



DBS
PRIVATE BANK

Live more,
Bank less

DBS digibank HK

Essential Guide

In Hong Kong, DBS Private Bank is the private banking division of DBS Bank (Hong Kong) Limited.

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 HK app 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 HK app is available on iPhones, Android devices.

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



For iPhones

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

For Android Devices

Search for **DBS digibank HK** on **Google Play Store** or the **Huawei AppGallery**.

DBS digibank HK

Essential Guide

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Already an existing internet/mobile banking user?

Log in to your account via your mobile app

Using an iPhone or Android device

Launch the **DBS digibank HK** app on your mobile device and tap "Log In".

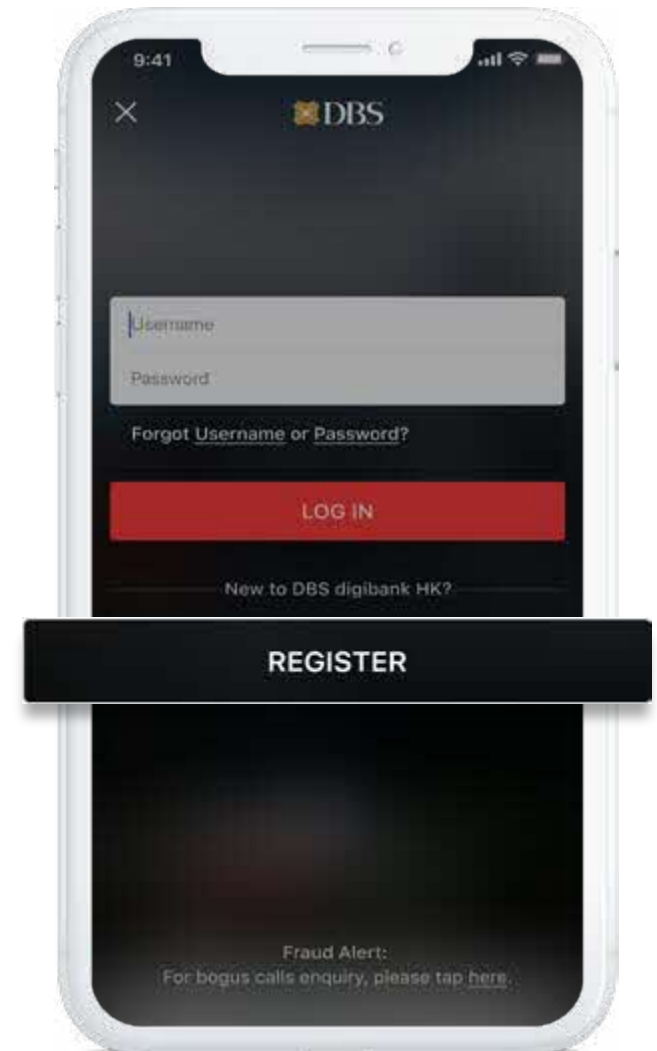
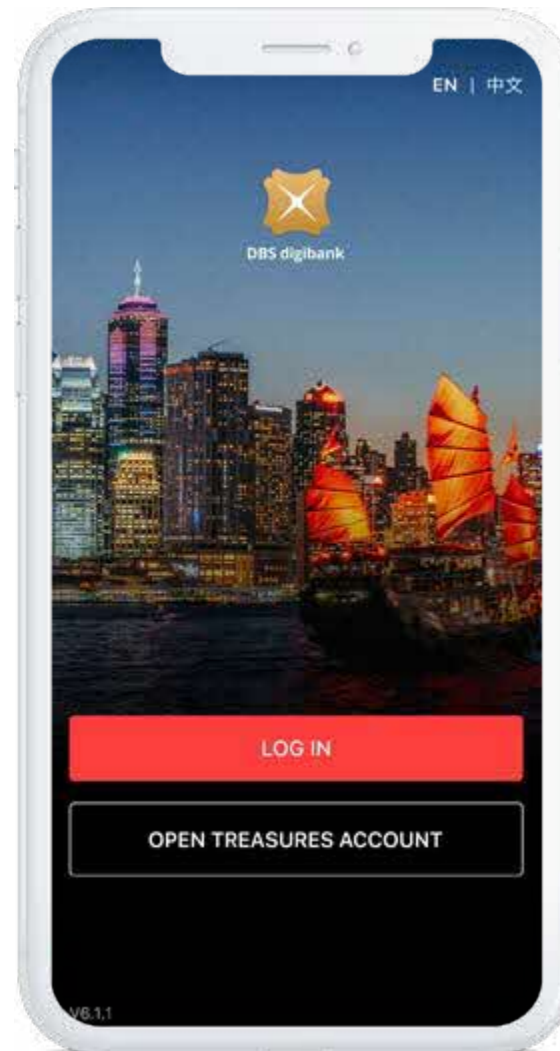


New internet/mobile banking user?

Follow the steps below to register

Using an iPhone or Android device

1. Download the **DBS digibank HK** app from the **App Store**, **Google Play** or **Huawei AppGallery**.
2. Launch the app and tap **Login**, then tap **Register**.

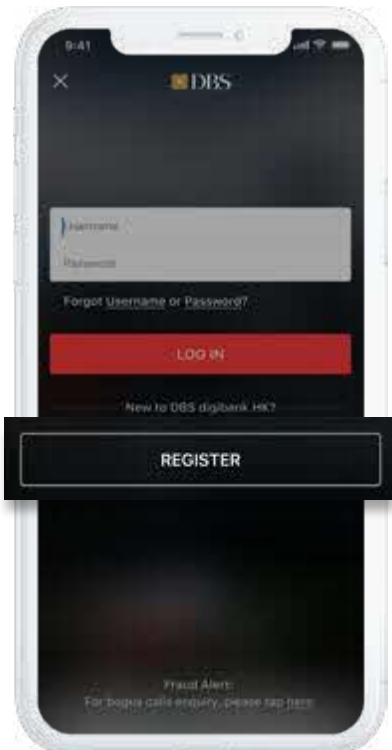


Need to set up DBS mobile banking?

Use your ATM Card or Initial Username to register

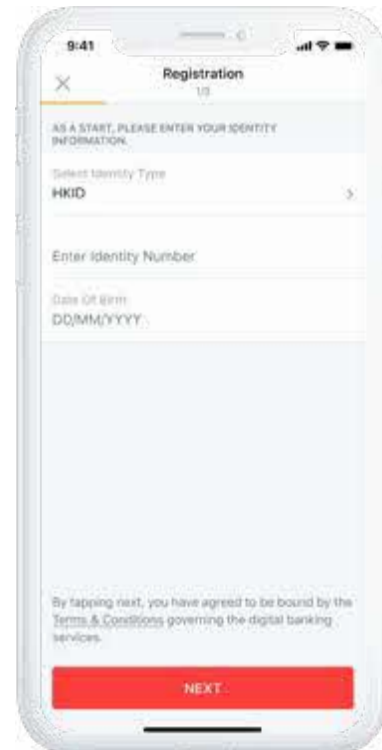
Step 1

Click **Register**.



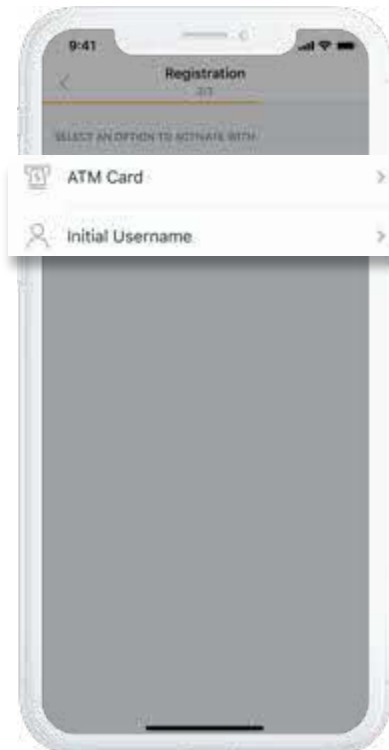
Step 2

Input HKID or Passport number and date of birth.



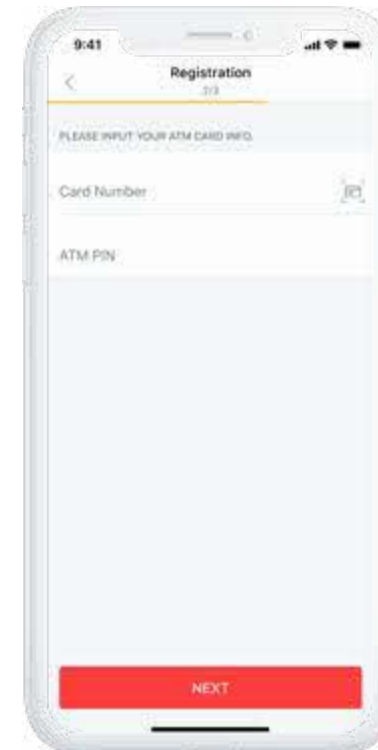
Step 3

Select **ATM Card** or **Initial Username**.

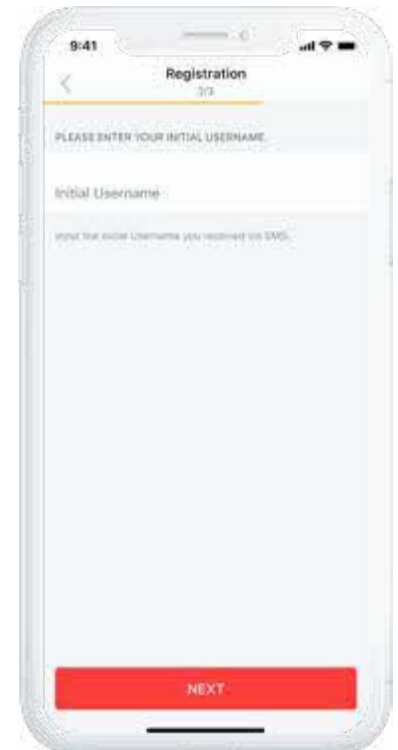


Step 4

If you have an ATM card, you can input ATM Card and ATM PIN for registration.



If you submit the iBanking application form to RM, you will receive an SMS with Initial Username. Input your Initial Username for registration.



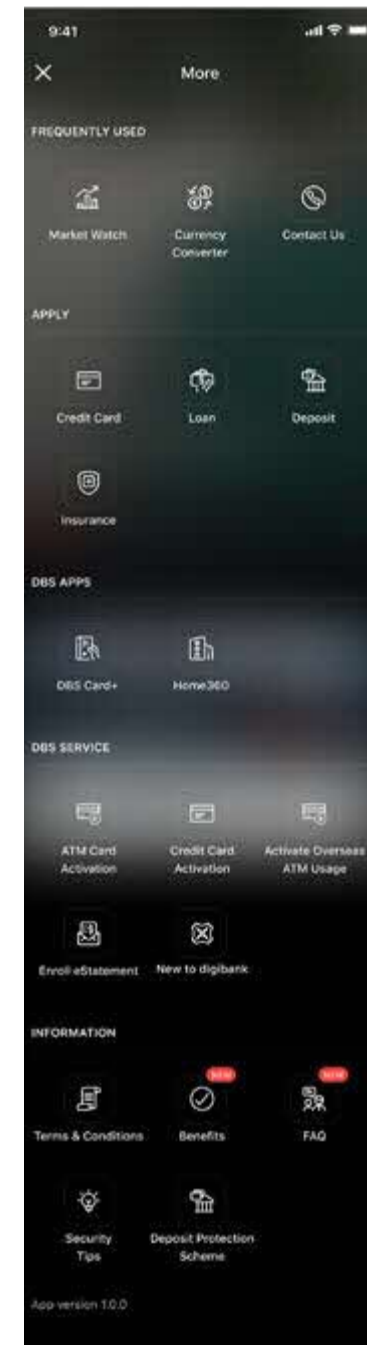
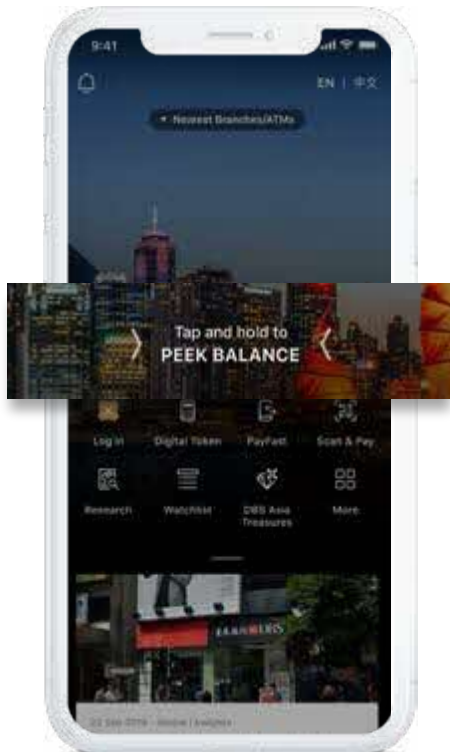
Welcome to the pre-login page

Get up to speed with everything in one place

Peek Balance

Get up to speed with an at-a-glance view of your account balance.

