DBS POSB

全心为您简易银行服务

SIMPLE BANKING JUST FOR YOU

Enjoy 24/7 convenience with digibank app and self-service banking services.

24小时畅享快捷便利的digibank应用程序和自助银行服务。

Need to transfer funds or update your contact details?

Skip the branch queue and manage your finances with digibank or self-service banking — anytime, anywhere.

Come, let’s get you started!

您需要转账或更新个人资料吗?

有了digibank应用程序或自助银行服务，您能随时随地轻松理财，完全不用排队!

现在就开始吧!

Tap on a service below to go directly to its page, or tap on the Home icon ⌂ on the top right-hand corner to return to the content page.

点击下方服务以直接进入相关页面。
点击右上角的主页按钮⌂返回到内容页面。

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在线保护自己
PROTECT YOURSELF ONLINE

Tap here to find out the latest scam methods and report any attempts via our hotline at 1800-339-6963.

点击此处以了解最新诈骗手法，并通过我们的热线1800-339-6963举报任何诈骗活动。

Healthy Device

- Update your phone to the latest iOS or Android operating system
- Enable 2-factor authentication for extra security
- Install apps from official app stores only

健康设备

- 更新您的iOS或Android操作系统
- 启用双因素身份验证，提高安全性
- 只安装来自官方应用程序商店的应用程序

Protect

- Secure your device with a strong password and fingerprint or facial authentication
- Never share your digibank PIN, User ID or OTP with anyone
- Set hard-to-guess passwords without using your personal details

保护

- 采用强密码和指纹或脸部验证来保护您的设备
- 绝对不要将您的digibank密码、用户ID或一次性密码透露给任何人。
- 设定难以被他人猜测和不包含个人信息的密码

Be Web Wise

- Do not open suspicious links and attachments
- DBS / POSB will never send links in our SMSes and emails
- Verify bank requests through official channels

智慧上网

- 不要打开可疑的链接或附件
- DBS / POSB绝不会通过手机短信或电邮发送链接
- 通过官方正规渠道求证银行请求

Aware

- Avoid sharing personal information online
- When using public Wi-Fi, avoid accessing websites that require you to login

提高意识

- 避免在网上分享个人信息
- 在使用公共WiFi网络时，避免使用需要登录的网站

Responsible

- Review your phone's privacy settings
- Report fake advertisements or news to prevent scams and misinformation

负起责任

- 查看个人手机的隐私设置
- 举报任何虚假广告或新闻，以防诈骗和误传

Stay Alert

- Set transaction alerts on your bank accounts
- Keep your contact details updated
- Review your transactions regularly and report any unauthorised ones

提高警惕

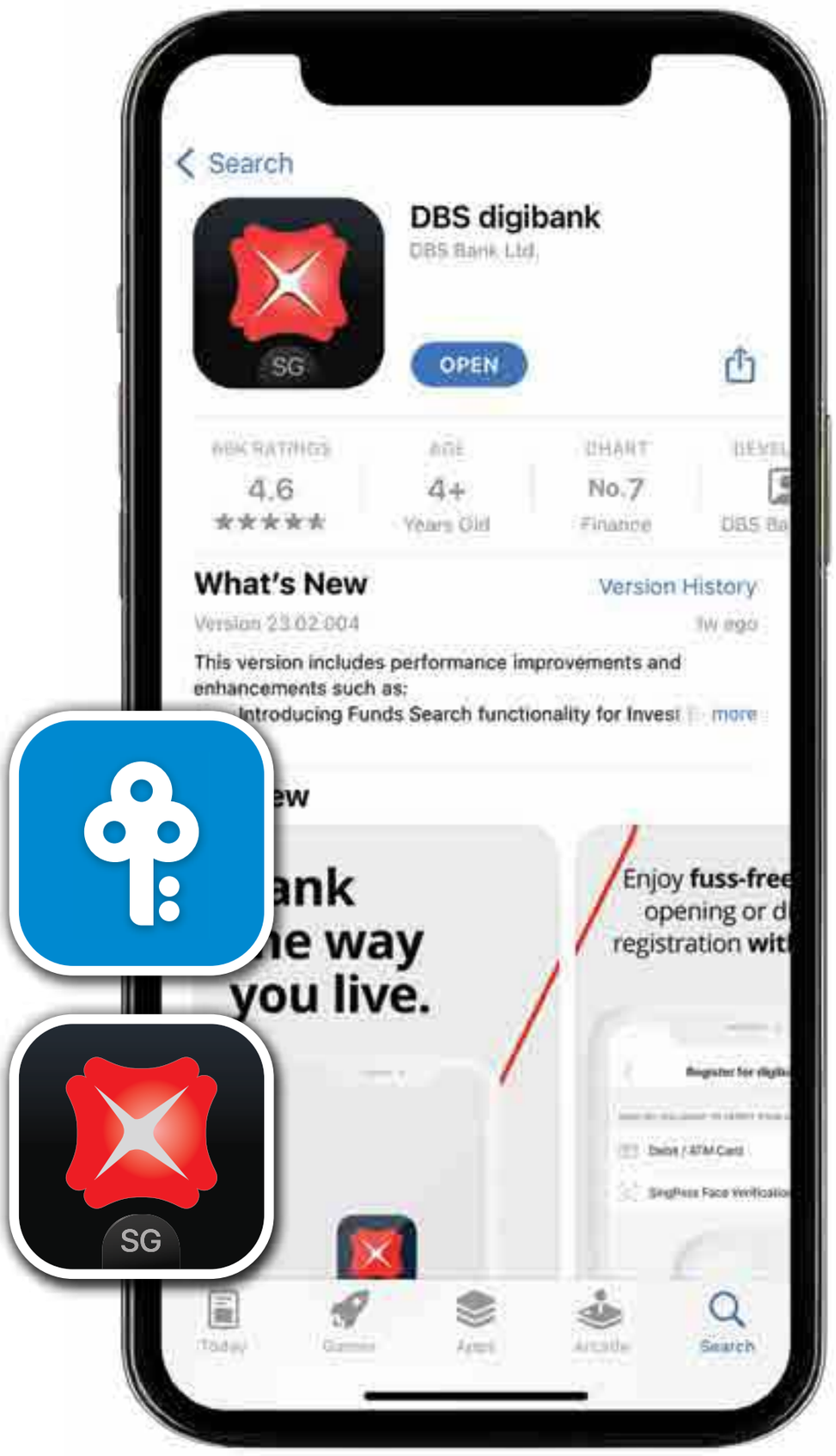
- 为您的银行帐户设置交易提醒
- 即时更新个人联系资料
- 定期查看交易细节，并举报任何未经授权的交易

