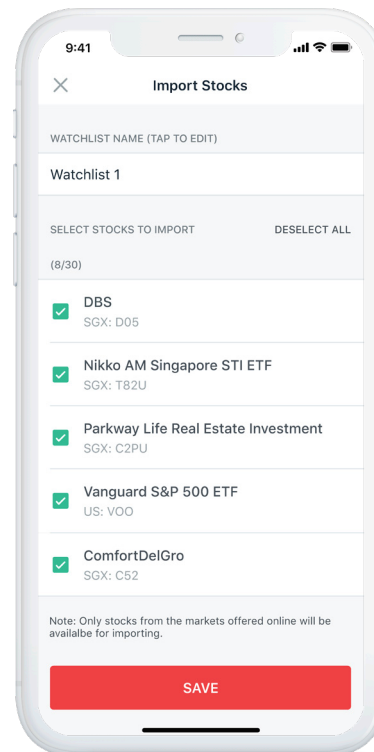
Step 2

Tap **Add** to search for a stock, or **Import** to import a stock from your holdings.



Step 3


Tap on the stock to import to your watchlist and you're done.

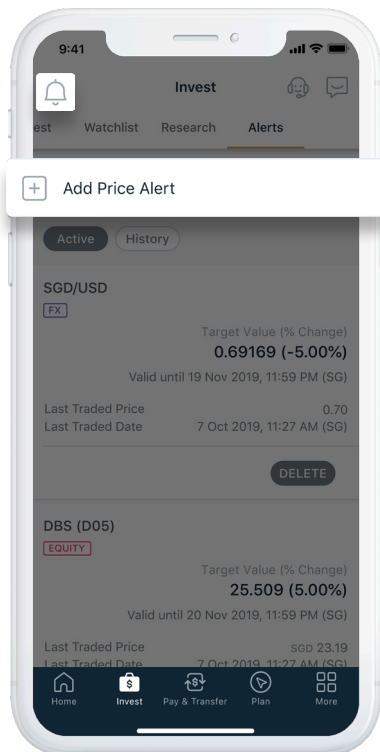


Never miss an opportunity with Alerts and Watchlists

With price alerts, you'll know in an instant when your target equities hit the right price.

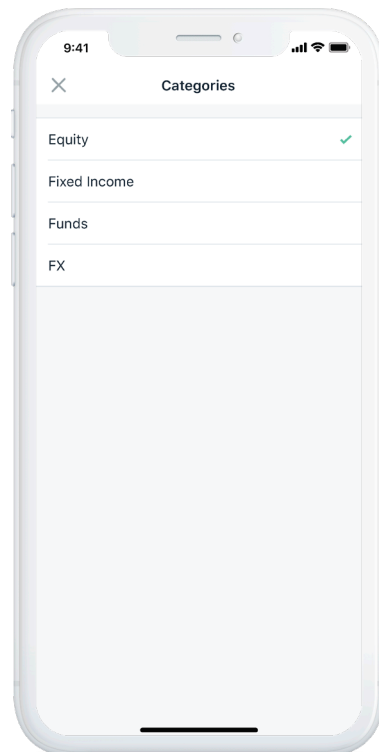
Step 1

Tap  or select **Alerts** from the **Invest** tab, and select **Add Price Alert**.



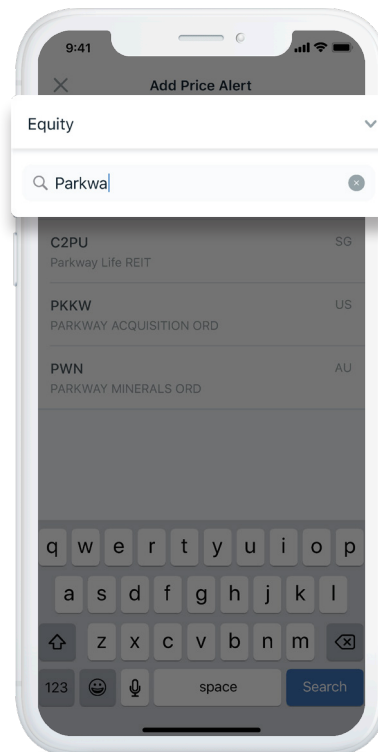
Step 2

Select the product type you wish to create an alert for.



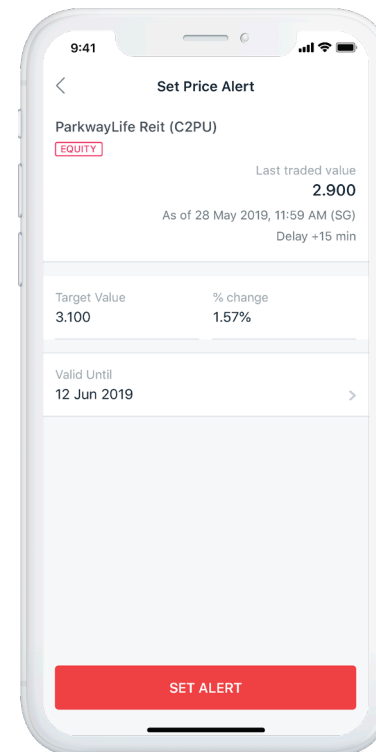
Step 3

Search for the product.



Step 4

Enter details to complete the set-up.



Note:

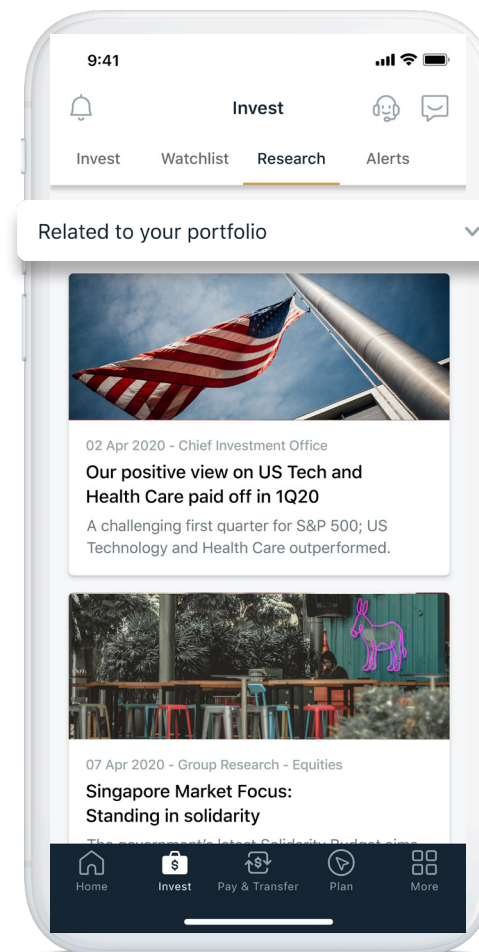
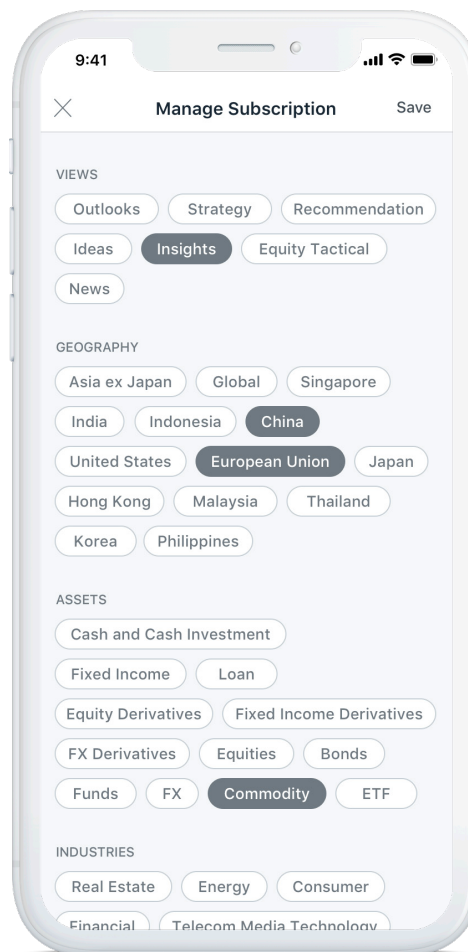
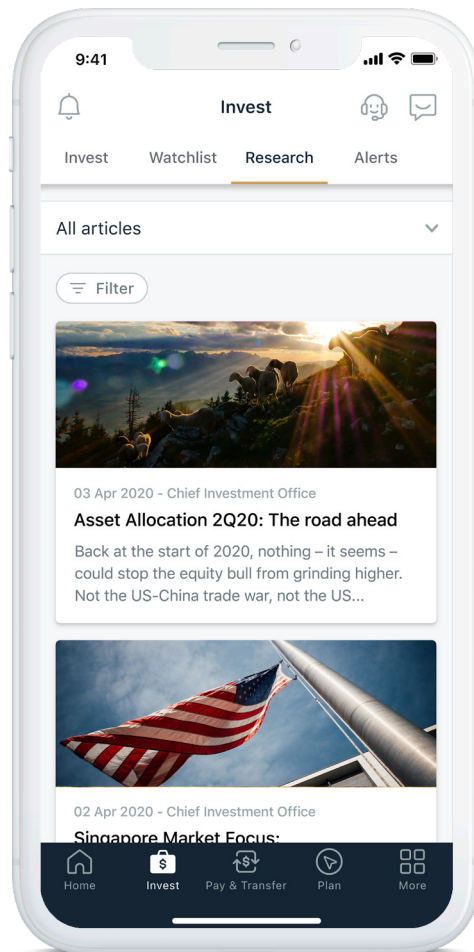
Investment products available for Price Alerts set-up may not necessarily be available for subscription, switching or redemption. The availability and transaction channels of investment products are subject to the actual conditions during transaction.

The information provided is for reference only and does not constitute investment advice, or any offer or solicitation to subscribe or redeem. The Bank does not bear responsibility for any loss incurred as a result of service delay or inaccuracy of information.

Make sharper investing decisions with Personalised Research

Browse our research investment articles for in-depth analysis on industry insights, economic trends and market news personalised to you.

You can find all the research investment articles housed here.



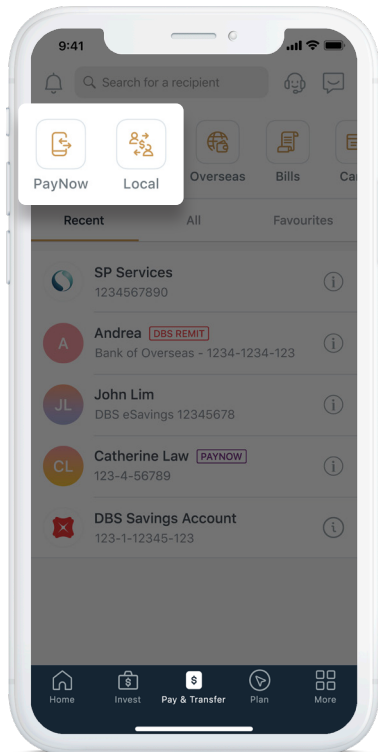
Use filters to zero in on market movements in any part of the world, by industry, asset type, fund outlook, and more.

Make Local Funds Transfers

Transfer funds to local accounts or between your accounts, straight from your mobile. With this feature, you can top up or withdraw funds from your Wealth Account (S-Account).

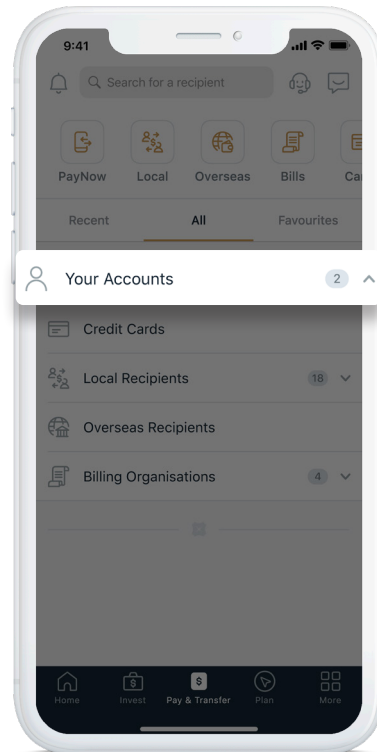
Step 1

Go to the **Pay & Transfer** tab and select **PayNow/Local** to make a funds transfer.



