

DBS iWealth app

Essential Guide

用戶指南

Experience the next level of wealth management and daily banking with our all-in-one app.

革新數碼財富管理應用程式，具備全面財富管理及日常理財功能，讓您躍升至更高層次。



DBS iWealth® app

A revolution in wealth management and daily banking

The DBS iWealth® app has been thoughtfully designed to give you more control of your wealth and the ability to carry out daily banking tasks while on the go.

An easy-to-use interface with smart analysis, customised alerts and up-to-date research enables you to make the right investment decisions – then, act on them fast.

With the DBS iWealth® app, you have more power – anytime, anywhere.

DBS iWealth® app

財富管理及日常理財嶄新境界

全新DBS iWealth® app，細意讓您盡握財富優勢，隨時隨地自主理財。

嶄新介面設計簡約，操作方便，配合精準資產組合分析工具、個人化提示訊息及最新市場分析，讓您更快捷、更準確地作出最佳投資決定。

DBS iWealth® app讓您創富機遇時刻在手。



Top 5 innovations and daily banking capacity to give you control

1 Online Equity and FX Trading


Trade in 7 International Equity Markets and 24x7 FX* Trading

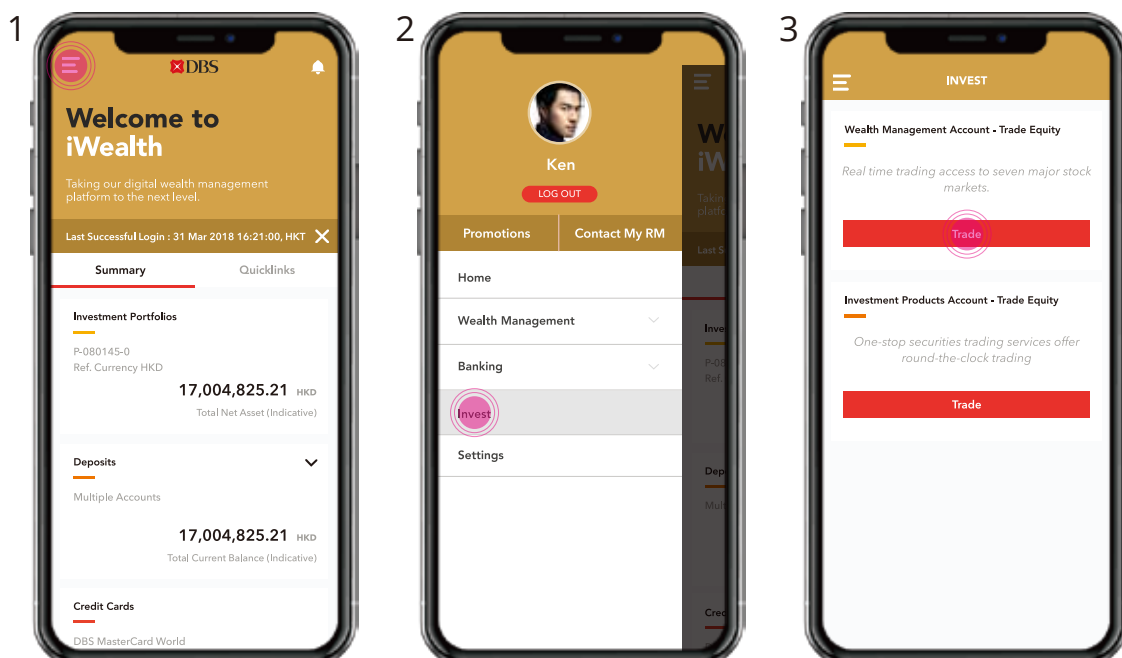
Your opportunities should know no bounds. With the DBS iWealth® app, you can go beyond geography to capture investment opportunities without borders.

Trade Equities Across 7 Major Markets

Using your device, you can trade equities easily in 7 major international stock markets. These include Hong Kong, Singapore, the United States, Canada, Japan, Australia and the United Kingdom.

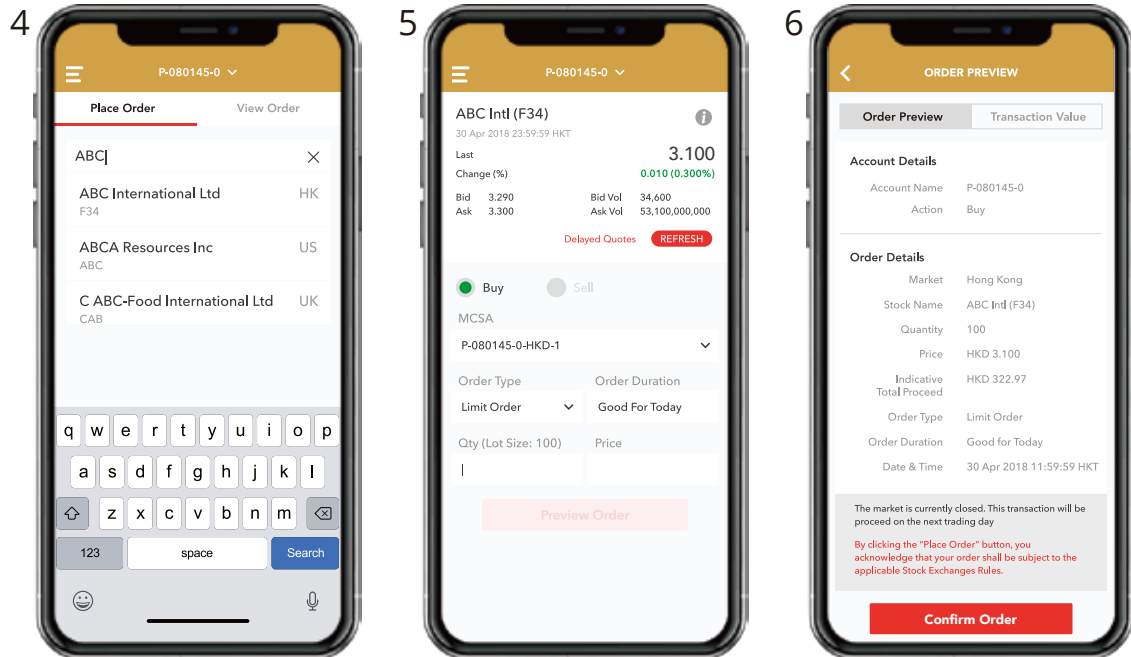
Easy steps to trade stocks:

- 1 Tap 
- 2 Select "Invest"
- 3 Select your preferred account and tap the "Trade" button
- 4 Search for the stock you wish to trade
- 5 Enter the transaction details
- 6 Preview and place your order by tapping "Confirm Order"



* Foreign Exchange can be conducted 24x7 within Wealth Management Accounts and from 00:00-23:30 within Multi-Currency Savings Accounts. For cross currency transactions between Wealth Management Accounts and Multi-Currency Savings Accounts, this will be subject to the service hours of 09:00-21:00, Monday to Friday. For more details, please refer to www.dbs.com.hk/ibanking/ft-time1.html.


Securities trading is an investment. Investment and foreign exchange involve risks.

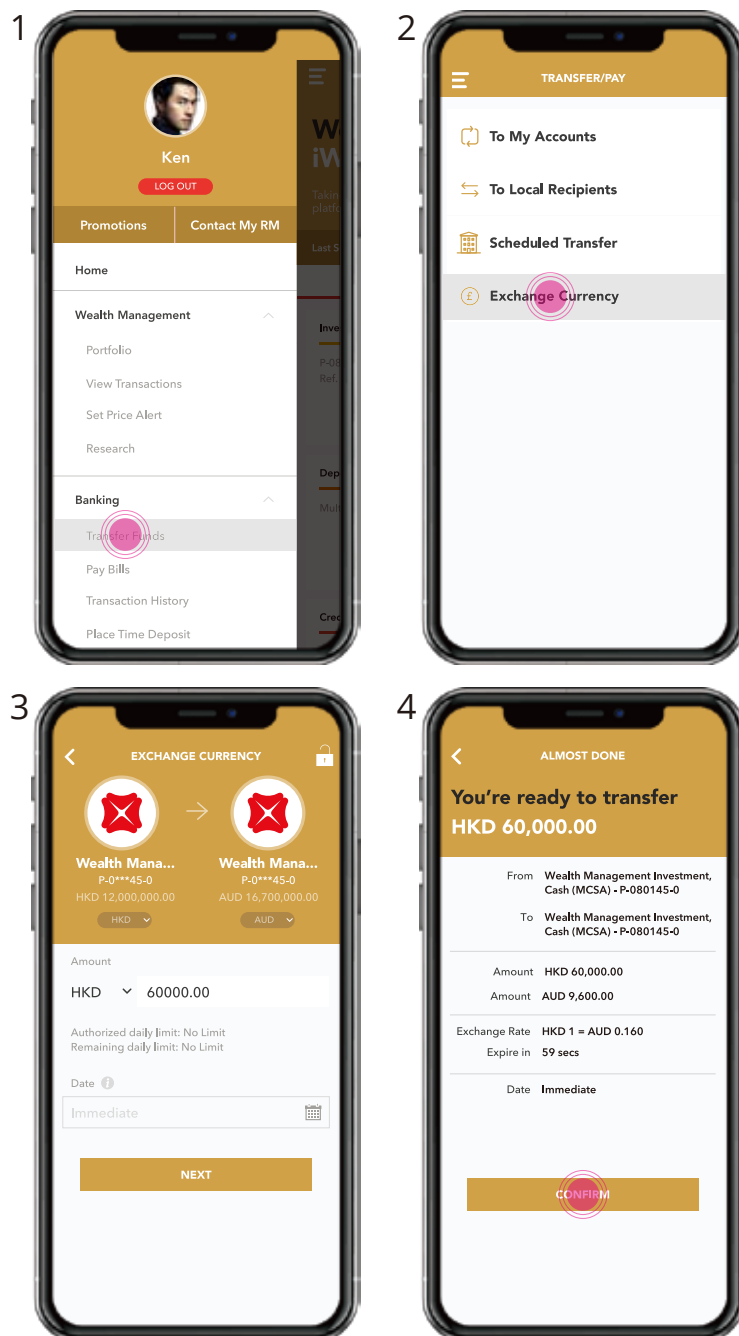


24x7* Real-time FX Trading at Competitive Rates

Trade up to 14 currencies round the clock. Enjoy foreign currency time deposits with preferential rates.

