

# DBS iWealth

Essential Guide

## 用戶指南

Experience a revolutionary digital wealth management platform at the next level.

革新數碼財富管理平台，讓您躍升至更高層次。





# DBS iWealth

## A revolution in wealth management

The new and enhanced DBS iWealth places the management of your wealth firmly in your own hands. Our leading platform has been thoughtfully designed to give you more control of your wealth.

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

**With DBS iWealth, you have more power – anytime, anywhere.**

# DBS iWealth

## 財富管理嶄新境界

全新升級版 DBS iWealth 卓越數碼管理平台，細意讓您盡握領先業界的強大優勢，自主理財，助您財富增值。

升級介面設計簡約，操作方便，配合精準資產組合分析工具、個人化提示訊息及切合個人需要的市場分析，讓您更快捷、更準確地作出最佳投資決定。

**DBS iWealth 讓您創富機遇時刻在手。**



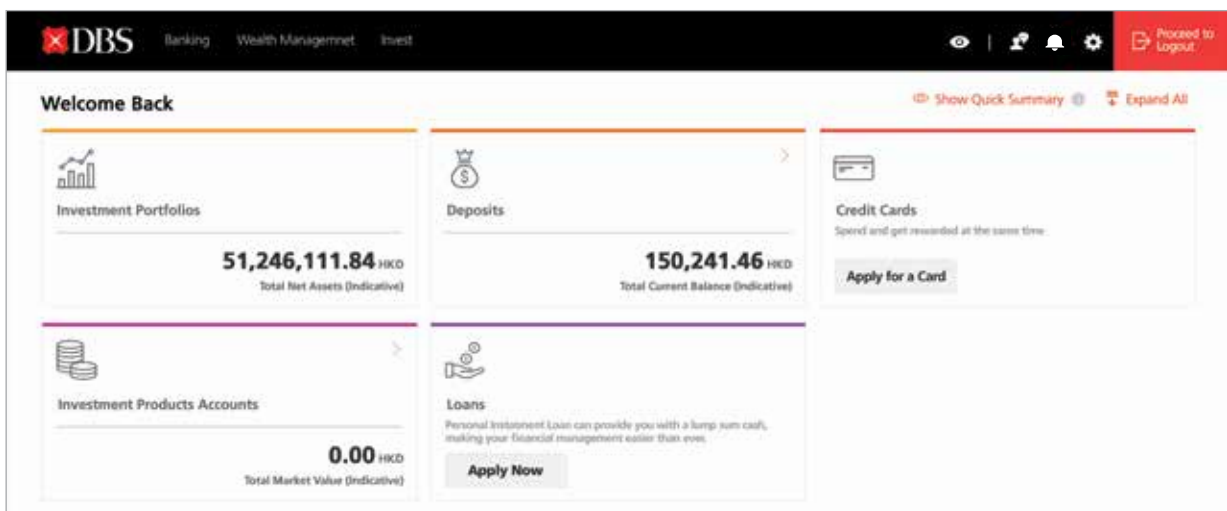
## Top 5 innovations to give the control you want

# 1 The Dashboard

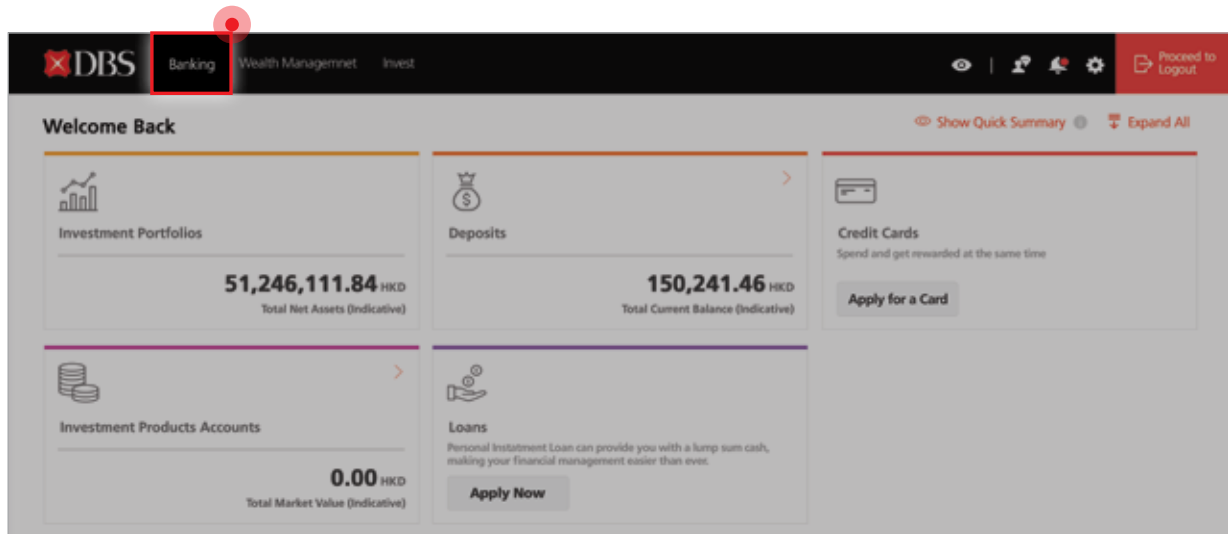
## Get the full picture in a single glance, with complete clarity

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

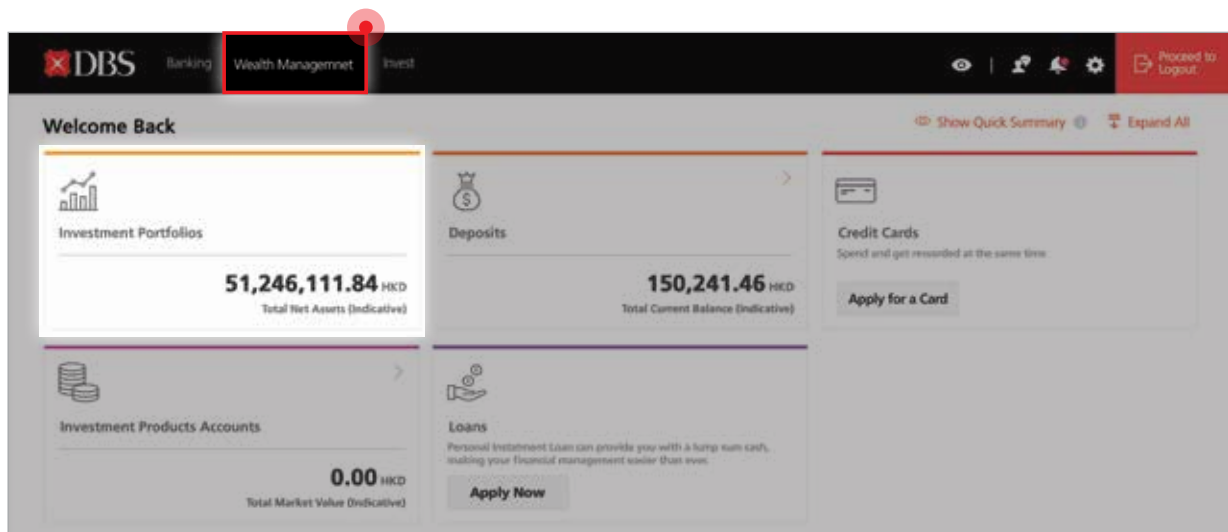
Should you need a closer look, simply click on the relevant tab for more in-depth information.



To access your usual banking features, such as transfers and payments, simply click on the “Banking” tab.



A more in-depth analysis of your investment portfolio is just a click away. Just tap the “Wealth Management” tab or the “Investment Portfolios” tile.