如何注册 DIGIBANK
HOW TO SIGN UP FOR DIGIBANK

digibank app is available on:

digibank可在以下平台下载：

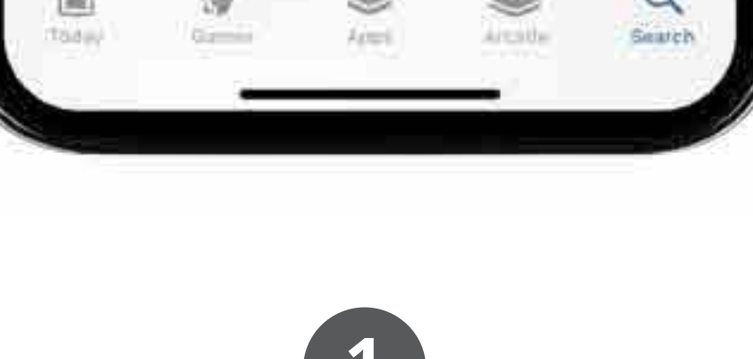
Download on the App Store | GET IT ON Google Play | EXPLORE IT ON HUAWEI AppGallery



1

Tap on the icons to download the **digibank app**.

点击图标以下载**digibank应用程序**。



2

Launch the **digibank app** and tap on **Log In**.

启动 **digibank应用程序** 并点击**登录**。

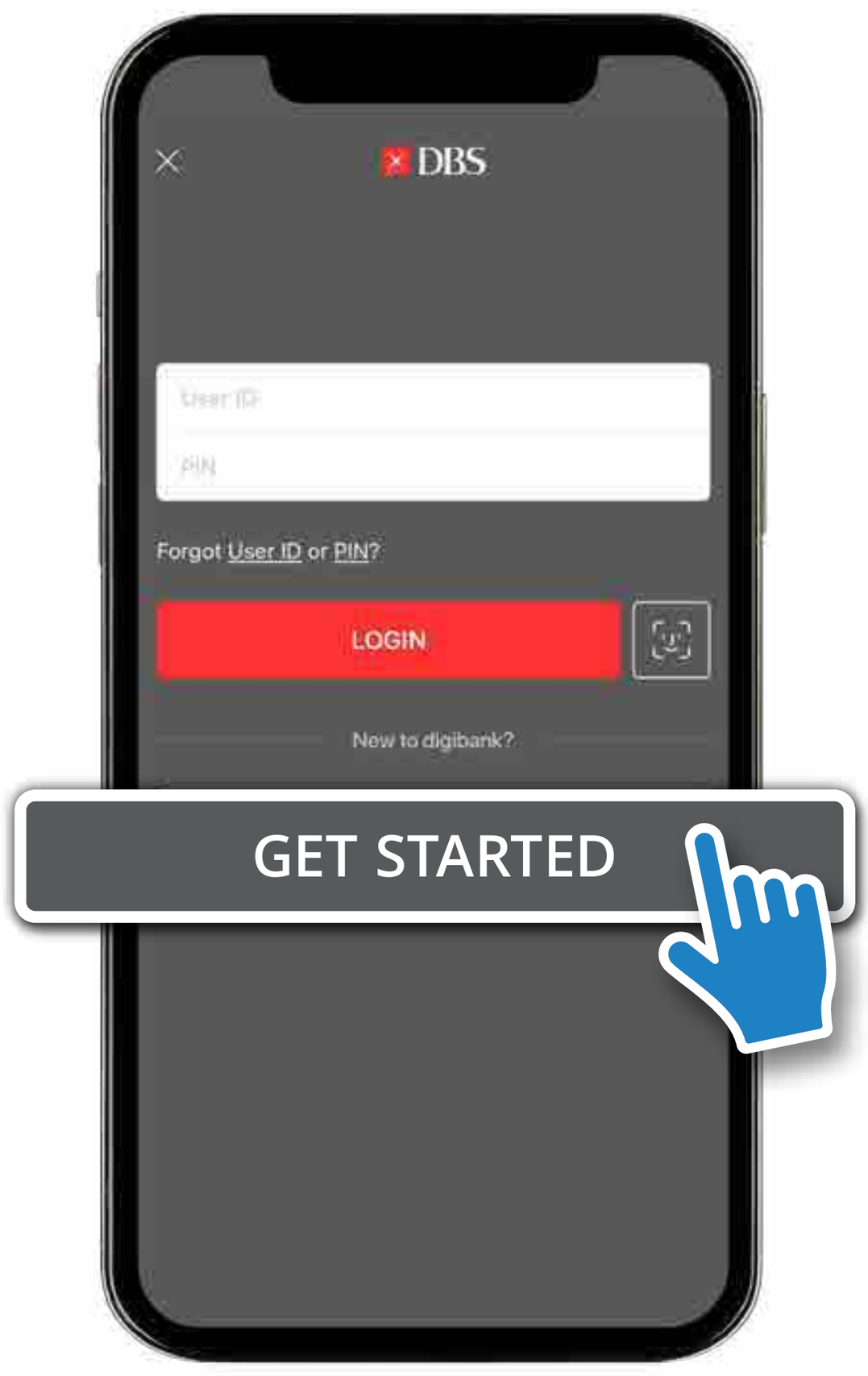
HERE'S A TIP!