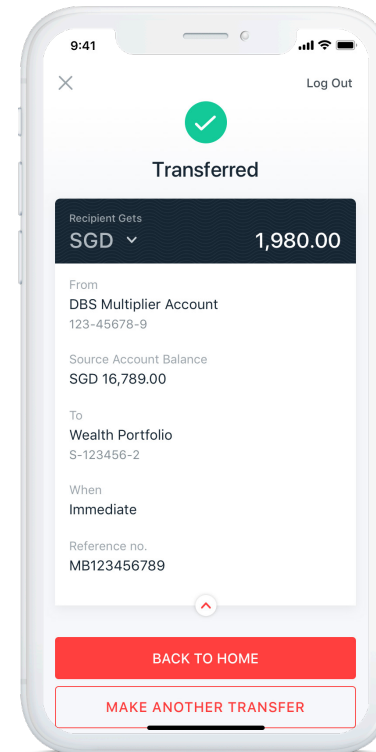
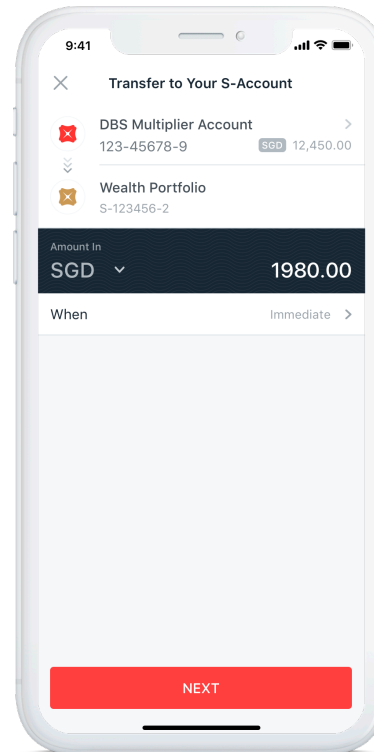
Step 2

To top up your S-Account, tap **All** then select **Your Accounts**.



Step 3

Select your fund source and enter the transfer amount. Verify details and complete your transaction.

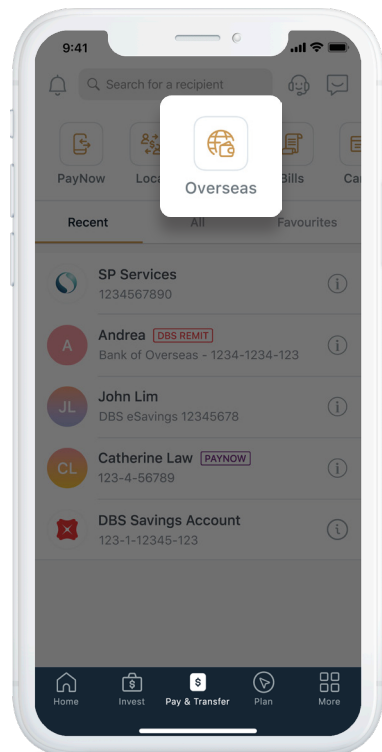


Make Overseas Funds Transfers

Transfer money to overseas recipients easily with DBS Remit and pay \$0 in fees.

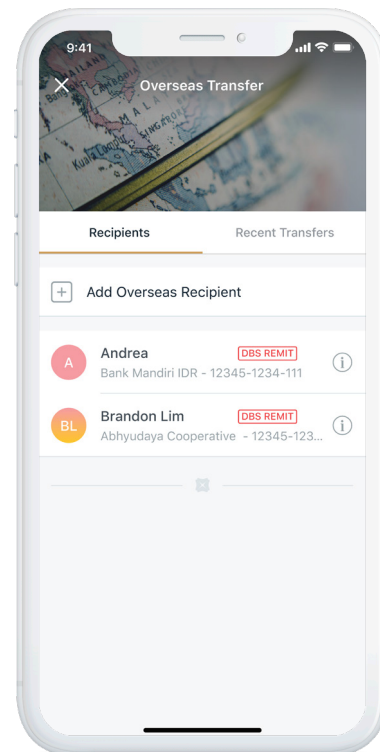
Step 1

Go to the **Pay & Transfer** tab and select **Overseas**.



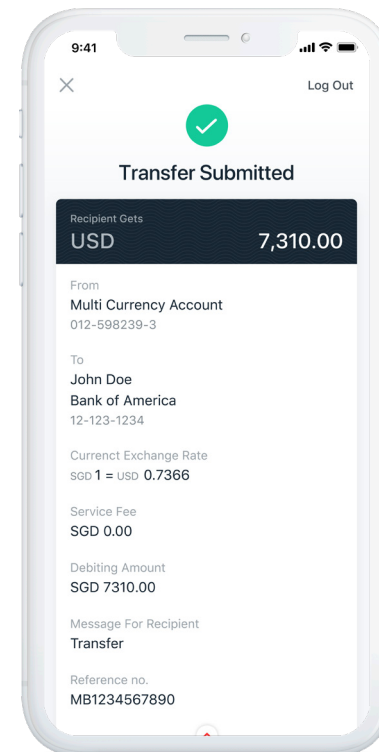
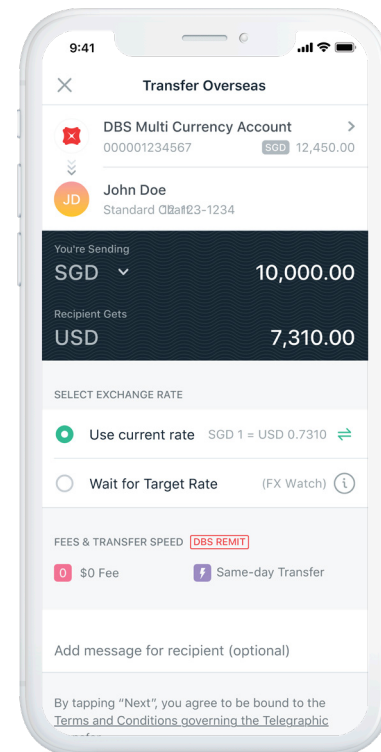
Step 2

Select a recipient or add a new one.



Step 3

Select your fund source and foreign currency then enter the transfer amount. Verify details and complete your transaction.