Get going faster with quick views of commonly used features all in one place.

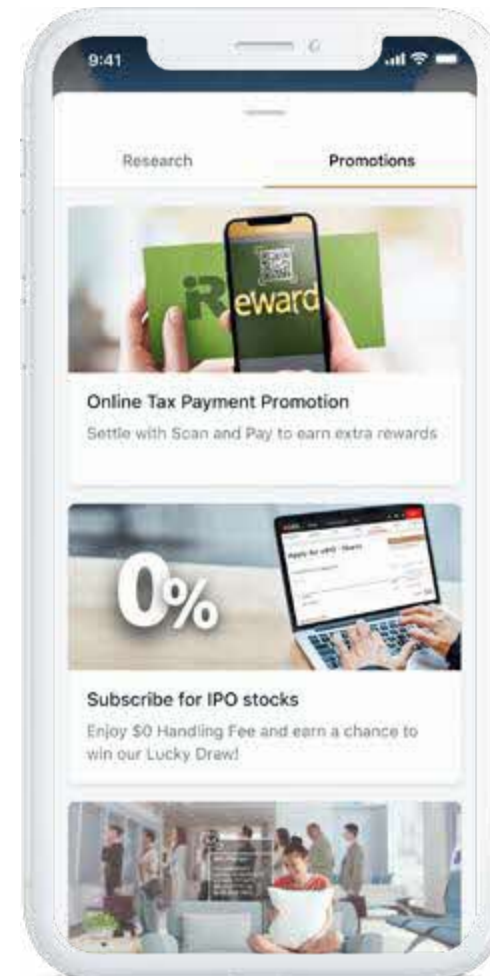
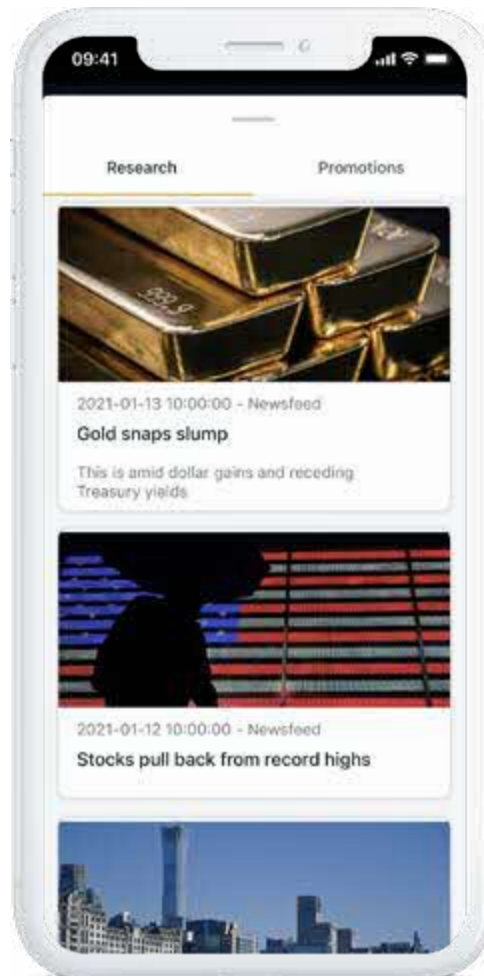


Welcome to the pre-login page

Access DBS research and promotions

Research & Promotions

Access our curated research articles, latest promotions and services with just one click.



Set up the 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 HK** app and tap **More** to select **Manage Digital Token**. Click **Set Up Now** to proceed Digital Token setup.



Step 2

Enter the 6-digit email One-Time Password (OTP) sent to your registered email address.

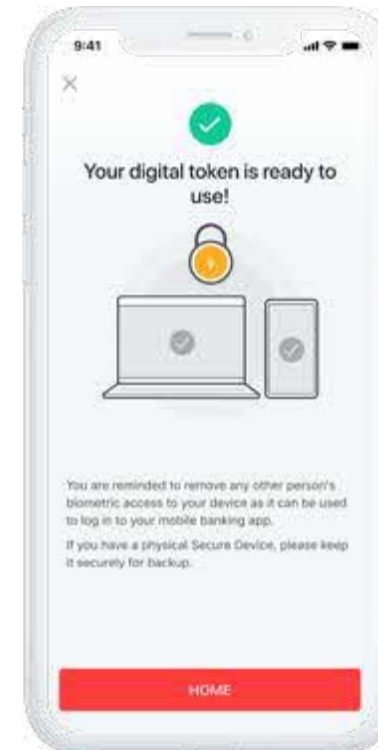


Step 3

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



You're ready for your first transaction.



Using the Digital Token:

Authenticate online transactions with a tap

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

Step 1

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



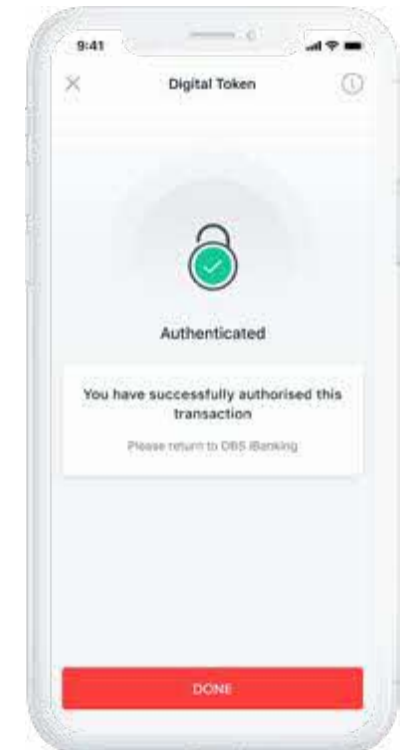
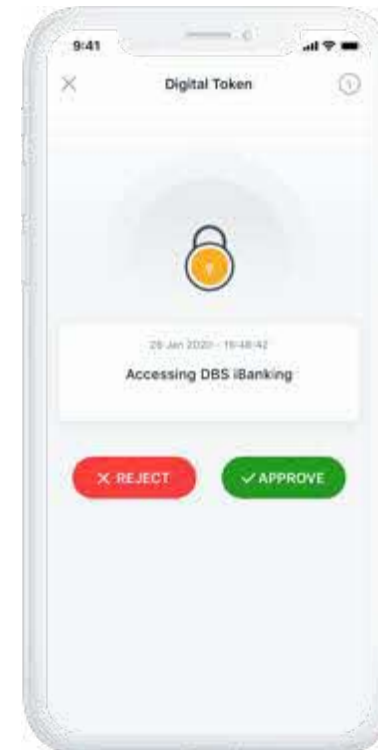
Step 2

Tap the push notification or launch the **DBS digibank HK** 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.

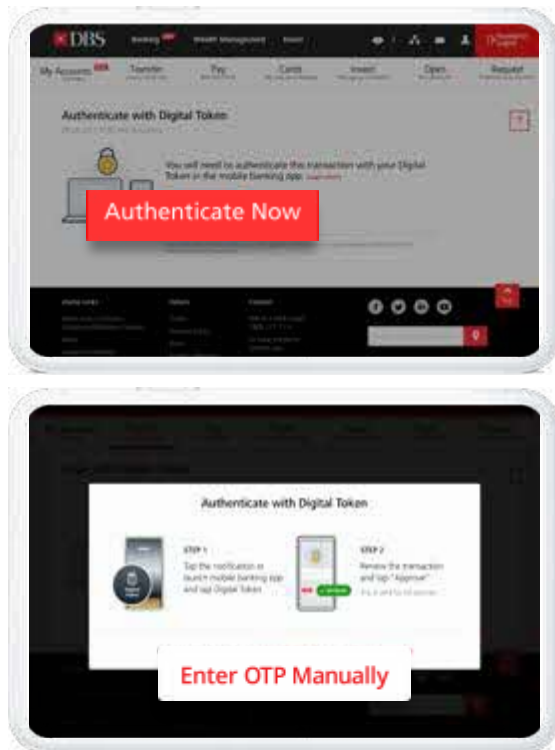
Using the Digital Token:

Authenticate transactions with manual OTP

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

Step 1

Tap **Authenticate Now** and select **Generate Secure PIN manually** on your web browser.



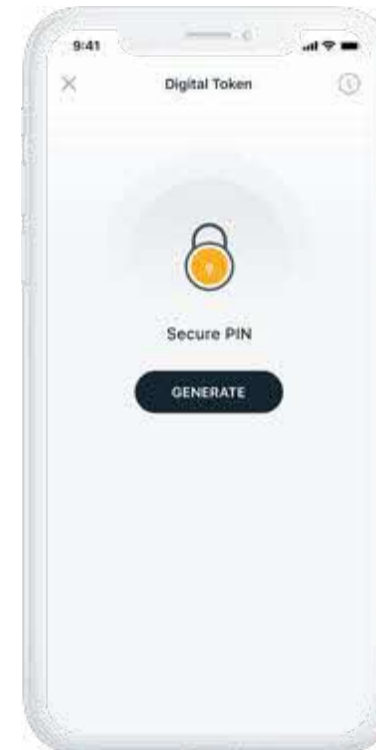
Step 2

Launch the **DBS digibank HK** app and tap **digital token**.



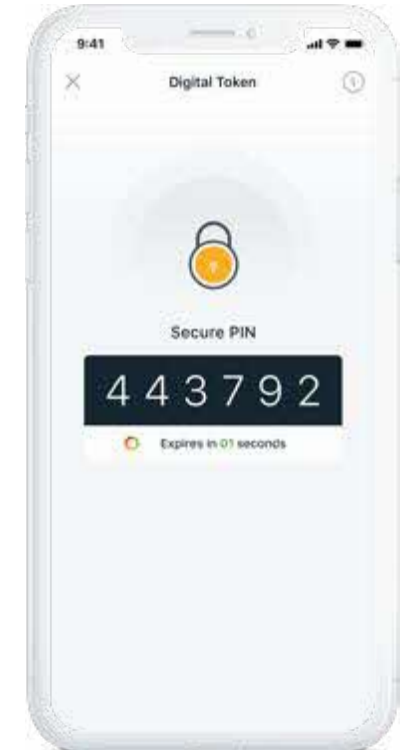
Step 3

Tap the button to generate a 6-digit OTP.



Step 4

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

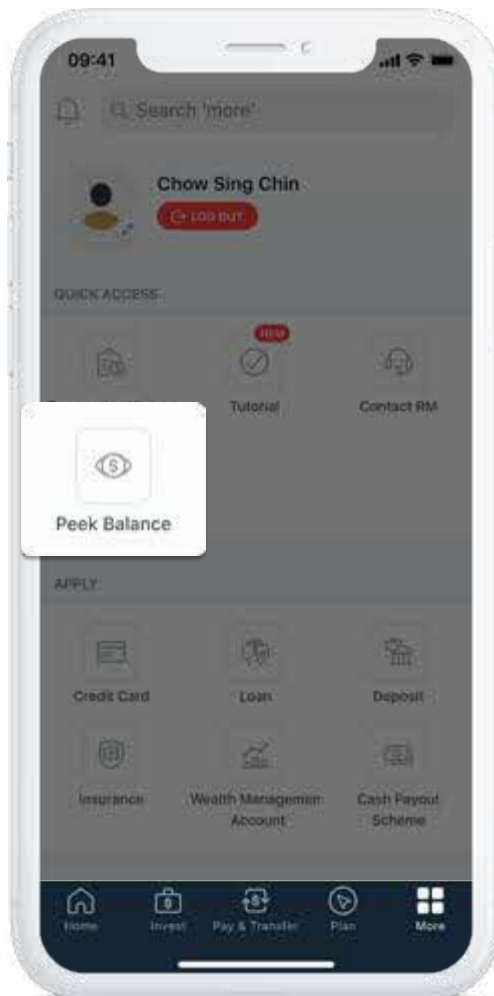


How to manage your app settings

Enable Peek Balance and Face/Touch ID preferences in a couple of taps.