Easy steps to carry out FX trading:

- 1 Tap  and select "Transfer Funds" under the "Banking" option
- 2 Tap the "Exchange Currency" button
- 3 Enter the transaction details
- 4 Preview and confirm your transaction



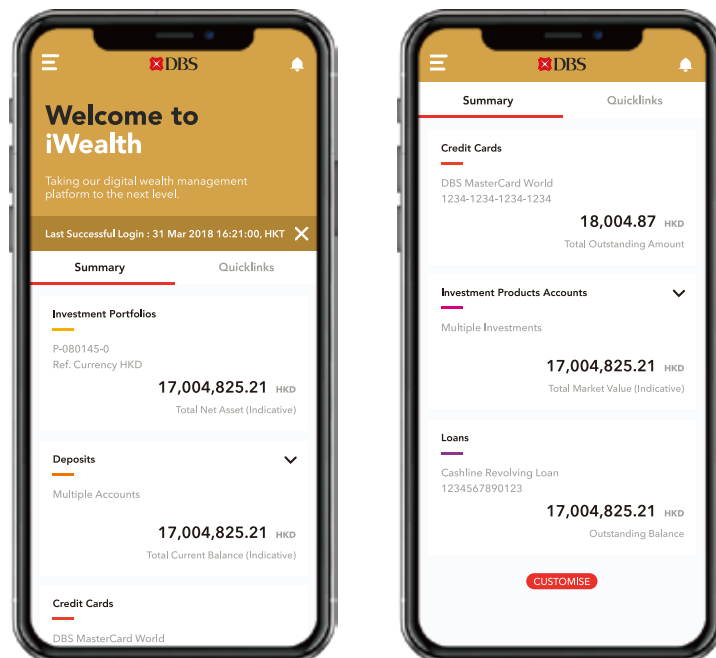
* Foreign Exchange can be conducted 24x7 within Wealth Management Accounts and from 00:00-23:30 within Multi-Currency Savings Accounts. For cross currency transactions between Wealth Management Accounts and Multi-Currency Savings Accounts, this will be subject to the service hours of 09:00-21:00, Monday to Friday. For more details, please refer to www.dbs.com.hk/ibanking/ft-time1.html.


Securities trading is an investment. Investment and foreign exchange involve risks.

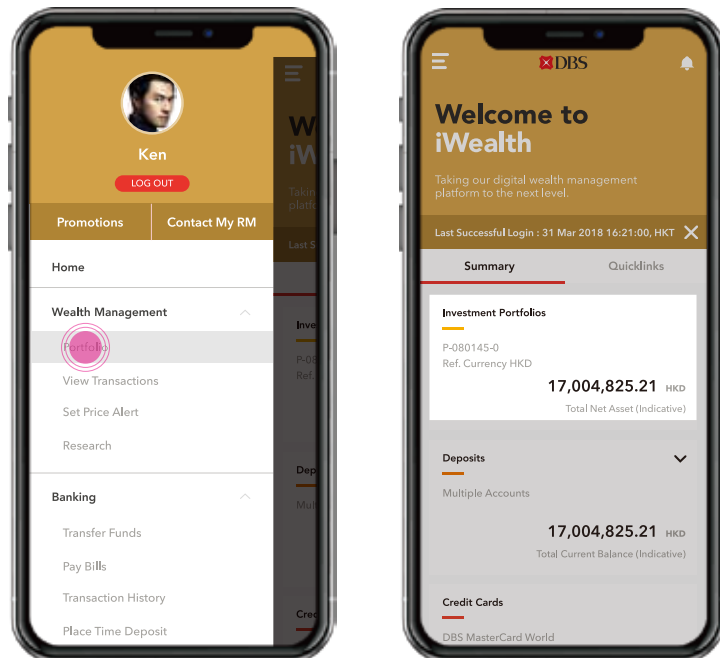
2 The Dashboard


Get the full picture in a single glance with complete clarity

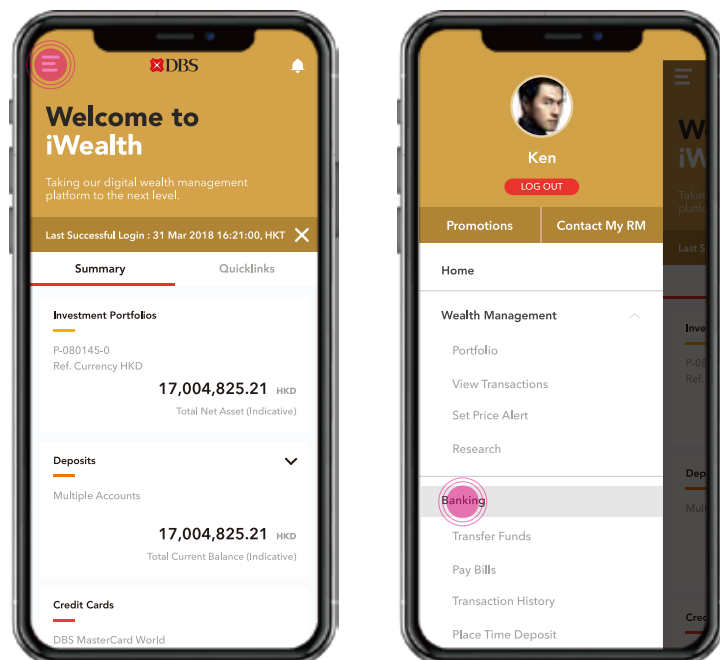
We know that your time is precious and that you are often on the move. That is why each feature of the DBS iWealth® app is designed to be clear and simple. The first touchpoint after logging in to the app is the main Dashboard, which gives you an at-a-glance overview of your portfolio.



A more in-depth analysis of your investment portfolio is just a click away. Simply tap , then select “Portfolio” under the “Wealth Management” option, or tap the “Investment Portfolios” tile.



To access daily banking features, such as transfers and payments, simply tap , then touch the “Banking” option from the menu.

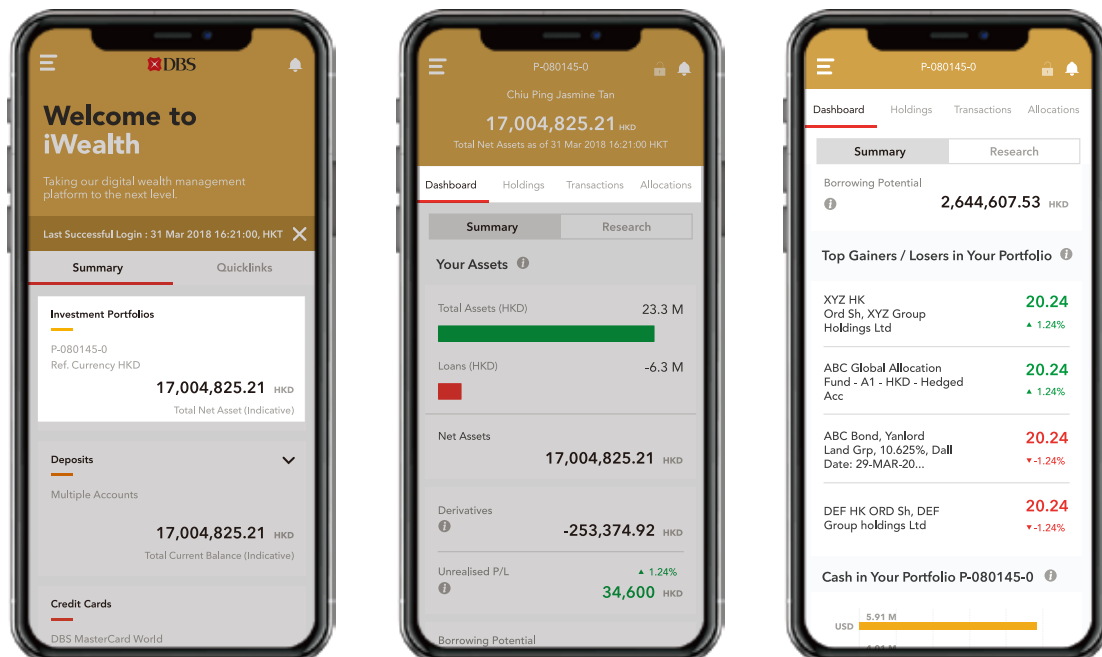


3 Portfolio Overview and Analysis

Enhance your decisions and diversify your portfolio investments for your next move

