



全心为您简易银行服务

SIMPLE BANKING JUST FOR YOU

Enjoy 24/7 convenience with digibank apps.

24小时畅享快捷便利的digibank应用程序。





Need to transfer funds or update your contact details?

Skip branch queues and manage your finances with digibank apps.

And learn how to protect yourself from scams by keeping your bank account and devices secure.

Want to know more?
Come, let's get you started!

您需要转账或更新个人资料吗？

有了digibank应用程序，您不必排队就能轻松理财。

不仅如此，学会如何确保银行账户和个人电子设备的安全，保护自己免受诈骗所害。

想要了解更多吗？
来，我们现在就开始吧！

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ONLINE SCAM PREVENTION

预防网上诈骗

PROTECT YOURSELF ONLINE

在线保护自己



Keep Device Healthy

- Update your phone to the latest iOS or Android operating system
- Enable 2-factor authentication for extra security
- Install apps from official app stores only



Stay Protected

- Secure your device with a strong password and fingerprint or facial authentication
- Set a lower daily transfer limit to limit your exposure to fraudulent transactions
- Review your security settings regularly with Security Checkup (refer to page 7)
- Consider locking up your money digitally with digiVault (refer to page 8)

维护电子设备

- 更新您的iOS或Android操作系统
- 启用双重认证以提高安全性
- 只安装来自官方应用商店的应用程序

加强保障

- 使用高强度密码和指纹或面部验证来保护您的电子设备
- 设定较低的每日转账限额，可减少您遭遇诈骗交易的风险
- 使用Security Checkup定期检测您的安全设置(请参阅第7页)
- 选择使用digiVault保障您存款的安全(请参阅第8页)



Be Web Wise

- Don't open suspicious links and attachments, or scan QR codes from unknown sources
- DBS / POSB will never send links in our SMSes and emails
- Verify bank requests through our official website or hotline



Be Aware

- Never share your digibank PIN, User ID, OTP or personal details with anyone
- When using public Wi-Fi, refrain from carrying out sensitive activities like online banking



Be Responsible

- Review your phone's privacy settings
- Don't share unverified advertisements or news to avoid spreading scams



Stay Alert

- Set transaction alerts on your bank accounts and debit / credit cards (refer to page 10)
- Keep your contact details updated to get timely alerts (refer to page 17)
- Review your transactions regularly and report any unauthorised ones

谨慎使用网络

- 不要打开任何可疑的链接和附件，也绝不扫描来历不明的二维码
- DBS / POSB绝不会通过手机短信或电邮发送链接
- 通过我们的官方网站或热线求证银行要求

提高戒备

- 勿向他人透露您的个人数码银行账户密码、用户ID、一次性密码或个人资料
- 避免使用公共Wi-Fi网络进行敏感交易，例如进行线上银行交易

负责任的行为

- 查看个人手机的隐私设置
- 勿随意分享未经证实的广告或新闻，避免传播诈骗信息

保持警惕

- 为您的银行账户和借记卡/信用卡设置交易提醒(请参阅第10页)
- 随时更新您的个人联系资料，以便及时收到交易提醒(请参阅第17页)
- 定期查看交易记录，并举报任何未经授权的交易



VICTIM OF A SCAM?

您是诈骗案的受害者?

Accidentally gave away your bank account or card details in an alleged scam?
Here's how to block access to your bank account or card immediately.

您是否在疑似诈骗案中意外泄露了您的银行账户或银行卡信息?
立即采取以下行动，阻止对方使用您的银行账户或银行卡。



If your cards are at risk:

- Report your ATM / debit / credit cards as lost and request for replacement cards on digibank (refer to page 20)



If your accounts and / or cards are at risk:

- Block access with Safety Switch
- Call the DBS dedicated Fraud Hotline at 1800 339 6963 (in Singapore) or +65 6339 6963 (from abroad)
- Choose the option to activate Safety Switch, then follow the instructions to validate your identity and block access to your digibank, PayLah! and debit / credit cards
- Upon acknowledgement of your request, please continue to hold the line. Our Customer Service Officer will assist you with the necessary follow-up actions such as card replacement and / or filing of fraud report

若您的银行卡存在风险：

- 若您遗失提款卡/借记卡/信用卡，请通过digibank报失并补办新卡(请参阅第20页)

若您的银行账户和/或银行卡存在风险：

- 使用Safety Switch阻断权限
- 请拨DBS的专属防诈骗热线寻求援助 1800 339 6963 (新加坡境内)或 +65 6339 6963 (海外)
- 选择启用Safety Switch功能，然后按照指示验证您的身份，即可阻断权限使用您的digibank、PayLah! 以及借记卡/信用卡
- 在您的请求获得确认后，请继续保持通话。我们的客服专员将提供您必要的后续协助，例如更换您的银行卡与/或举报诈骗案



Did you know?

In support of Singapore's Digital for Life movement, DBS Foundation has partnered with Infocomm Media Development Authority (IMDA) to address the growing importance of digital inclusion and make digital literacy more accessible.

您是否知道？

为了支持新加坡数码益终身运动 (Singapore's Digital for Life)，星展基金会同资讯通信媒体发展局 (IMDA) 携手合作，以缓解日趋重要的数码包容性，同时让数码技能更垂手可得。



For a more digitally inclusive society, together



Check if you are prepared against scams by taking the quiz here:

扫码做测试，看您是否已具备对抗诈骗的能力：



Quiz created in partnership with



PERFORM SECURITY CHECKUP

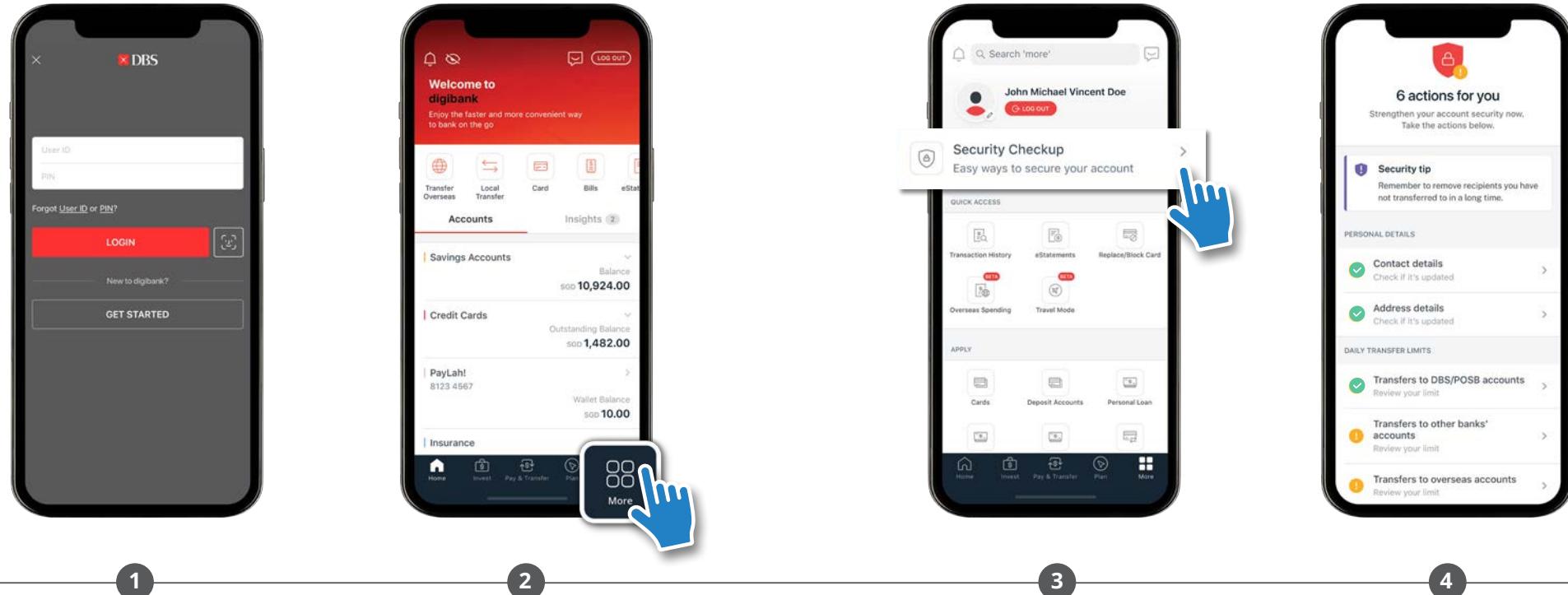
执行 SECURITY CHECKUP

With Security Checkup, you can see all recommended banking security actions in one place. Perform a Security Checkup every 6 months to keep your bank accounts safe.

有了Security Checkup，您可在仪表板上查看所有建议的银行账户安全措施。保持每6个月执行一次Security Checkup，确保您的银行账户安全无忧。



You can also review and set your transfer limit under Security Checkup.
您可使用 Security Checkup 查看并设定您的转账顶限。



1
Log in to **digibank** with your **PIN or Touch / Face ID**.

使用您的密码或指纹/面部识别
登录 **digibank**。

2
Tap **More**.
点击 **More**。

3
Tap **Security Checkup**.
点击 **Security Checkup**。

4
Complete actions marked with a **yellow circle** ! . Upon completion, they will be marked by a **green circle** ✓ .

请完成标示黄色圆点的项目 ! 。完成后，该项目将标示成绿色圆点 ✓ 。

LOCK MONEY WITH DIGIVULT

使用DIGIVULT 锁住存款

Not planning to use your money soon? Create a separate locked account with digiVault for extra protection against scams. Those funds can only be withdrawn or transferred at a DBS / POSB branch after verification.