To bank on your phone, you just need to:

1. Sign up for digibank
2. Set up your Digital Token

要在手机上管理银行交易，您只需：

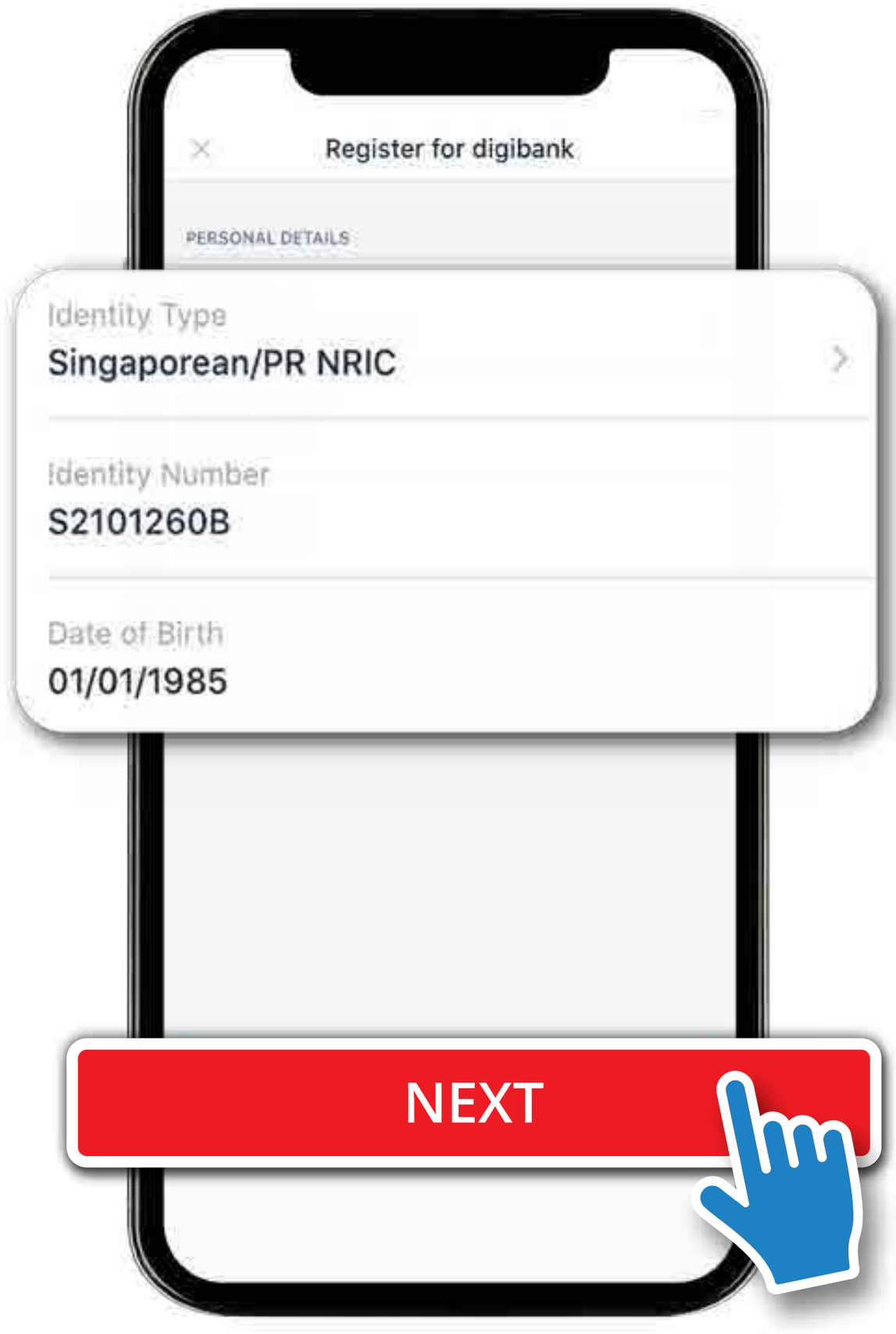
1. 注册 digibank
2. 设置您的数字令牌



3

Tap on **Get Started**.