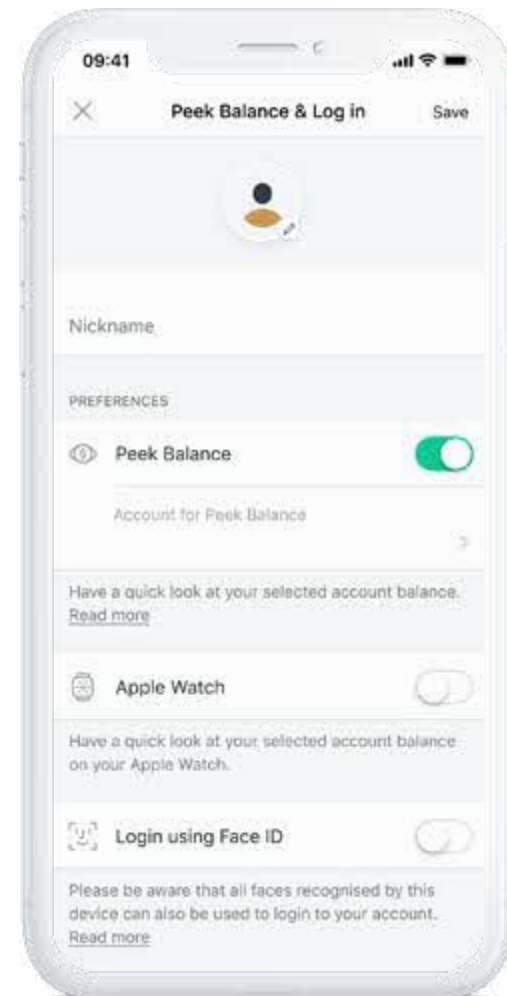
Step 1

Tap **More** and select **Peek Balance**.



Step 2

Toggle to turn settings on or off.



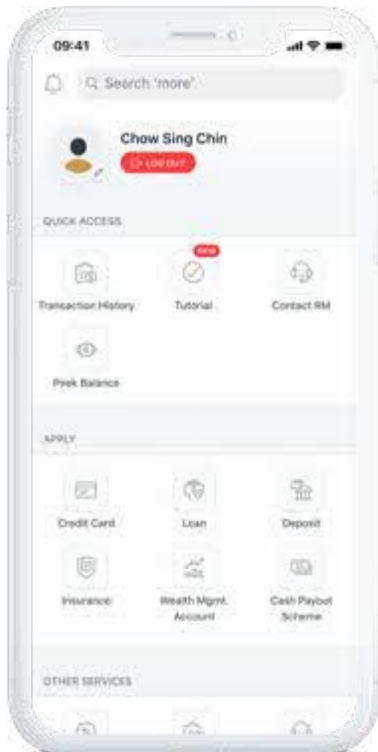
App & security settings – customer assistance & change language

Have questions about our app?

Follow these simple steps to get help.

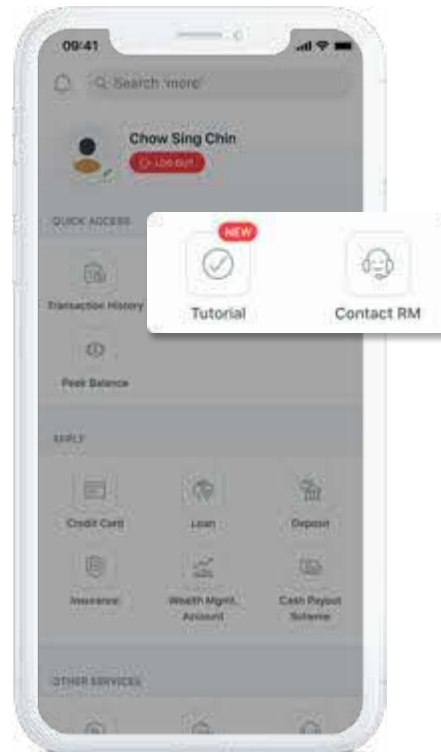
Step 1

Tap **More**.



Step 2

If you aren't sure how it works, tap **Tutorial** for a step-by-step guide or tap **Contact RM** for further enquiries.

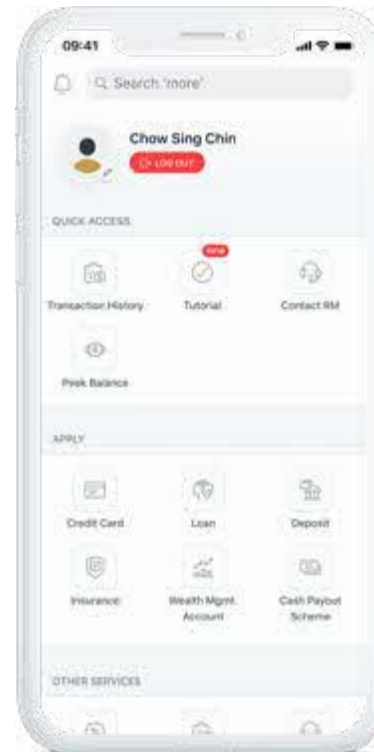


Change Language

Change the app language with just a few taps.

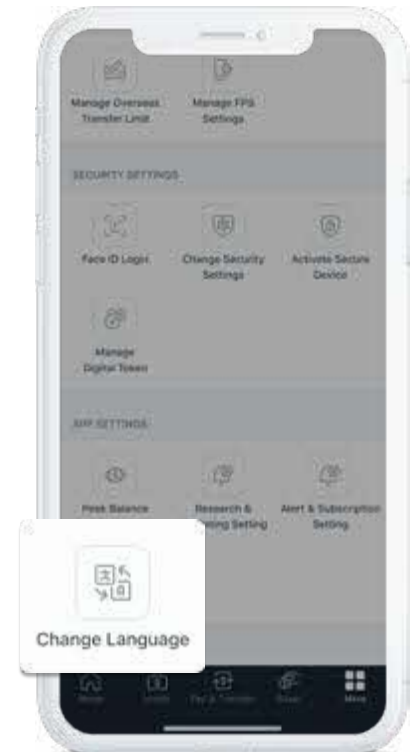
Step 1

Tap **More**.



Step 2

Tap **Change Language** to proceed.



Navigating the **DBS digibank HK** app

DBS digibank HK app 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, view research articles, monitor your watchlists and more.

Pay & Transfer

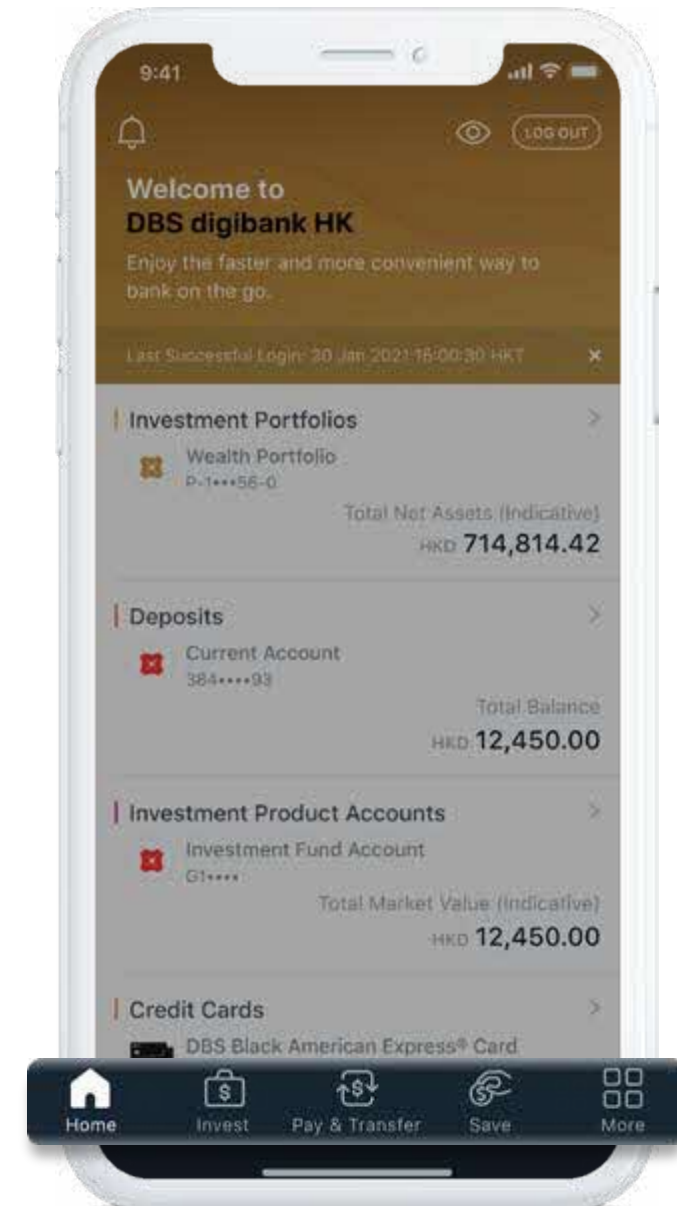
Pay bills, transfer funds, and send money overseas, etc.

Save

Place Time Deposits with ease and earn a stable rate of interest for a fixed period.

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.

Note:

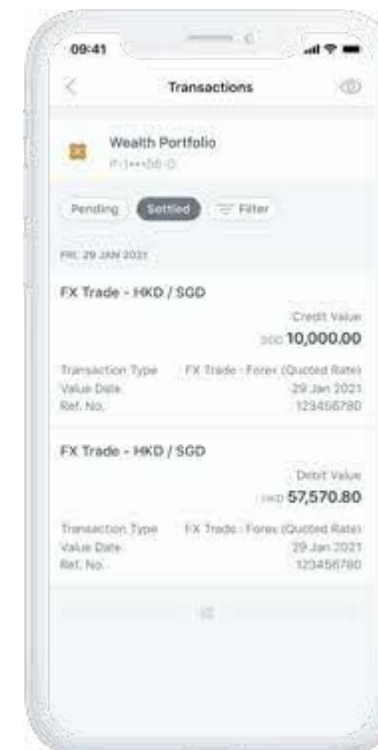
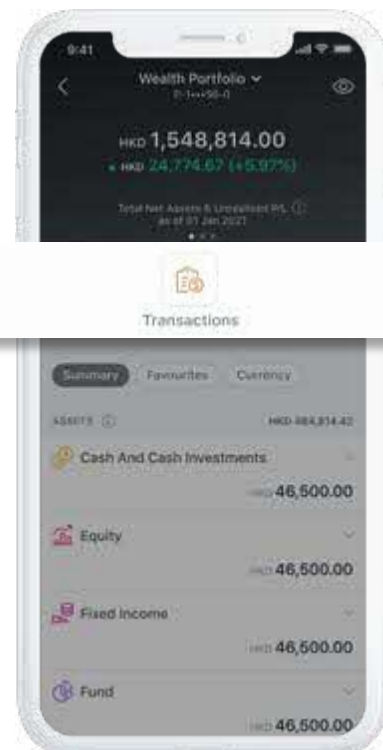
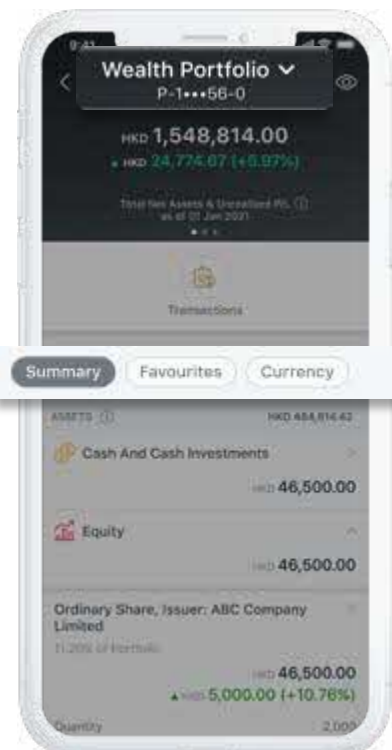
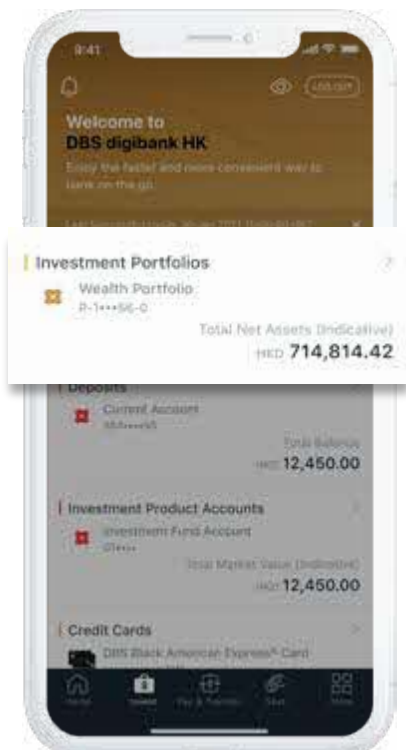
Actual trading prices may differ from indicative valuations shown and may be subject to liquidity/ risk discounts. We do not assume liability for the information and valuations provided.