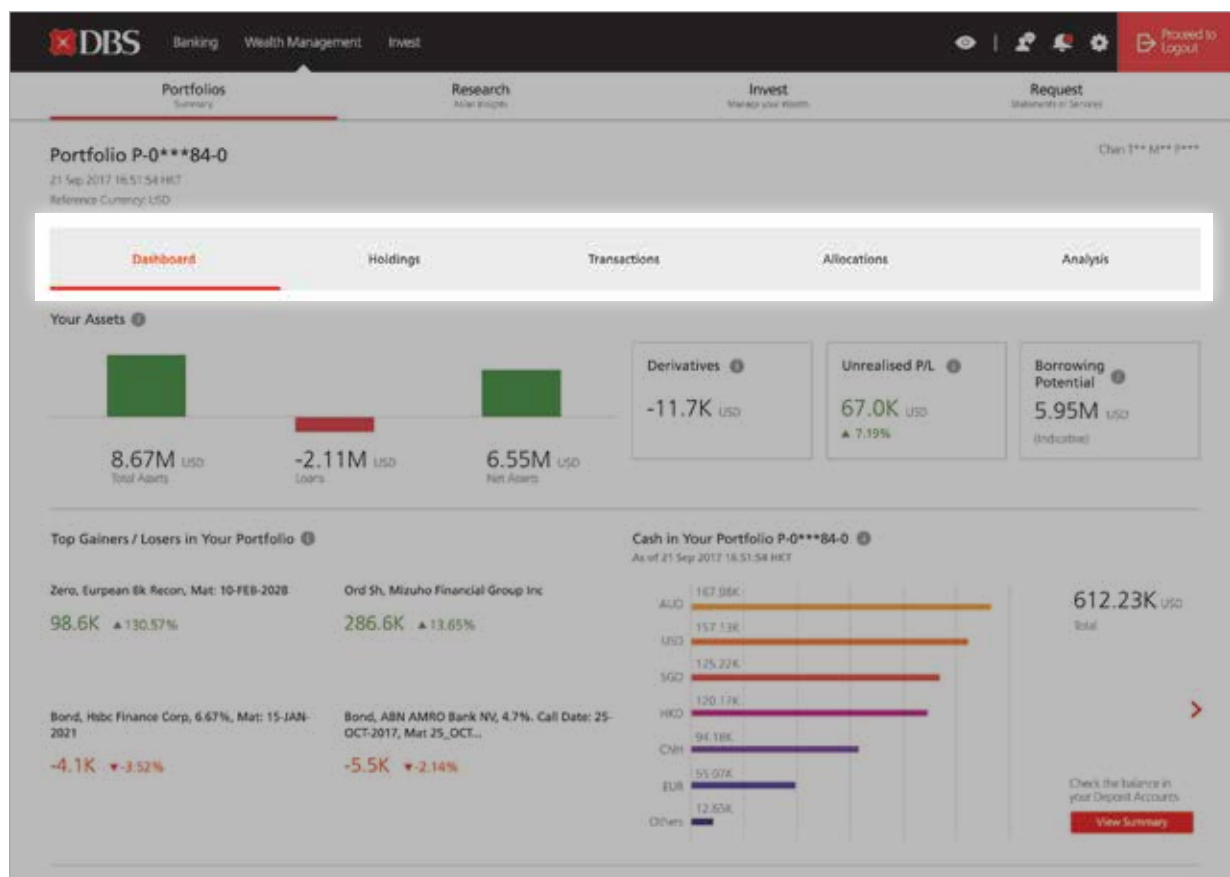


# 2 Portfolio Overview and Analysis

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

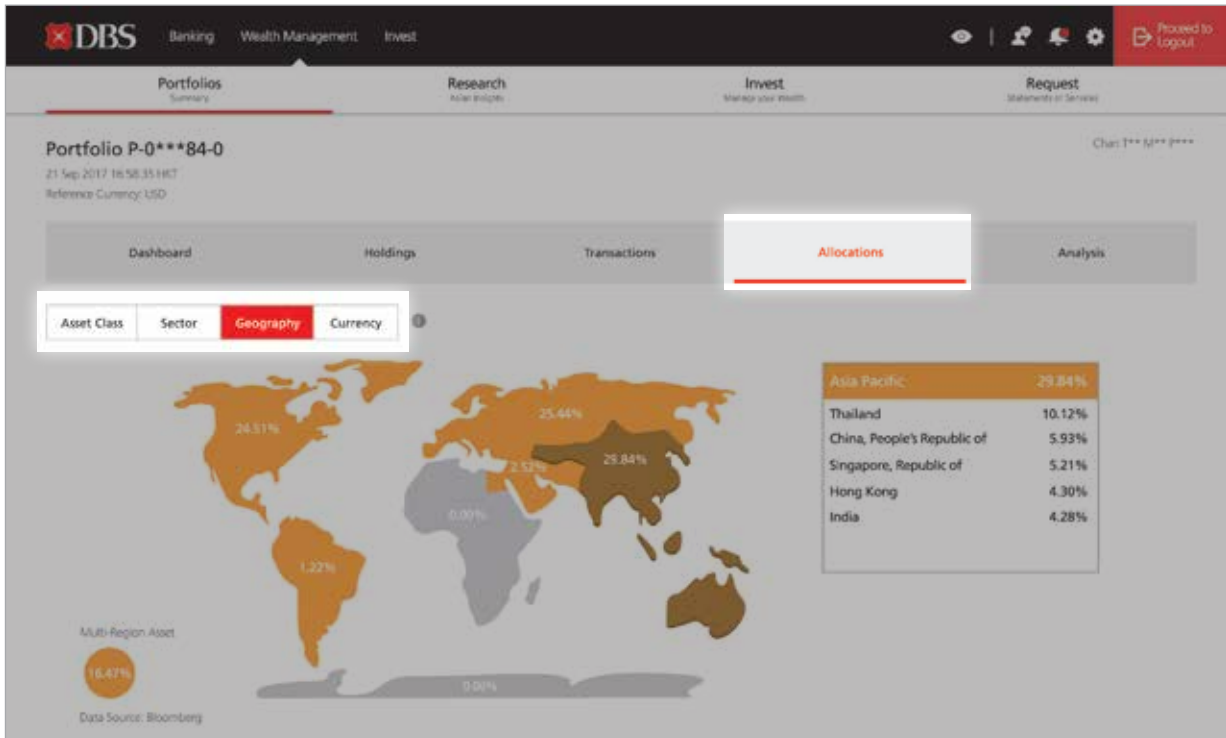
A clear understanding of your current position is essential before making any financial decision. The DBS iWealth portfolio summary provides just that.

View a clear breakdown of your portfolio asset movements, holdings, transactions, allocations and analysis.



### Portfolio Allocations

This feature allows you to monitor your portfolio by category. Simply click on the “Asset Class”, “Sector”, “Geography” or “Currency” tabs to view the breakdown you are looking for.

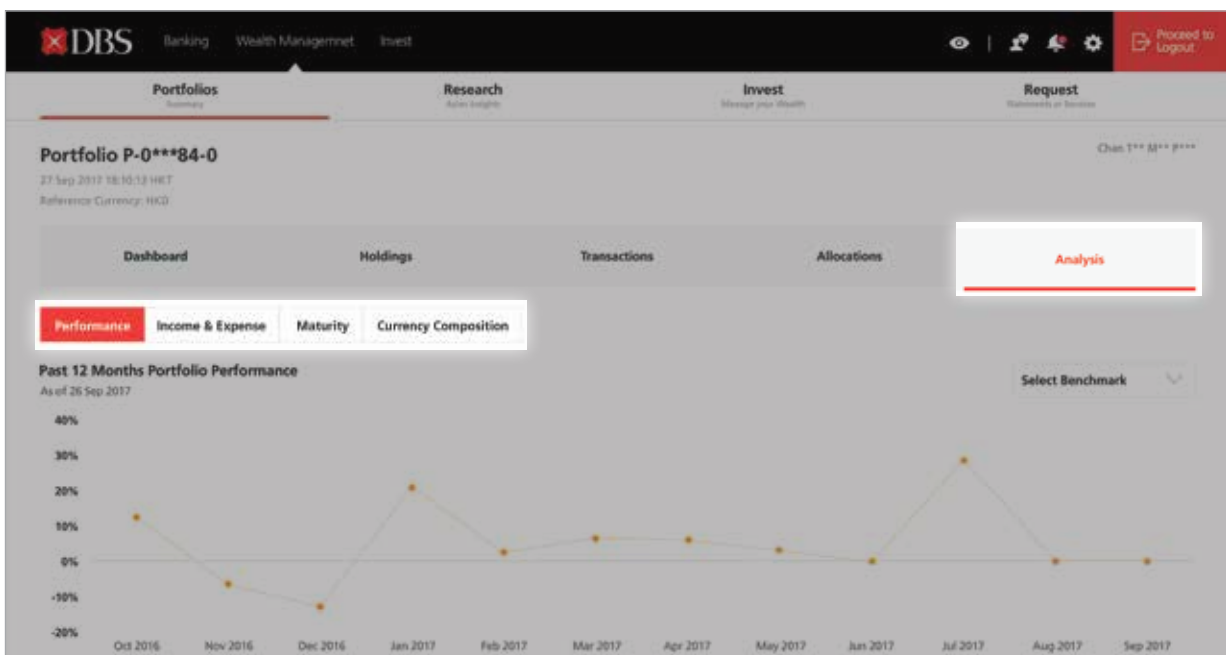


### Portfolio Analysis

With this function, you get a clear understanding of exactly how your portfolio is doing through an easy-to-read performance chart.