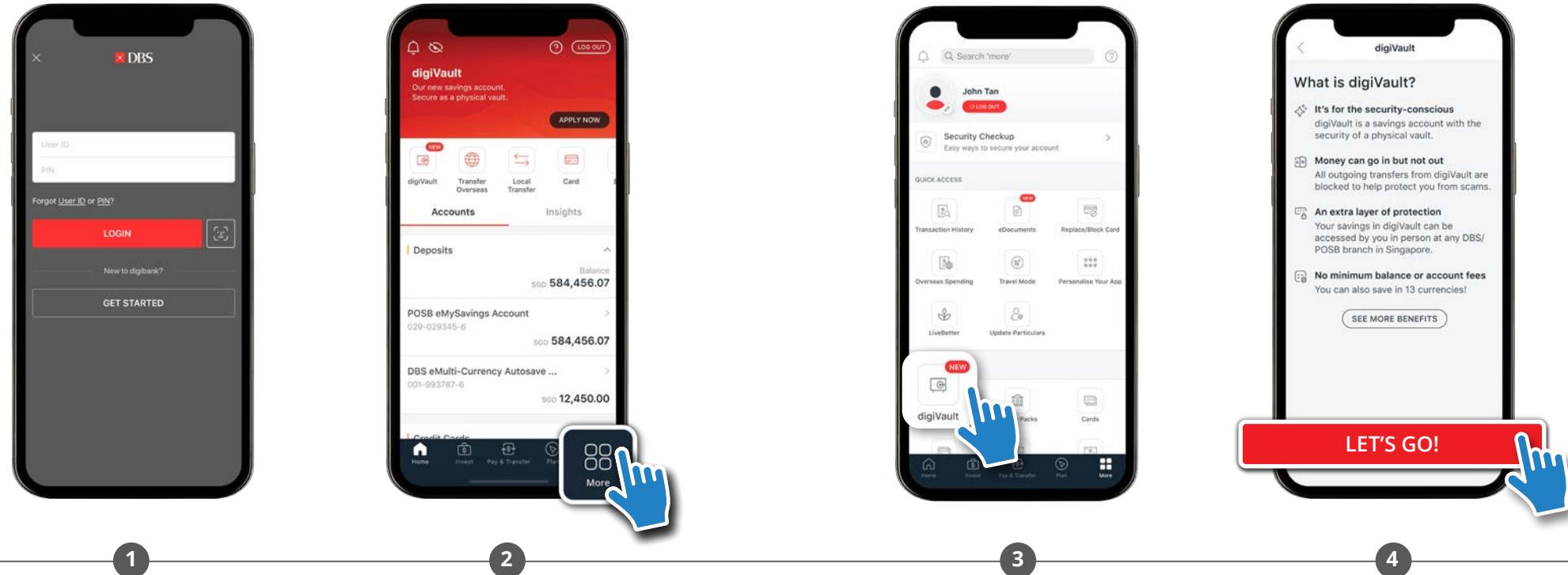
您近期并不打算动用存款吗？使用digiVault 开设一个独立的上锁账户，以获得额外的诈骗保护。上锁的存款只能在DBS/POSB银行分行确认身份后，才能提款或转账。

You can also lock your fixed deposits or any amount in your existing savings accounts with digiVault, using digibot.

您也可以通过数码机器人申请使用digiVault 锁住您的定期存款或现有储蓄账户中的任何存款金额。



Scan to learn more.
扫码了解更多。



Log in to **digibank** with your
PIN or Touch / Face ID.
使用您的**密码或指纹/面部识别**
登录**digibank**。

Tap **More**.
点击**More**。

Under **Apply**,
tap **digiVault**.
在**Apply**选项下，
点击**digiVault**。

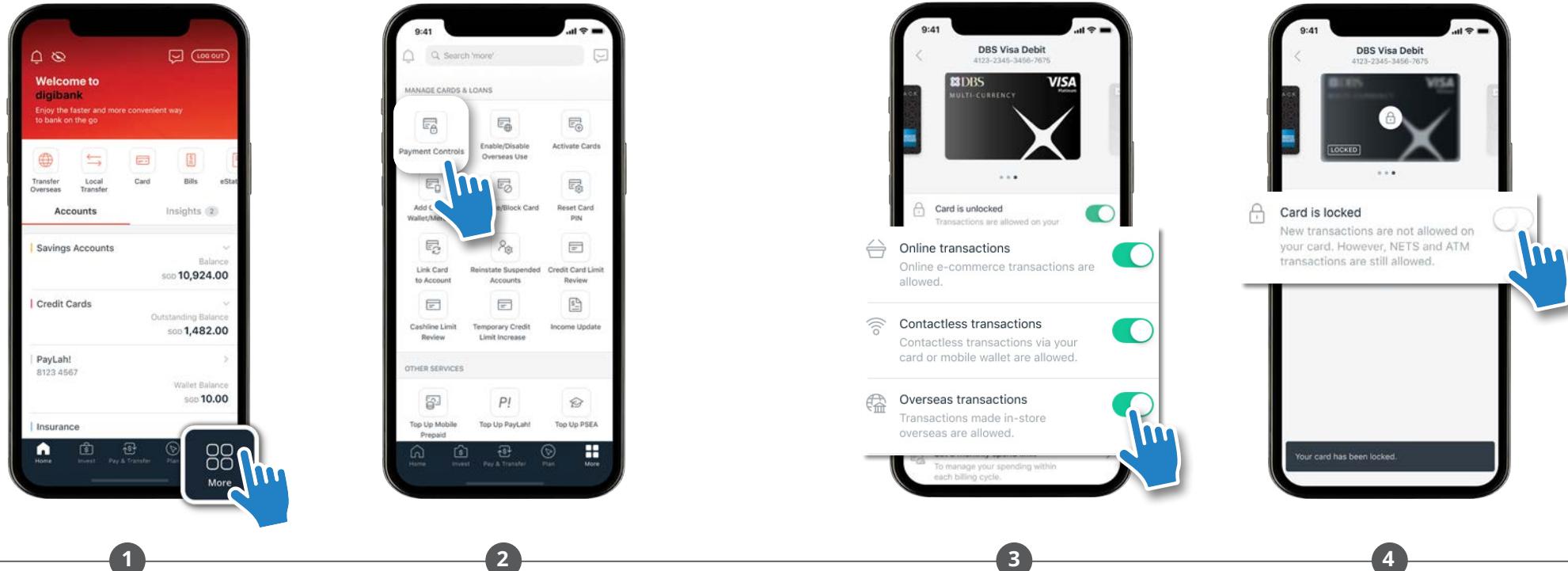
Tap **Let's Go** and **follow**
the steps on the screen.
点击**Let's Go**并按照屏幕
指示完成步骤。

SECURE YOUR CARDS WITH PAYMENT CONTROLS

使用PAYMENT CONTROLS 保障银行卡安全

Minimise risk by deciding which card functions to enable or disable. For example, if you aren't travelling soon, you can switch off the Overseas Transactions function.

通过启用或禁用银行卡功能降低风险。例如，若您近期并无旅游计划，您可关闭银行卡海外交易的功能。



Log in to **digibank** with your **PIN or Touch / Face ID** and tap **More**.

使用您的密码或指纹/面部识别登录digibank，并点击**More**。

Scroll to **Manage Cards & Loans** and tap **Payment Controls**.

滑动至**Manage Cards & Loans**选项，并点击**Payment Controls**。

Select the **card** you wish to customise and toggle which function you would like to **switch on / off**.

请选择您要管理的**银行卡**，然后**打开或关闭**您想要**启用或禁用**的功能。

You can also lock your misplaced card here temporarily. When you have found your card, you can easily unlock it again.

若您找不到错放的银行卡，在此执行暂时锁卡功能。一旦找到您的银行卡后，您可轻松再次解锁。

MANAGE BANKING ALERTS

设置银行提醒

Switching on alerts for digibank adds an added layer of security.
This way, if an unauthorised transaction has been made, you will know.

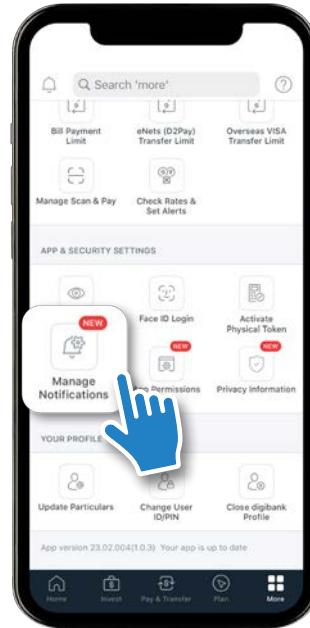
打开digibank的银行提醒能增添多一层安全保护。一旦有任何未经授权的交易发生，您将立刻收到通知。



1

Log in to **digibank** with your
PIN or Touch / Face ID.

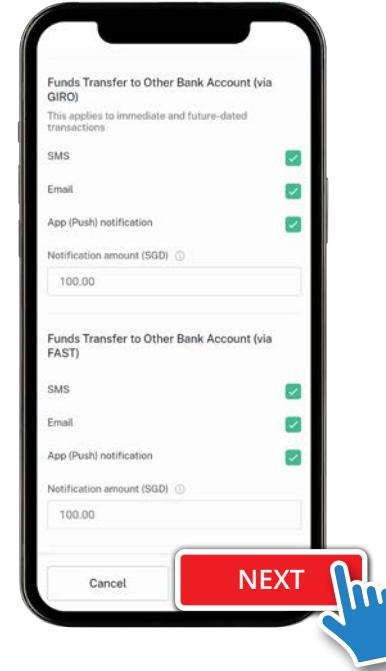
使用您的密码或指纹/
面部识别登录**digibank**。



2

Tap **More**, scroll to
App & Security Settings and
tap **Manage Notifications**.

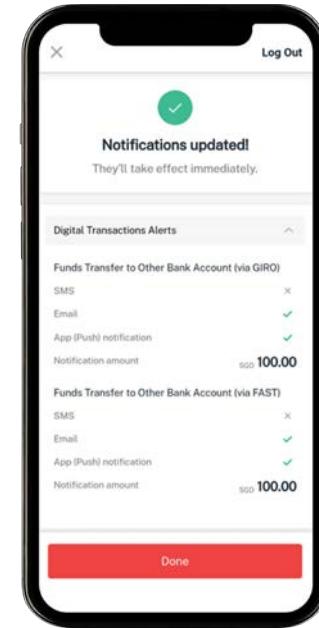
点击**More**, 滑动至**App & Security Settings**并点击
Manage Notifications。



3

Customise your **alert preferences and threshold**,
then tap **Next**.

按您所需自定义您的提醒
设置和提醒金额
并点击**Next**。



4

Review changes
and tap **Done**.