Note:

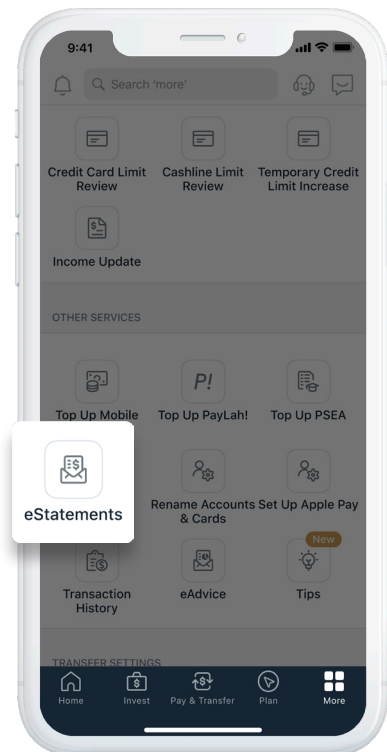
- \$0 transfer fee to 42 countries (Australia, China, India, Indonesia, Hong Kong, Malaysia, Philippines, UK, USA, and Eurozone)
- Preferential FX rates with transfers of S\$50,000 and above
- Auto FX transfer at your preferred rate with FX Watch (minimum S\$1,000)

Access your eStatements instantly

Access your eStatements anytime, instead of waiting for paper statements.
Plus, view eStatements from up to the past 7 years, straight from your mobile.

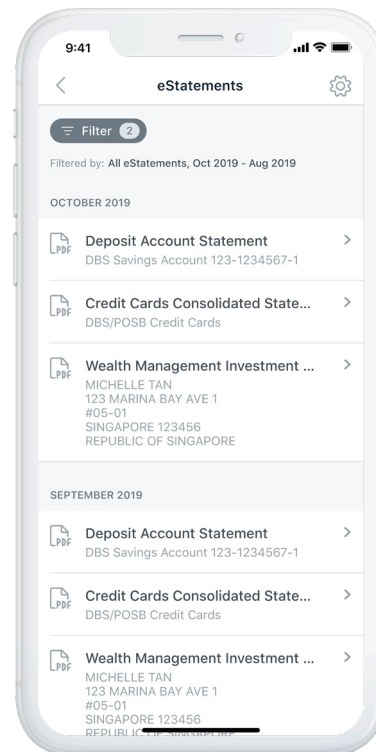
Step 1

Go to the **More** tab and select **eStatements**.



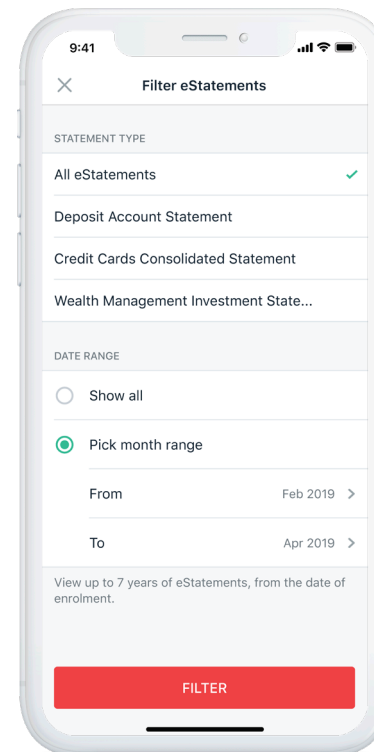
Step 2

Tap the eStatement to view it on your mobile instantly.



Step 3

Tap **Filter** to sort the eStatements according to your viewing preference.

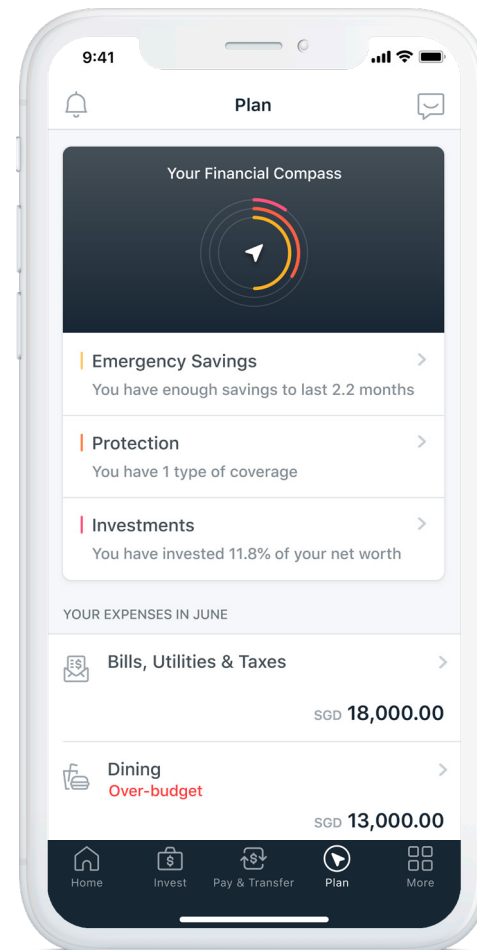


NAV Planner

Whether it's investing in a new property or setting up a new business, NAV Planner gives you a clear picture of your finances and customised tips to achieve your financial goals.

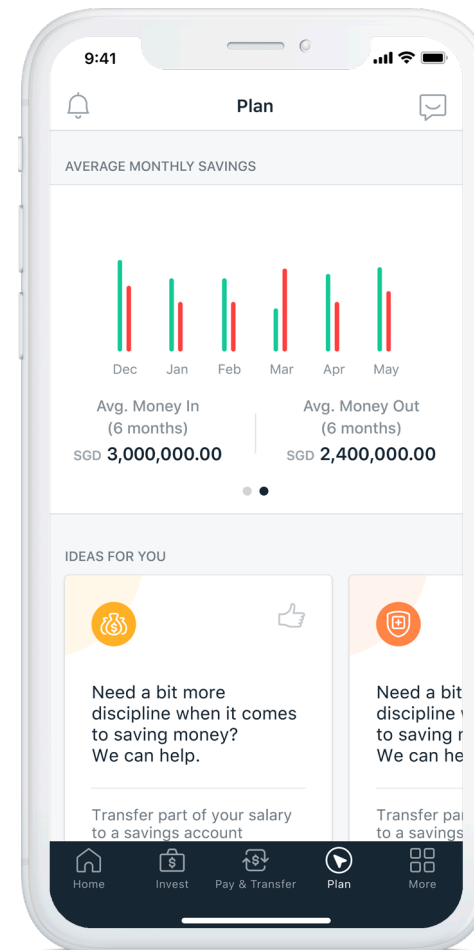
Know where your money's going

Manage your personal cash flow with a budget, and easily keep tabs on your expenditure and deposits.