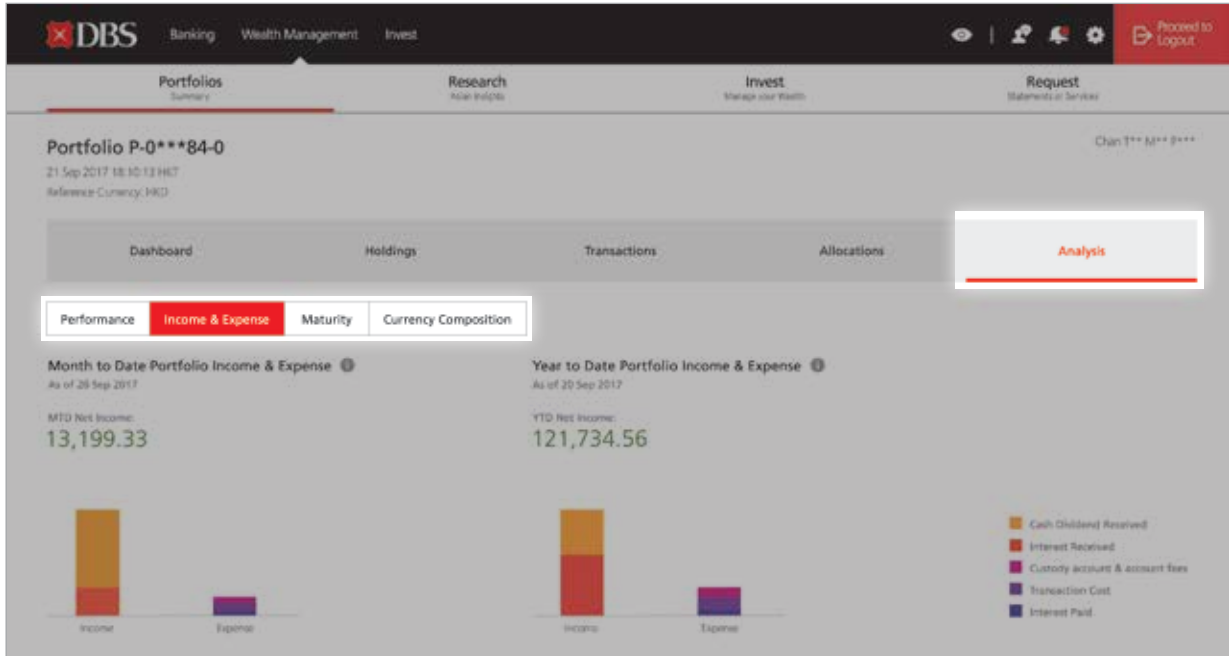
You can view your portfolio view with the following analysis measurements:

- Performance

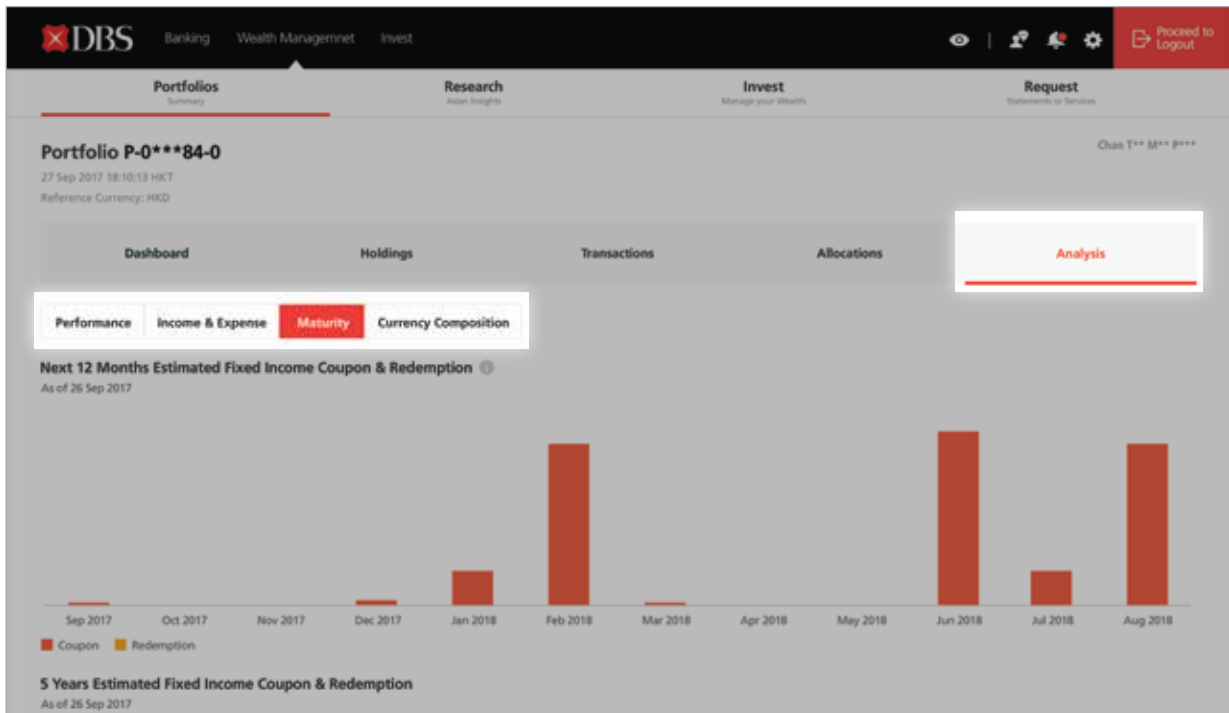




- Income and Expense

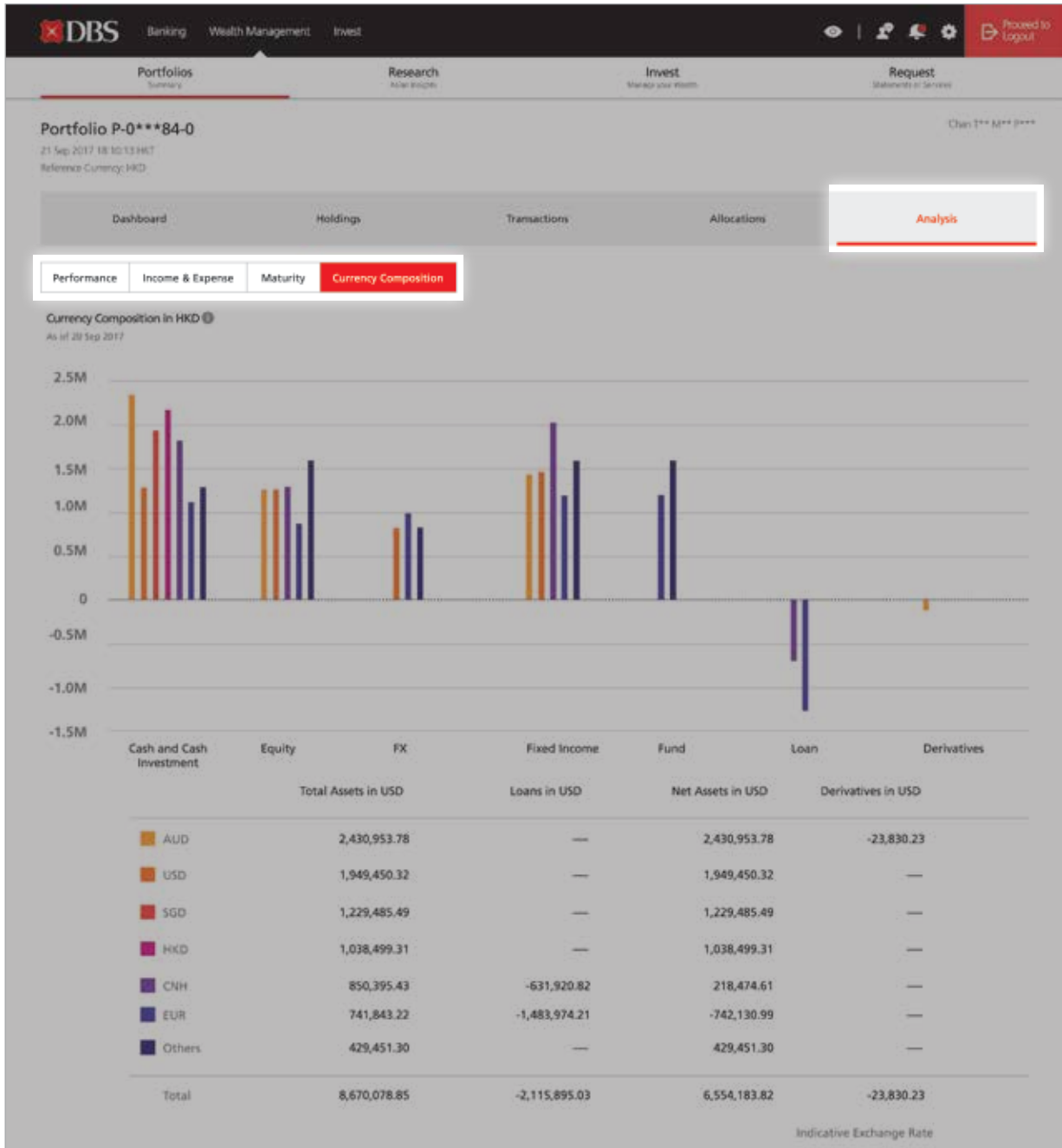


- Maturity





- Currency Composition



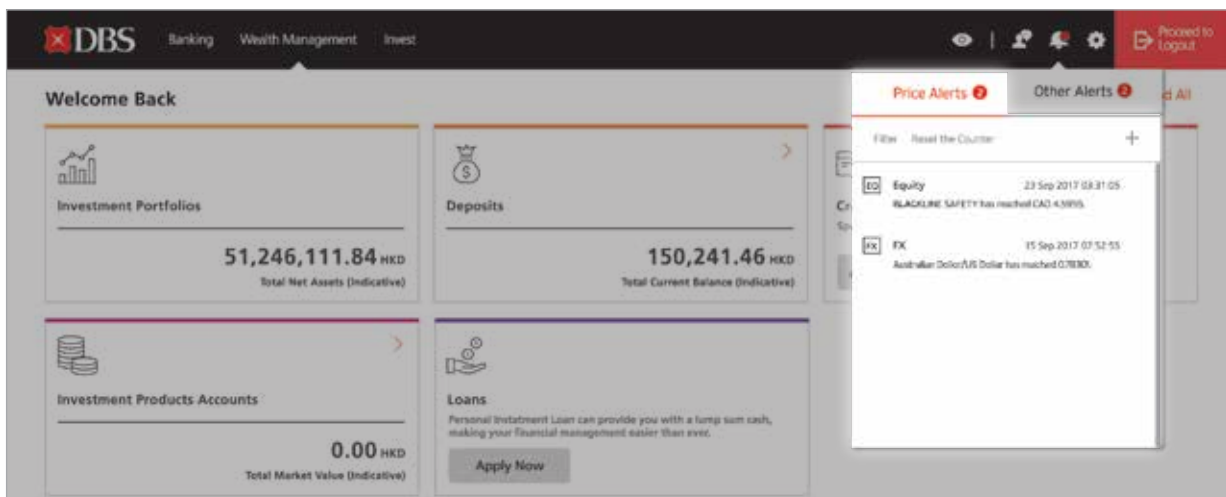
# 3 Customised Alerts

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

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

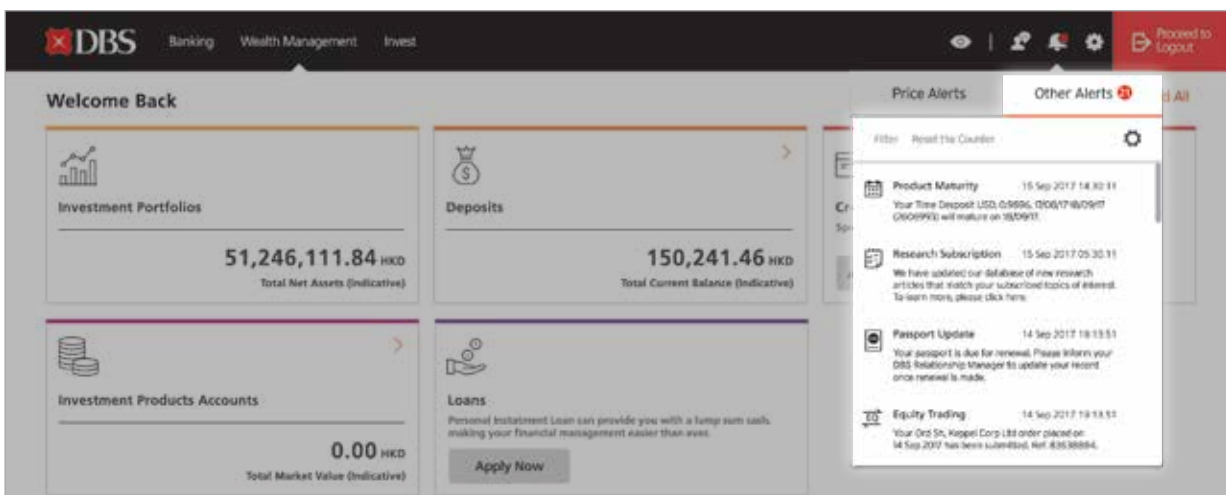
### Price Alerts

Be alerted to the moment your target stock or FX hits your pre-selected price with customised price alerts. Receive notifications wherever you are, through SMS or email.




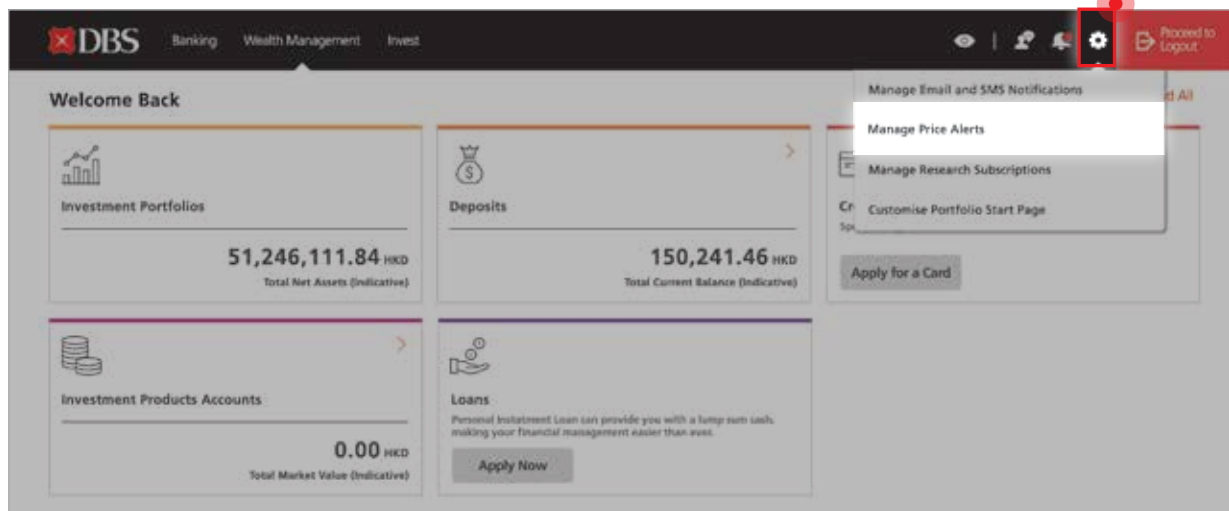
### Other Alerts

Stay informed with other alerts and be updated on voluntary corporate actions (such as dividend choices) and bond maturities. Receive important news as soon as it emerges.