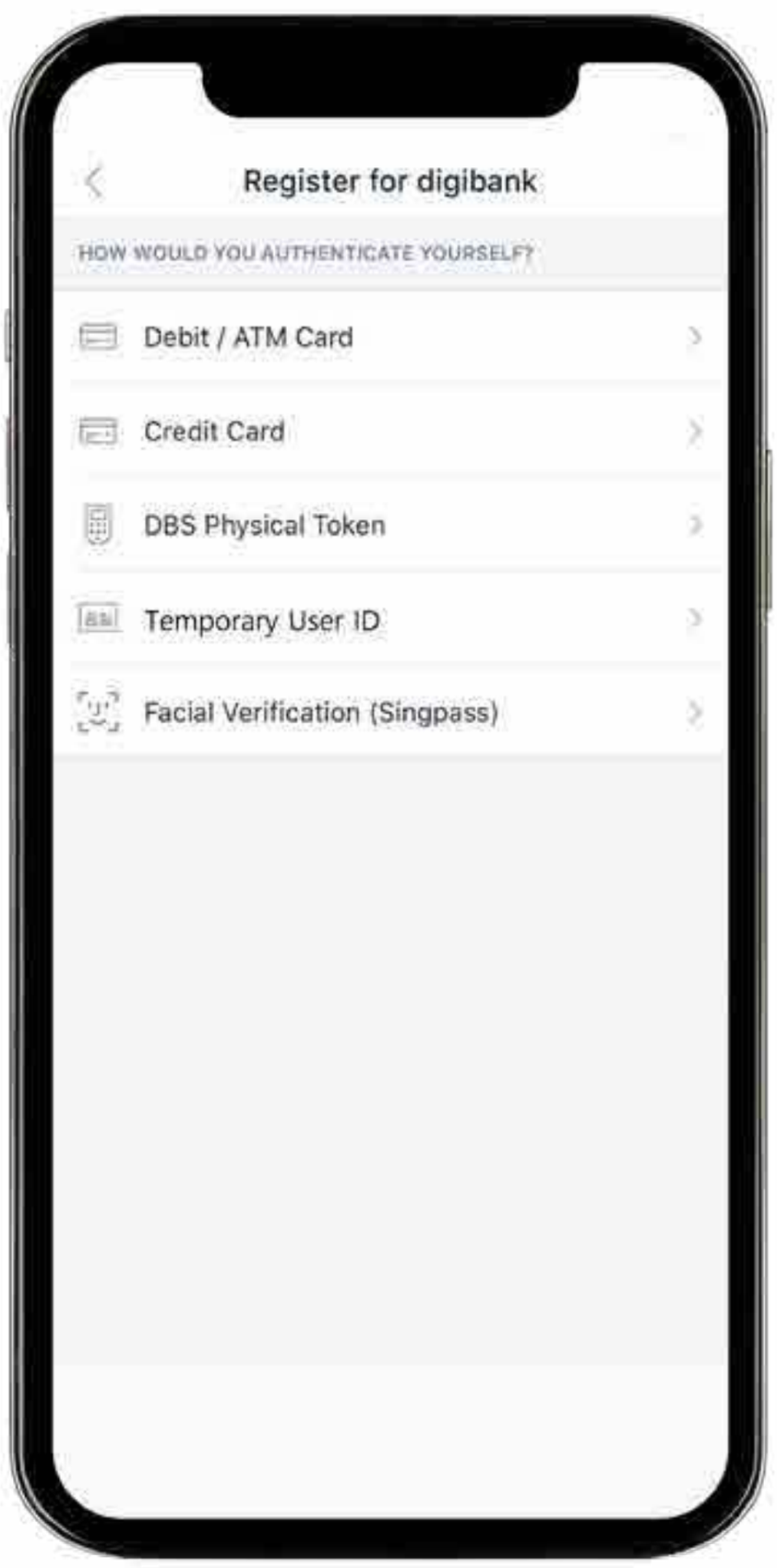
点击**开始**。



4

Fill in your **personal details** and tap **Next**.

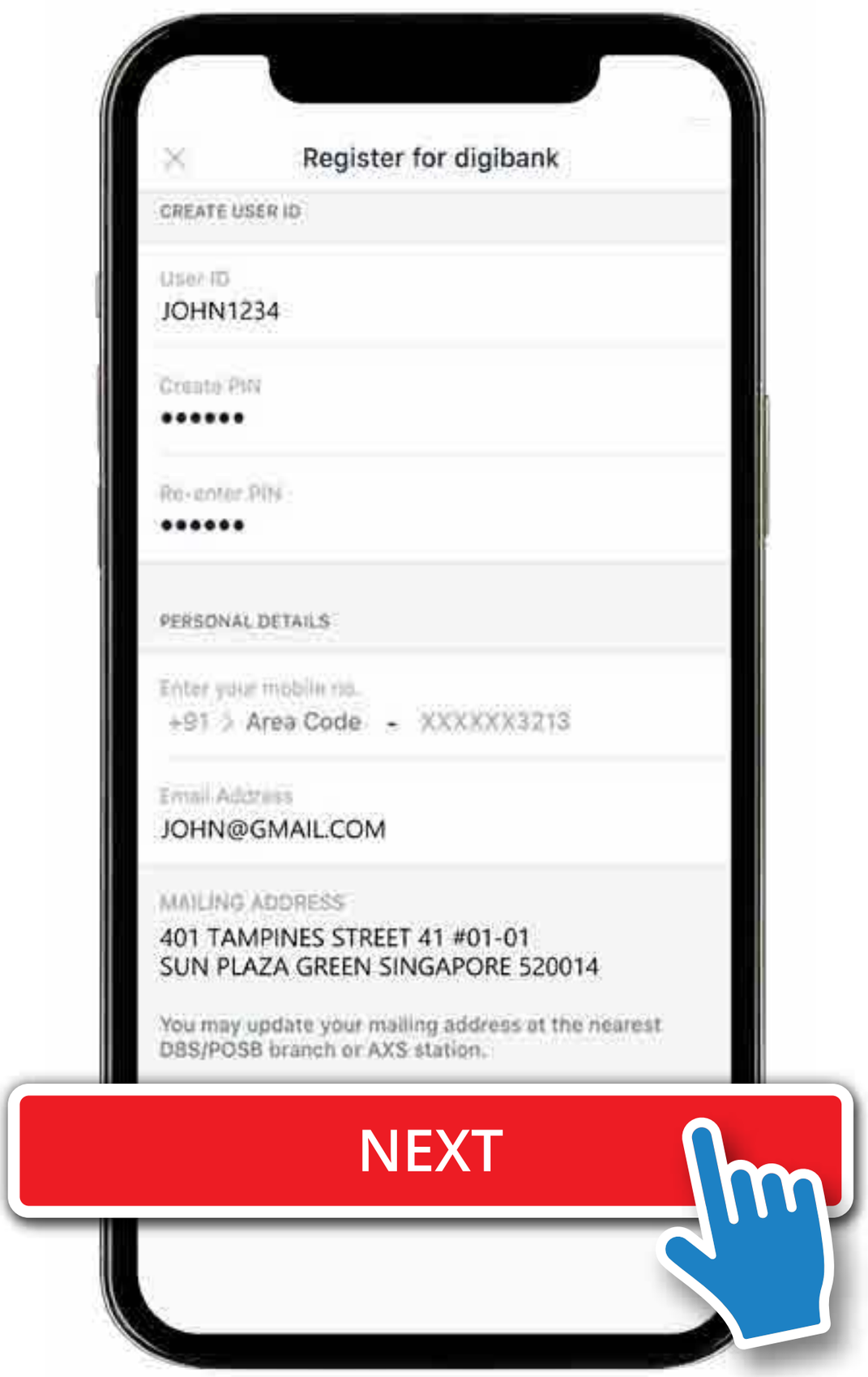
填写您的**个人详细信息**，然后点击**下一步**。



5

Select and complete your preferred **authentication method**.