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.

Tap the **Investment Portfolios** tile to deep-dive into your Wealth Portfolio details.

Get a detailed breakdown of your portfolio by **Asset Type**, **Favourites**, **Currency**.

View all pending and settled transactions in your portfolio at a glance.



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, FX and Funds.

Watchlist

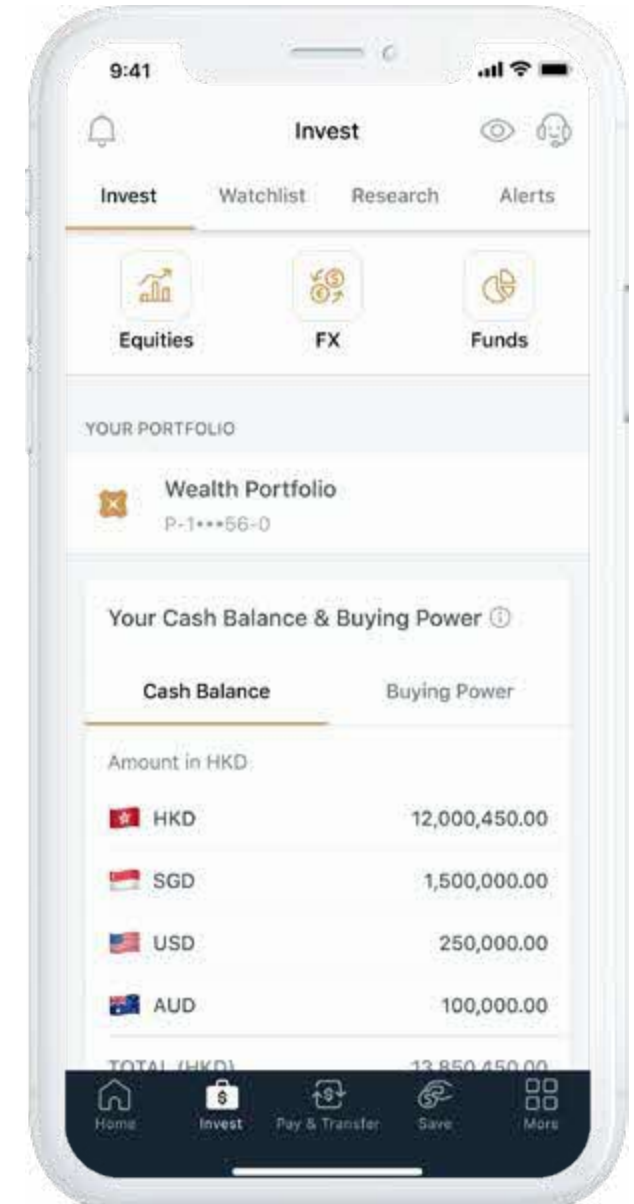
Create customisable lists to monitor your favourite stocks and keep track of market performance.

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 Hong Kong (HK), Singapore (SG), United States (US), Canada (CA), Australia (AU), Japan (JP) and United Kingdom (UK). Follow these steps to place an equity trade online.

Note:

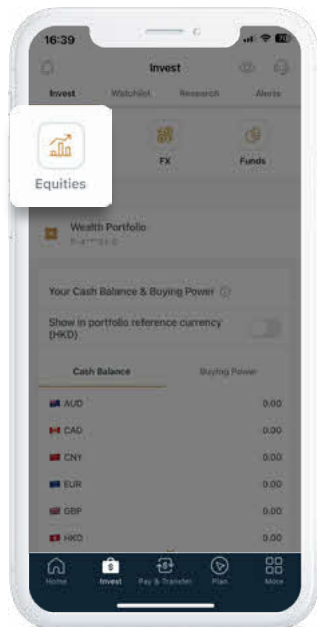
To search/trade in US or CA markets, you need to accept the "Exchange Agreements" and submit your W-8 form.

To accept your "Exchange Agreements", via Internet Banking, you can go to **Invest > Equity > My Account > Account Management > Market Data for US/CA**.

To submit your W-8 form, you can reach out to your Relationship Manager for more details.

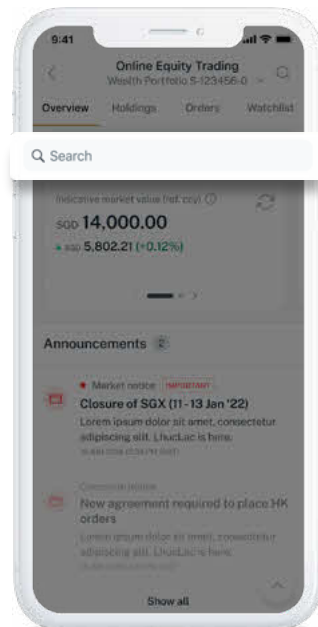
Step 1

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



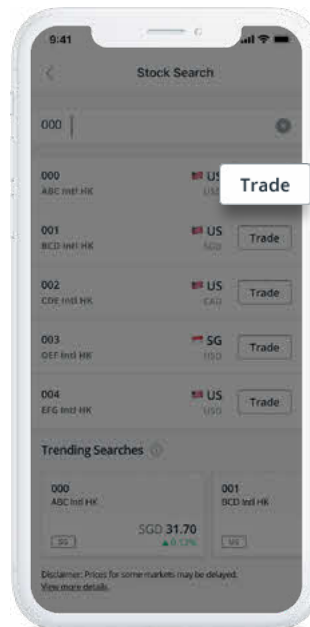
Step 2

Tap search bar to find a stock.



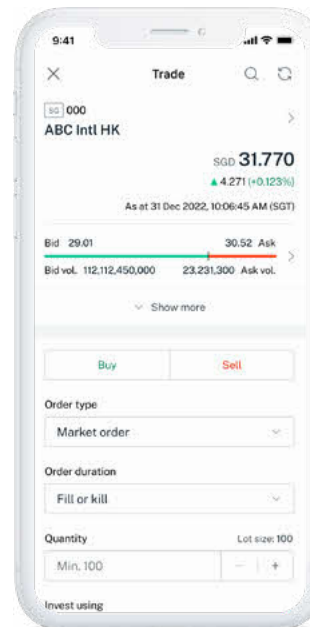
Step 3

Search for a stock by **stock code** or **name**, and select one to begin trading.



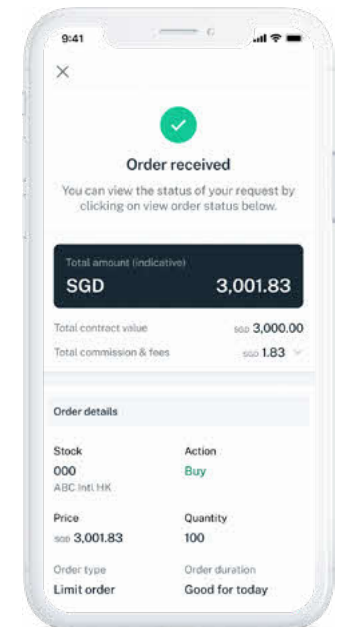
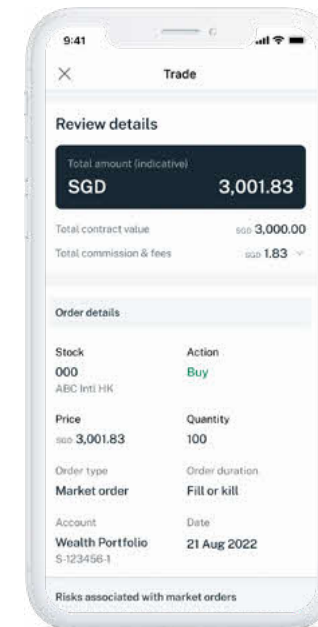
Step 4

Enter your order details.



Step 5

Review order details and place your order.



Online Equity Trading

Order status, amend orders, my stocks

View your order status and your holdings, and amend/cancel your orders easily if you change your mind.

Note:

For HK market, orders can allow amendment for both price & quantity.

For US & CA markets, only cancellation can be done for orders.

For SG, UK, AU, JP and CA markets, orders can only allow amendment to lower quantity.

Step 1

Tap **Orders** on the Equities homepage to view pending and completed orders.

Step 2

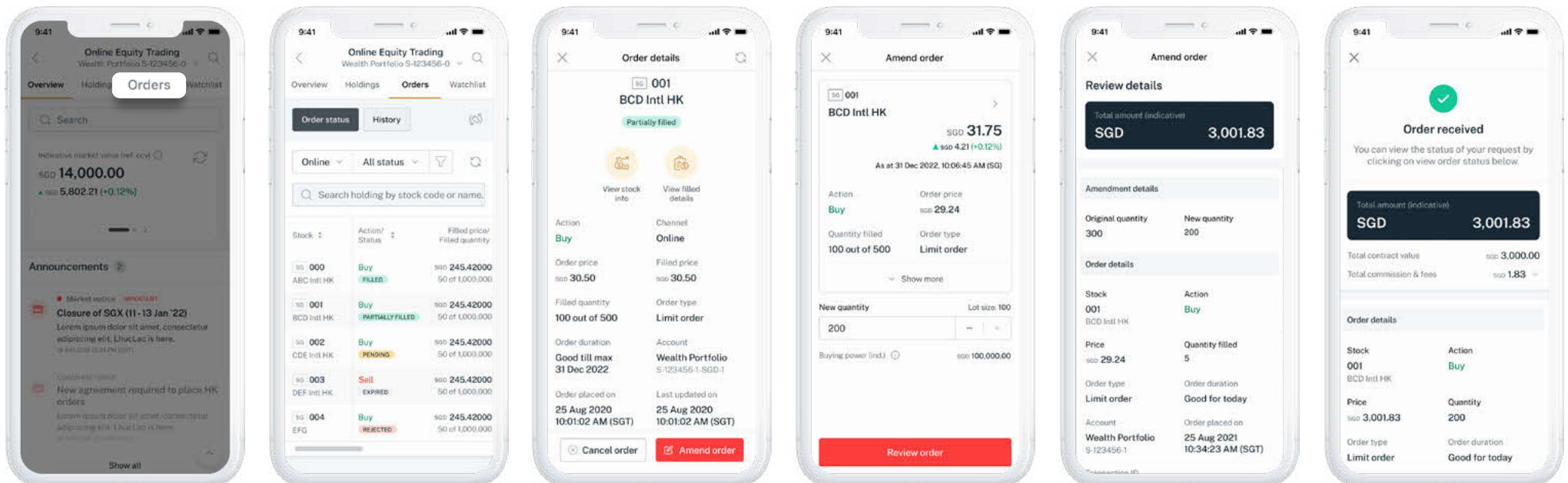
Select a stock to view details and tap **Amend Order** or **Cancel Order**.

Step 3

Enter your order details.

Step 4

Review order details and place your amendment or cancellation order.

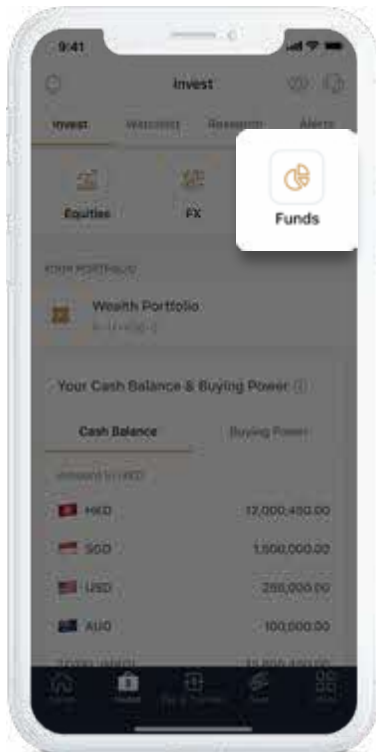


Invest in over 250 funds at your fingertips

With a quick search, you can invest in over 250 funds in 10 currencies, wherever you are.