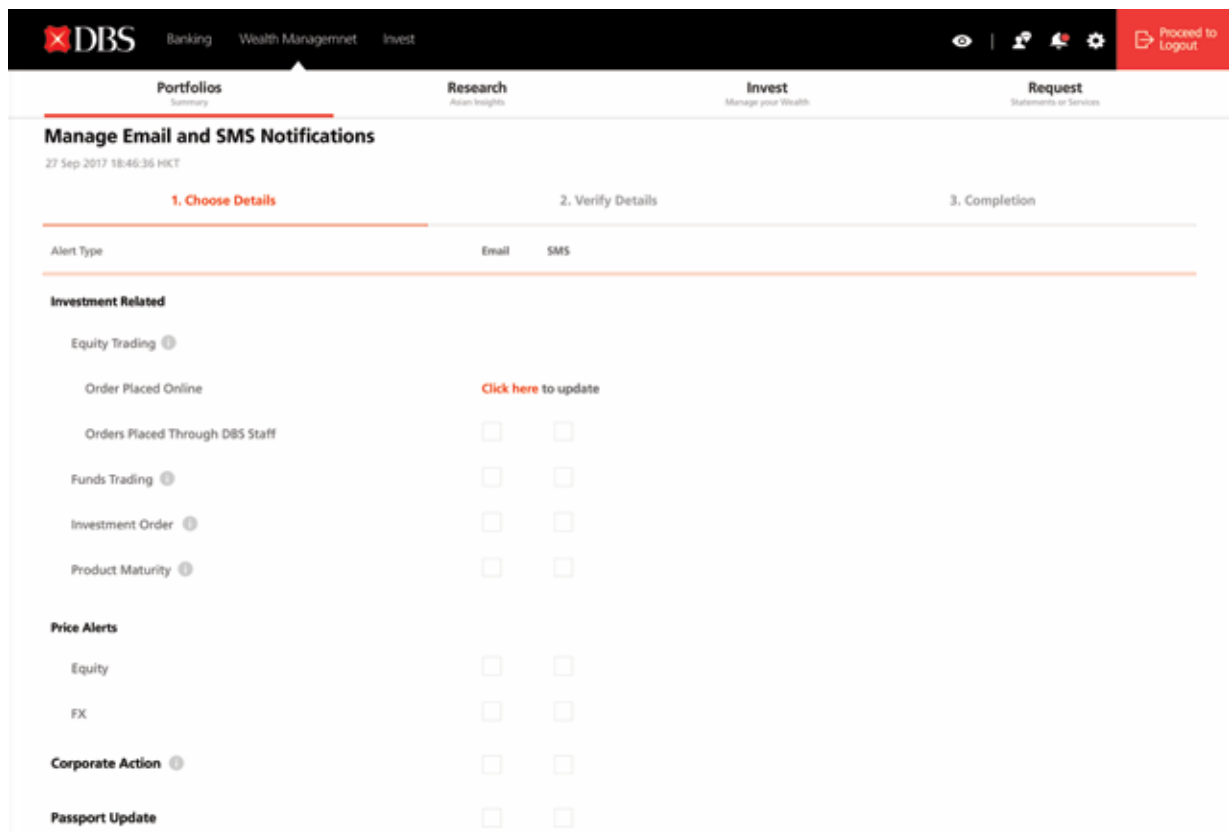
## Easy Steps to Customise Your Alerts

- Click on the “Settings” icon 
- Click “Manage Price Alerts”



- Search for a stock, set a target value and click “Add”
- Choose to receive the alert\* via SMS or email when the price you have set is reached

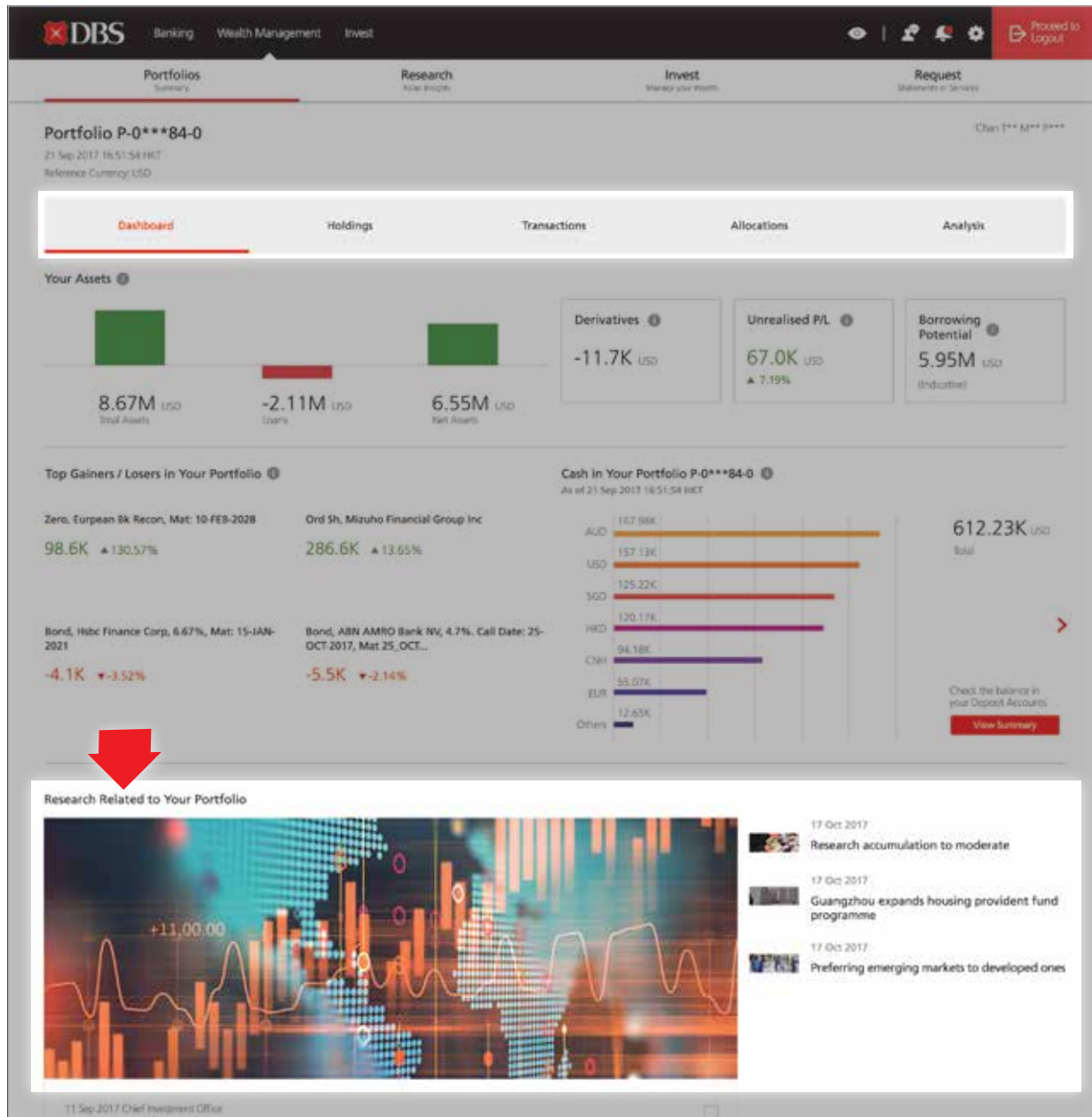
\*In order to receive these alerts, customers have to opt in for SMS or email as communication channels. You may navigate to “Wealth Management” > “Settings” > “Manage Email and SMS Notifications” to indicate your preference.



# 4 Relevant 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, but keeping up with important developments is time consuming. With DBS iWealth, you can rest assured that all the groundwork will be taken care of for you. We distil key news items, DBS house views and research pieces straight to your Dashboard.

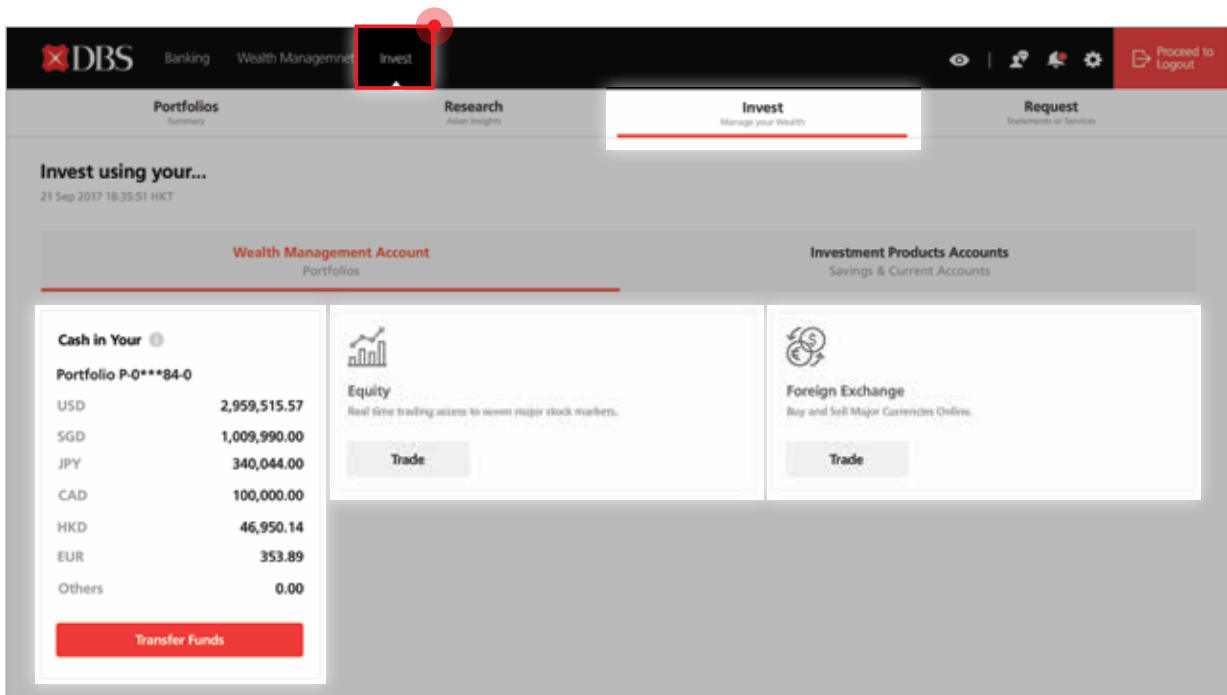


# 5 Enhanced Online Equity and FX Trading

## Trade 7 equity markets and 14 currencies with ease

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

You can easily view your cash balance available for investing in several currencies.