选择并完成您希望使用的**身份验证方法**。



6

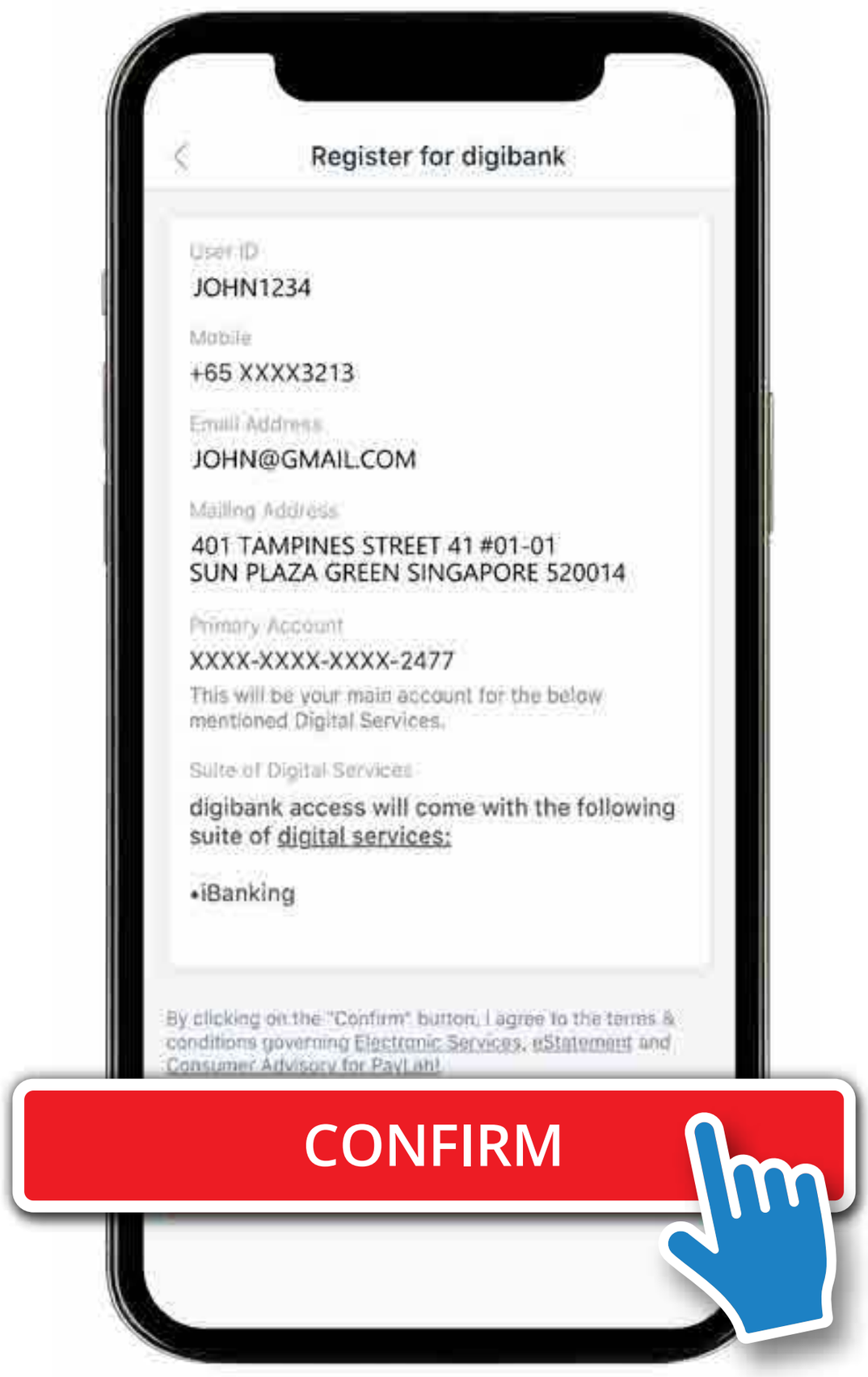
Enter your preferred **User ID & PIN** and verify your personal details. Tap **Next**.

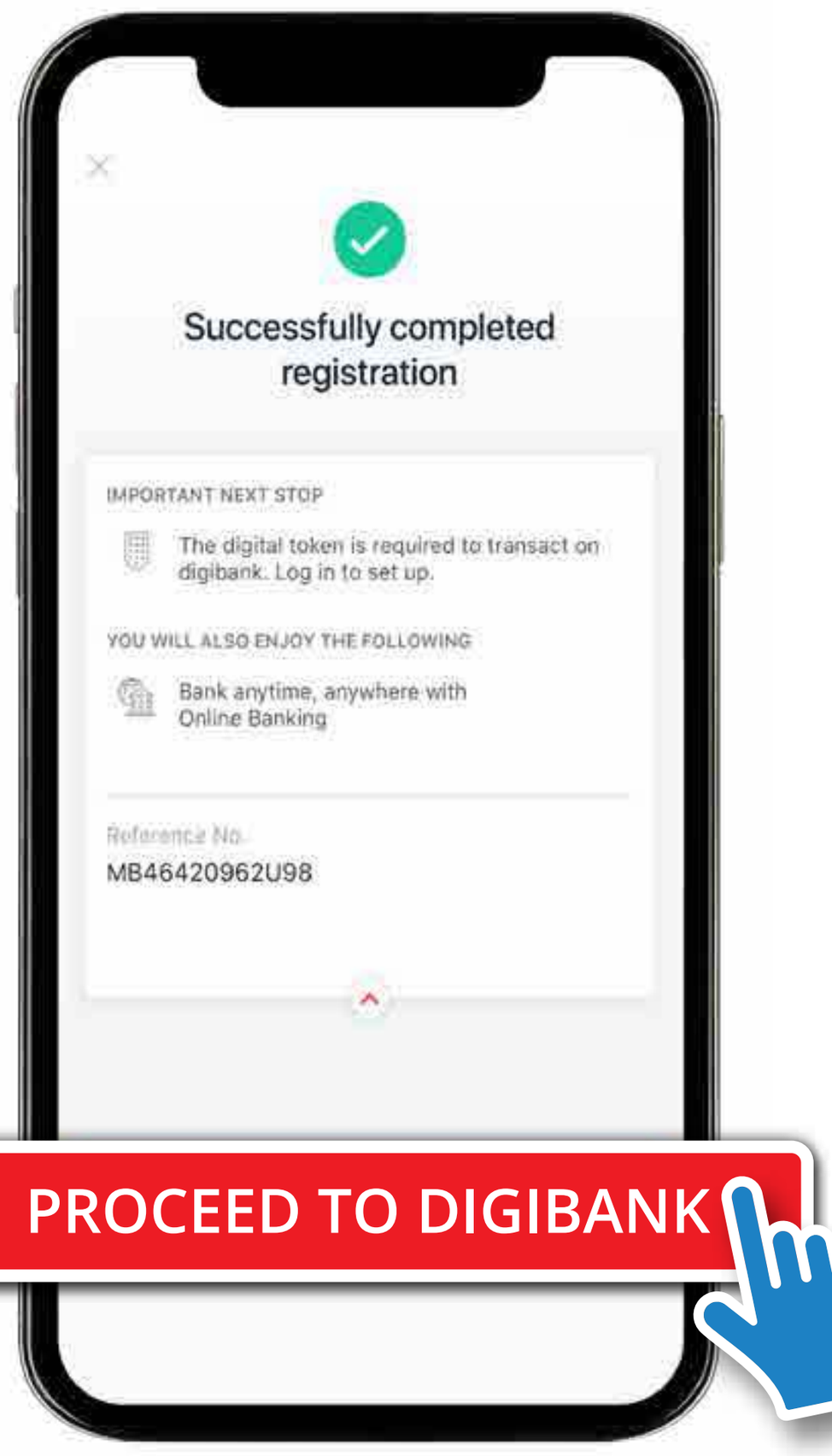
输入您的首选**用户 ID 和密码**，并验证您的个人信息。完成后点击**下一步**。