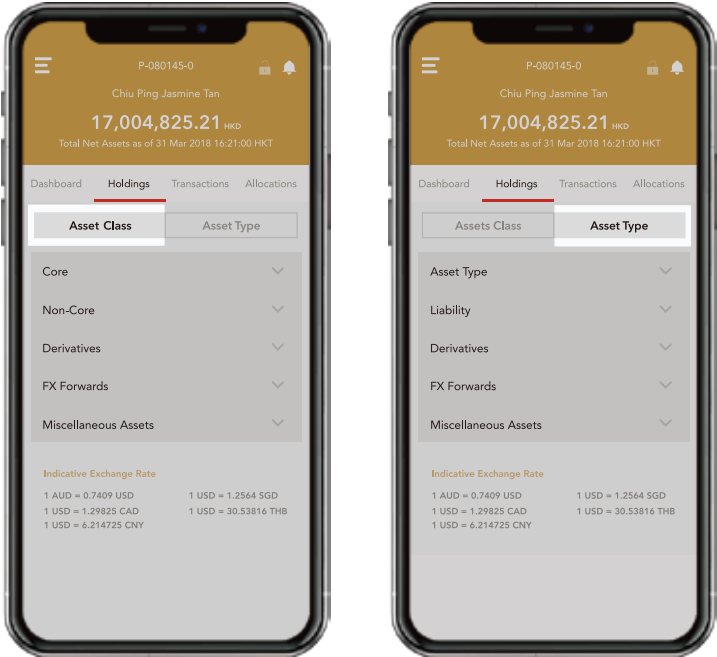
A clear understanding of your current position is essential before making any financial decisions.

View a clear breakdown of your portfolio asset movements, holdings, transactions and allocations by tapping "Investment Portfolios".



Portfolio Holdings¹

Under the tab “Holdings”, you can conveniently view your portfolio in two ways by - asset type, asset class.



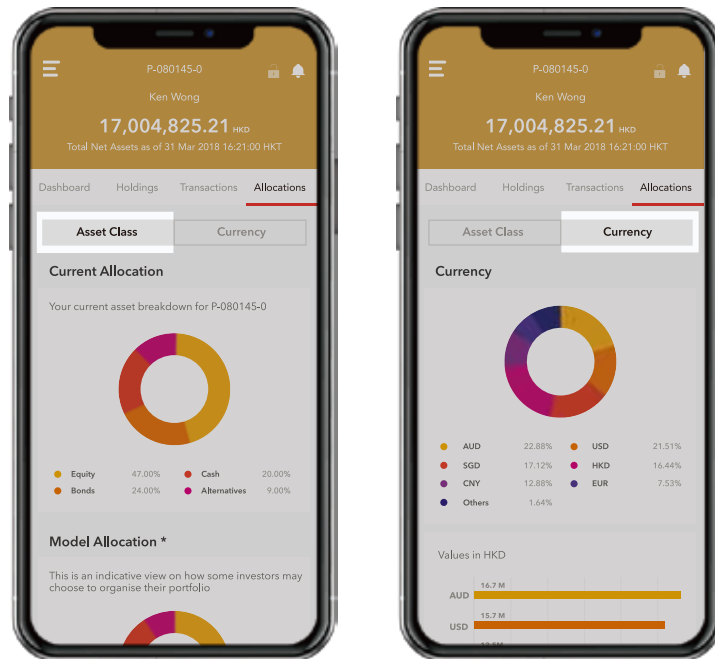
Portfolio Transactions

Under the tab “Transactions”, you can view transactions you have already made, as well as those that are pending.



Portfolio Allocations²

Under the tab “Allocations”, you can monitor your portfolio by category - either by asset class or by currency.



4 Price and Investment-related Alerts

A comprehensive range of customised price alerts and other investment-related push notifications to keep you promptly informed

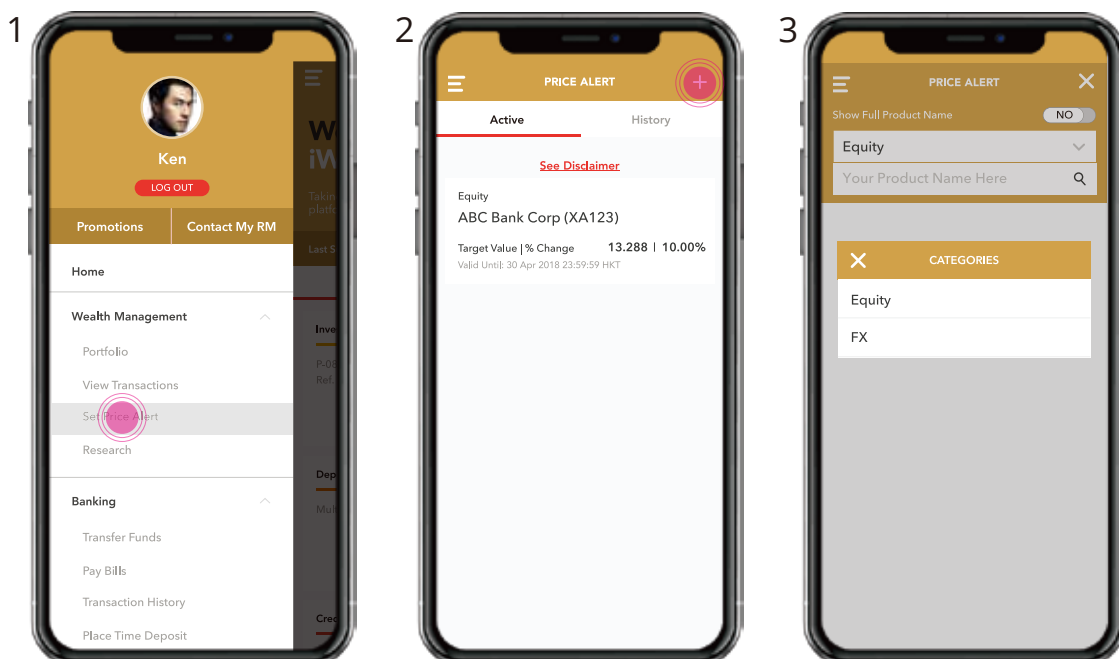
We live in a fast-paced world where success favours the quick. Staying on top of the markets allows you to seize valuable opportunities when they arise. The DBS iWealth® app offers a comprehensive range of alerts and notifications to ensure you are promptly updated when there is a market event.

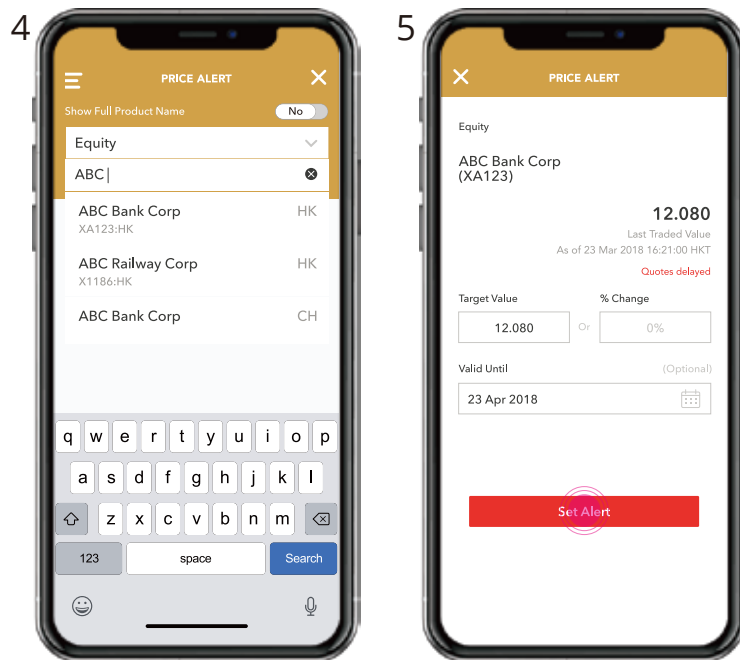
Price Alerts

Receive customised price alerts the moment your target stock or FX hits your pre-selected price.