The screenshot displays the DBS iWealth 'Invest' interface. The top navigation bar includes 'Banking', 'Wealth Management', and 'Invest' (highlighted with a red box and a red circle). Below the navigation bar, there are tabs for 'Portfolios', 'Research', 'Invest' (selected), and 'Request'. The main content area is titled 'Invest using your...' and shows the date '21 Sep 2017 18:35:51 HKT'. It is divided into two sections: 'Wealth Management Account' and 'Investment Products Accounts'. The 'Wealth Management Account' section shows a table of cash balances for various currencies. The 'Investment Products Accounts' section includes 'Equity' and 'Foreign Exchange' trading options, each with a 'Trade' button.

Cash in Your	
Portfolio P-0***84-0	
USD	2,959,515.57
SGD	1,009,990.00
JPY	340,044.00
CAD	100,000.00
HKD	46,950.14
EUR	353.89
Others	0.00

### Trade Equities Across 7 Major Markets

You can trade equities easily in 7 major international markets. These include Hong Kong, Singapore, the United States, Canada, Japan, Australia and the United Kingdom's stock markets.

The screenshot displays the DBS 'Place Order' interface. At the top, there is a navigation bar with 'Home', 'Trade', 'Markets', 'My Account', 'IPO', and 'Resources'. The 'Trade' section is active, showing 'Buy or Sell Stock'. Below the navigation, the 'Place Order' page is divided into several sections:

- Stock Search:** A search bar with 'Search by Stock Name or Symbol'. Below it, 'Symbol - X220P' and 'Market - HK' are displayed. There are tabs for 'Details', 'Intraday Chart', and 'Bid & Ask'.
- Market Data Table:**

Last	0.058	Vol	5,282,000
Bid	0.056	Ask	0.059
Bid Vol	400,000	Ask Vol	750,000
Chg	-	% Chg	-
Open	0.068	Prev Cls	0.058
High	0.068	Low	0.057
Lot	2,000	Turnover	309,506.000
- Trade Directly:**
  - Account: P-2\*\*\*47-0
  - Stock Name: XYZ Company
  - Market: Hong Kong
  - Symbol: X220P
  - Action: Buy (selected), Sell
  - Order Type: Enhanced Limit Order
  - Quantity (Lot Size: 2,000): 2,000
  - Order Duration: Good for Today
  - Price: 0.048
  - Settlement Account: P-2\*\*\*47-0-HKD-1
- Account Summary:** Account P-2\*\*\*47-0 with a 'Cash Balance' link.

At the bottom right, there is a 'Preview Order' button. A 'Points to note for Place Order' link is visible at the bottom left.

**24x7\* Real-time FX Trading at Competitive Rates**

Trade up to 14 currencies round the clock. Enjoy offers such as foreign currency time deposits and preferential rates. Leverage our research to guide you on currency outlook.

\*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-zh/ft-time1.html](http://www.dbs.com.hk/ibanking-zh/ft-time1.html)





