



Travel Mode Beta – FAQ

INTELLIGENT BANK

1) What is Travel Mode?

Travel Mode enables you to travel stress-free with easier access to foreign currency peek balance, exchange currency, card overseas setting, travel insurance, travel spending and travel tips.

2) What are the features in Travel Mode?

There are mainly 6 features offered in Travel Mode:

- **Foreign currency peek balance**
You can change your peek balance setting relevant to your travel destination
- **Exchange currency**
You can exchange currency at competitive rates anytime
- **Card Overseas**
You can activate overseas use for your Debit Card and Credit Card while traveling, temporary limit increase and permanent block card.
- **Travel insurance**
You can purchase travel insurance before traveling, or see policy details if you already have travel insurance
- **Travel spending**
You can track your spending while traveling, shown in FCY (within transaction details) and SGD (total amount)
- **Travel tips**
You can see demystifying travel tips, eg. travel insurance, how to avoid overseas fees on your card, etc.

3) How does it work? How to turn on Travel Mode?

- **There are 2 main entry-points (accessible even if you're not traveling):**
 - **Pre-login:** tap **More** button → tap Travel Mode → fill in details in "Travel Mode" page, e.g. Travel dates and destination
 - **Post-login** tap **More** button → tap Travel Mode → fill in details in "Travel Mode" page
 - To see Travel Mode for the first time, you need to login and access find it under "More" tab
- **Before you travel:**
You will get push notification trigger to fill in travel details and perform travel-related activities
- **While you're traveling**
You will get push notification trigger to turn on Travel Mode when we detect that you're traveling. You can simply slide the Travel Mode button to the right to turn it on. Pre-login wallpaper will change according to your travel destinations and the pre-login quick links would display: "Login", "Digital Token", "FX Currency", "Card Overseas", "Travel Insurance", and "Travel Spending". When you click on any of those quick links, they will be redirected to subsequent screen respective to the icon.

4) What benefits can I get from Travel Mode?

Switching to Travel Mode eliminates travel woes that you commonly find while traveling, especially in accessing your financial needs. Travel Mode provides easy access for all DBS travel supports, eg. foreign currency peek balance, exchange currency, card overseas, travel insurance, travel spending and travel tips. Most interestingly, you will enjoy free ATM withdrawal overseas from your MCA foreign wallet if you use Travel Mode.

5) Who can use Travel Mode?

Travel Mode can be accessed by selected DBS/POSB digibank customers. This feature is not available for iWealth customers.



In order to enjoy optimum functionalities of Travel Mode, you should have:

- Multi-Currency Account or Multiplier account
- VISA Debit Card
- Visa Debit Card linked to MCA

6) I want to use Travel Mode, but I don't have MCA and Visa Debit Card. What should I do?

- Don't have **MCA**: You can open MCA on digibank app easily.
 - Apply via digibank: Login → More → DBS Multi Currency Account → Open Account → next → Apply Account Now → follow the journey → completed.
 - Apply via internet banking: [here](#)
- Don't have **VISA Debit Card**: Unfortunately, we only support VISA Debit Card now, hence we encourage you to apply for it and link it to your MCA account.
 - Click [here](#) to open Visa Debit Card
- **MCA and VISA Debit Card are not linked**:
 - You can link your MCA to DBS VISA Debit Card by tap on "More" → "Link Card to Account"

7) How do I turn off Travel Mode? Will it go automatically when I'm back to Singapore?

You can simply slide the "Travel Mode" toggle to the left to turn the mode off – and your screen would revert to normal pre-login screen. If you land in Singapore, Travel Mode would not automatically be switched off.

8) How can I fill in my travel details?

You can plan your travel by login to digibank app → tap "More" → tap "Travel Mode" → Travel Mode page → fill in travel destination and dates. You can also choose when to receive notification to turn the Travel Mode on.

9) What can I do with Travel Mode before I travel?

You can tell us more about your travel plan by tapping on Travel Mode page. Before your trip, you can buy travel insurance, exchange currency and change overseas card setting. You can also set a reminder for us to notify you close to your travel date.

10) What currencies and countries covered under Travel Mode?

Travel Mode covers almost all countries; you can switch Travel Mode on wherever you go. However, MCA at the moment supports 12 foreign currencies (refer to below currency list) and 71 countries.

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| 1. Australian Dollar (AUD) | 7. New Zealand Dollar (NZD) |
| 2. Canadian Dollar (CAD) | 8. Norwegian Kroner (NOK) |
| 3. Chinese Renminbi (Offshore) (CNH) | 9. Sterling Pound (GBP) |
| 4. Euro (EUR) | 10. Swedish Kroner (SEK) |
| 5. Hong Kong Dollar (HKD) | 11. Thai Baht (THB) |
| 6. Japanese Yen (JPY) | 12. US Dollar (USD) |

11) How to exchange foreign currency?

You can access "Exchange Currency" feature from Travel Mode page; "Exchange Currency" feature. If you enter country destination whose currencies are covered by DBS MCA account (refer to above question), the foreign currency button would display the currency of respective country. Otherwise it will be defaulted to USD.

12) How long can I use Travel Mode?

You can use Travel Mode as long as you wish, and you can switch it on anytime you're traveling outside of Singapore.

13) What if I change my travel destination after submitting my travel details?



We will show your current travel destination based on the location that has been detected. Your new travel destination will override your previous travel plan (if it's within the same period as your travel plan).

14) Can I delete travel details that I have entered earlier?

- Android: you can delete travel destination and date
- iOS: you cannot delete your trip details, but you can enter new trip details

15) Can I enter multiple trips?

We only support a single trip at the moment.

16) What kind of notification do I get from Travel Mode?

If we detect that you are travelling, a Push Notification reminding you to turn on Travel Mode will be sent prior to your trip. If your digibank Push Notification setting has been turned off, you will receive an in-app notification on your post-login page instead.

17) How do you know when I will be travelling?

We refer to the transactions you make with us (e.g. flight / hotel bookings, travel insurance, travel marketplace bookings) to identify your next travel dates and destination. Please be rest assured that your data is safe with us.

18) I don't see travel mode.

Travel Mode is a beta feature and only a selected group of customers are able to participate. We will enable this feature for more customers soon!

19) How is Travel Mode different from my current settings?

Travel Mode helps to access your travel needs faster from the pre-login screen and offers you with useful Travel Tips. With Travel Mode, you're just one tap away from accessing foreign currency peek balance, exchange currency, card overseas, travel insurance, travel spending and travel tips. Once you turn off your Travel Mode toggle, your pre-login screen will be back to normal setting.

20) What is Overseas Spending?

Overseas Spending will show you overseas transactions made with a physical card (Debit Card or Credit Card), Apple Pay, Google Pay and Pay Wave. Online transactions and payments made via mobile wallet (e.g.: Paylah!) or by scanning QR code will not be shown here. These transactions will appear in your regular transaction history.

21) I don't want to see Travel Mode.

If you don't want to see Travel Mode, you can login to your digibank app → tap "More" → tap "Travel Mode" → turn off the "Always show Travel Mode switch".