Get the big picture

Use this built-in planning tool to balance your savings, assurance and investments to reach your desired life goals.

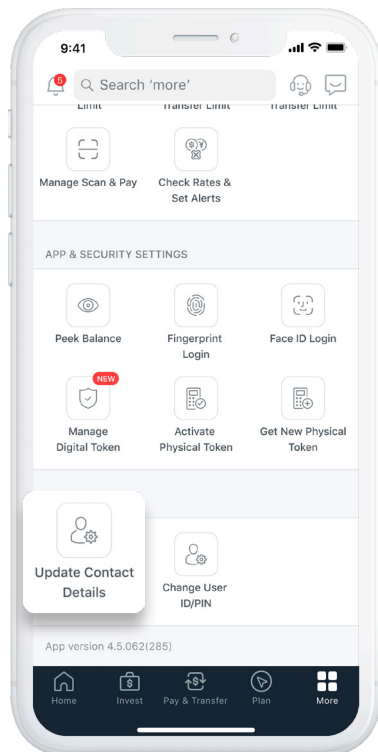


Update Your Contact Details

Upgraded to a new address or new number?
Update your new information as you move, without leaving your phone.

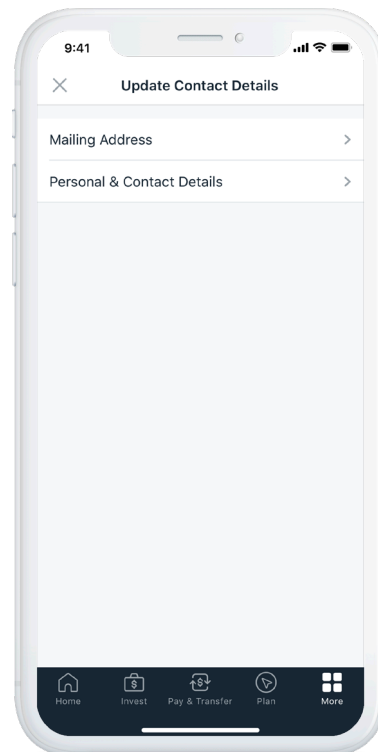
Step 1

Go to **More** tab and select **Update Contact Details**.



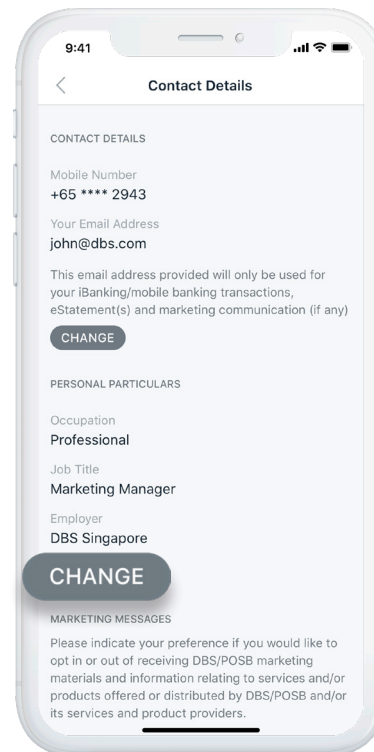
Step 2

Select **Personal & Contact Details**.



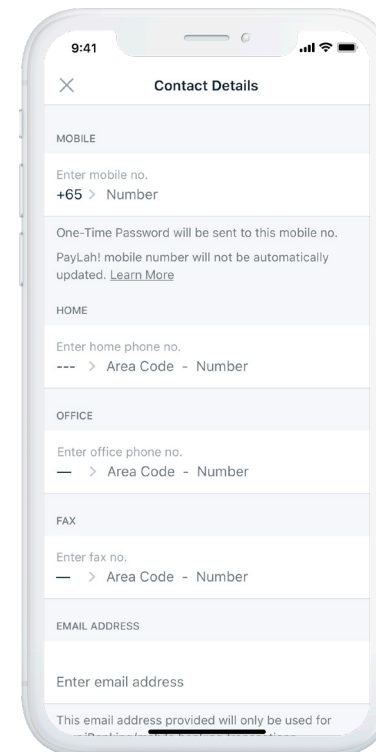
Step 3

Tap on **Change**.



Step 4

Update your contact details and **Save**.



If your number is local:

- Input your Mobile Number.
- Provide Authorisation and tap Next.
- Follow the 2-Factor Authentication Instructions and tap Submit to complete your Mobile Number Update.

If your number is overseas:

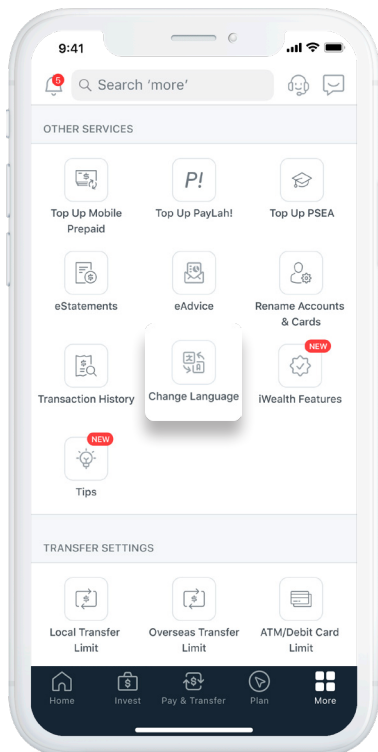
- Indicate your Country Code and Area Code if applicable.
- Input your Mobile Number.
- Provide Authorisation and tap Next.
- Follow the 2-Factor Authentication Instructions and tap Submit to complete your Mobile Number Update.

Change Language to Chinese

Prefer to invest on the go in Chinese language? Simply change your language setting in a few easy taps.