查看更改内容，
并点击**Done**。



SET UP DIGIBANK

设置 DIGIBANK



SIGN UP FOR DIGIBANK

注册 DIGIBANK

digibank app is available on:

digibank 应用程序的下载平台：

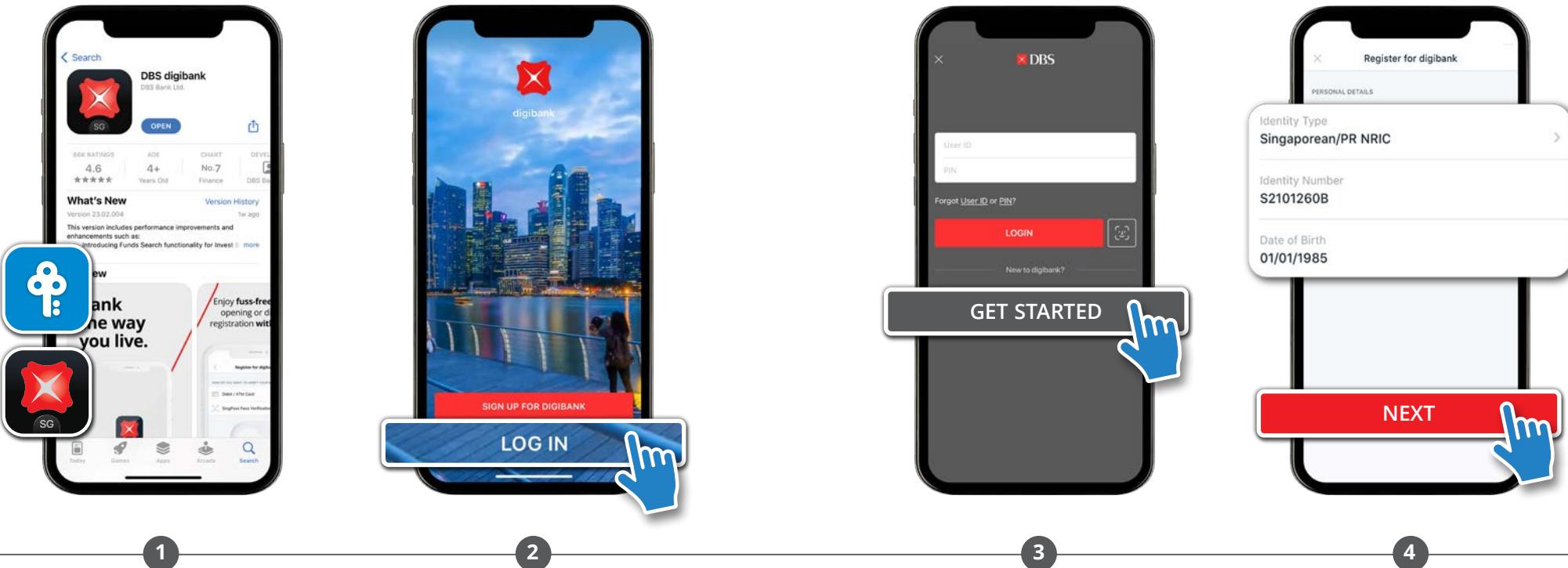


To bank on your phone,
you just need to:

1. Sign up for digibank
2. Set up your Digital Token

要使用digibank, 您只需:

1. 注册 digibank
2. 设置您的电子令牌

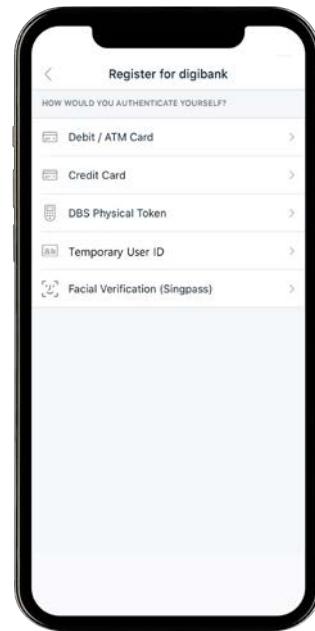


1
Download the **digibank app**.
下载 **digibank** 应用程序。

2
Launch the **digibank app**
and tap on **Log In**.
启动 **digibank** 应用程序
并点击 **Log In**。

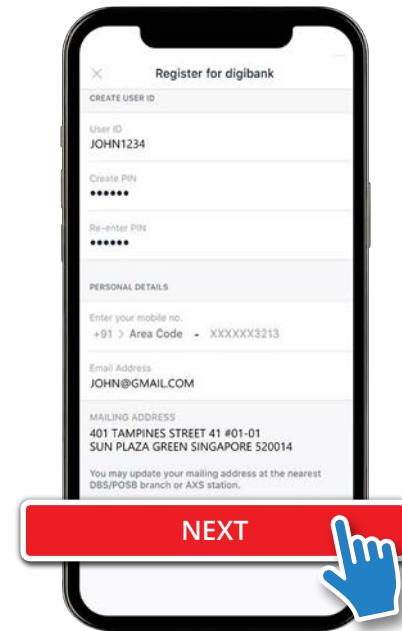
3
Tap on **Get Started**.
点击 **Get Started**。

4
Fill in your **personal details**
and tap **Next**.
填写您的个人详细信息，
然后点击 **Next**。



5

Select and complete your preferred **authentication method**.
选择并完成您希望使用的**身份验证方法**。

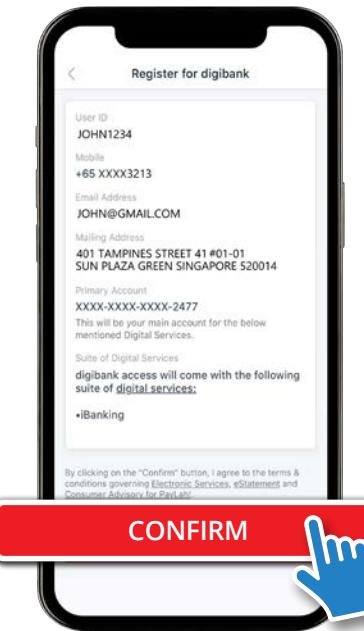


NEXT

6

Enter your preferred **User ID & PIN** and verify your personal details. Tap **Next**.
输入您的首选**用户 ID**和**密码**，
并验证您的个人信息。
完成后点击**Next**。

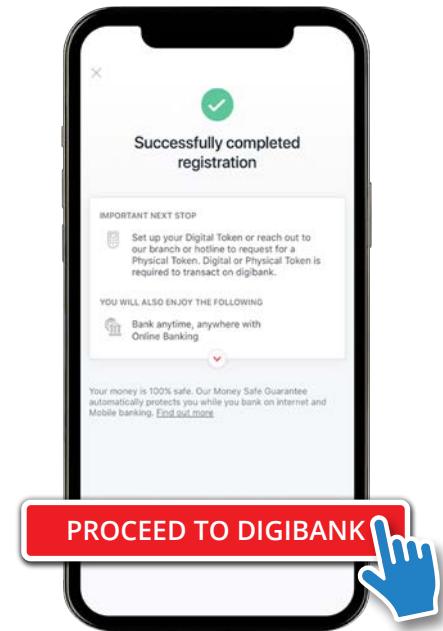
- Keep your digibank User ID, PIN and OTPs to yourself.
- Remember your User ID & PIN as some transactions require you to enter your PIN.



CONFIRM

7

Review your details and tap **Confirm**.
验证您的个人信息，
再点击**Confirm**。



PROCEED TO DIGIBANK

8

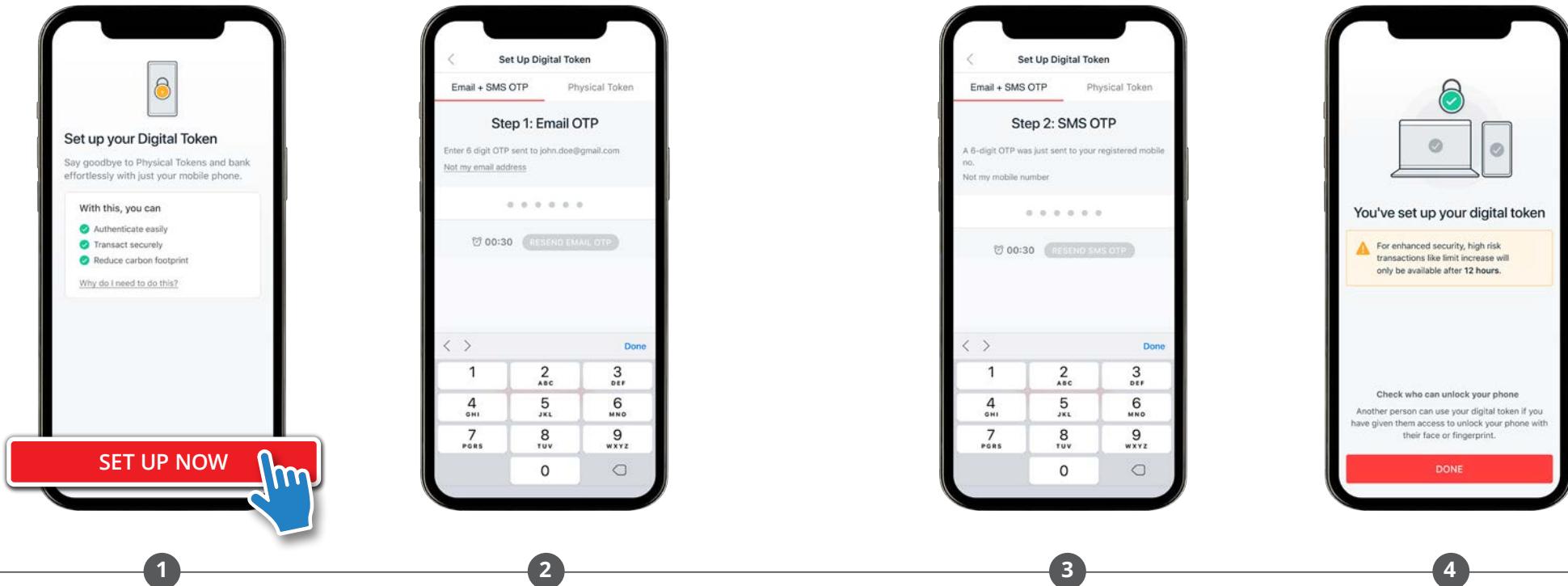
Your registration is complete! Tap **Proceed to digibank** to set up your Digital Token next.
您的注册已完成！
点击**Proceed to digibank**
以设置您的电子令牌。

SET UP YOUR DIGITAL TOKEN

设置您的电子令牌

Authenticate your transactions safely and securely via digibank.

