



**Banking.
Something You Do.
Somewhere You Go.**

 **digibank**
by DBS

Live more,
Bank less

The Joy That We Have So Far



Live more,
Bank less

- 20x growth from 2017 to 2018
- 6 local awards within the first year
- The Asset Triple A Digital Awards 2018 - Best Retail Mobile Banking Experience

**GLOBAL
BANK OF
THE YEAR**
The Banker

**BEST
BANK IN THE
WORLD**
Global Finance

**WORLD'S
BEST DIGITAL
BANK**
Euromoney

- Different style of banking culture



VS

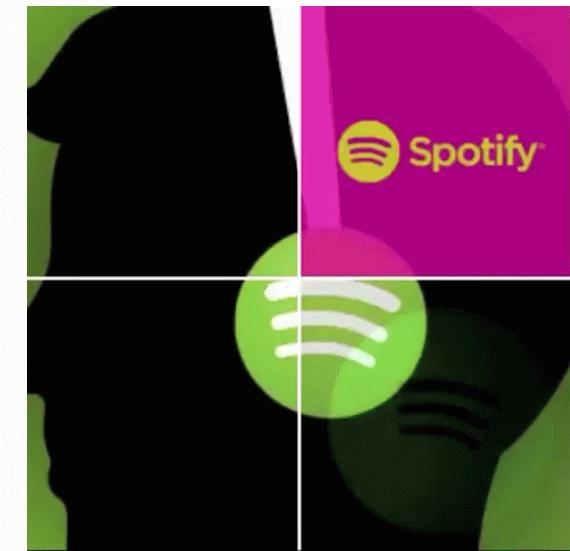


citibank



OVO

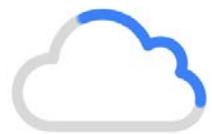
Customer expectation has changed



Being the D in



cloud



digibot



**open source
big data**



**2000 people
Hyderabad**



CULTURE



 **digibank**
by DBS

Live more,
Bank less





Live more,
Bank less



**Re-define how
banking service
is delivered**



 **digibank**
by DBS

Live more,
Bank less

**No need to worry about fees,
limits, minimum balance**





Live more,
Bank less



No need to sign tons of forms



Live more,
Bank less

**Service available
Anytime
Anywhere
at customer's
convenience**





Live more,
Bank less

To become the bank
that customer love to use everyday,
by being frictionless and
a more intelligent way to bank



The Proposition: The Intelligence We are Putting



Customers are offered attractive banking products, with frictionless experience

Basic Product Suites with Irresistible Benefit



FREE transfer and
ATM withdrawal



High rate online deposit
(starting as low as SGD 500)



Bayar & Beli



Singapore connectivity

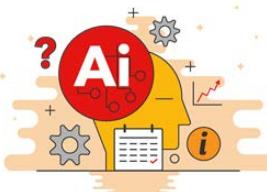
Latest Technology Offering New Experience



Biometric Technology – Start all of your activities on
A Bank with no queue digibank with one password only



Provided by a 24x7 Artificial
Intelligence-driven
Virtual Assistant



Monitor and plan
your spending pattern
from one menu only.



Credit Card
management



digibank
Personal loan



Live more,
Bank less

CARA REGISTRASI **digibank by DBS**

The Proposition: The Frictionless Experience

Start Up Mentality



Live more,
Bank less



**Get things done...
with style**

Fix Fix Fix



Live more,
Bank less

**Pantang Pulang
Sebelum Padam**

Test & Learn



Live more,
Bank less



Its okay to make mistake.
Its not cool to make
the same mistake twice

A photograph showing a group of people gathered around a wooden table, sharing a large pizza and several glasses of beer. The scene conveys a sense of social interaction and enjoyment.