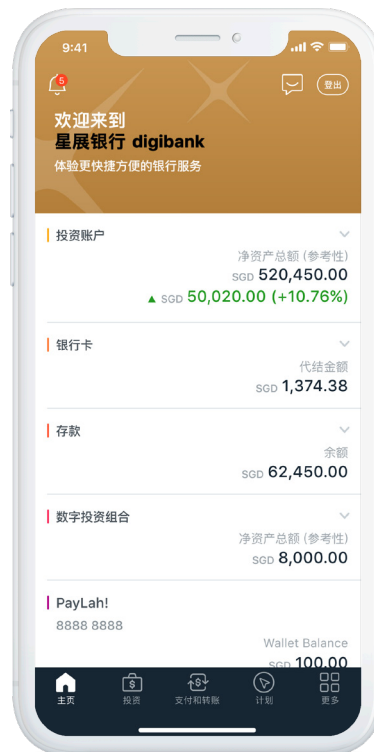
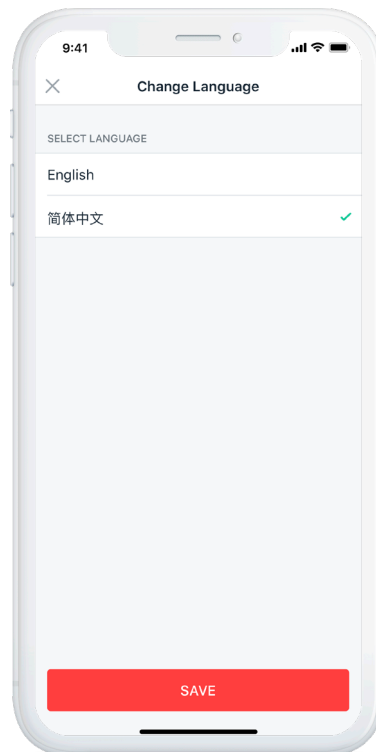
Step 1

Go to **More** tab and select **Change Language** under **Other Services**.



Step 2

Select **Chinese language** and **Save**.



Note:

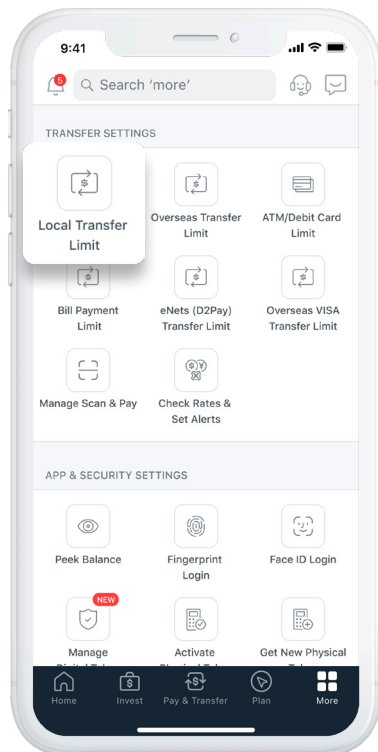
This feature is only available for investment tools and transactions.

Change Local Transfer Limit

Set or change your local transfer limit instantly. Without making a trip to the branch.

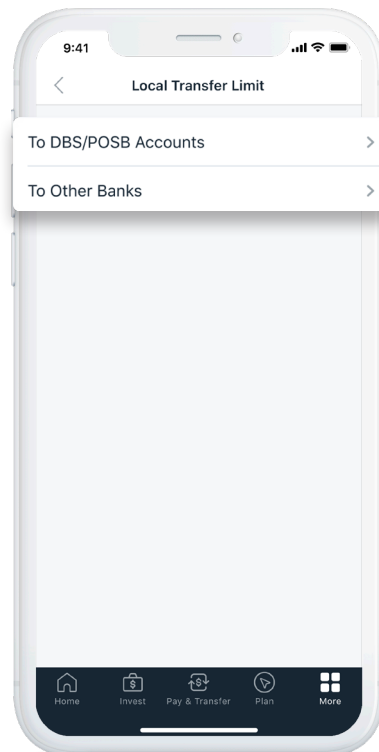
Step 1

Go to **More** tab and select **Local Transfer Limit**.



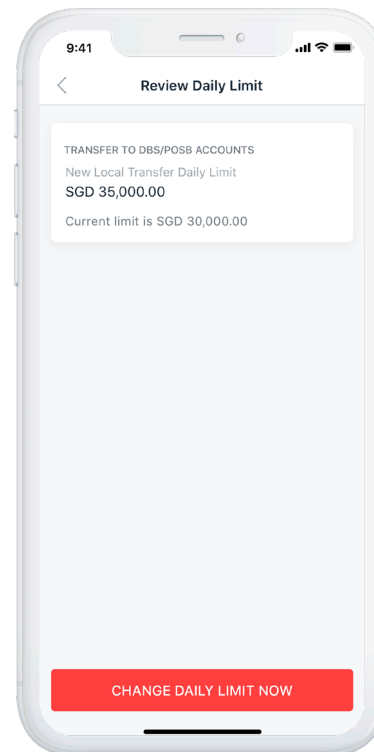
Step 2

Select to **DBS/POSB** or **Other Banks**.



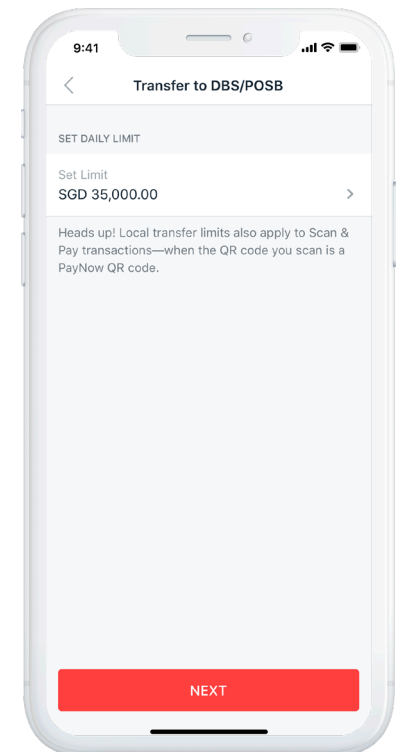
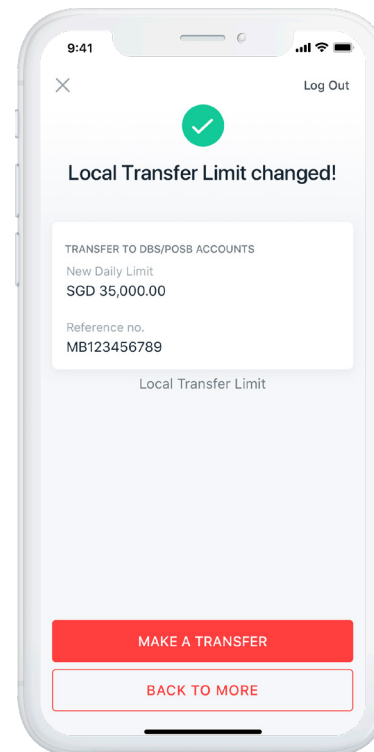
Step 3

Set daily limit and tap **Next**.