通过digibank安全可靠地验证交易。



Log in with your digibank
User ID & PIN and tap **Set Up Now**.
使用您的digibank**用户 ID 和密码**
登录，然后点击**Set Up Now**。

Enter the **6-digit Email OTP**
sent to your email address.
输入发送到您的电邮地址的
6位数一次性密码。

Enter the **6-digit SMS OTP**
sent to your mobile.
输入发送到您的手机短信的
6位数一次性密码。

You're all set!
完成！

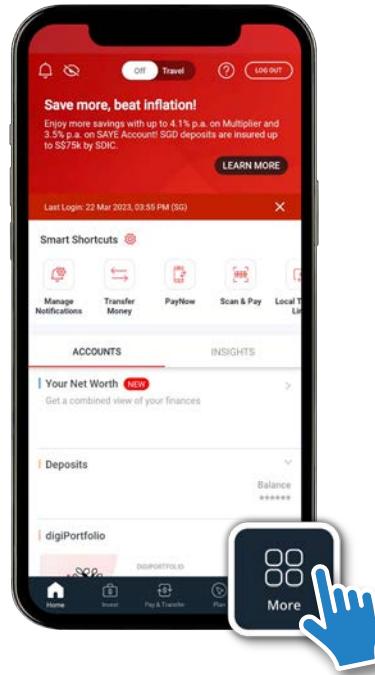


SET UP YOUR FACE ID / FINGERPRINT LOGIN ON DIGIBANK

设置以面部识别 / 指纹登录DIGIBANK

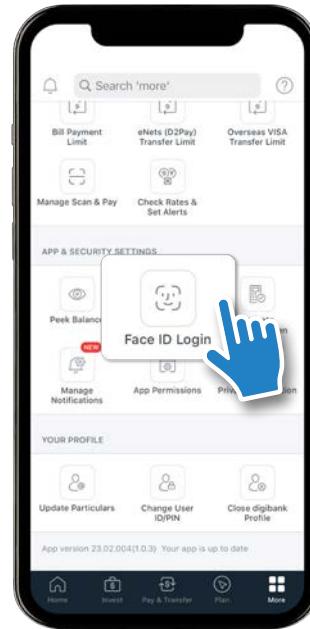
Enjoy an easier and more secure way to login to digibank, without using your PIN.

更快速可靠地登录digibank, 不需使用密码。



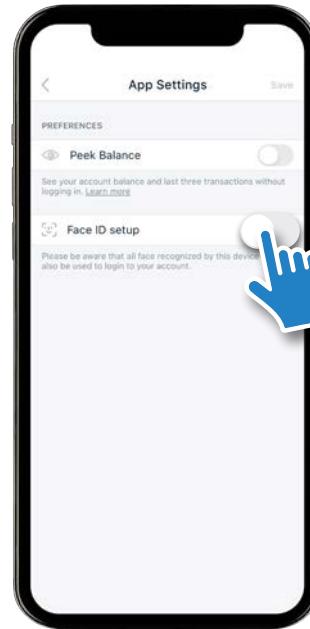
1

Log in to **digibank** and tap **More**.
登录**digibank**，并点击**More**。



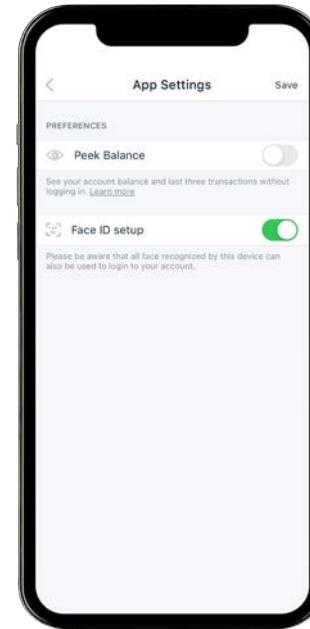
2

Scroll to **App & Security Settings** and select **Face ID Login / Fingerprint Login**.
滑动至**App & Security Settings**选项，并选择**Face ID Login / Fingerprint Login**。



3

Enable **Face ID setup / Log In with Fingerprint** and tap **Save**.
启用**Face ID setup / Log In with Fingerprint**并点击**Save**。



4

You're all set! You can still use your PIN to log in too.
您已完成设置！
您仍然可以使用个人密码登录。



DIGIBANK FUNCTIONS

DIGIBANK 各项功能



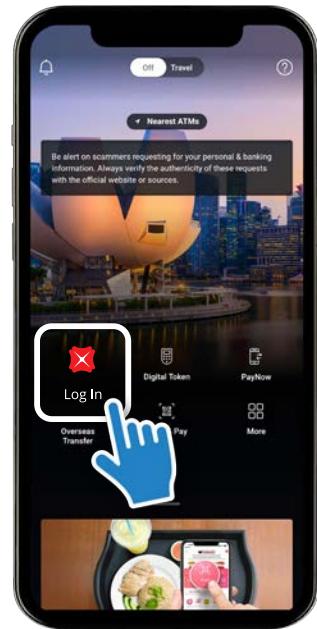
UPDATE YOUR CONTACT DETAILS

更新个人联系资料



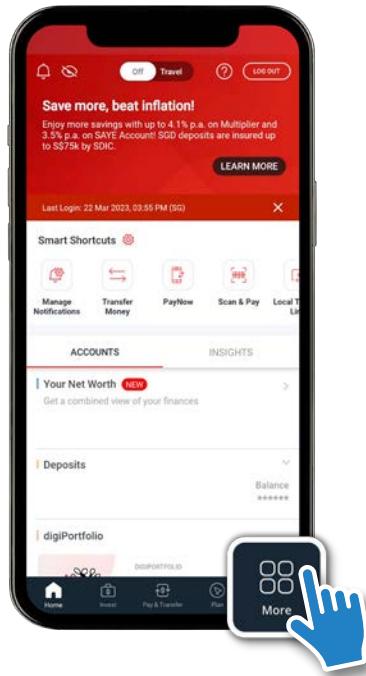
You may also update your address and personal details easily on digibank.

您也可以轻易地在digibank更新地址和個人資料。



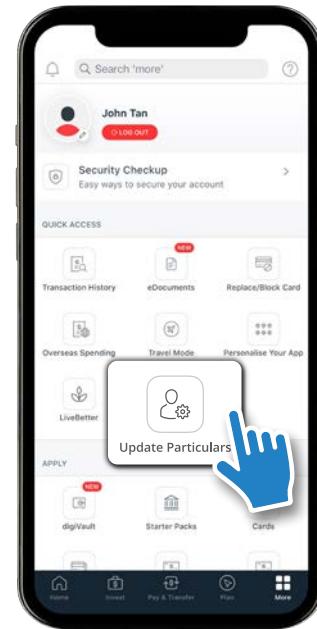
1

Log in to **digibank** with your
PIN or Touch / Face ID.
使用密码或指纹/面部识别
登录**digibank**。



2

Tap **More**.
点击**More**。



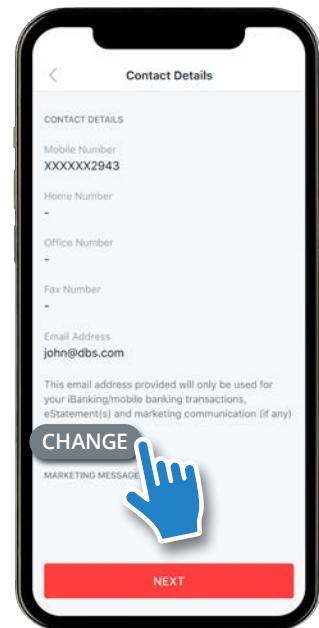
3

Under **Quick Access**,
tap on **Update Particulars**.
向下寻找**Quick Access**,
并点击**Update Particulars**。



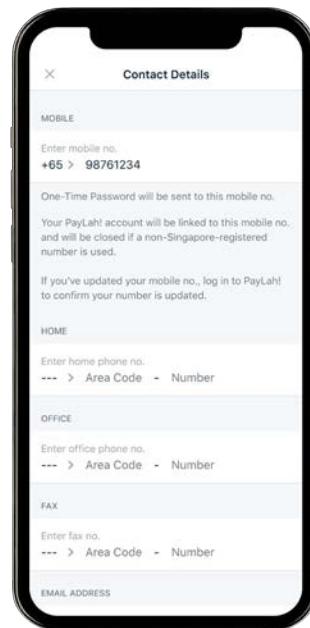
4

Tap **Contact Details**.
点击**Contact Details**。



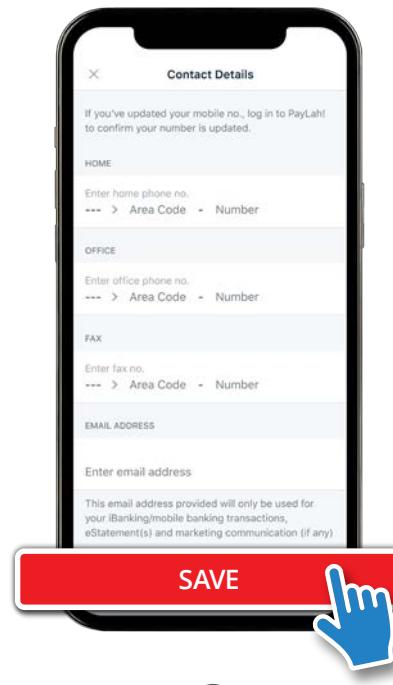
5

Tap **Change** to input your new contact details.
点击 **Change** 以输入新的联系资料。



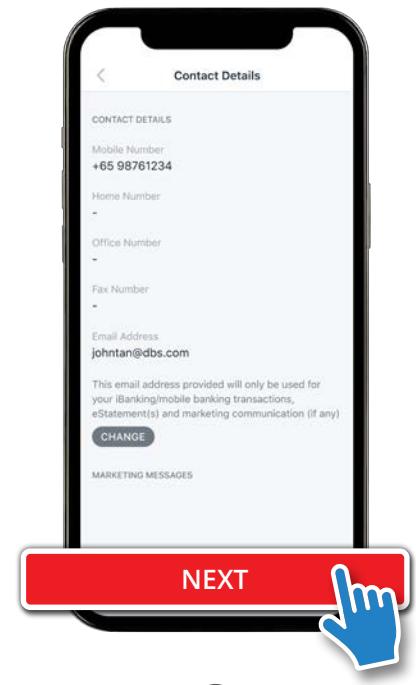
6

Enter your new mobile number and / or other numbers.
输入您的新手机号码和 / 或其它联系号码。



7

Enter your new email address and tap **Save**.
输入您的新电邮地址，并点击 **Save**。



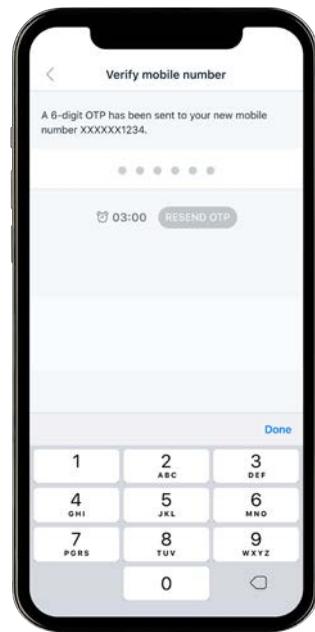
8

Check that your new mobile number and / or email address are correct and tap **Next**.
查看您的新手机号码和 / 或电邮地址正确无误，然后点击 **Next**。