Easy steps to customise your price alerts³:

- 1 Tap the "Set Price Alert" button
- 2 Press the "+" icon on top right
- 3 Set the alert category either as "Equity" or "FX"
- 4 Search for the product name
- 5 Set a target value and tap "Set Alert"



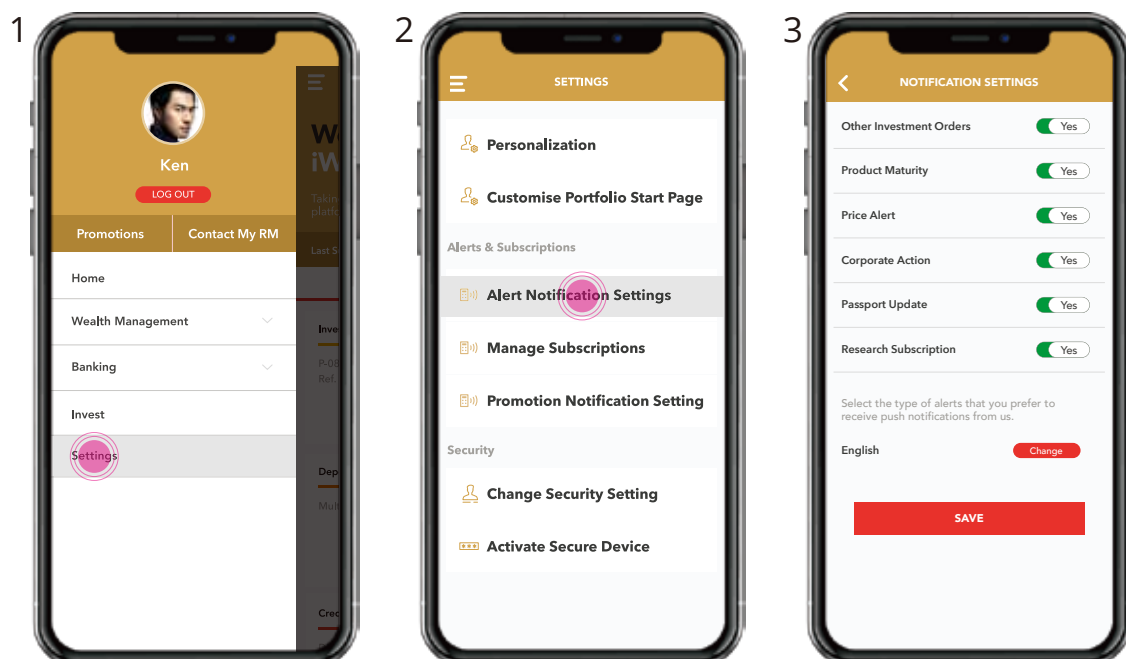


Easy steps to receive your alerts⁴:

Get push notifications on your device, wherever you are, or set up SMS or email alerts* to receive updates when you are on the move.

Choose to receive the alert via push notifications when the price you have set is reached.

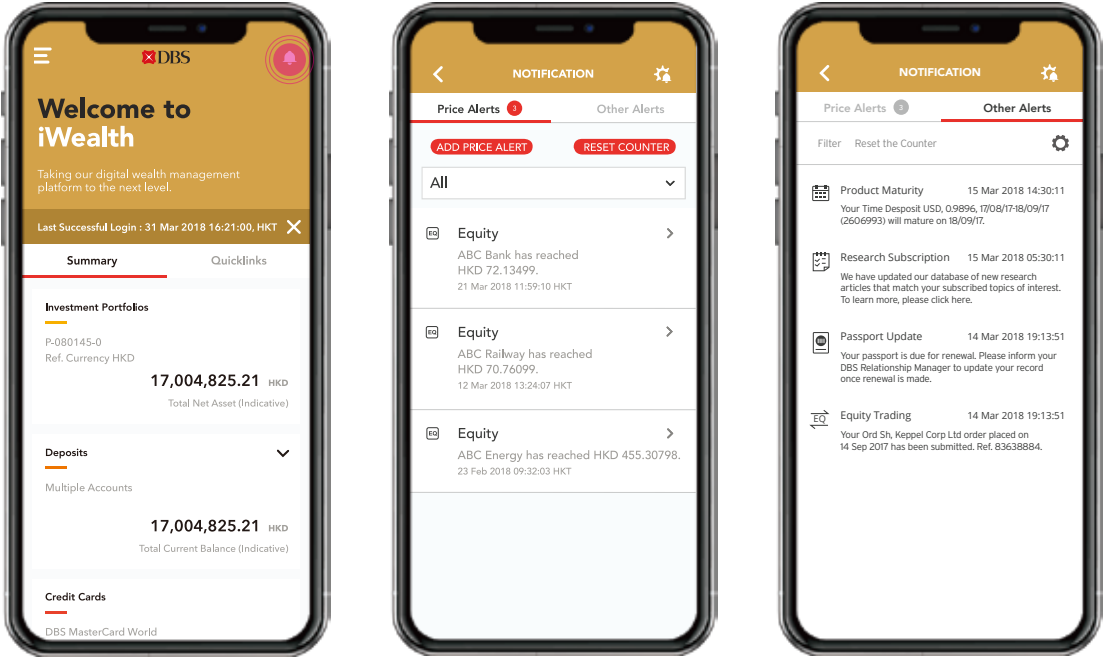
- 1 Tap the "Settings" icon
- 2 Tap "Alert Notification Settings"
- 3 Select alerts for which you wish to receive push notifications



* In order to receive these alerts, customers have to opt in for SMS or email as communication channels via DBS iBanking. You may navigate to "Wealth Management" > "Settings" > "Manage Email and SMS Notifications" to indicate your preference.

Other Alerts

Stay informed and updated with other alerts on voluntary corporate actions (such as dividend choices) and bond maturities.



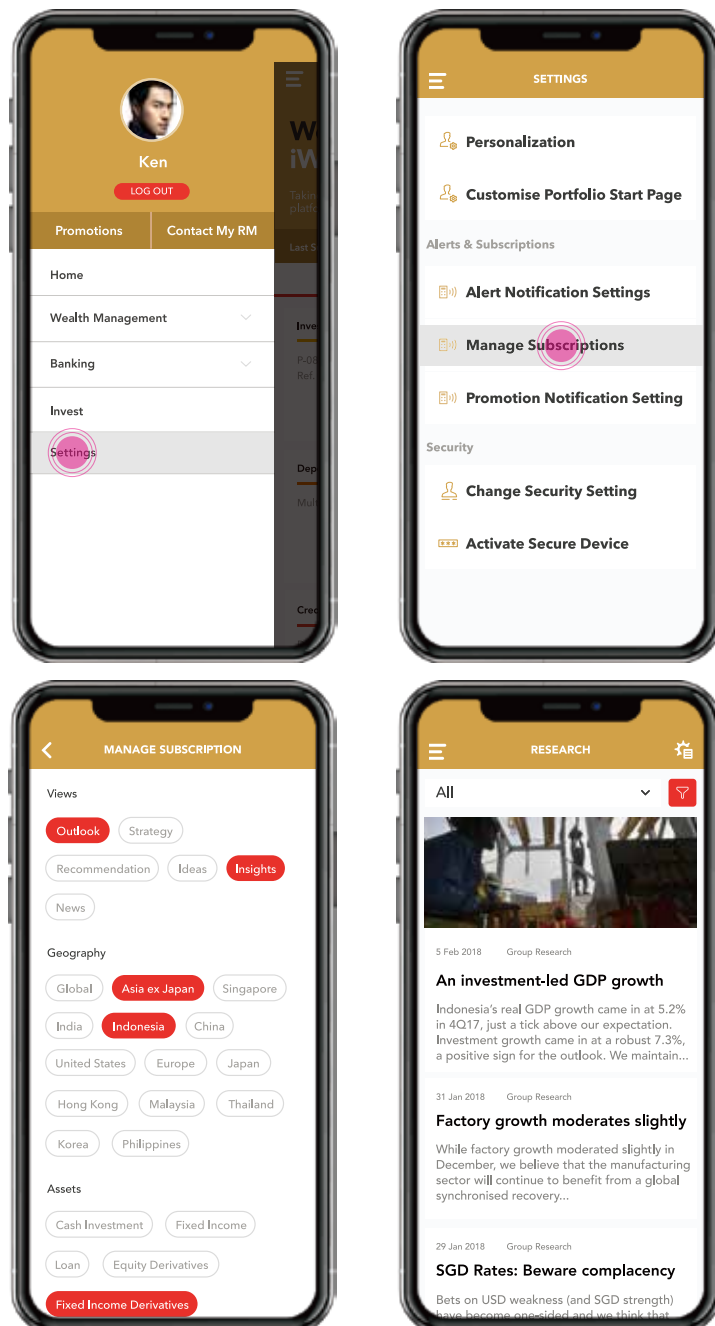
5 Research and Proprietary Insights

Stay one step ahead of the rest by knowing more

Staying on top of the market allows you to seize valuable opportunities.

Subscribe to key news items and research by selecting the “Manage Subscriptions” option under “Settings”. Then, simply touch the tags that interest you and save your preferences.

You also have the option to filter topics and news items by tapping .



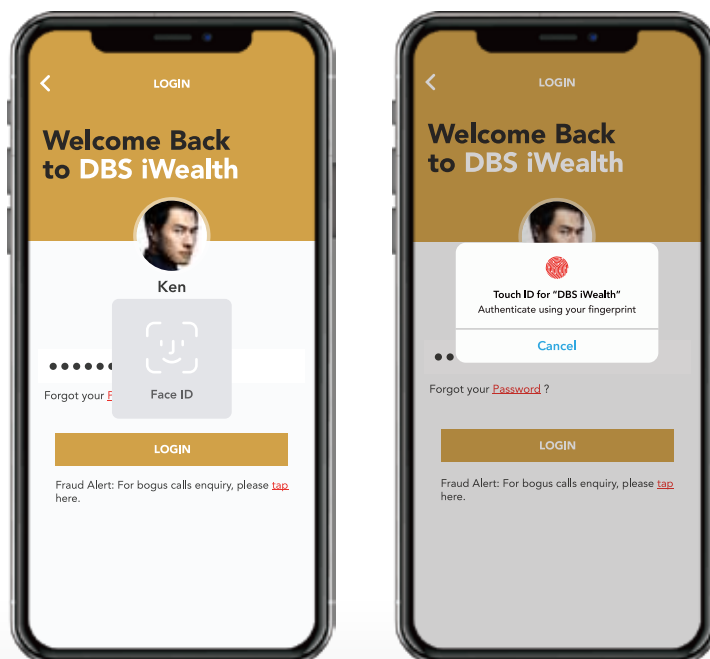
6 Daily Banking Facilities in the Palm of Your Hand

The all-in-one app lets you access key daily banking tools to help you take care of business while on the move including Fingerprint Login, Peek Balance, Bill Payment and Fund Transfer, Preferential Time Deposit Interest rates, Quicklinks and Personalised Profile.