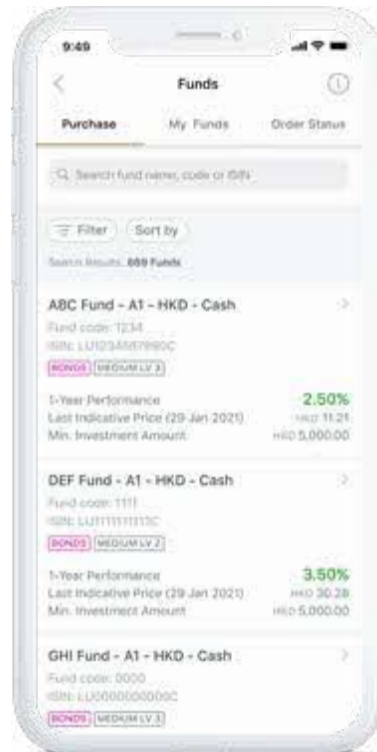
Step 1

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



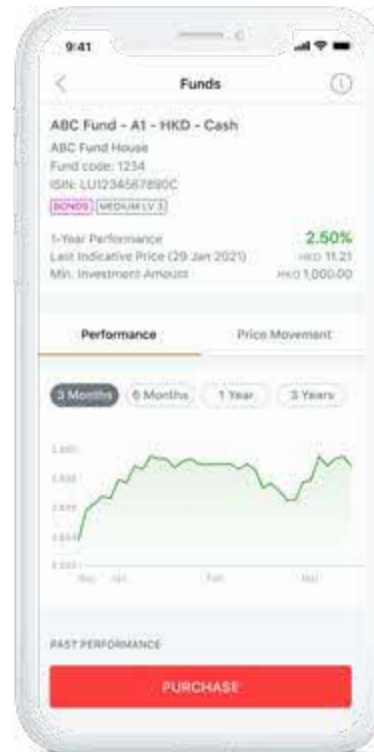
Step 2

Search for a fund from our fund list by fund name, fund code or ISIN. Sort and filter functions are available.



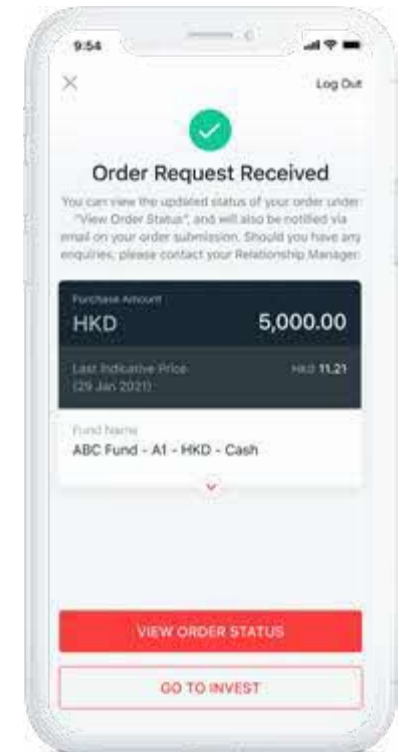
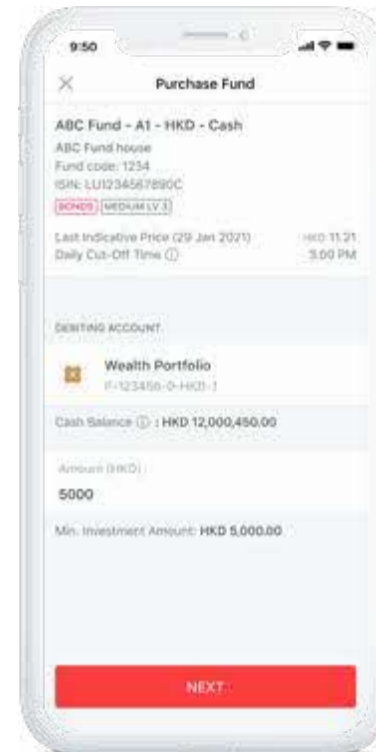
Step 3

View fund information.



Step 4

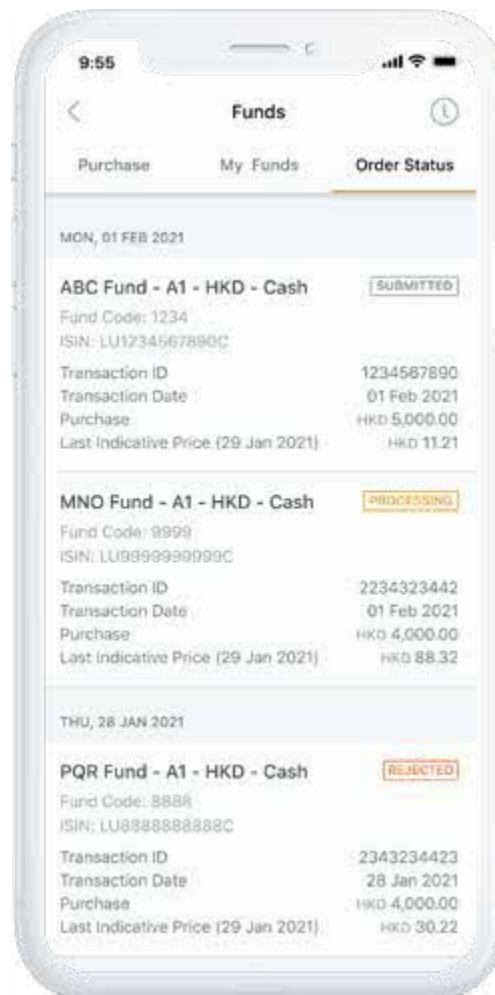
Verify order details and submit your order. Your funds holdings will be reflected in your portfolio once the order is settled.



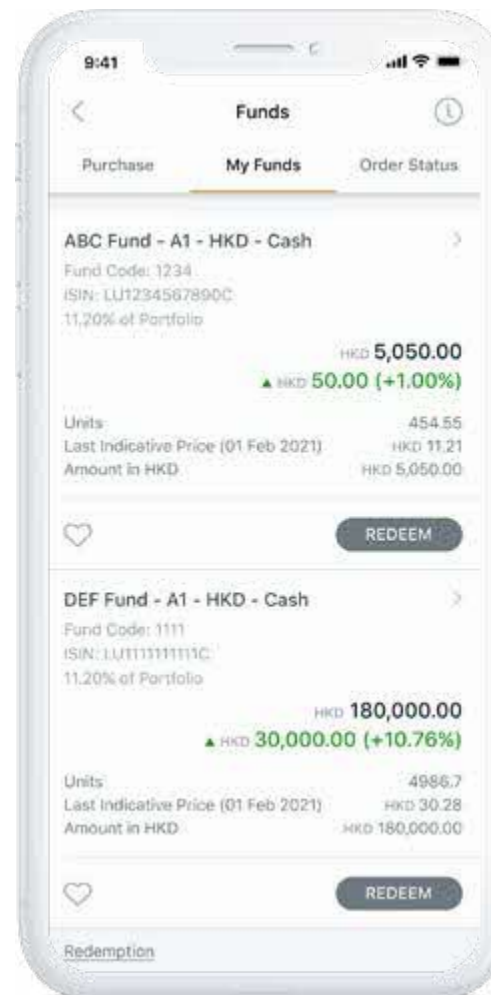
Invest in over 250 funds at your fingertips

Check your order status and view your fund holdings on the go after you have placed your orders.

View the order status of your funds subscription or redemption order.



View your settled funds holdings with the option for redemption.



Take advantage of preferential FX rates

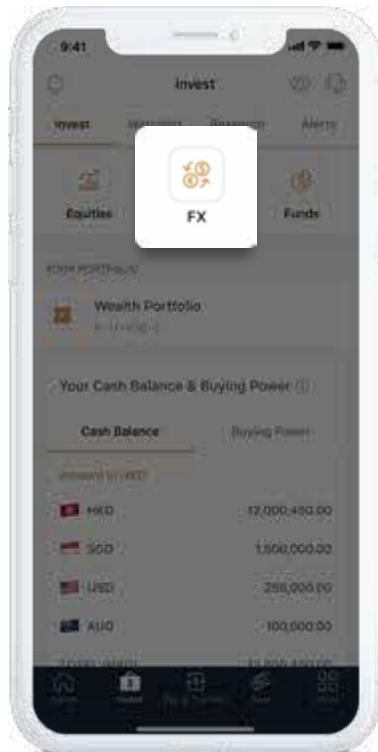
Buy and sell from 14 currencies – AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, USD and SGD, and enjoy preferential rates on foreign currencies.

Note:

An FX instruction placed within Wealth Management Accounts before the relevant cut-off time will be processed instantly in general. However, the crediting of funds may vary depending on the cut-off time and local public holidays. For more details, please refer to <https://www.dbs.com.hk/ibanking/help-transfer.html#1>

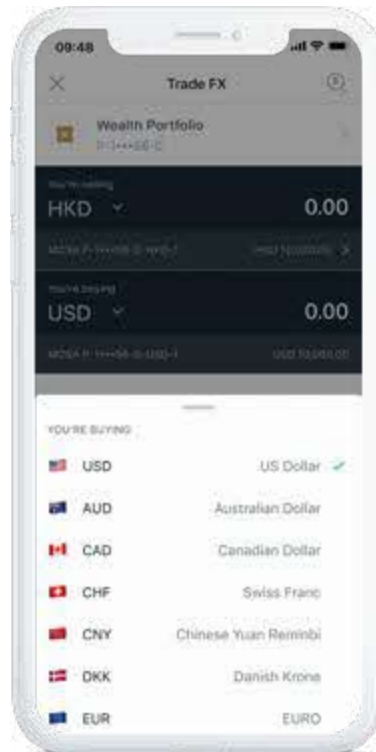
Step 1

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



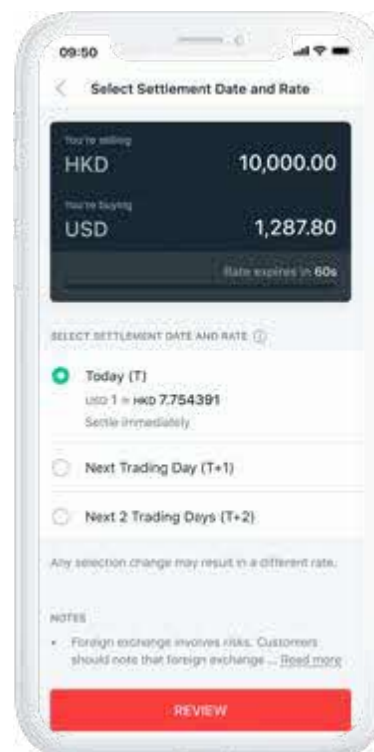
Step 2

Select your Buy/Sell currency from the menu.



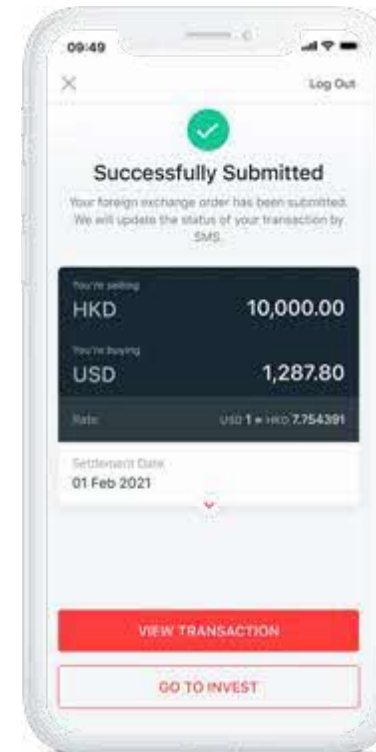
Step 3

Enter the transaction amount and settlement date.



Step 4

Verify details and submit your order.



Note:

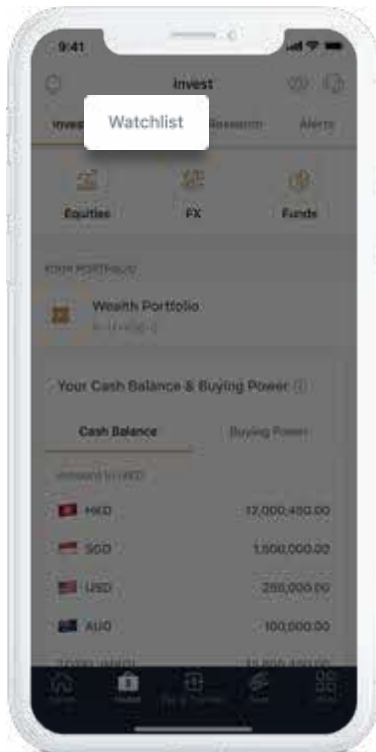
The minimum online transaction amount is HK\$50 and the maximum is USD\$1,000,000 (or the equivalent of either amount).