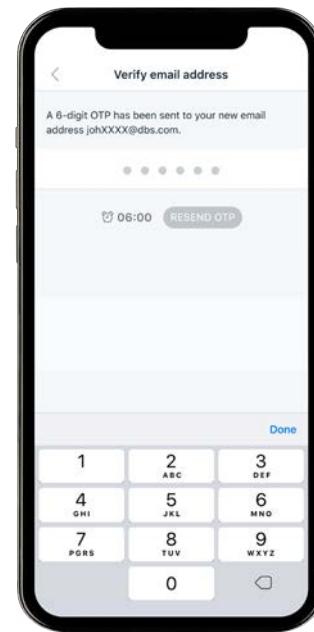
9

Verify the changes and tap **Confirm**.
核对所有修改，并点击 **Confirm**。



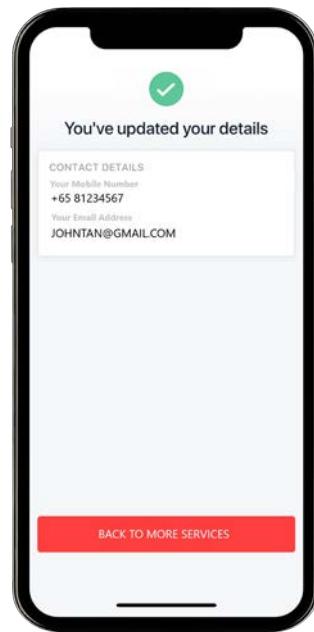
10

Enter the **6-digit SMS OTP** sent to your mobile.
输入发送到您的手机短信的
6位数一次性密码。



11

Enter the **6-digit Email OTP** sent to your email address.
输入发送到您的电邮地址的
6位数一次性密码。



12

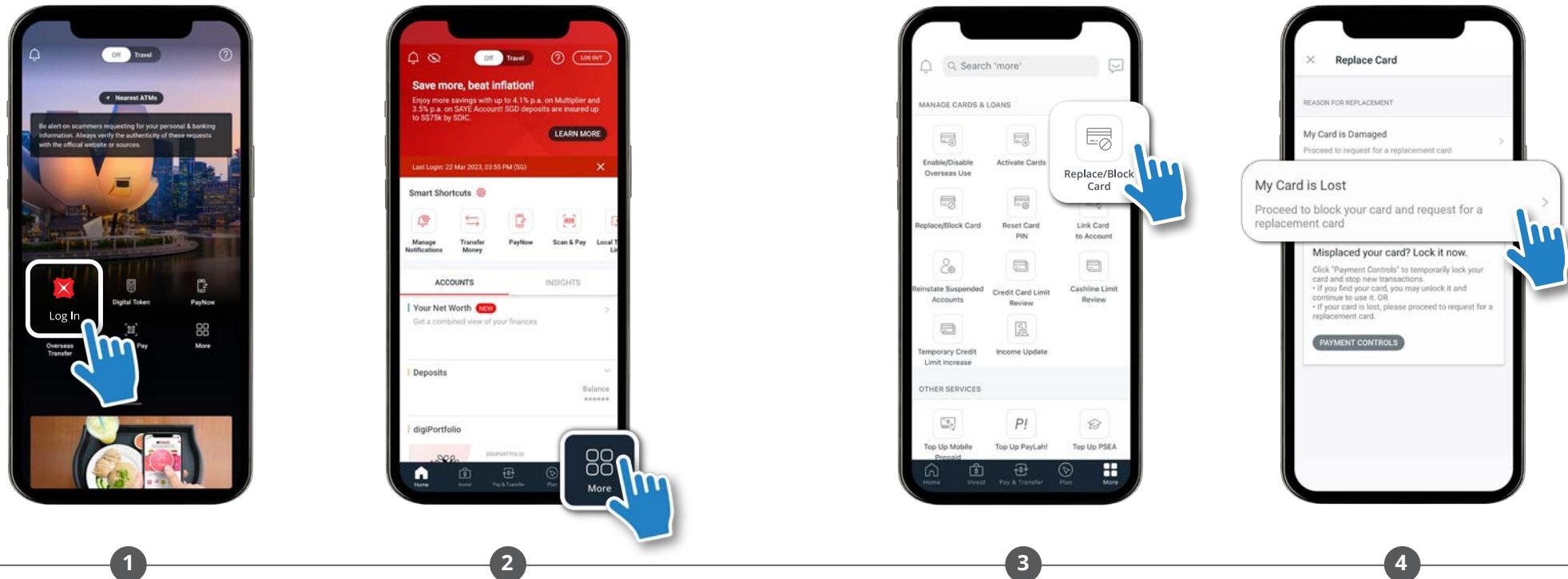
You have successfully updated your contact details.
您已成功更新您的联系资料。



REPLACE YOUR ATM / DEBIT / CREDIT CARD

更换提款卡 / 借记卡 / 信用卡

Lost your card? No worries, you can request for a replacement instantly.
丢失您的银行卡吗? 别担心, 您可马上要求更换新卡。

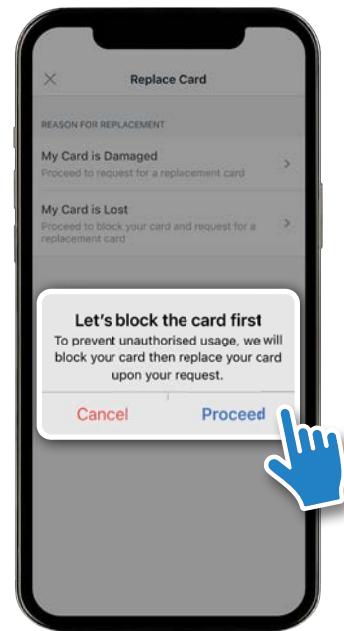


Log in to **digibank** with your
PIN or Touch / Face ID.
使用密码或指纹/面部识别
登录 **digibank**。

Tap **More**.
点击 **More**.

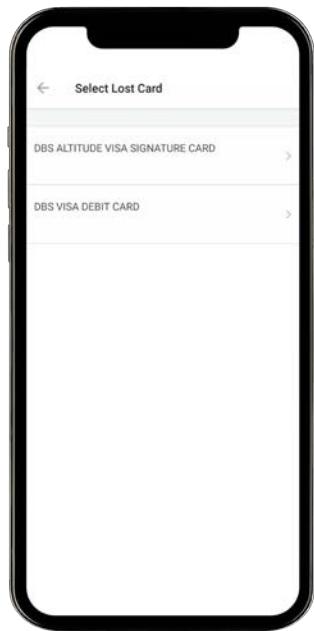
Scroll to **Manage Cards & Loans**
and select **Replace / Block Card**.
向下寻找**Manage Cards & Loans**,
并选择**Replace / Block Card**。

Select **My Card is Lost**.
选择 **My Card is Lost**.



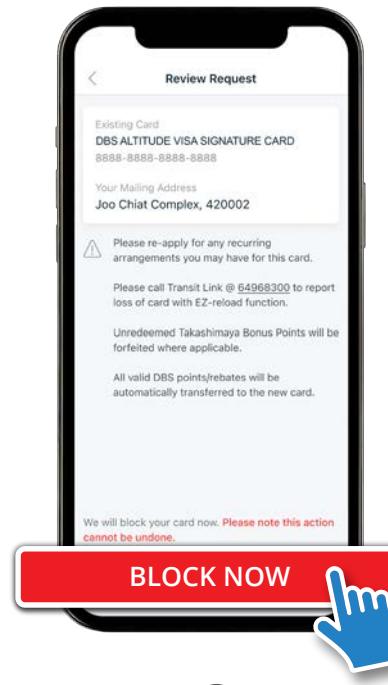
5

Tap **Proceed**.
点击 **Proceed**。



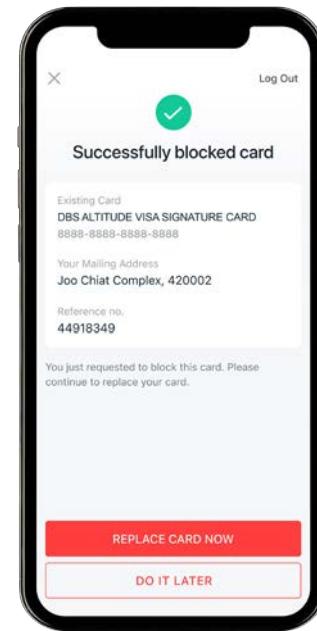
6

Select the card you wish to block.
选择您要冻结的银行卡。



7

Review your details and
tap **Block Now**.
确认您的资料，
并点击 **Block Now**。



8

Your card is blocked.
Tap **Replace Card Now**
to request for a new card.
您的卡已被冻结，
点击 **Replace Card Now**
要求补办新卡。

TRANSFER MONEY TO OTHER DBS / POSB ACCOUNTS

转账至其它DBS / POSB账户



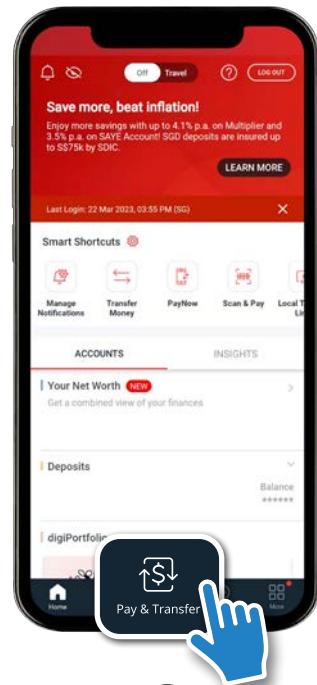
Kindly refer to page 24 for steps on how to add local recipients.

请按照第24页的步骤添加本地收款人。



1

Log in to **digibank** with your
PIN or Touch / Face ID.
使用密码或指纹/面部识别
登录 **digibank**。



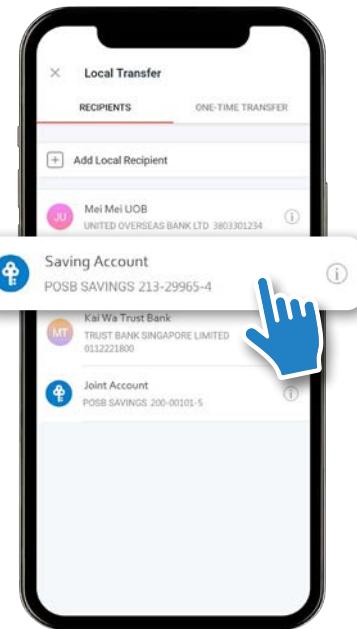
2

Tap on **Pay & Transfer**.
点击 **Pay & Transfer**.



3

Select **Local**.
选择 **Local**。



4

Select the recipient you wish to transfer to.
选择您需要转帐的收款人。

 HERE'S A TIP!
You can change your local transfer limit within DBS / POSB accounts and to other local bank accounts on digibank.