Biometric Login

Face ID[^] or fingerprint[#] is your password. Simply look at the screen or touch to log in to the DBS iWealth[®] app on iOS and Android smartphones.



[^] Available on Face ID enabled iPhone X. To use Face ID, you will need to turn on Face ID for DBS iWealth in your iOS Settings.

[#] Available on Touch ID enabled Apple smartphone running on iOS 9.0 or higher; fingerprint enabled and designated Android smartphone operating on v6.0 or higher.



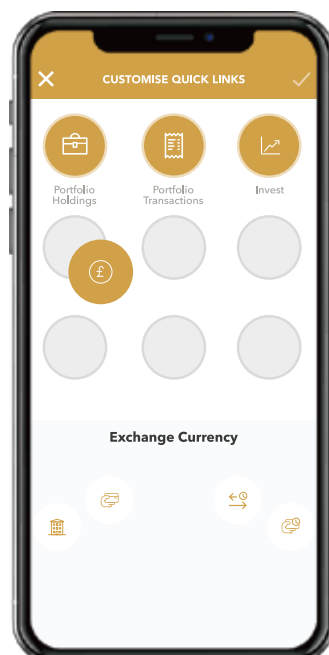
Peek Balance

Check the balance of your designated account using your smartphone or Apple Watch. No login is required.



Quicklinks

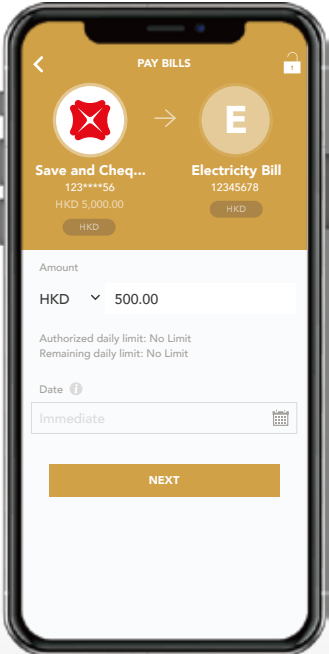
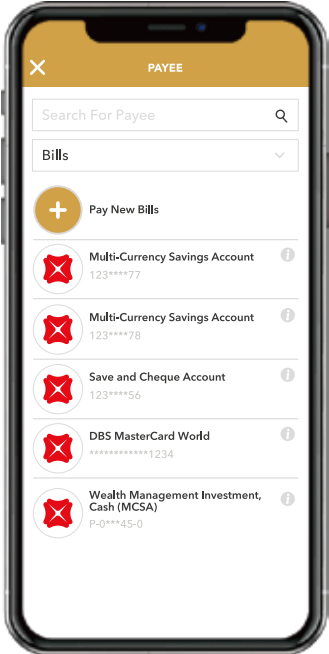
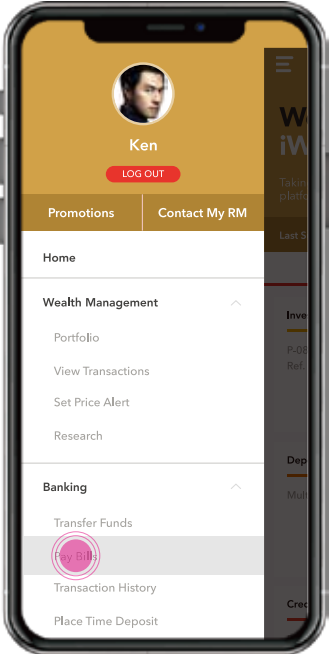
Add up to 9 of your most frequently used services for direct access, enabling you to make investments and time deposit placements, faster.





Easier Bill Payment and Fund Transfer

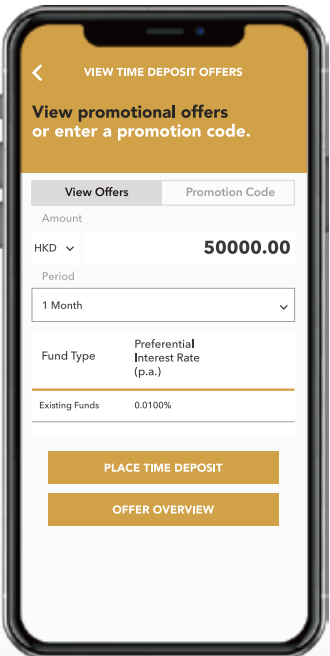
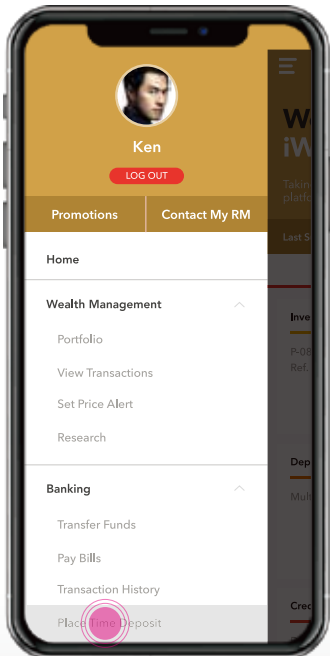
You can pay bills and transfer funds directly to any registered or non-registered payee.





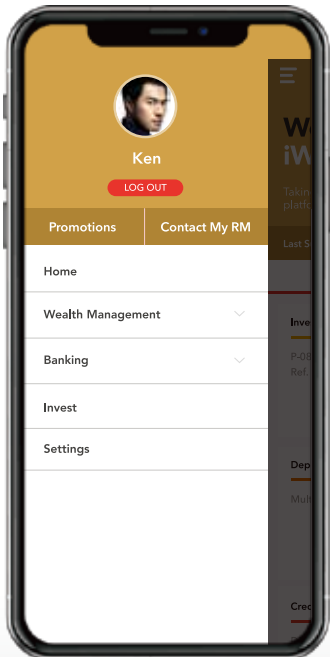
Preferential
Time Deposit
Interest Rates

Available when you enter your time deposit amount and tenor.



Personalised Profile

Add your profile picture and name.