HERE'S A TIP!

- Keep your digibank User ID, PIN and OTPs to yourself.
- Remember your User ID & PIN as some transactions require you to enter your PIN.

- 将您的digibank用户ID、密码和一次性密码保密。
- 请记住您的用户ID和密码，因为某些交易需要您输入密码。





Review your details and tap **Confirm**.

验证您的个人信息，再点击 **确认**。

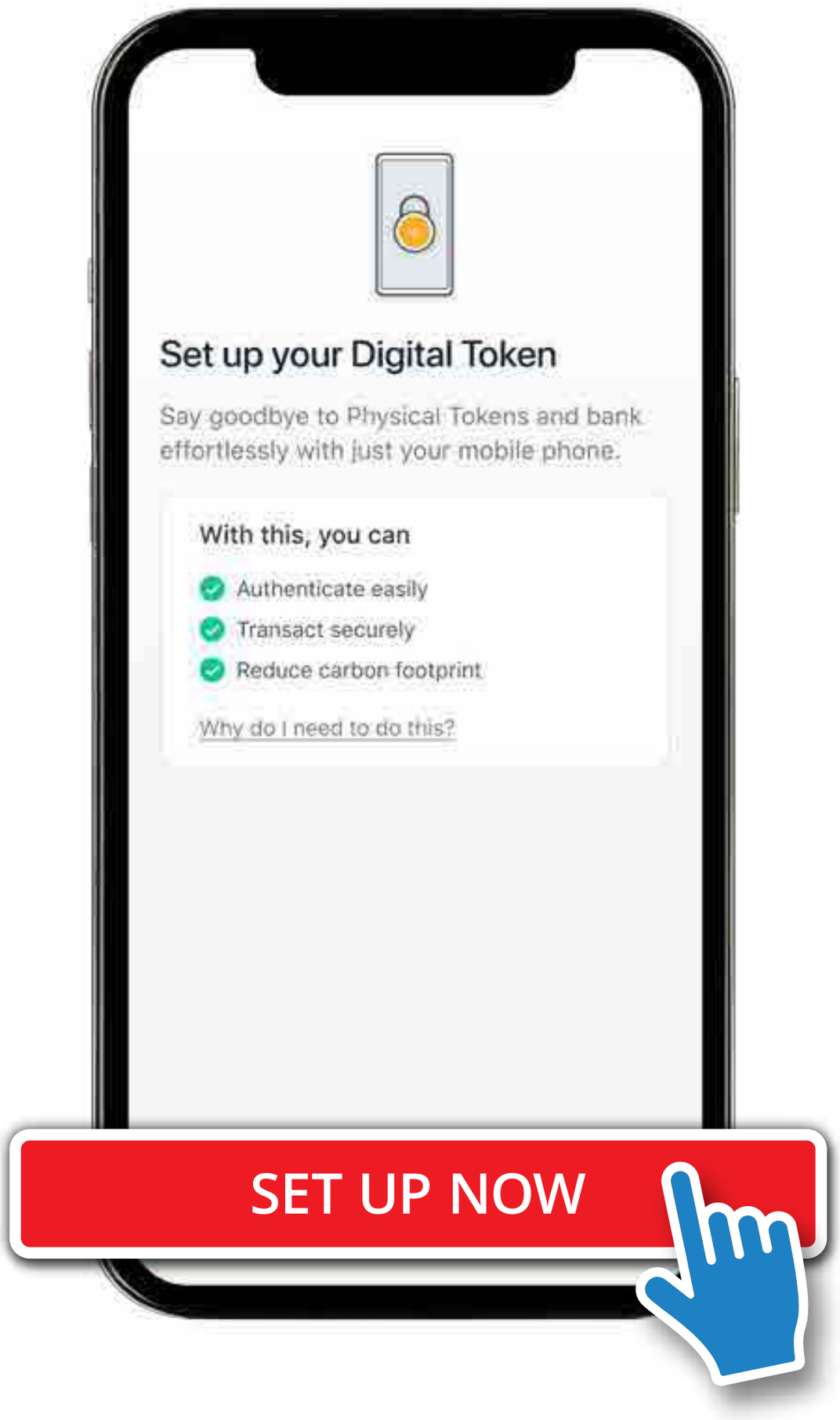
Your registration is complete! Tap **Proceed to digibank** to set up your Digital Token next.