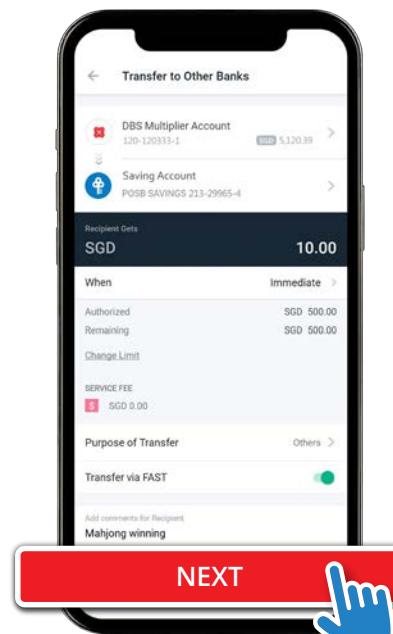
您可以通过digibank更改DBS / POSB账户之间和到其它本地银行账户的本地转账额度。



5

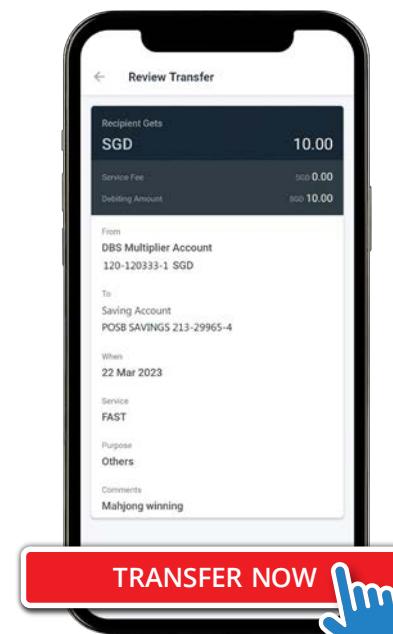
Select the account you wish to transfer from and **enter the amount**.

选择您要转出资金的账户，并输入金额。



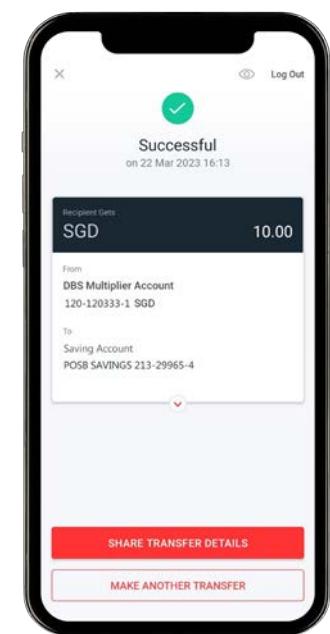
6

Tap **Next**.
点击 **Next**。



7

Verify the details and tap **Transfer Now**.
核对信息并点击 **Transfer Now**。

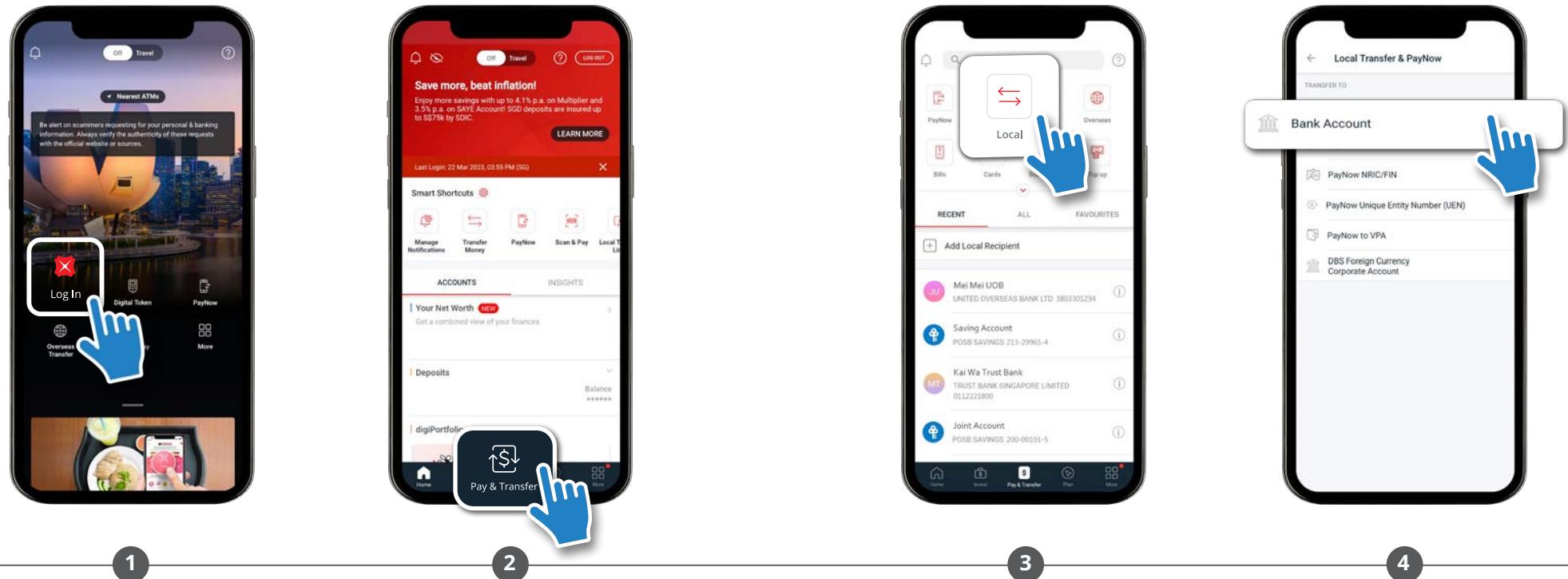


8

Your transfer is complete.
您已完成转账。

ADD LOCAL RECIPIENTS

添加本地收款人



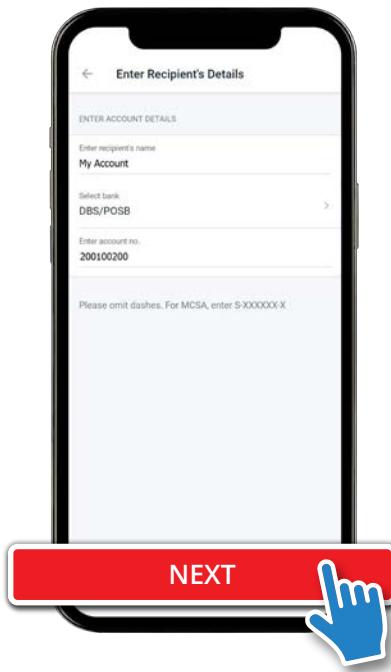
Log in to **digibank** with your
PIN or Touch / Face ID.

使用您的密码或指纹/面部识别
登录 **digibank**。

Tap on **Pay & Transfer**.
点击 **Pay & Transfer**。

Select **Local**.
选择 **Local**。

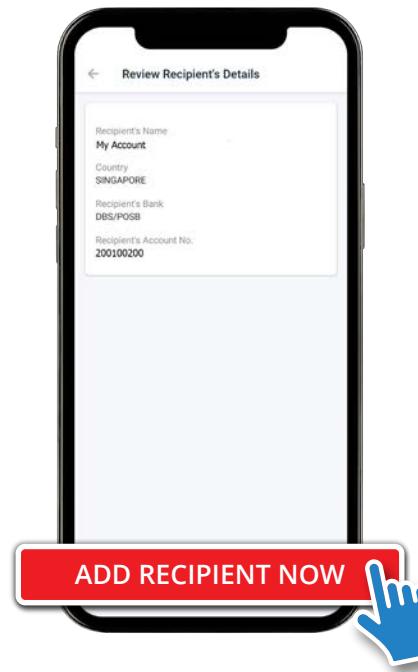
Tap **Add Local Recipient** and
select **Bank Account**.
点击 **Add Local Recipient**,
并选择 **Bank Account**。



5

Enter the recipient's name, bank and account number, then tap **Next**.

输入收款人姓名，
收款人的银行和账号，
然后点击 **Next**。



6

Review the recipient's details and tap **Add Recipient Now**.

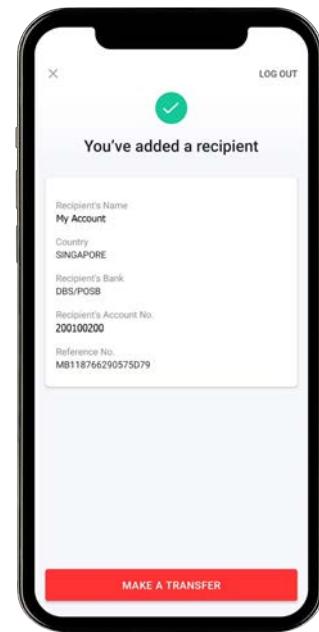
验证收款人的信息后，
点击 **Add Recipient Now**。



7

Follow the 2-Factor Authentication instructions to complete the request.

按照双重认证
指示完成请求。



8

You're all set to transfer funds.
您可以开始转账了。



MORE DIGIBANK SERVICES

DIGIBANK 的其它服务

digibank offers more than 180 digital services for your banking needs.

Scan the QR code on each service to view detailed steps.

digibank为您提供180多种数码服务，
满足您的银行业务需求。

扫描各项服务的二维码，查阅详细步骤。



Account Opening

Open a new account anytime, anywhere

开设账户

随时随地开设新账户



Check Your Bank Balance

View your bank balance quickly

查看余额

快速查看账户余额



For full list of services,
visit our help and support page:

欲查看完整的服务清单，
请访问帮助和支持网页：



Keep Track of Expenses

View your monthly transactions in one place

追踪支出

每月交易一览无遗



Funds Transfer to Other Banks

Transfer funds easily to other bank's account

转账至其它银行

转账至其它银行账户易如反掌



Overseas Funds Transfer

Transfer money overseas with DBS Remit
(Maximum online transfer limit of S\$200,000)

海外转账

使用DBS Remit进行海外汇款
(最高在线转账金额为S\$200,000)



Pay Bills Easily

Make payment to over 180 billing organisations

支付账单

向超过180个机构付款



DIGITAL PAYMENTS

电子支付方式



REGISTER FOR PAYNOW

注册 PAYNOW

Transfer money instantly via a mobile number, without exchanging account numbers.