Never miss an opportunity with alerts and watchlists

Create personalised watchlists to keep track of market movements.

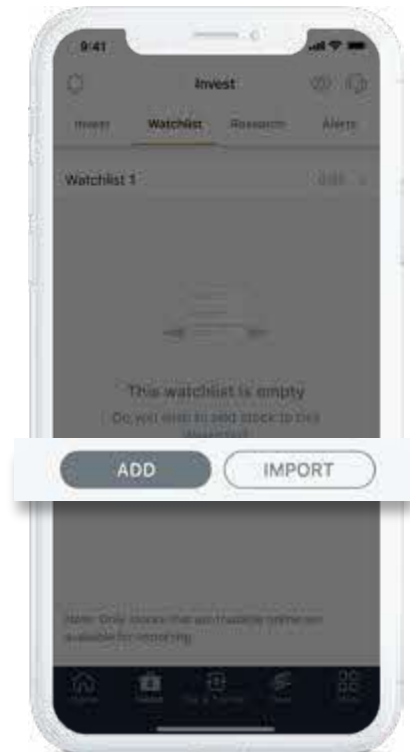
Step 1

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



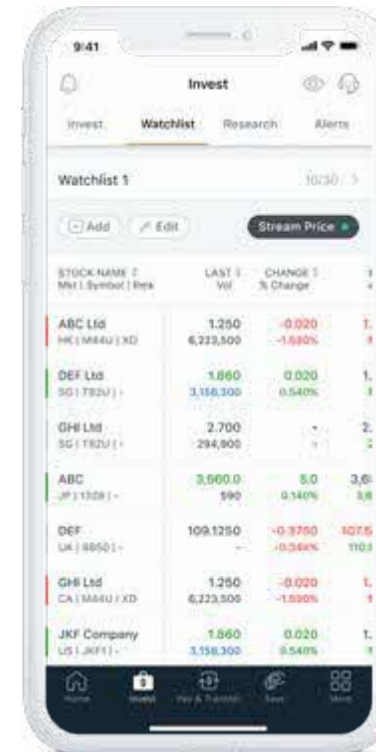
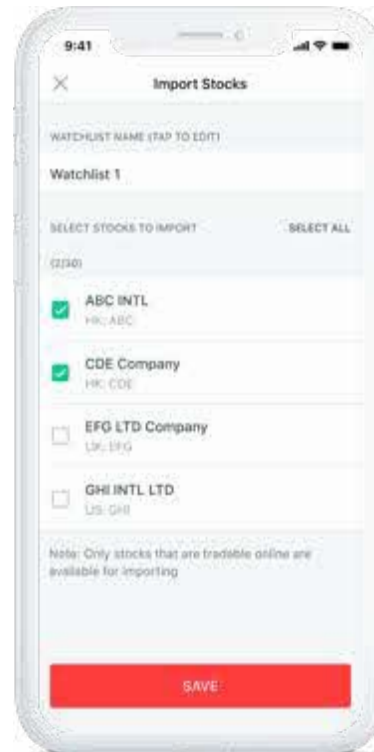
Step 2

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 equities & FX hit the target price.

Note:

Investment products available for price alert setup do not mean that they are actually available for trading. The availability and transaction channels of investment products are subject to the actual condition upon transaction. The information provided by the service is for reference only and is not an investment advice and does not constitute any offer or solicitation to trade. The Bank does not bear any loss induced by service delay or inaccuracy of information.

For Equities,

SGX quotes triggered price alerts are real time.


HKEX, NYSE/NASDAQ, TSX (Equity), and LSE quotes triggered price alerts are delayed by at least 15 minutes.

TSE quotes triggered price alerts are delayed by at least 20 minutes.

TSX (Warrant) quotes triggered price alerts are delayed by at least 20 minutes.

ASX quotes triggered price alerts are delayed by at least 2 hours.

Step 1

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



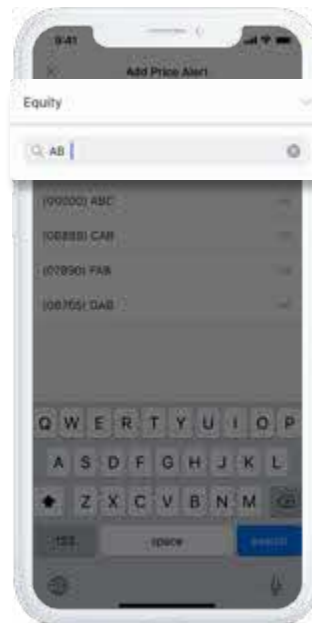
Step 2

Select the product type you wish to create a Equity/FX alert for.



Step 3

Search for the product.

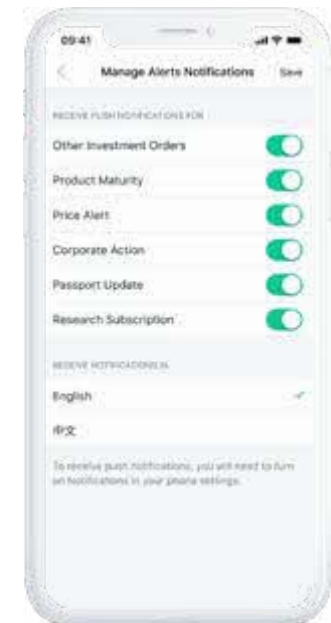
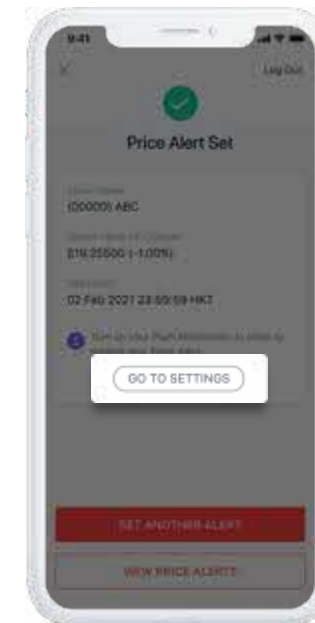


Step 4

Enter details to complete the set-up.



In order to receive your price alerts, tap **"Go to Settings"** to subscribe directly.



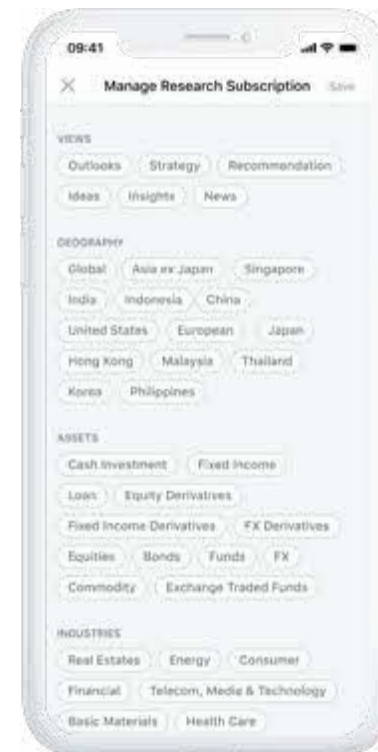
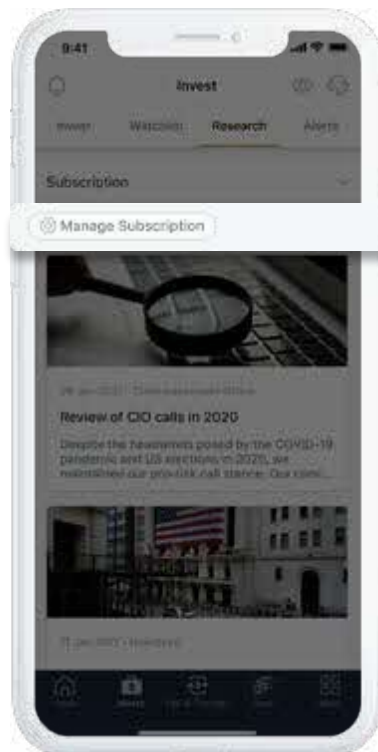
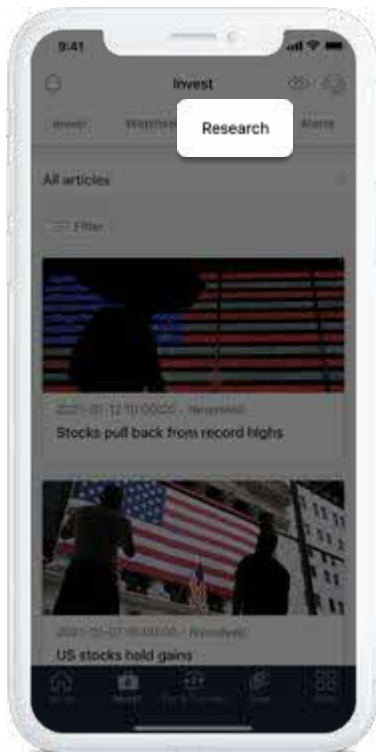
Make sharper investing decisions with Personalised Research

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

Tap **Research** under **Invest** tab.

View customized market research based on your portfolio.

Tap "**Manage Subscription**" to manage your research subscriptions by type, in order to zero in quickly on what you want to know.



Quick access to payment & transfer services

Register and manage recipients, start transfers and access to the popular payment & transfer services instantly – all in one tab.

PayFast

Transfer to your friends using a mobile number or email address.

Local Transfer

Transfer to a local recipient account instantly and for free.

Bill Payment

Pay your merchant bills or other banks' credit cards.

Scheduled Transaction

View or manage your scheduled payments or transfers.

Scan & Pay

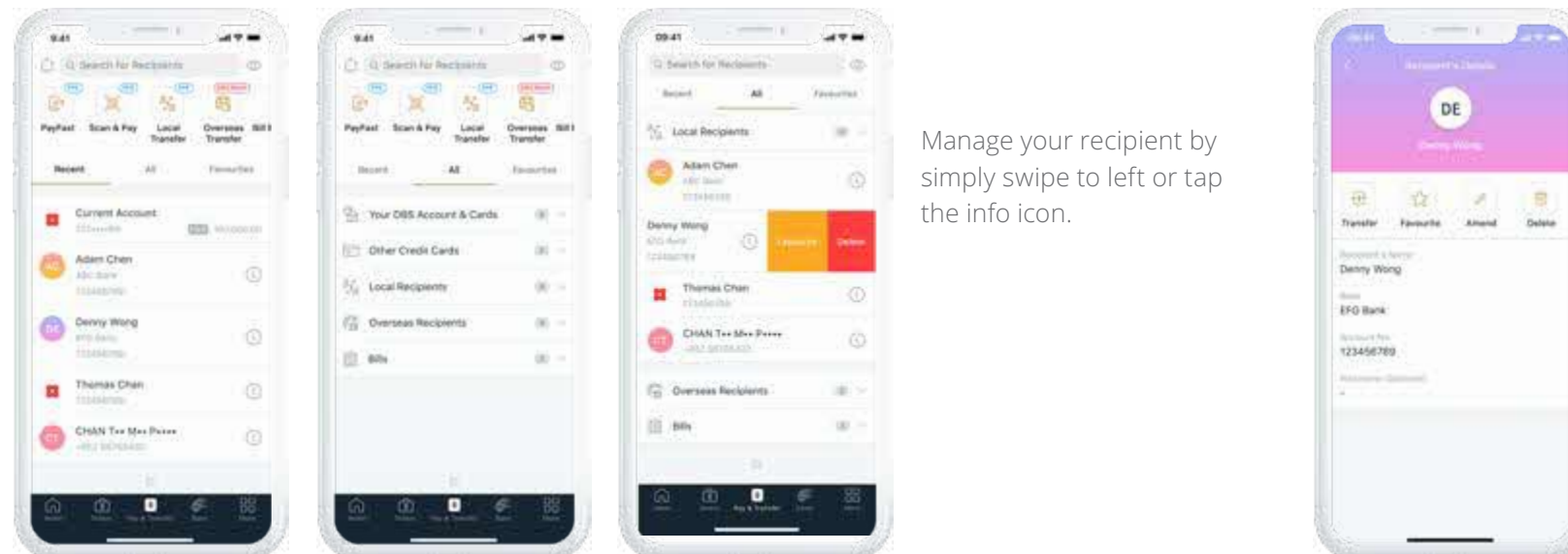
Scan the FPS QR code or insert the QR code image to pay bills or friends.

Overseas Transfer

Transfer to overseas recipients with **DBS Remit** in the same day – and with no charges at all.