Step 4

Tap on **Change Daily Limit Now** and it's done.

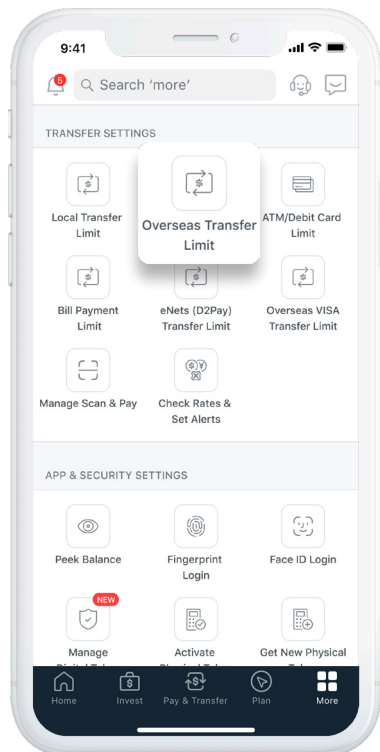


Change Overseas Transfer Limit

Just like setting your local transfer limit, you can change your overseas transfer limit easily.

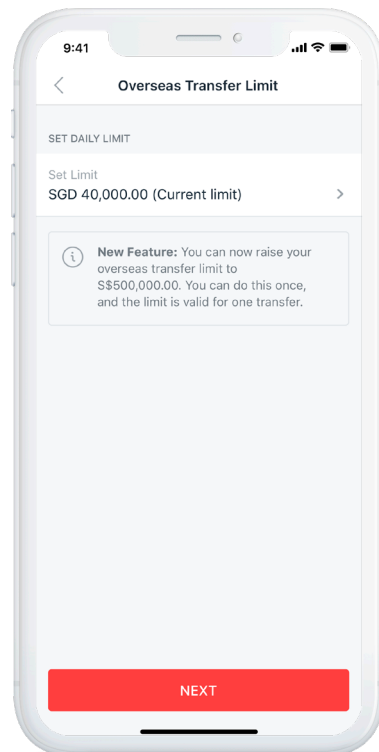
Step 1

Go to **More** tab and select **Overseas Transfer Limit**.



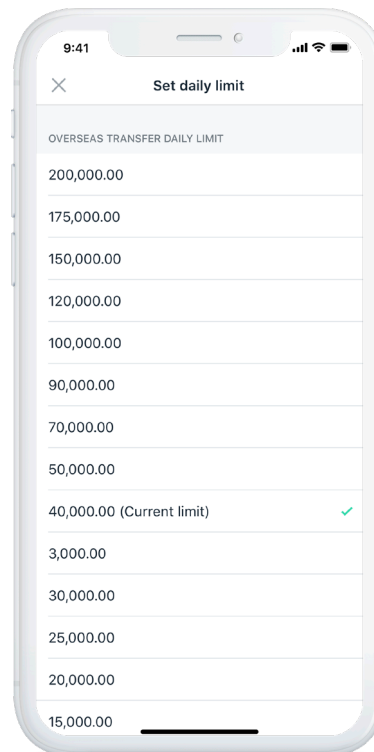
Step 2

Tap on **Set limit**.



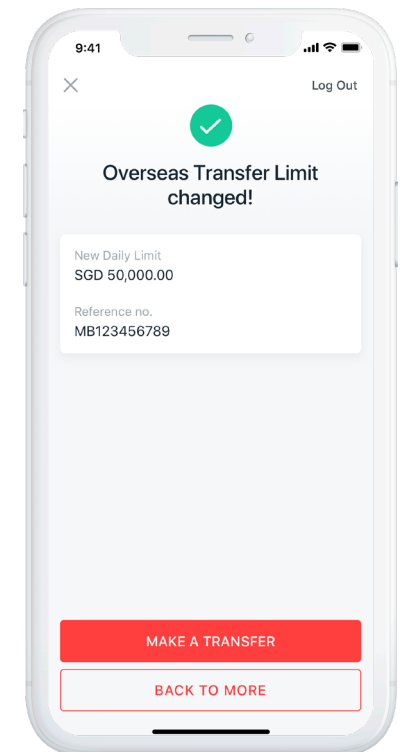
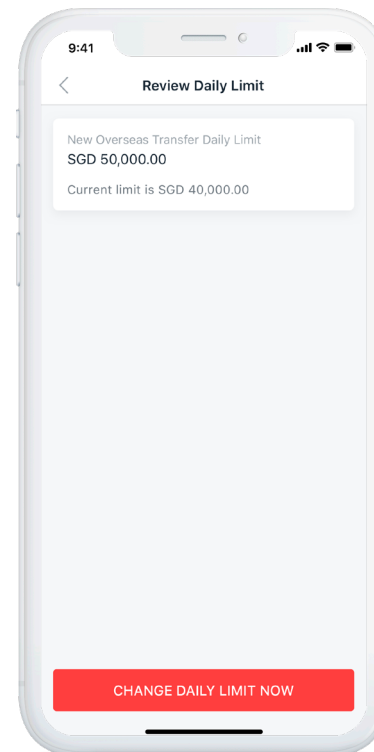
Step 3

Select the amount.



Step 4

Review details and tap on **Change Daily Limit Now**

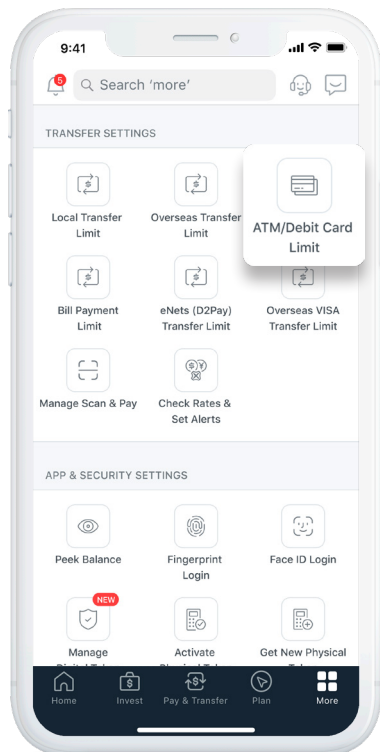


Change Your ATM/Debit Card Limit

Access DBS digibank to change the limit of your ATM/Debit Card.