您可通过手机号码立即转账，而无需转换成账户号码。

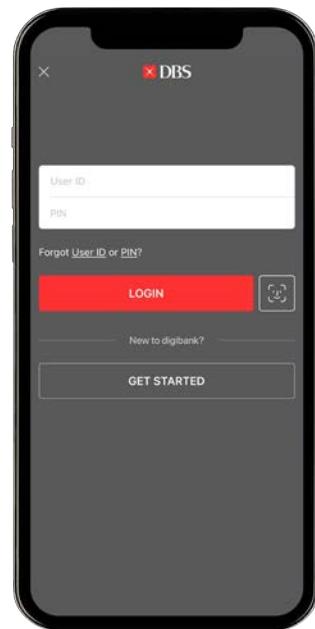
Consider using a nickname instead of your full name for registration (e.g. John for John Lim Beng Huat).

您可使用昵称进行注册,无需使用全名(例如John,而不是John Lim Beng Huat)。



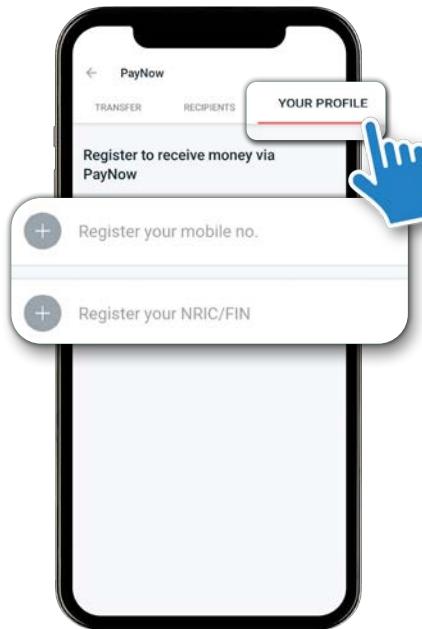
1

Launch **digibank** app and tap on **PayNow**.
启动 **digibank** 应用程序并点击 **PayNow**。



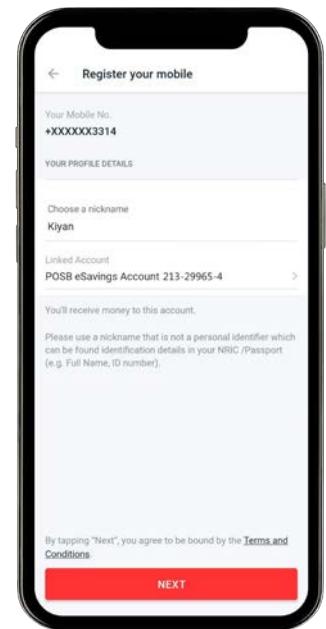
2

Log in to **digibank** with your **PIN or Touch / Face ID**.
使用您的**使用您的密码或指纹/面部识别**登录 **digibank**。



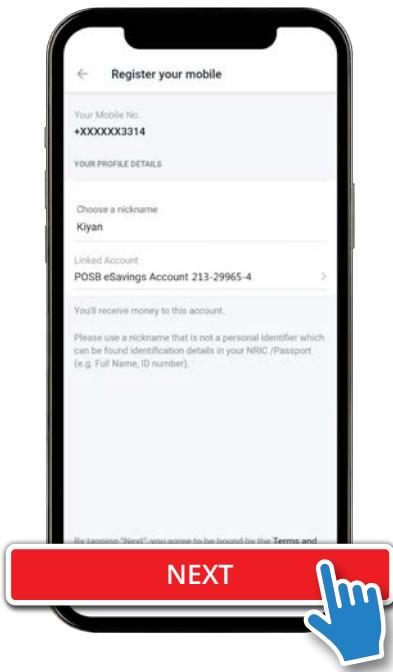
3

Tap **Your Profile** and select **Register your Mobile No.**
点击**Your Profile** 并选择**Register your Mobile No.**



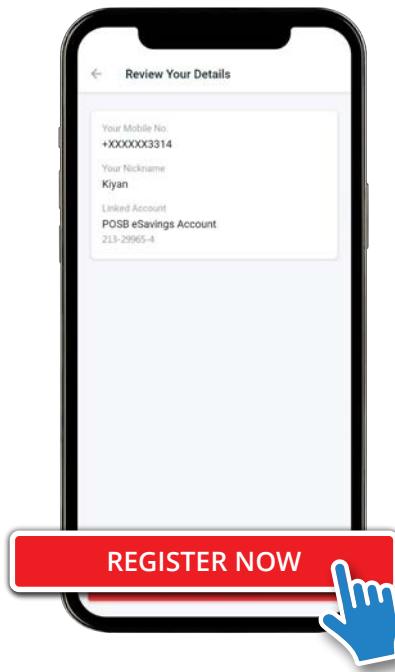
4

Enter your preferred nickname and select the account you wish to link to PayNow.
输入您要使用的昵称，并选择要联结 PayNow 的账户。



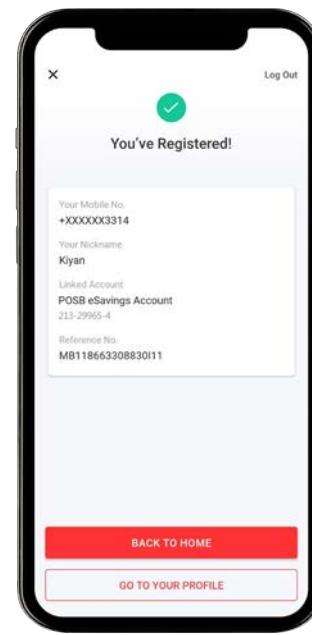
5

Tap **Next**.
点击 **Next**.



6

Review information and
tap **Register Now**.
检查信息，并点击
Register Now。



7

Your registration is complete.
您已完成注册。

SCAN & PAY WITH DIGIBANK

使用DIGIBANK扫码支付

Scan and pay for your purchases at hawker stalls, supermarkets, retail shops and more.

您可在小贩摊位、超市、零售商店或其它购物地点，使用扫码支付来付款。

Look out for these logos when paying!
付款时请注意这些标识!



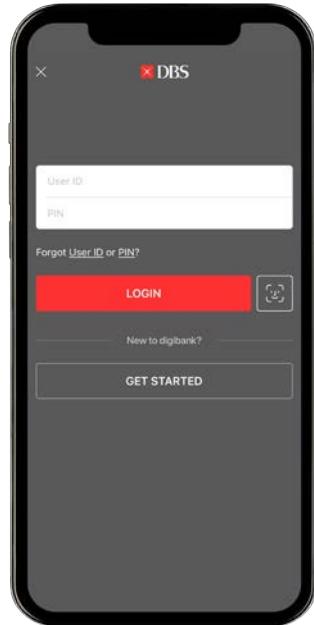
1

Launch the **digibank** app and tap **Scan & Pay**.
启动**digibank**应用程序，并点击**Scan & Pay**。



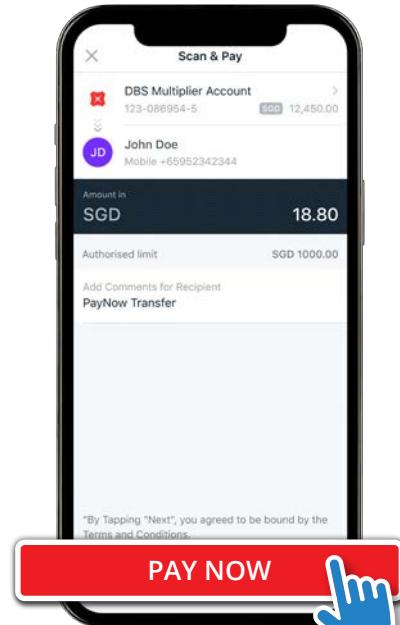
2

Scan the merchant's QR code.
扫描商家的二维码。



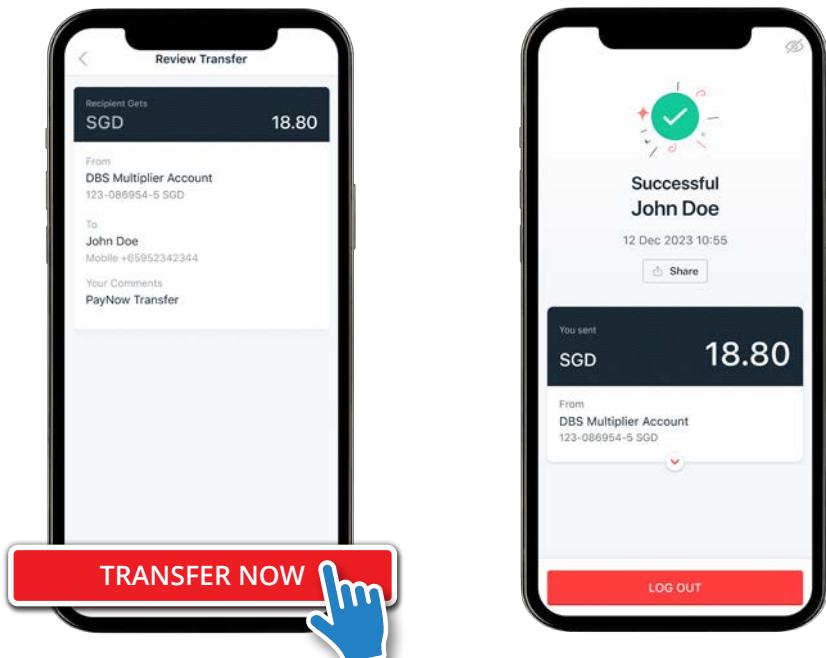
3

Log in to **digibank** with your **PIN or Touch / Face ID**.
使用您的**密码或指纹/面部识别**登录**digibank**。



4

Enter the amount you wish to transfer and tap **Pay Now**.
输入您需转账的**金额**并点击**Pay Now**。



5

Verify your details
and tap **Transfer Now**.
核对信息
并点击**Transfer Now**。

6

Your transfer is complete.
您已完成转账。



REGISTER FOR PAYLAH!

注册 PAYLAH!