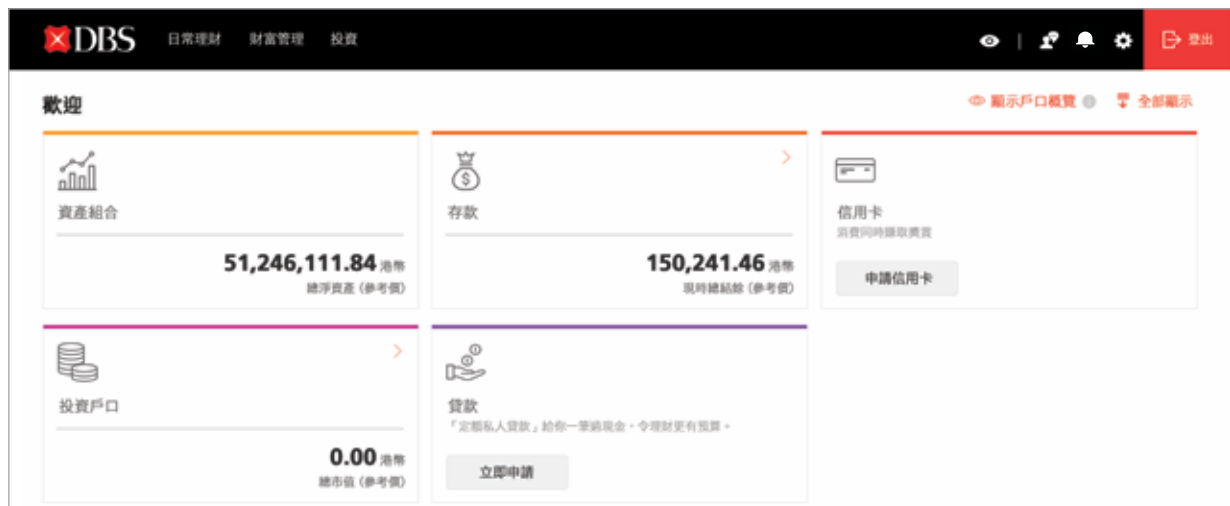
## 5大革新優勢 全面自主理財

# 1 賬戶概覽版面

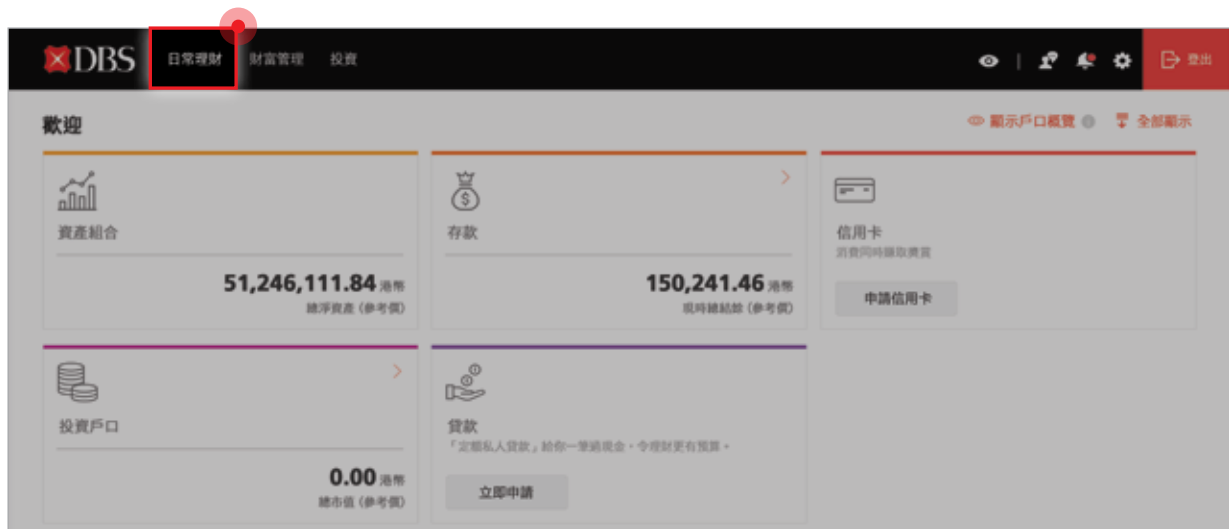
### 一覽盡悉財富全面狀況

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

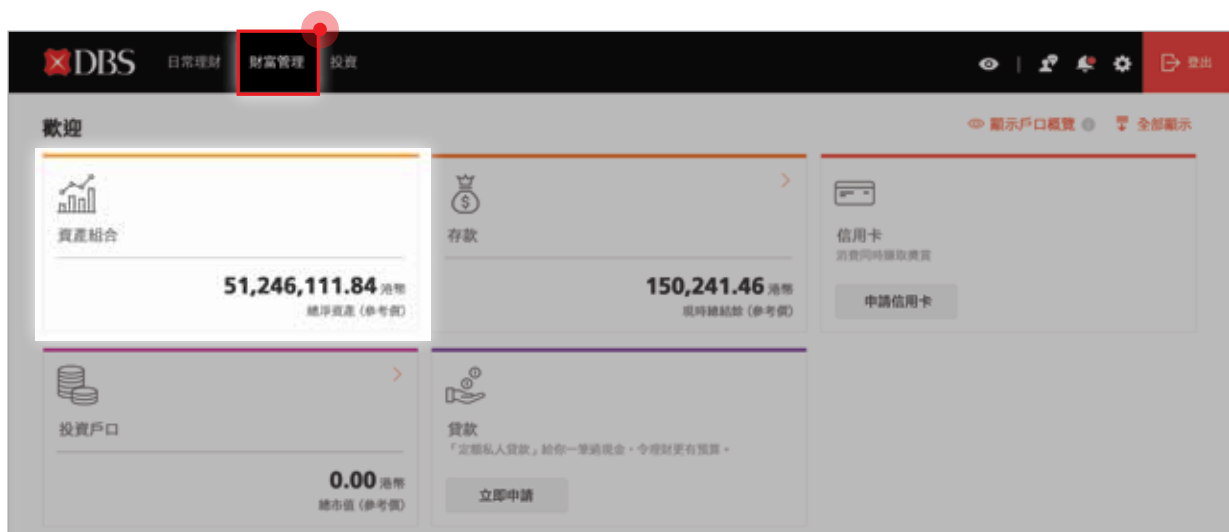
點選導覽區塊，便可查閱相關詳細資料。



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。



點選「財富管理」，或賬戶概覽版面內的「資產組合」區塊，即時檢閱詳細分析。



# 2 資產組合概覽及分析工具

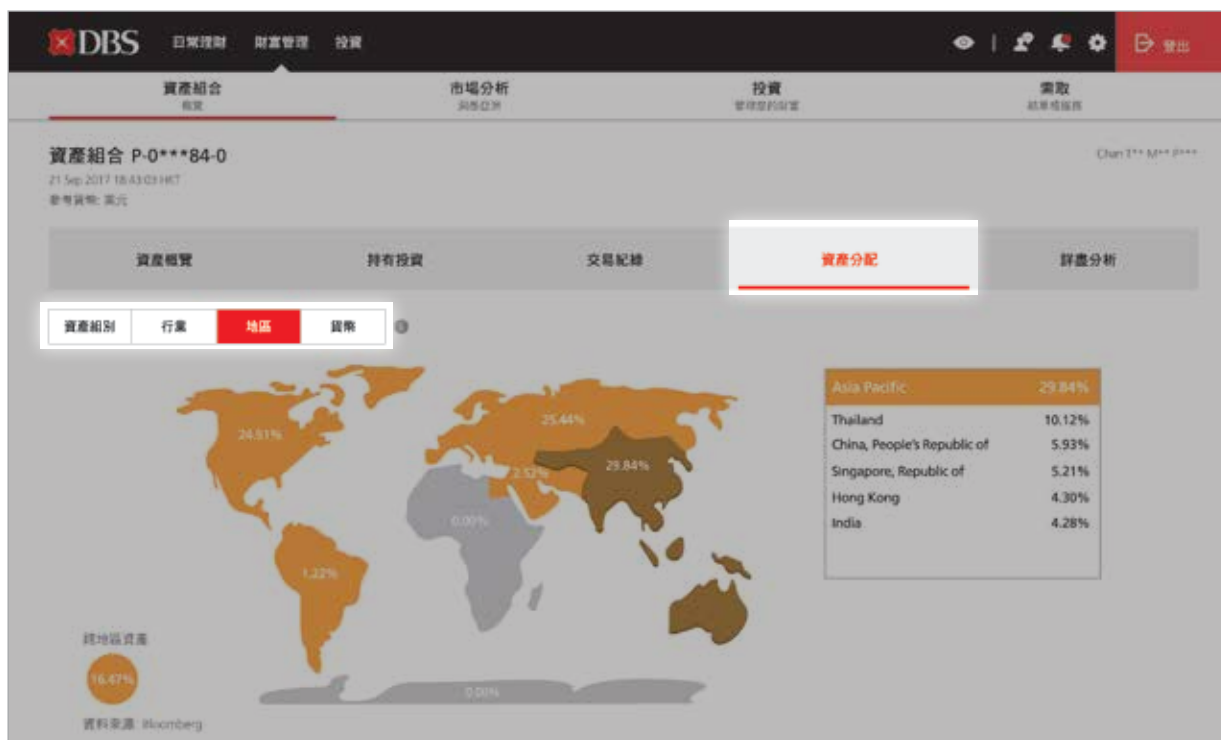
## 全面掌握資產配置狀況 助您計劃投資部署

瞭解自己當前財務狀況，有助作出最佳的投資決定。DBS iWealth 提供的分析工具可配合您的需要。資產組合內的資產變動、持倉量、交易紀錄、資產分配及相關分析，全部一目瞭然。



### 資產分配

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



### 資產組合分析工具

圖表清晰反映資產表現，助您全面瞭解資產狀況。

您可透過以下分析指標，全面檢視您的財富狀況：

- 表現



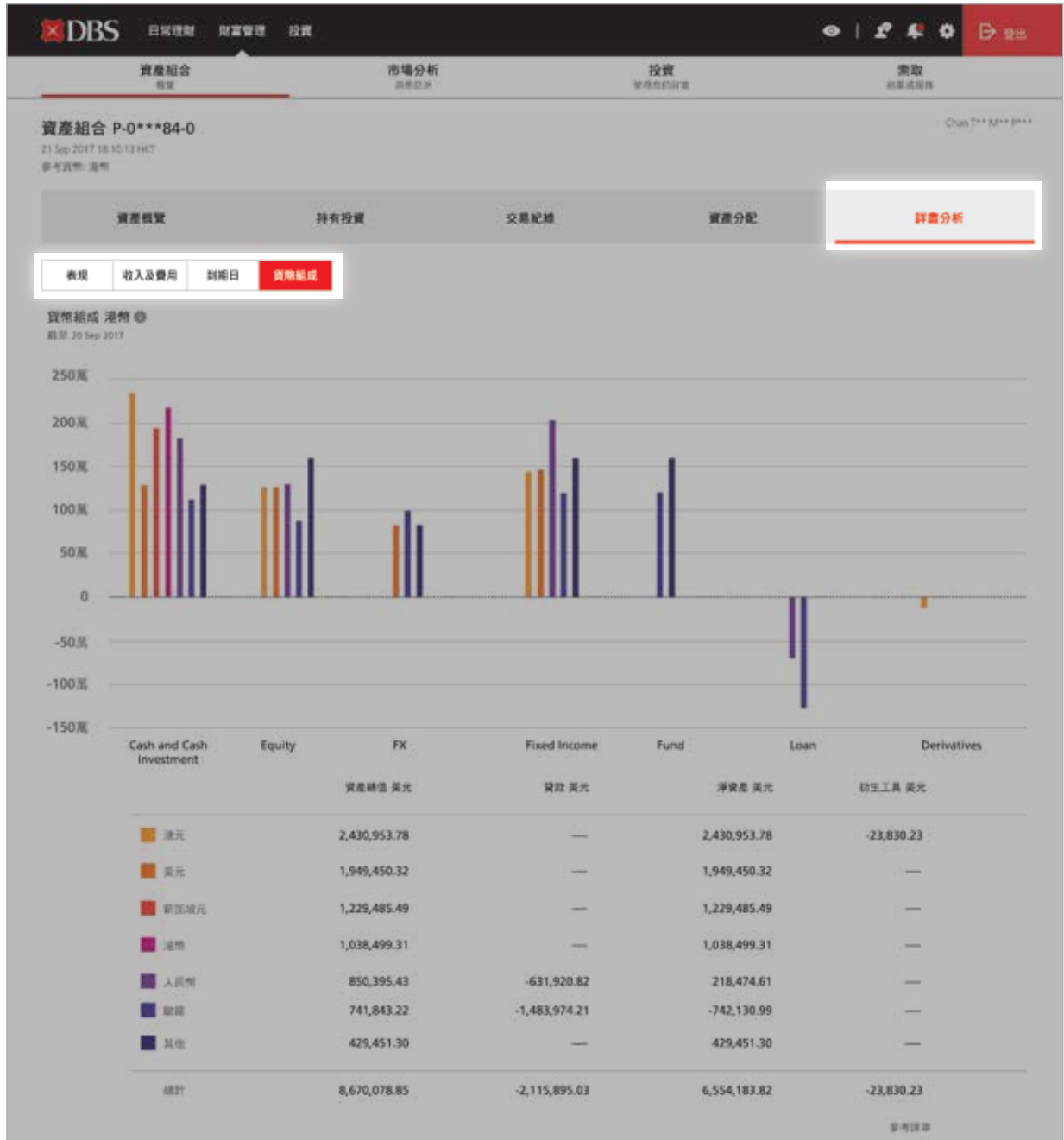
• 收入及費用



• 到期日



- 貨幣組成





# 3 自主到價提示及通知

## 個人化自主到價提示及其他投資信息通知 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 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，無論身在何處，均可透過短訊或電郵形式掌握信息。