Currency Exchange

Buy or sell foreign currency between your accounts.

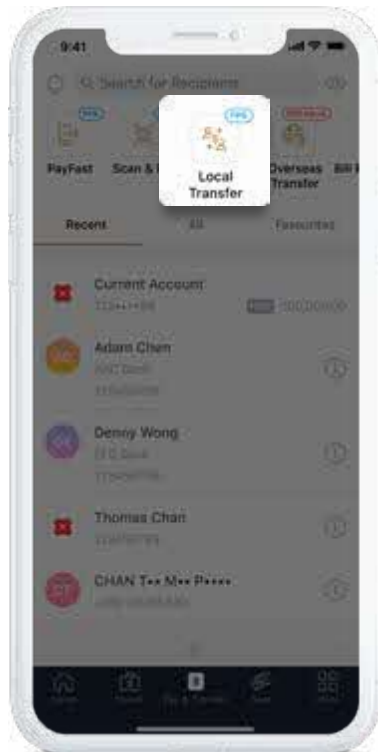


How to make local funds transfers between your own DBS accounts & cards

Transfer funds between your DBS accounts and cards, straight from your mobile. With this feature, you can top up or withdraw funds from your Wealth Account (P-Account).

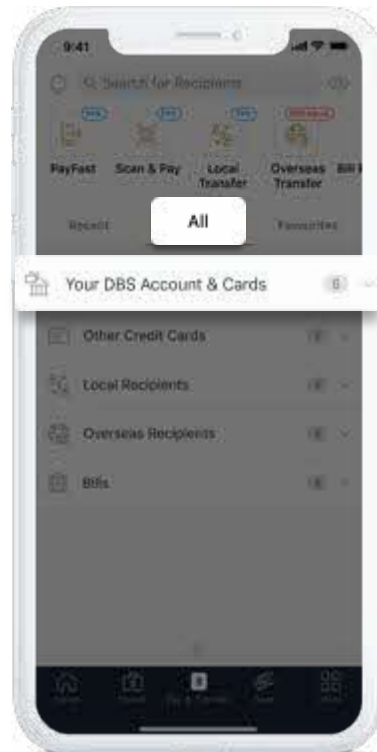
Step 1

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



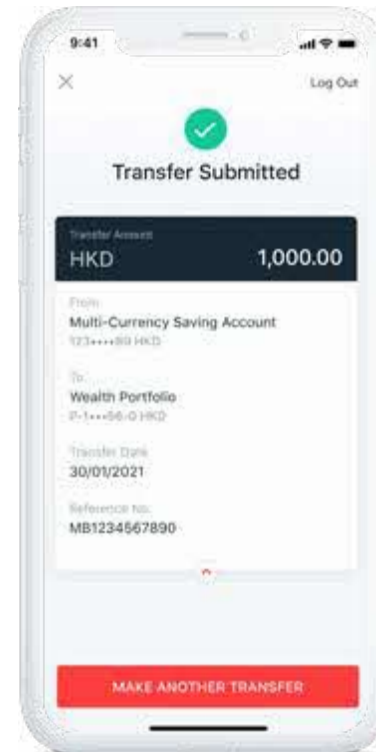
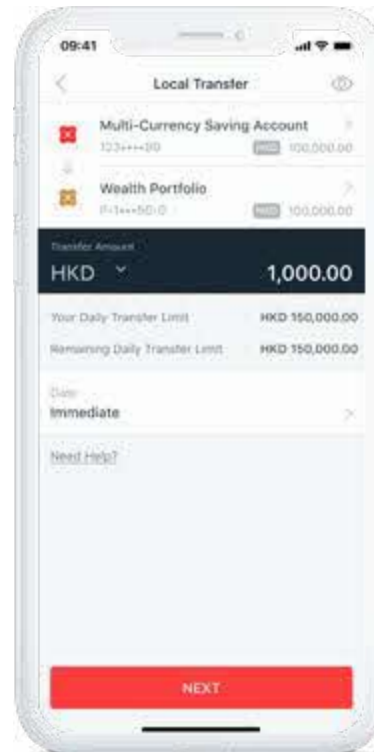
Step 2

To transfer to your DBS Account, tap **All** then select **Your DBS Account & Cards**.



Step 3

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



Activate FPS services

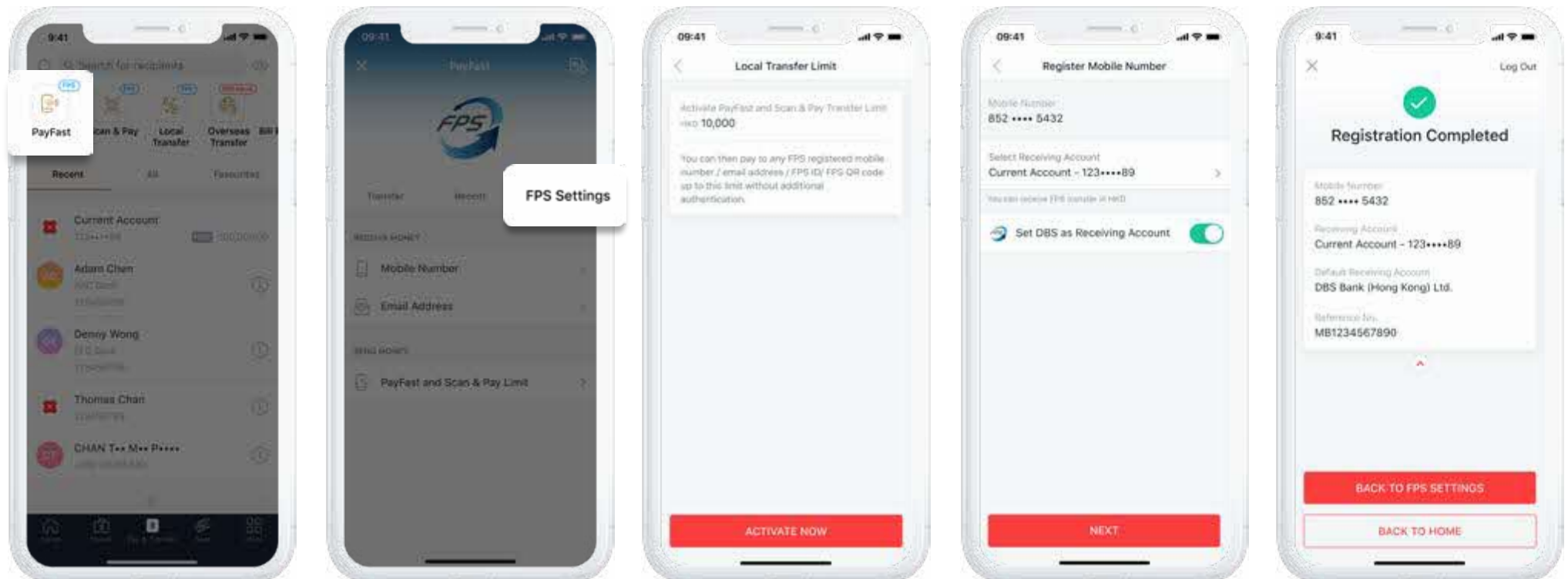
Register your mobile number or email address to receive money. Activate your PayFast and Scan & Pay Limit, you can then send funds to your friends or top up e-wallet with a mobile number, email address or simply pay with FPS QR code.

Step 1

Go to the **Pay & Transfer** tab, select **PayFast**, tap on **FPS Settings**.

Step 2

Select the service you want to register for and enter or select the required information. Verify your details and complete the registration.



Pay friends via their mobile no. or email address or top up e-Wallet with PayFast

No need to register or enter long bank account numbers. Simply enter a mobile number or email address of your friends or the ones registered under the e-wallet to start the transfer.

Step 1

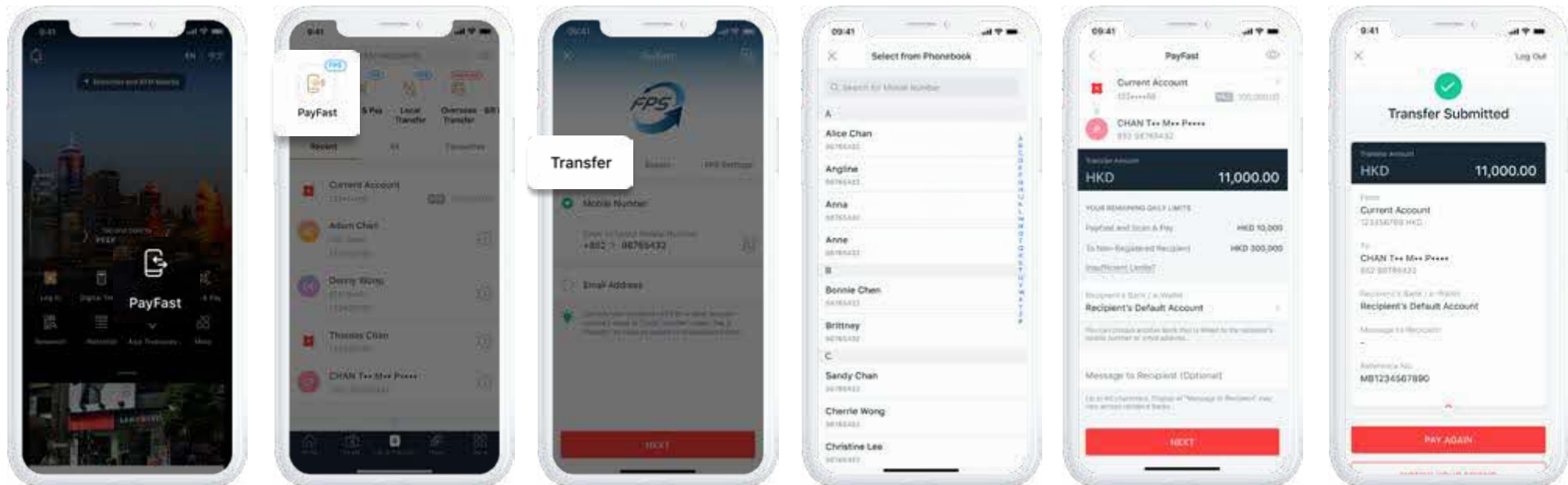
Simply tap **PayFast** on the **pre-login home page**. Or go to the **Pay & Transfer** after login and select **PayFast**.

Step 2

Enter the mobile number or email address, or select from your phonebook.

Step 3

Select the source of funds and enter the amount. Verify the details and complete the payment.

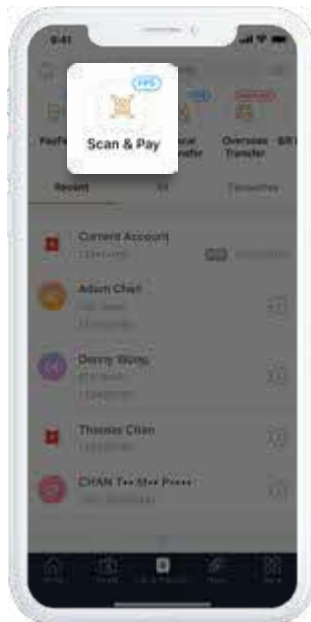


Pay friends or merchants via FPS QR code by Scan & Pay

Simply scan the FPS QR code on a bill or import the FPS QR code image from an e-bill or recipient to make an instant payment.

Step 1

Tap **Scan & Pay** on the **pre-login home page**. Or go to the **Pay & Transfer** and select **Scan & Pay** after login.



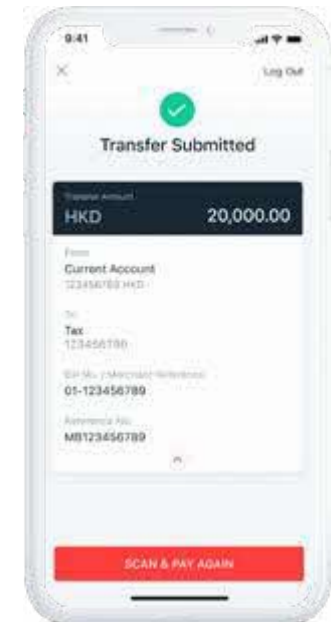
Step 2

Scan the FPS QR code or import the QR code image.



Step 3

Select the source of funds. Verify the details and complete the payment.