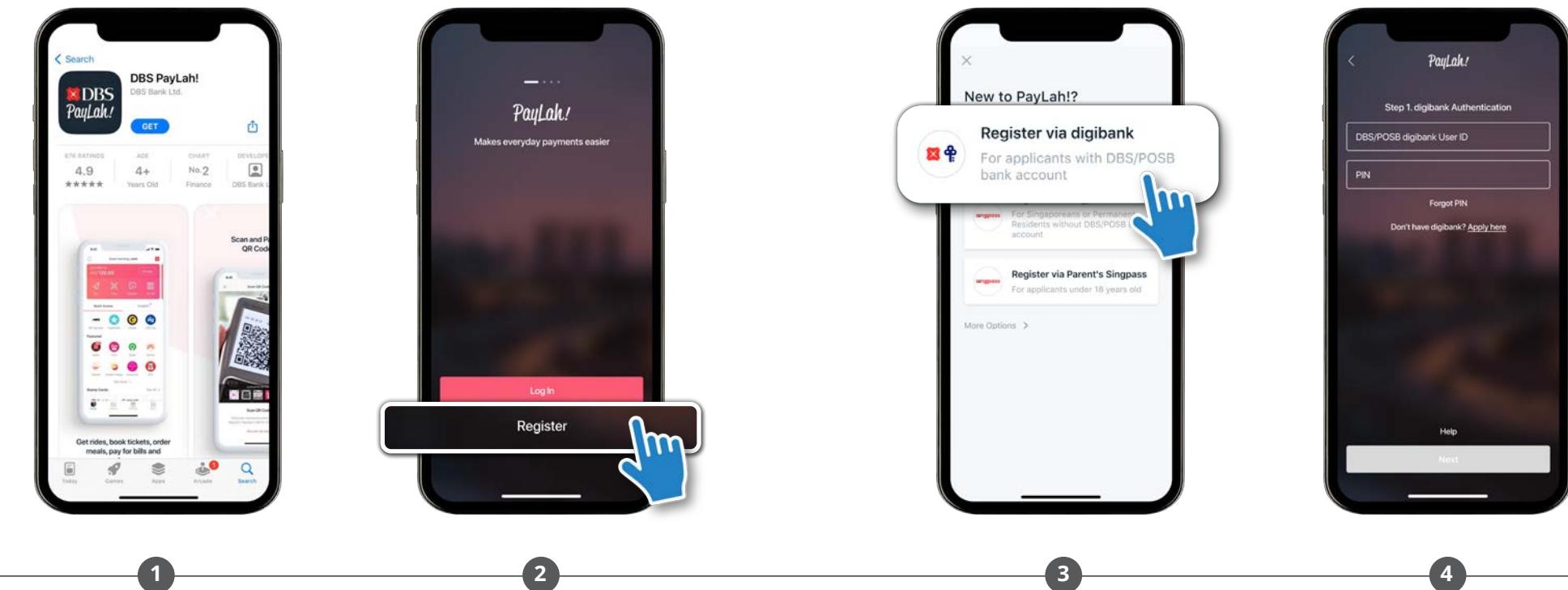
PayLah! app is available on:

PayLah! 手机应用程序的下载平台：



Users below 18 years old can set up PayLah by selecting **Register via Parent's Singpass** in Step 3.

未满18岁的用户在设置PayLah!的步骤三时,请选择**Register via Parent's Singpass**。

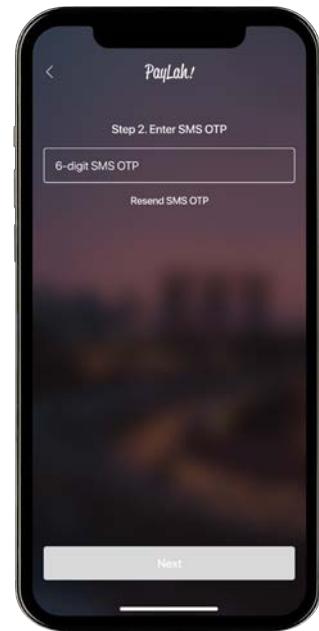


1
Download the **PayLah!** app.
下载 **PayLah!** 手机应用程序。

2
Select **Register**.
选择 **Register**.

3
Tap **Register via digibank**.
点击 **Register via digibank**.

4
Log in with your digibank
User ID & PIN.
使用**您的用户名和密码**
登录digibank。



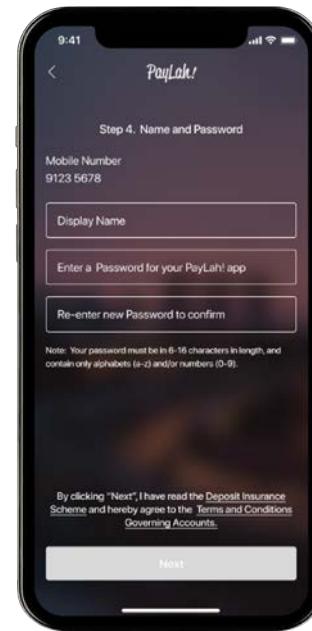
5

Key in the **6-digit SMS OTP** sent to your mobile.
输入发送到您手机短信的
6位数一次性密码。



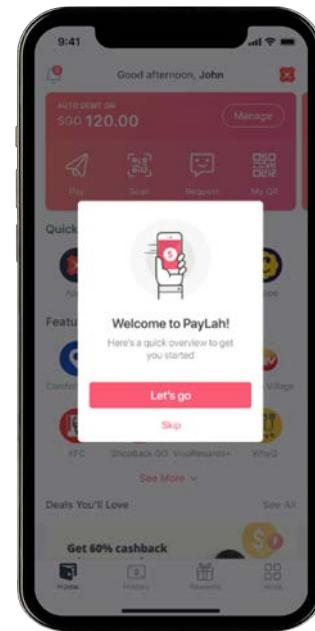
6

Select your **DBS / POSB bank account** to link to your PayLah! account.
选择与PayLah!账户联结的**DBS / POSB账户**。



7

Key in your nickname and password.
输入您的昵称和密码。



8

Your **PayLah! account** has been created.
您已完成创建
PayLah! 账户。

TRANSFER MONEY USING PAYLAH!

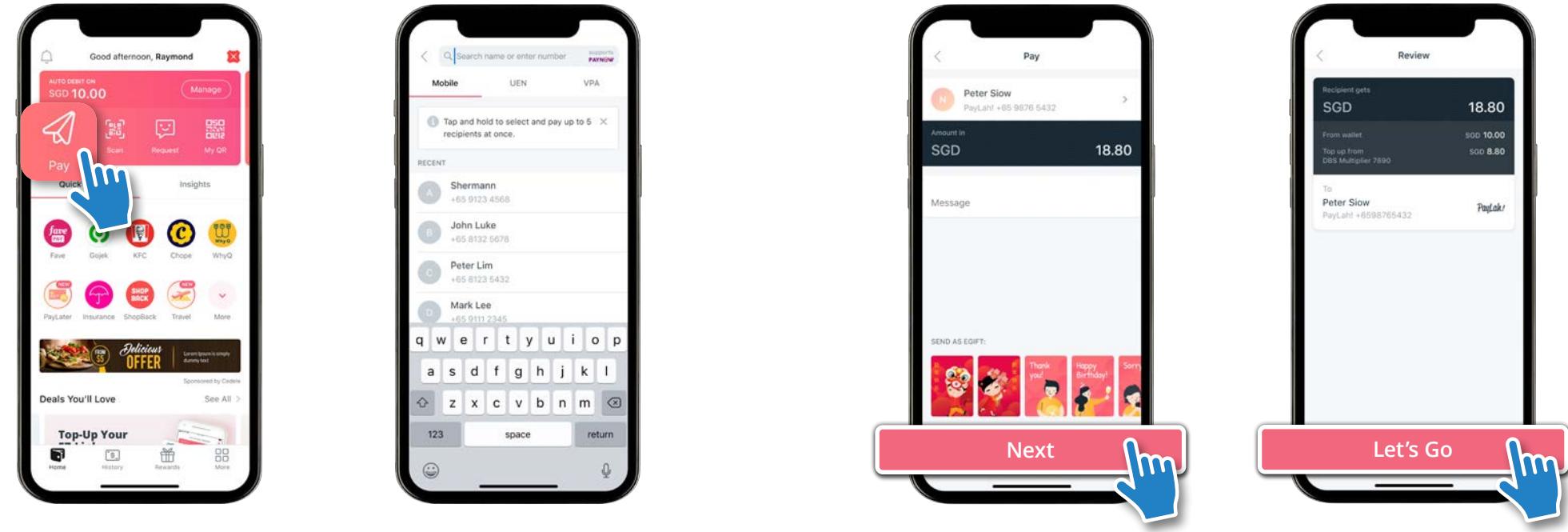
通过PAYLAH!转账

Use PayLah! to send money to users of any bank with just their mobile number — even to PayNow users without a registered PayLah! account. The money will be sent to the bank accounts that are linked to their PayNow instead.

使用 PayLah! 转账只需收款人手机号码，即可向任何银行的用户转账。
PayNow 用户就算没注册 PayLah! 也同样能使用。金额将转至对方与 PayNow 联结的账户。

Alternatively, you can transfer money using digibank to other DBS / POSB accounts (refer to page 22) or other bank's account (refer to page 26).

或者，您也能使用 digibank 转账至其它 DBS/POSB 账户
(请参阅第22页) 或其它银行账户(请参阅第26页)。



1

Log in to PayLah!
and tap **Pay**.

登录 PayLah!
并点击 **Pay**。

2

Under Mobile, select recipient(s)
from your contact list
or enter their **Mobile No.**

在 Mobile 选项下，从您的联系
名单中选择收款人
或输入对方的手机号码。

3

Enter the amount you wish
to transfer and tap **Next**.

输入您需转账的**金额**，
并点击 **Next**。

4

Verify the details
and tap **Let's Go** to complete
the transfer.

核对信息后，并点击
Let's Go 完成转账步骤。



SCAN & PAY WITH PAYLAH!

使用PayLah! 扫码支付

Scan and pay for your purchases at hawker stalls, supermarkets, retail shops and more.

在小贩摊位、超市、零售商店或其它购物地点，使用扫码支付来付款。

Look out for these logos when paying! 付款时请注意这些标识!



1

Log in to PayLah!
and tap Scan.

登录PayLah!
并点击Scan。



2

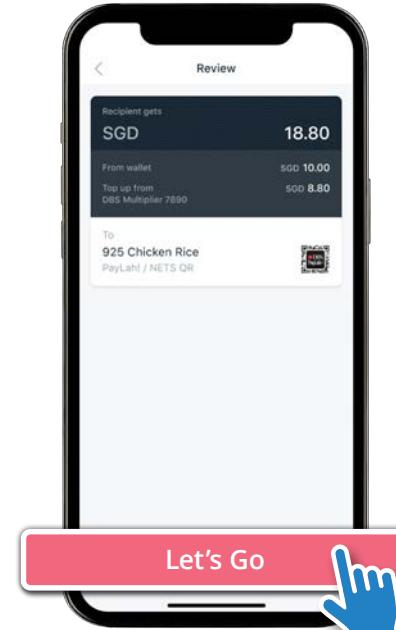
Scan the merchant's QR code.
扫描商家的二维码。



3

Enter the **amount payable**
(if required) and tap **Next**.

输入付款金额(若需要),
并点击Next。



4

Verify the details
and tap **Let's Go** to complete
the transfer.

核对信息并点击Let's Go
完成转账。