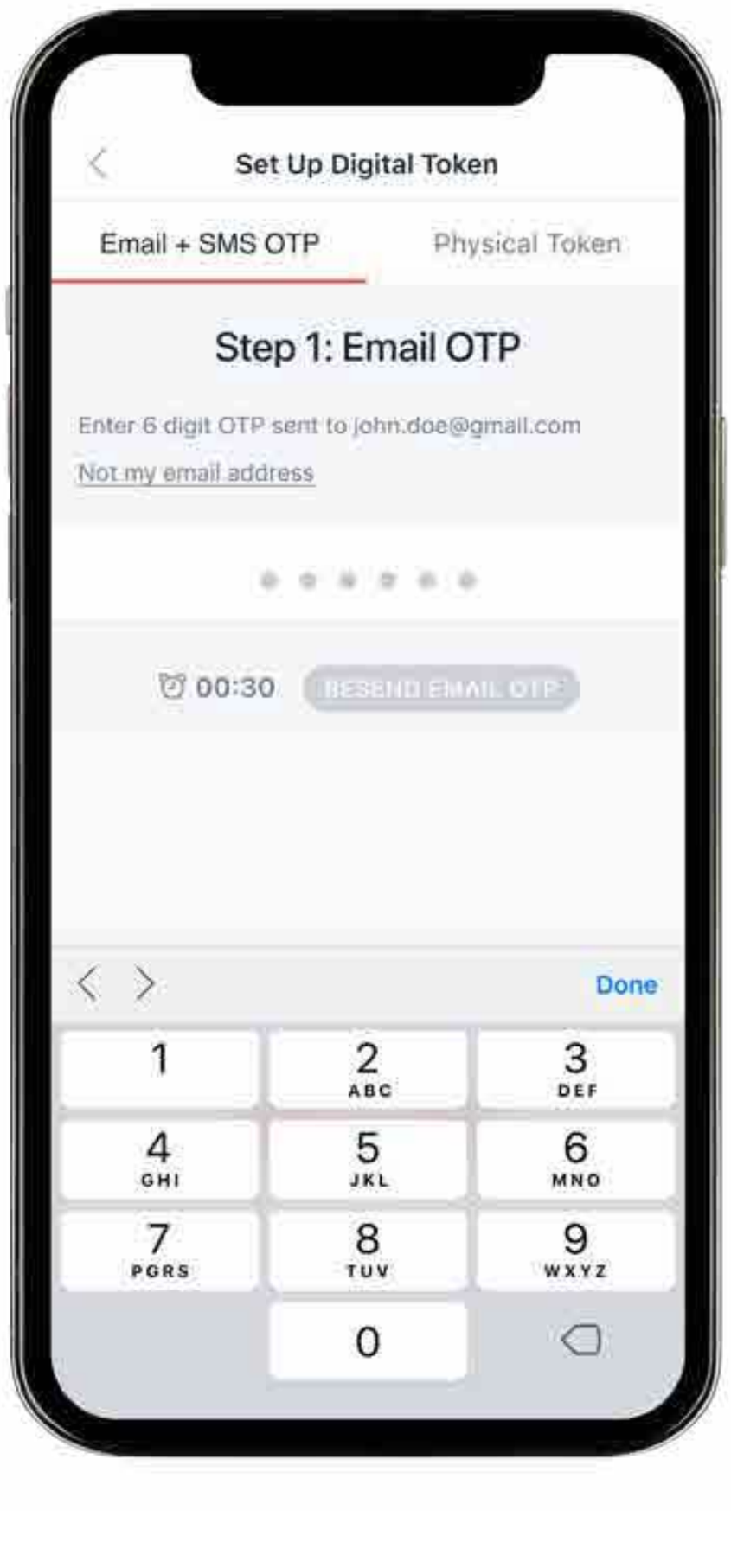
您的注册已完成！点击 **前往digibank** 以设置您的电子令牌。

如何设置您的电子令牌
HOW TO SET UP YOUR DIGITAL TOKEN

Authenticate your transactions safely and securely via digibank.

通过digibank安全可靠地验证交易。





1

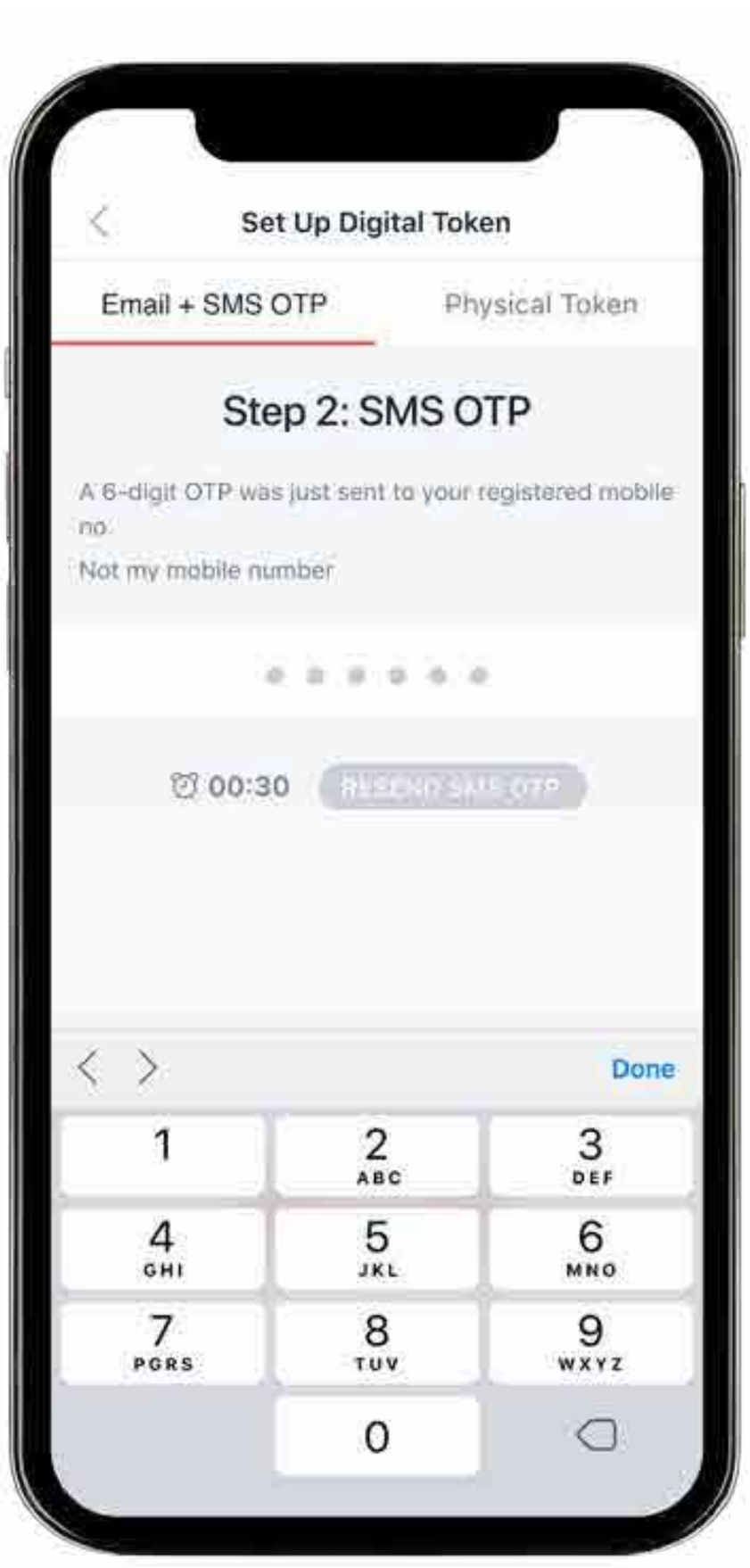
Log in with your digibank **User ID & PIN** and tap **Set Up Now**.