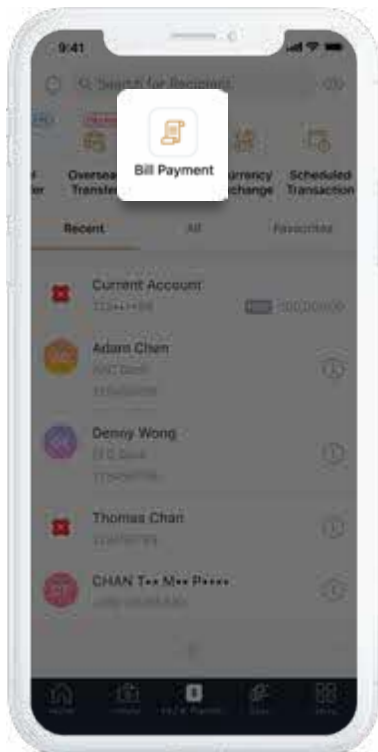


Pay merchant bills or other banks' credit cards

You can pay bills by your DBS bank account or credit card at once or on a scheduled date.

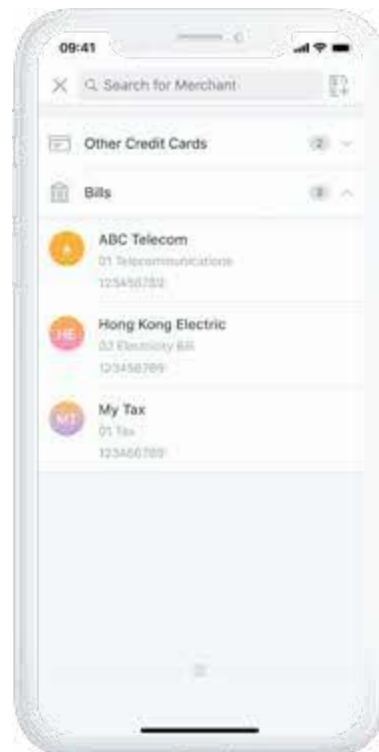
Step 1

Go to the **Pay & Transfer**, swipe to left, select **Bill Payment**.



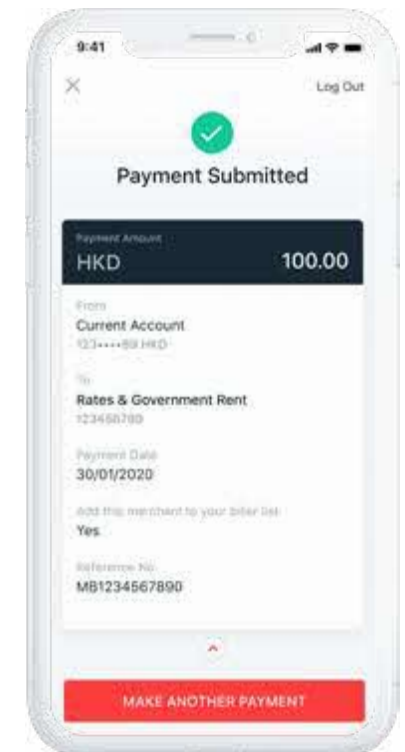
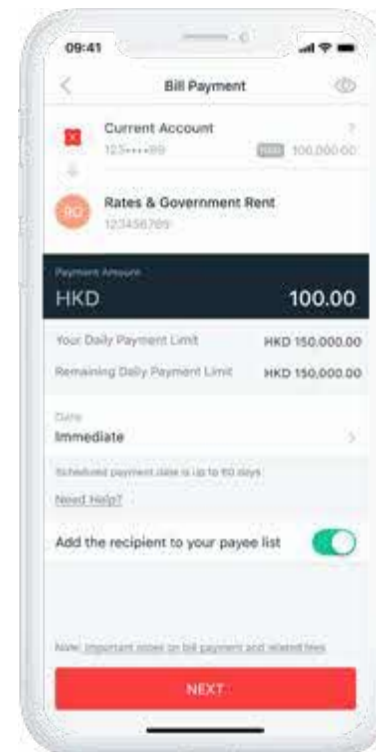
Step 2

Select **Bills** or **Other Credit Cards** to pay registered bills, or tap the "+" icon to pay a new bill.



Step 3

Select the source of funds and enter the amount. Verify the details and complete the payment.

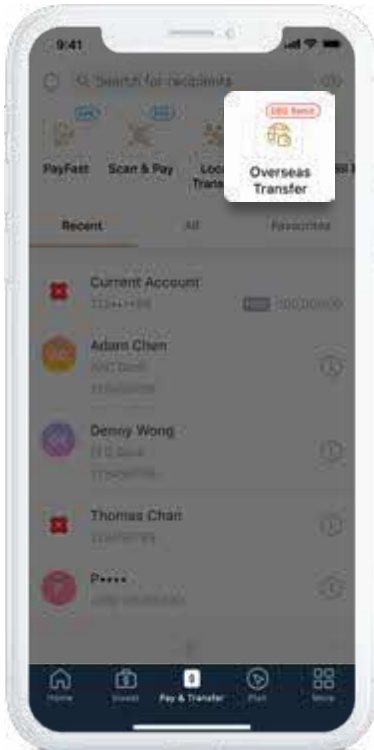


How to make overseas funds transfers

Transfer money to overseas recipients easily at \$0 cost with DBS Remit within the same day.

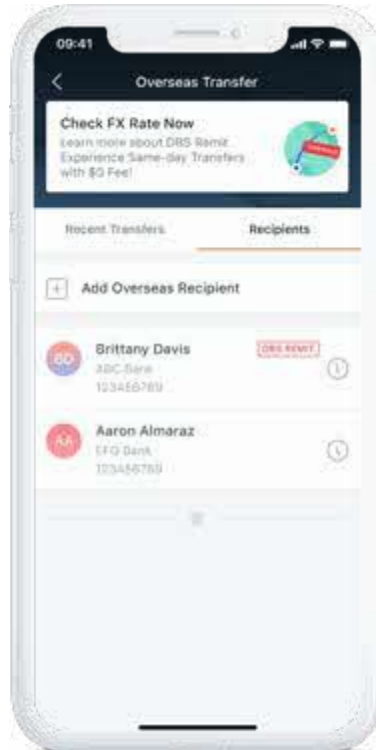
Step 1

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



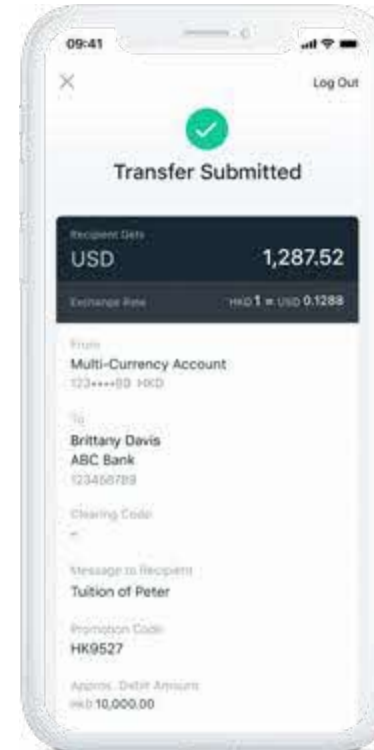
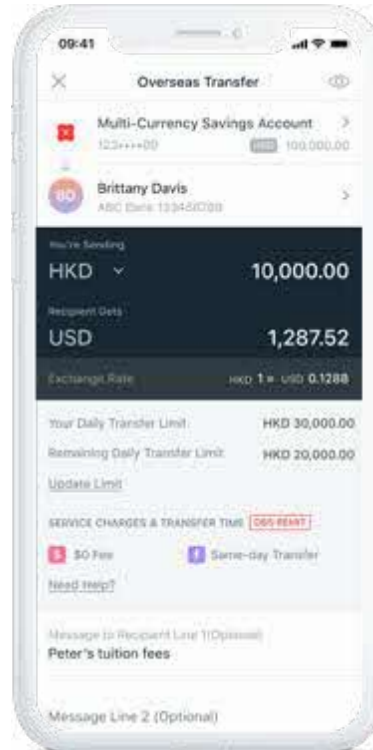
Step 2

Select a recipient or add a new one.



Step 3

Select your source of funds and the currency of recipient gets, then enter the transfer amount. Verify the details and complete your transaction.



You can also manage your overseas transfer limit on your mobile – anytime, anywhere.



Note:

1. DBS Remit covers transferring INR to India, IDR to Indonesia, PHP to Philippines, USD to United States, CAD to Canada, GBP to United Kingdom, AUD to Australia, SGD to Singapore, CNY to Mainland China, EUR to Eurozone destinations, JPY to Japan and THB to Thailand.
 2. In most cases, funds can be transferred on the same day for instructions placed before the cut-off time on Monday to Friday (except public holidays). Actual date and/or time of receipt is subject to the cut-off time, public holidays or processing time of the correspondent bank/recipient bank.
 3. An inward remittance fee may be applied by your recipient bank for the transferred amount. Please contact the recipient bank for details.
- * DBS Remit service to Japan and Thailand is only available in DBS iBanking right now. Stay tune for DBS Remit to Japan and Thailand on DBS digibank HK!

Place time deposits

Place a time deposit and earn stable interest.

Simply pick the preferential rate on landing page, or enter the currency, amount and period, and we will show the preferential rate automatically.

Step 1

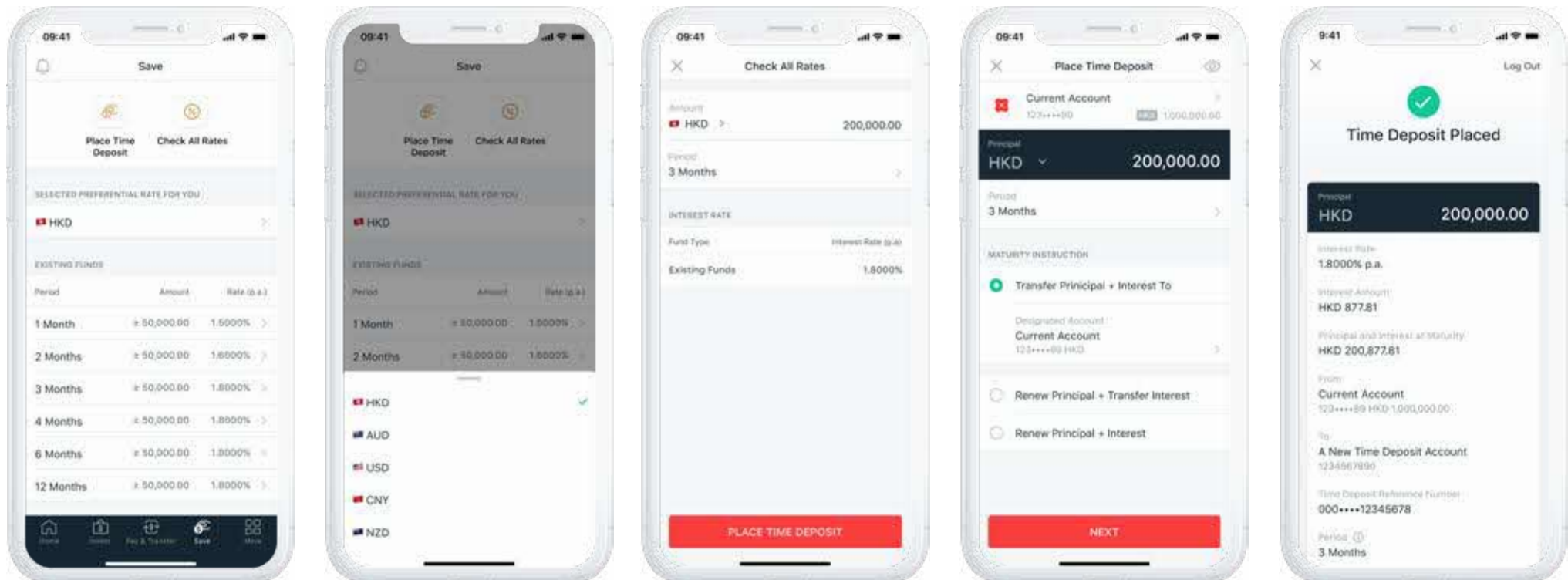
Go to the **Save** tab, select a **preferential rate*** on screen, or select other currencies' **preferential rates***.

*Subject to a minimum principal amount.

Or tap on **Check All Rates**, then enter the currency, amount and period, and we will show the preferential rate (if applicable) or board rate for you.

Step 2

Select your source of funds, currency, period, and enter the amount of Principal, and select the Maturity Instruction. Verify the details and complete your placement.





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RMB currently may not be freely convertible and is subject to exchange controls and restrictions. There is no guarantee that RMB will not depreciate. If you convert Hong Kong Dollar or any other currency into RMB so as to invest in a RMB product and subsequently convert the RMB sale proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

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