5大革新優勢及日常理財功能 全面自主理財

1 網上證券及外匯交易


7大國際股票市場買賣 24x7*進行外匯交易

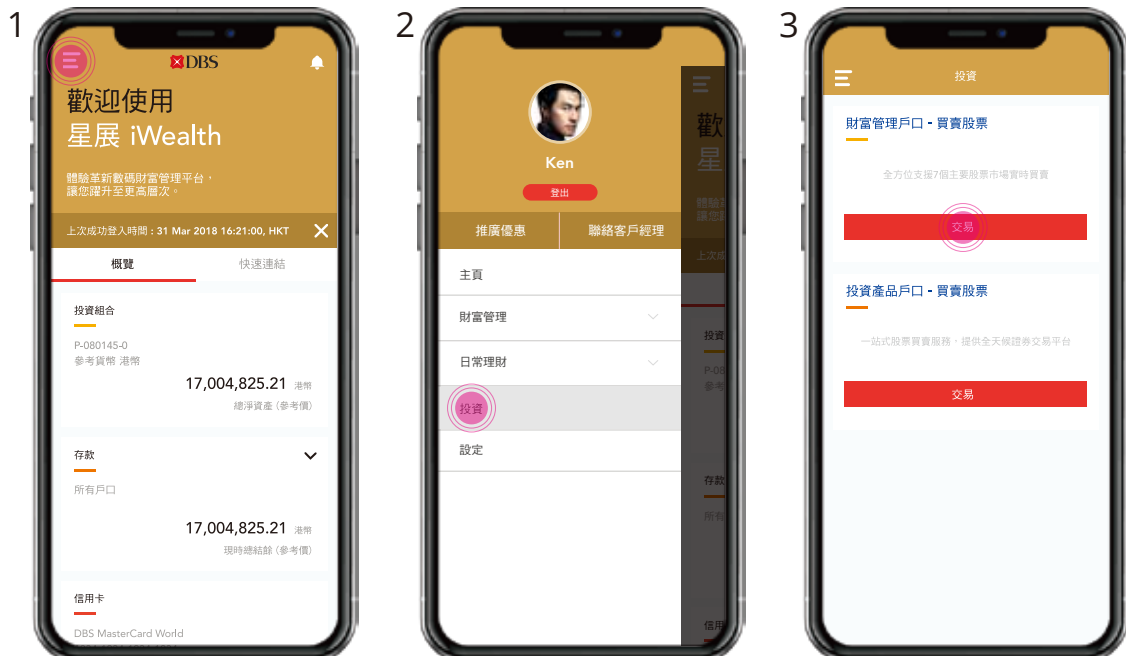
創富機遇，無邊無際。DBS iWealth® app為您開拓廣闊的投資領域。

進軍7大股票市場

透過手機，您可輕鬆縱橫7大國際股市，包括香港、新加坡、美國、加拿大、日本、澳洲及英國。

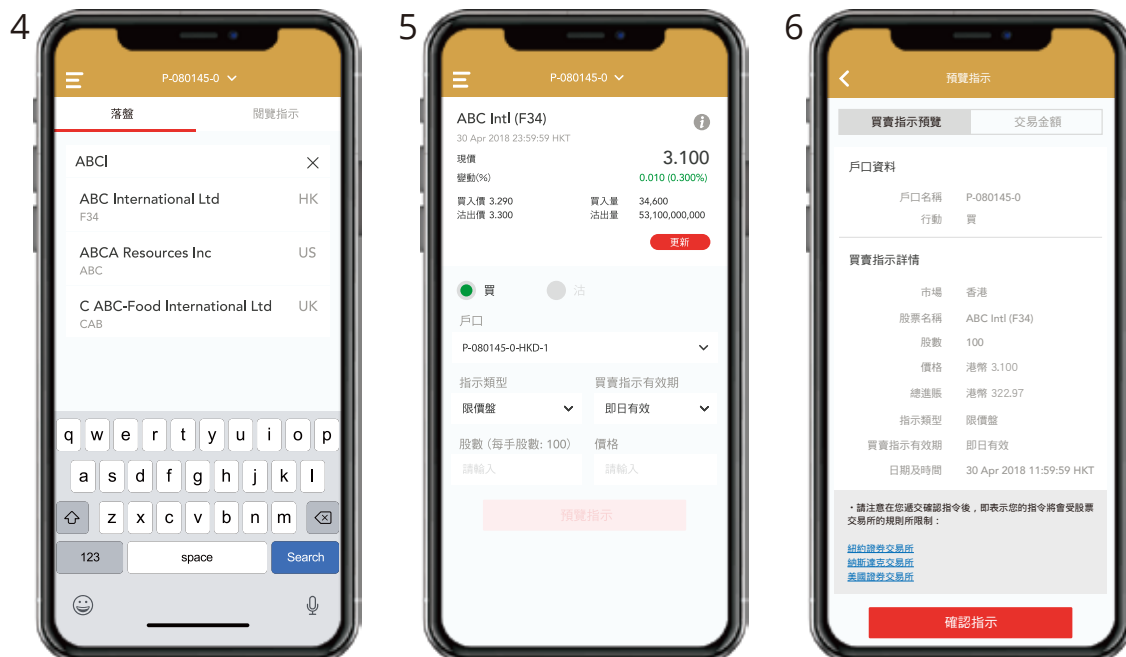
股票交易步驟簡易：

- 1 按 
- 2 點選「投資」
- 3 選擇股票戶口並點選「交易」
- 4 搜尋心儀股票
- 5 輸入交易資料
- 6 預覽及點選「確認指示」進行交易



* 財富管理戶口可每周7日24小時進行外匯交易，而多種貨幣儲蓄戶口則可於00:00至23:30期間進行外匯交易。財富管理戶口及多種貨幣儲蓄戶口之間的跨貨幣外匯交易必須於星期一至五09:00至21:00服務時間內進行。詳情請瀏覽www.dbs.com.hk/ibanking-zh/ft-time1.html。


證券買賣是一項投資。投資及外匯涉及風險。



全天候24小時*實時外匯交易 盡享匯率優勢

每周7日24小時*無間斷進行14種外幣交易，同時尊享外幣定期存款及優惠匯率。

外匯交易步驟簡易：

- 1 按  及點選「日常理財」下的「轉賬」
- 2 點選「兌換外幣」
- 3 輸入交易資料
- 4 預覽及確認交易



* 財富管理戶口可每周7日24小時進行外匯交易，而多種貨幣儲蓄戶口則可於00:00至23:30期間進行外匯交易。財富管理戶口及多種貨幣儲蓄戶口之間的跨貨幣外匯交易必須於星期一至五09:00至21:00服務時間內進行。詳情請瀏覽www.dbs.com.hk/ibanking-zh/ft-time1.html。

證券買賣是一項投資。投資及外匯涉及風險。

2 賬戶概覽版面

一覽盡悉財富全面狀況

我們明白您時刻爭分奪秒，因此DBS iWealth® app以簡潔清晰為設計理念，務求為您將理財化繁為簡。只需登入應用程式，系統將即時顯示您的賬戶版面，賬戶概覽馬上一覽盡悉。



按 ，然後點選「財富管理」下的「資產組合」或點選「投資組合」區塊，您的資產組合便一覽無遺。



按 ，然後點選「日常理財」一欄，便可找到常用理財功能，如轉賬及繳費等。



3 資產組合概覽及分析工具

全面掌握資產配置狀況 助您計劃投資部署

瞭解自己當前財務狀況，有助作出最佳的投資決定。

點選「投資組合」區塊，資產組合內的資產變動、持倉量、交易紀錄及資產分配，全部一目瞭然。



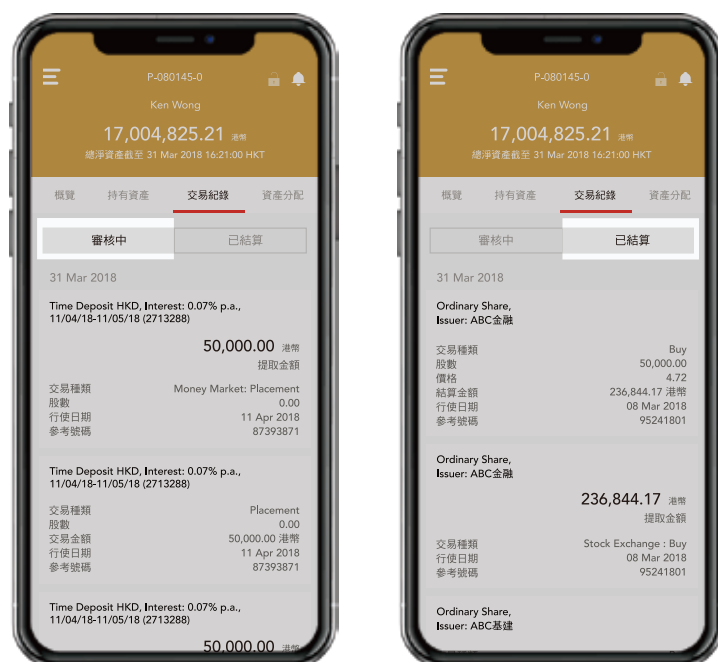
持有資產¹

點選「持有資產」下的「資產組別一覽」或「資產種類一覽」，系統便會按照所選分類顯示您的資產組合。



交易紀錄

點選「交易紀錄」下的「審核中」或「已結算」，即可檢視相關交易。



資產分配²

點選「資產分配」下的「資產組別」或「貨幣」，系統便會按照所選分類顯示您的資產分配。



4 到價提示及其他投資信息通知

個人化自主到價提示及其他投資推播訊息 助您即時掌握最新市況

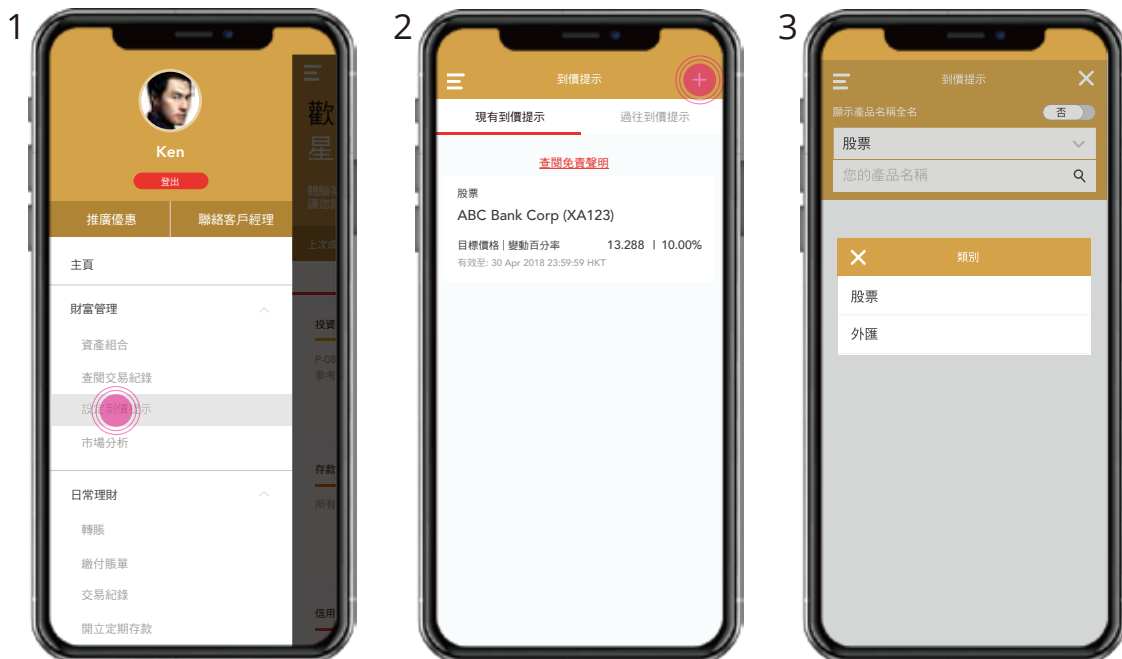
世界日新月異，領先時代步伐，是致勝之道。DBS iWealth® app自主到價提示及信息通知系統全方位緊貼市場脈搏，助您抓緊每個重大機遇。