Share The Joy

We share more,
we learn more (just like today)

 digibank
by DBS

Live more,
Bank less

The Road Ahead



Live more,
Bank less

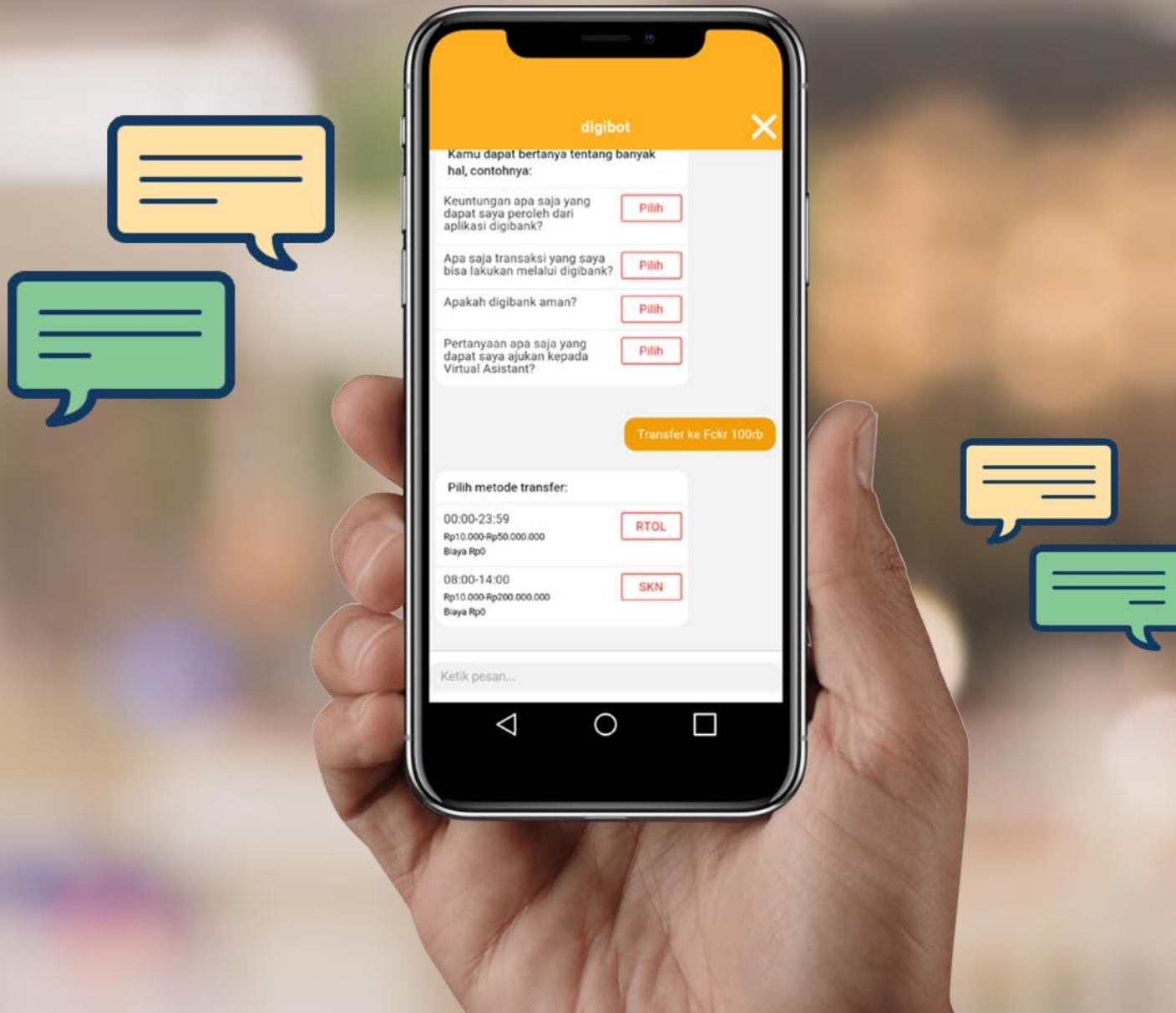
- **Full fledged banking - digital**
- **Becoming invisible to immerse into our customer's Lyfe**
- **Accelerate Growth through partnerships**



digibot | Virtual Assistant



Live more,
Bank less





Live more,
Bank less

digibank Transfer Valas







Live more,
Bank less



**Give yourself
a chance to
experience us**