### 其他提示

為您提供各類投資信息提示，包括自願性公司行動（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。



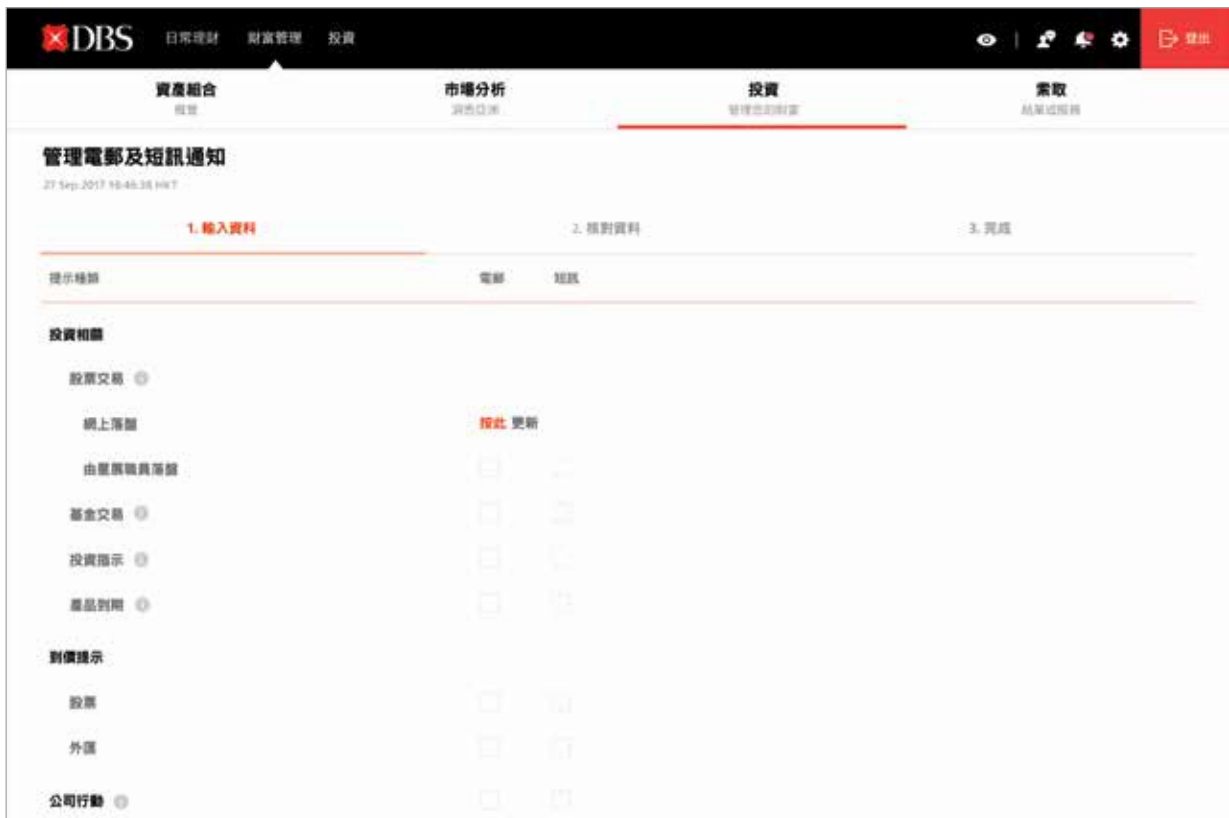
### 到價提示設定步驟簡易

- 點選「設定」
- 點選「管理到價提示」



- 搜尋股票，設定目標價格，然後點選「新增」
- 選擇以短訊或電郵接收到價提示\*

\*客戶必須允許星展利用短訊或電郵作通訊途徑，方可接收到價提示。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。



# 4 切合個人需要的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 帶您時刻走在前方，率先獲悉市場最新動向及相關機遇。DBS iWealth 根據您的資產組合作基準，為您精選市場消息、星展專家分析及相關專題研究。

The screenshot displays the DBS iWealth investment dashboard for a user named 'Chan T\*\* M\*\* P\*\*\*'. The interface is divided into several sections:

- Header:** DBS logo and navigation tabs for '日常理財', '財富管理', and '投資'.
- Navigation:** '資產組合' (Asset Portfolio), '市場分析' (Market Analysis), '投資' (Investment), and '索取' (Request).
- Asset Portfolio Summary:**
  - 資產組合 P-0\*\*\*84-0 (21 Sep 2017 18:43:03 HKT)
  - 參考貨幣: 美元
  - 資產概覽: 867.0萬 美元 (資產總值)
  - 持有投資: -211.4萬 美元 (貸款)
  - 淨資產: 655.6萬 美元
  - 衍生工具: -1.1萬 美元
  - 未實現損益: 6.7萬 美元 (▲ 7.13%)
  - 借款能力: 595.3萬 美元 (參考值)
- Investment Products:**
  - Zero, European Bk Recon, Mat: 10-FEB-2028: 9.8萬 ▲ 130.57%
  - Ord Sh, Mizuho Financial Group Inc: 28.6萬 ▲ 13.85%
  - Bond, Hsbc Finance Corp, 6.67%, Mat: 15-JAN-2021: -4,158.00 ▼ -3.52%
  - Bond, ABN AMRO Bank NV, 4.7%, Call Date: 25-OCT-2017, Mat: 25\_OCT...: -5,500.00 ▼ -2.14%
- Asset Allocation:**
  - 資產組合內的現金 P-0\*\*\*84-0 (截至 21 Sep 2017 18:43:03 HKT): 61.22萬 美元 (總計)
  - Breakdown: 美元 (16.75萬), 美元 (15.21萬), 新加坡元 (12.52萬), 港幣 (12.01萬), 人民幣 (9.41萬), 歐幣 (5.90萬), 其他 (1.26萬)
- Market Analysis:**
  - 與您的資產組合相關的市場分析
  - Featured article: 亞洲股市漲跌不一 (19 Oct 2017)
  - Featured article: 風險資產：波動但不見震動 (15 Aug 2017)
  - Featured article: 投資履歷 - 2017年第三季 (27 Jun 2017)

# 5 升級版網上證券及外匯交易平台

## 進軍7大股票市場 輕鬆進行14種外幣交易

創富機遇，無邊無際。DBS iWealth 為您開拓廣闊的投資領域。

進行交易前，您可以檢視資產組合內不同貨幣的現金餘額。

**DBS** 日常理財 財富管理 **投資** 退出

資產組合 概覽 市場分析 洞悉亞洲 投資 管理您的財富 索取 結算或服務

投資...  
27 Sep 2017 18:46:02 HKT

財富管理戶口 資產組合 投資戶口 儲蓄及往來戶口

現金結餘	
資產組合 P-0***84-0	
美元	2,959,515.57
新加坡元	1,009,990.00
日元	340,044.00
加元	100,000.00
港幣	46,950.14
歐羅	353.89
其他	0.00

轉賬

股票 全方位支援7個主要股票市場實時買賣 交易

外匯 網上買賣主要貨幣 交易



### 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，星展專家研究調查更助您緊貼外匯市場趨勢。

DBS 日常理財 財富管理 投資 登出

我的戶口 轉賬 繳款 信用卡 投資 開立 索取

1. 輸入資料 2. 核對資料 3. 完成

## 兌換外幣

星期一, 31/07/2017 10:06:08 HKT

港幣戶口之每日轉賬限額: 不設上限  
外幣戶口之每日轉賬限額: 不設上限

需要協助?

- > 管理交易限額
- > 管理預設外幣兌換交易

### 付款戶口

提取戶口 往來戶口 - 22\*\*\*6887, 美元

信用卡戶口或Cashline循環貸款或預繳付費用 查詢戶口結餘

### 收款戶口

存入戶口和貨幣 多種貨幣儲蓄戶口, 22\*\*\*4868

澳元

查詢戶口結餘

轉賬貨幣 美元

金額 1000

查詢匯率

### 交易資料

交易日期 即時轉賬

預設轉賬

交易日期 請選擇...

我的提示 (適用於預設轉賬，最多可輸入30個英文字元)

\*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](http://www.dbs.com.hk/ibanking-zh/ft-time1.html)

## 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. 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 an 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.

### 4. 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.

## Disclaimers

DBS Bank (Hong Kong) Limited (星展銀行(香港)有限公司) (the "Bank") is not your investment adviser or acting in any fiduciary capacity to you. The above information is not and shall not be considered as investment advice. 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 doubt on this material or any product offering documentation, you should seek independent professional advice.

Investment Funds is an investment product and may involve derivatives. The investment decision is yours but you should not invest in the product unless the Bank who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Securities trading is an investment. 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. 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 iBanking 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. 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。

### 4. 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。

## 風險披露聲明

星展銀行(香港)有限公司 (DBS Bank (Hong Kong) Limited) (「本行」)並非閣下之投資顧問或以閣下之受託人身份行事。以上資料並非亦不應被視為投資建議，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。

基金乃投資產品，可能涉及金融衍生工具。投資決定是由閣下自行作出的，除非本行於銷售該產品時已向閣下解釋，經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的，否則閣下不應投資在該產品。

證券買賣是一項投資。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。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，您的星展iBanking網上理財賬戶版面將依據您於本行持有的產品所呈示。