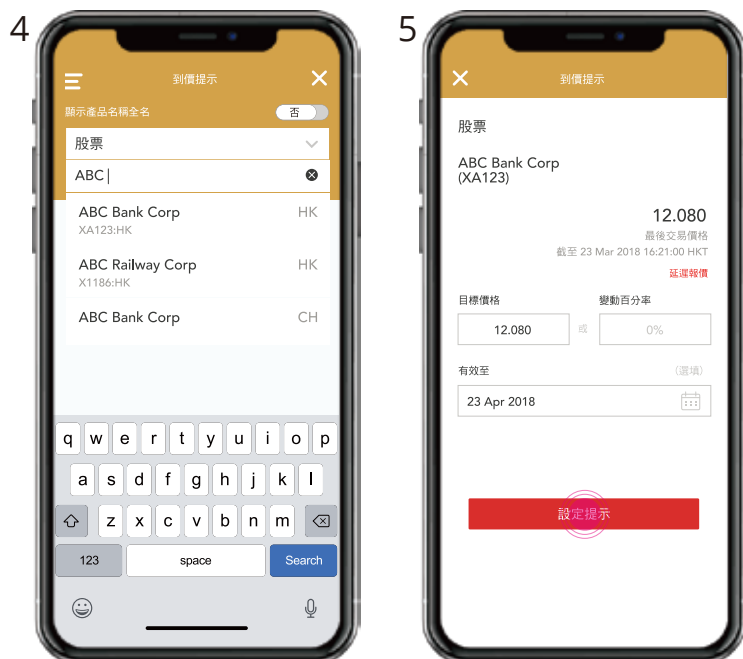
到價提示

當股票或外匯達到您的目標價格時，系統即會發出到價提示。

設定到價提示步驟簡易³：

- 1 點選「設定到價提示」
- 2 點選右上方之「+」號
- 3 設定提示類別為「股票」或「外匯」
- 4 搜尋產品名稱
- 5 設定目標價格，然後點選「設定提示」



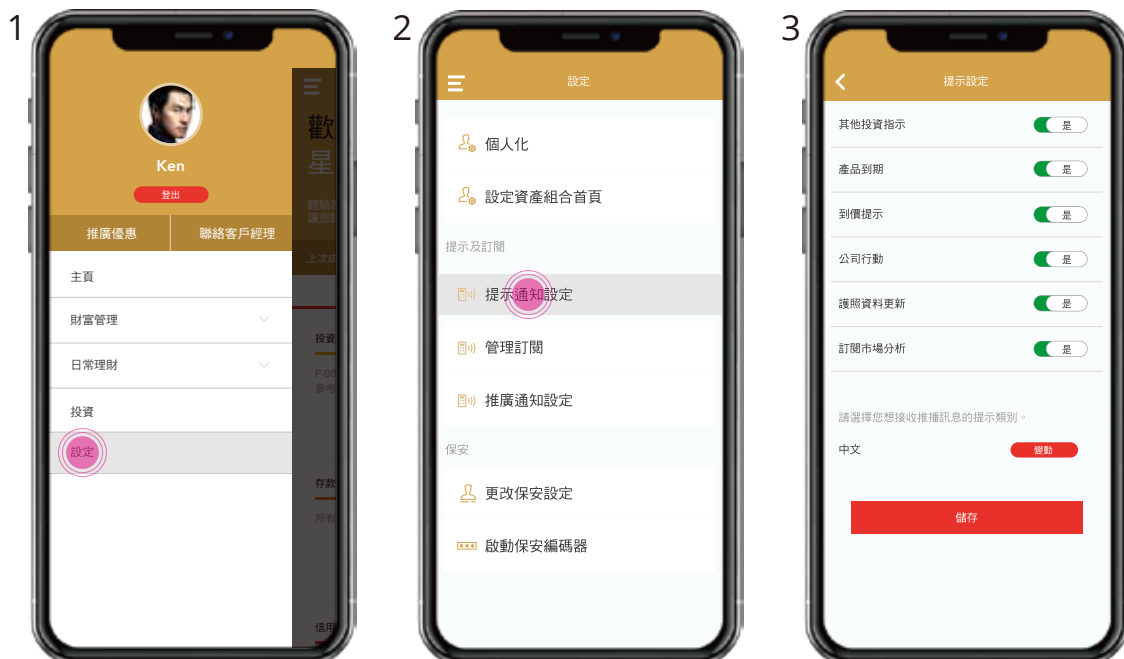


接收提示通知步驟簡易⁴：

無論身在何處，您都可透過流動裝置收取推播訊息，或以短訊或電郵形式*掌握信息。

當達到您的目標價格時，您可選擇以推播訊息接收到價提示。

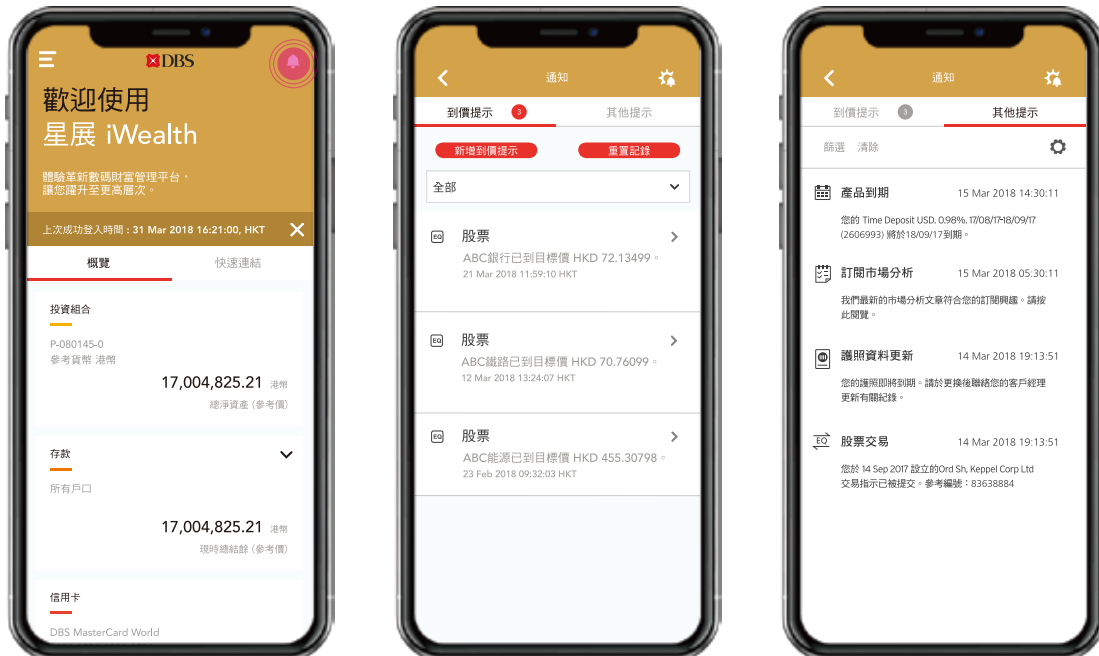
- 1 點選「設定」
- 2 點選「提示通知設定」
- 3 點選您想接收推播訊息通知的提示類別



* 客戶必須登入星展iBanking網上理財並允許星展利用短訊或電郵作通訊途徑，方可接收提示訊息。您可於「財富管理」>「設定」>「管理電郵及短訊通知」更改您的喜好設定。