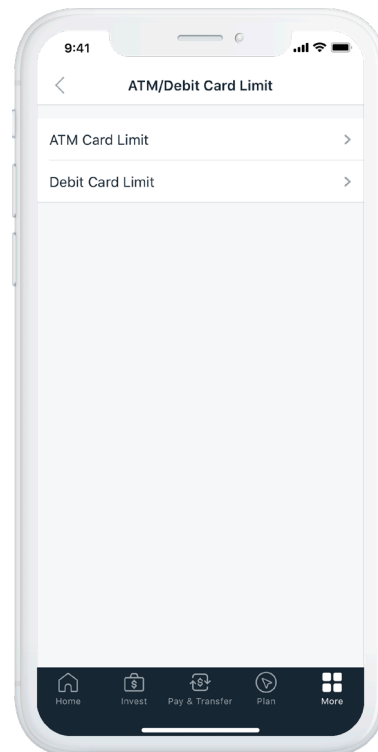
Step 1

Go to **More** tab and select **ATM/Debit Card Limit**.



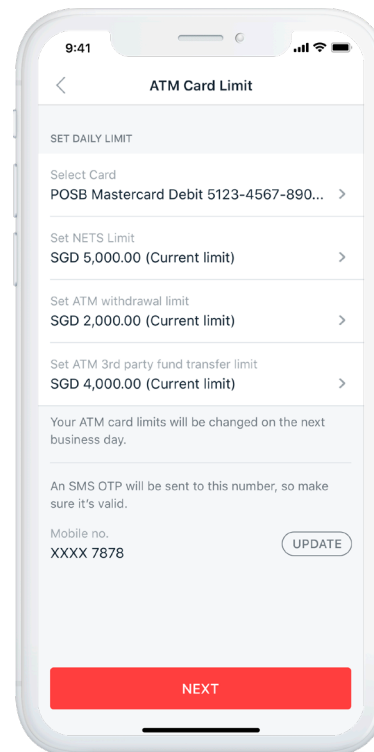
Step 2

Select **ATM/Debit Card Limit**.



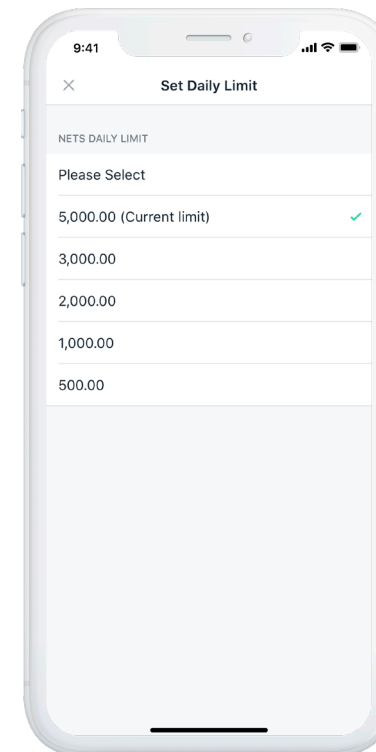
Step 3

Tap on the limit you wish to change.



Step 4

Select an amount.

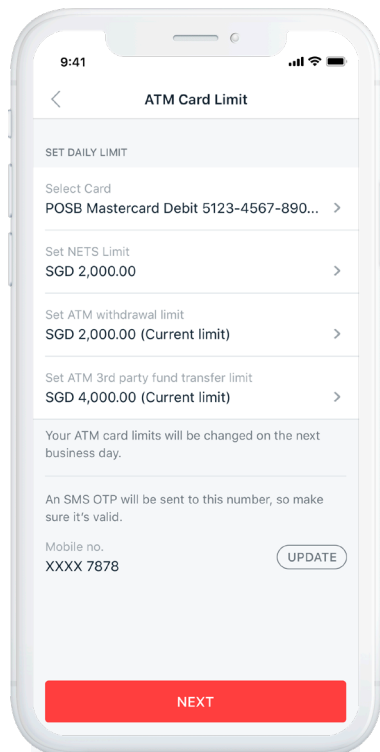


Change Your ATM/Debit Card Limit

Access DBS digibank to change the limit of your ATM/Debit Card.

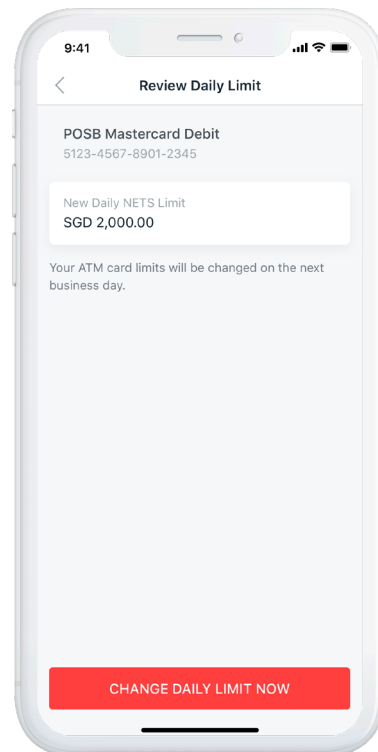
Step 5

Tap **Next**



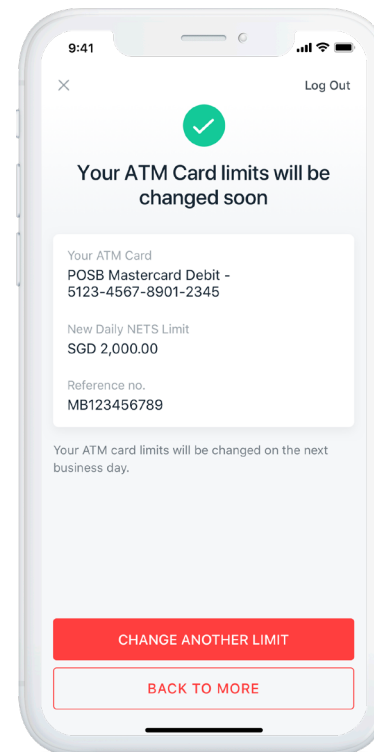
Step 6

Tap on **Change Daily Limit Now**.



Step 7

Your ATM or Debit Card limit will be changed on the next business day.





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For more information, visit the website at **www.dbs.com.sg/treasures-private-client**

Alternatively, please call our DBS Wealth Management Hotline at 1800 221 1111 or your Relationship Manager for assistance.

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