其他提示

為您提供自願性公司行動(例如股息選擇)及債券到期提示，助您因應最新市況部署投資計劃。



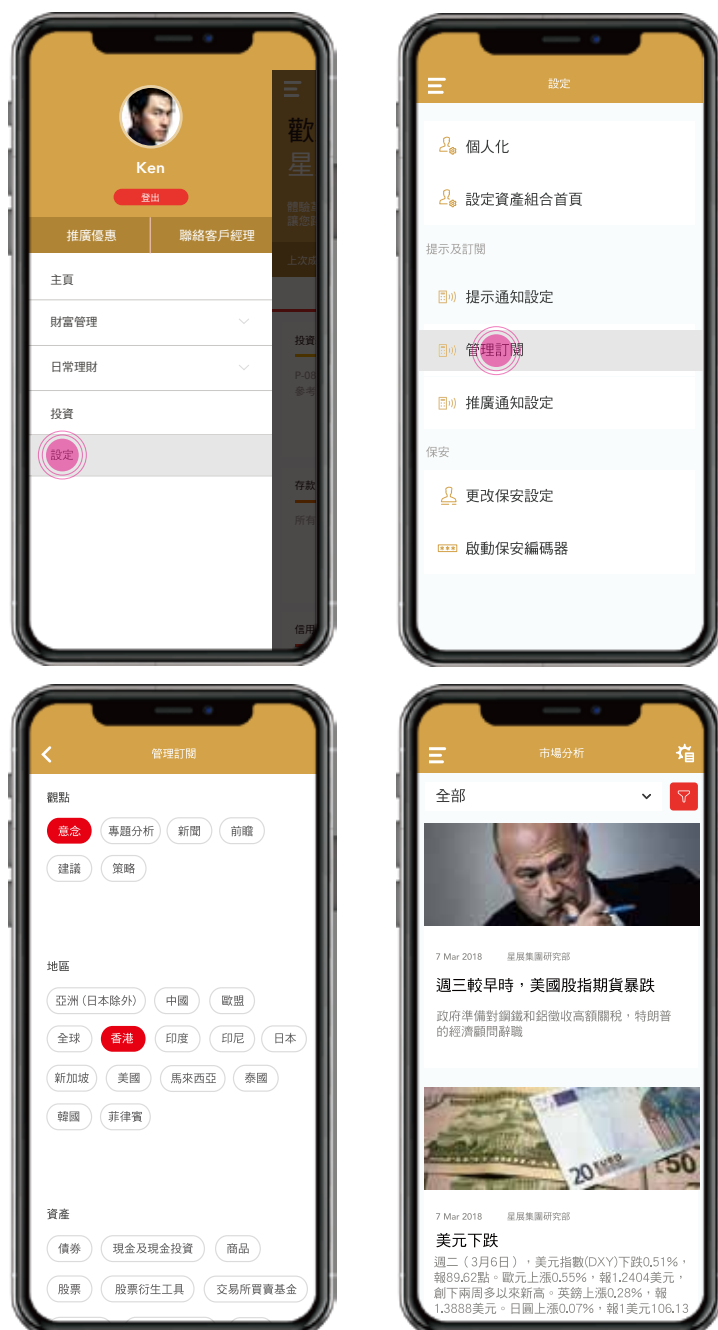
5 研究分析及市場資訊

掌握更多市場資訊 創富理財快人一步

DBS iWealth® app帶您時刻走在前方，率先獲悉市場最新動向及相關機遇。

點選「設定」下的「管理訂閱」，按照個人喜好，點選新聞專題及研究分析之相關標籤，完成後確認儲存。

此外，您亦可利用  篩選主題及要聞。



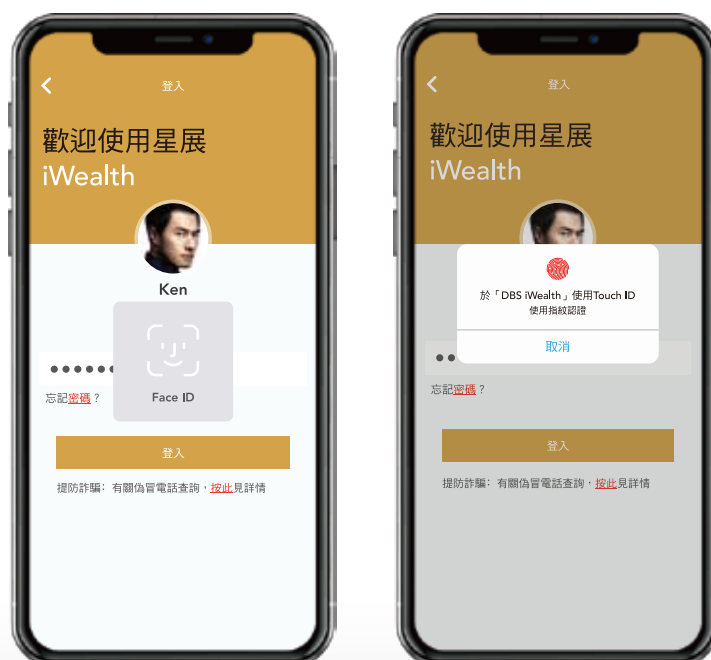
6 日常理財功能盡在掌握

DBS iWealth® app齊備常用日常理財功能，包括指紋登入、結餘速查、簡易繳費及轉賬、特惠定存年利率、快速連結及個人化設定，助您不論何時何地，輕鬆管理財富。



指紋登入

Face ID[^]或指紋[#]便是登入密碼。只須注視螢幕或輕鬆一按，即可於iOS及Android裝置登入DBS iWealth® app。



[^] 適用於載有Face ID的iPhone X。若要使用Face ID登入，您需要在iOS「設定」中允許DBS iWealth®使用Face ID。

[#] 適用於載有Touch ID及運行iOS 9.0 或以上的Apple智能手機，及配備指紋識別功能及運行v6.0或以上的指定Android智能手機。



結餘速查

毋須登入，便可於手機或Apple Watch查閱自選戶口結餘。



快速連結

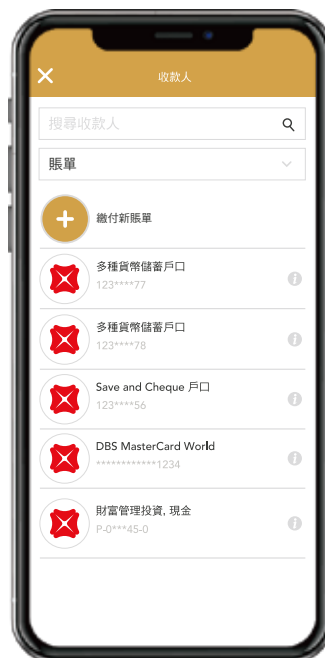
可為高達9個常用功能建立捷徑，買賣證券外匯、開立定期存款戶口時更直接方便。





簡易繳費及轉賬

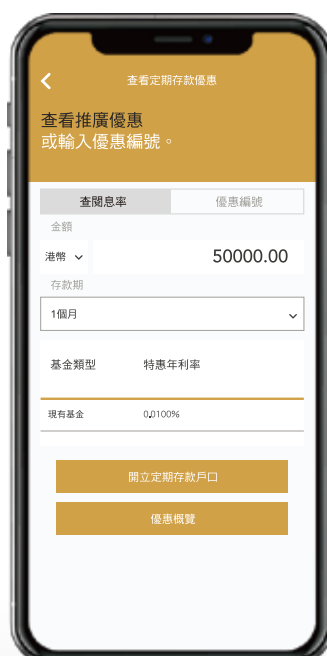
您可直接繳費及轉賬予已登記或未登記之收款人。





特惠定存年利率

按您的定期存款金額及年期，即時為您搜羅。



個人化設定

自訂您的個人頭像及別名。



Remarks

1. Portfolio Holdings Page:
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.
2. Portfolio Holdings Page – Currency Allocation:
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.
3. Add a Price Alert:
 - 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
4. Manage Price Alert:
Investment products available for price alert setup do not mean that they are actually available for subscription, switching or redemption. 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 investment advice and does not constitute any offer or solicitation to subscribe or redeem. The Bank does not bear any loss induced by service delay or inaccuracy of information.

Disclaimers

The above information is not and shall not be considered as investment advice provided by DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the "Bank"). It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Investment involves risk. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions, and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubts about this material or any product offering documentation, you should seek independent professional advice.

Securities trading is an investment and involves risks. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. You should also be aware that investing in foreign securities market involves foreign exchange risk, you may incur loss due to fluctuations of exchange rates. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives.

Foreign exchange involves risk. You should note that foreign exchange may incur loss due to the fluctuation of exchange rates.

The screen images in this guidebook are for reference only. Your DBS iWealth® app portfolio view will depend on your product holdings with our Bank.

備註：

1. 資產組合版面：
實際交易價格可能與顯示的指示性估值有所不同，或由於流動性及風險而出現折扣。本行不對所提供的信息和估值負責。
2. 資產組合版面－貨幣分配：
資產組合的貨幣分佈並不包括您的資產組合中的透支額。所有金額均以參考匯率計算為資產組合的參考貨幣等值。
3. 設定到價提示
 - 到價提示所依據的新加坡交易所(SGX)價格資料均為實時。
 - 到價提示所依據的香港交易所(HKEX)、紐約證券交易所(NYSE)/ 美國納斯達克證券市場(NASDAQ)、多倫多證券交易所(TSX) - 股票及倫敦證券交易所(LSE) 價格資料均延遲最少15分鐘。
 - 到價提示所依據的東京證券交易所(TSE)價格資料延遲最少20分鐘。
 - 到價提示所依據的多倫多證券交易所(TSX) - 認股證價格資料延遲最少20分鐘。
 - 到價提示所依據的澳洲證券交易所(ASX) 價格資料延遲最少2小時。
4. 管理到價提示：
投資產品可供設定到價提示並不代表其實際上可予客戶認購、轉換或贖回。投資產品的供應情況及交易渠道概以客戶實際交易時的情況為準。本服務提供的資料僅供參考，既非投資意見也不構成任何認購或贖回的要約或招攬。本行不會承擔因服務延誤或資料不正確所引致的損失。

風險披露聲明

以上資料並非亦不應被視為星展銀行(香港)有限公司(DBS Bank (Hong Kong) Limited) (「本行」)提供之投資建議，亦不構成任何認購、交易或贖回任何投資產品之要約或要約招攬。投資涉及風險，過往業績並不代表將來的表現。閣下作出任何投資前，應細閱有關銷售文件、戶口條款及細則及產品條款及細則以了解詳細產品資料及風險因素。閣下如對此資料或任何銷售文件有任何疑問，應先諮詢及尋求獨立的專業意見。

證券買賣是一項投資，並涉及風險。證券價格可升可跌，有時可能會非常波動，在某些情況下更可能變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。客戶應注意投資海外證券市場涉及匯率風險，可能因匯率波動而導致虧損。投資決定是由閣下自行作出的，除非閣下經考慮自己的財務狀況、投資經驗及目標後，認為某股票是適合閣下的，否則閣下不應作出投資。

外匯涉及風險，閣下應注意外幣兌換會因匯率波動而導致虧損。

本書內的圖像僅供參考，您的DBS iWealth® app賬戶版面將依據您於本行持有的產品所呈示。