使用您的digibank**用户ID和密码**登录，然后点击**现在设置**。

2

Enter the **6-digit Email OTP** sent to your email address.

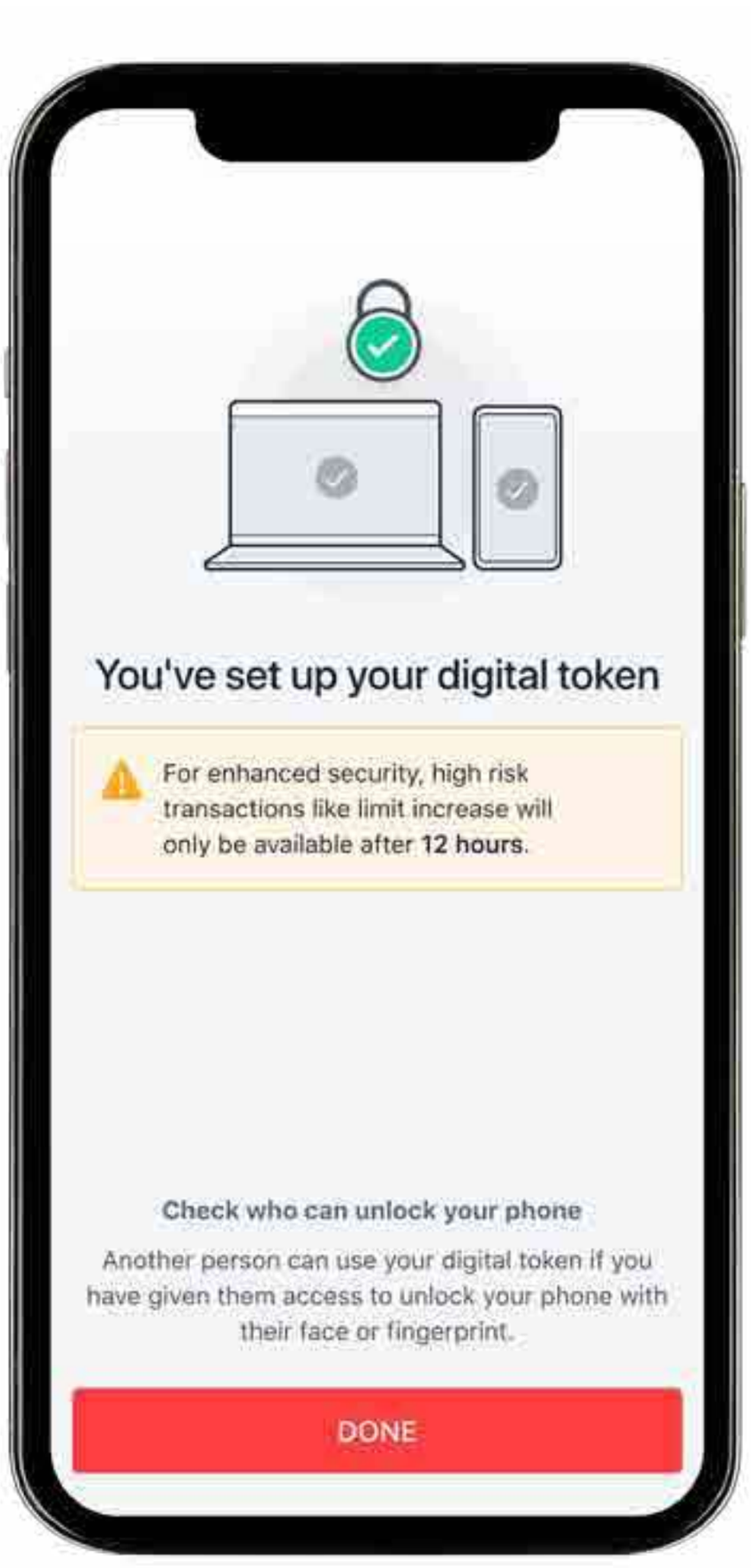
输入发送到您的电邮地址的**6位数一次性密码**。



3

Enter the **6-digit SMS OTP** sent to your mobile.

输入发送到您的手机号码的**6位数一次性密码**。



4

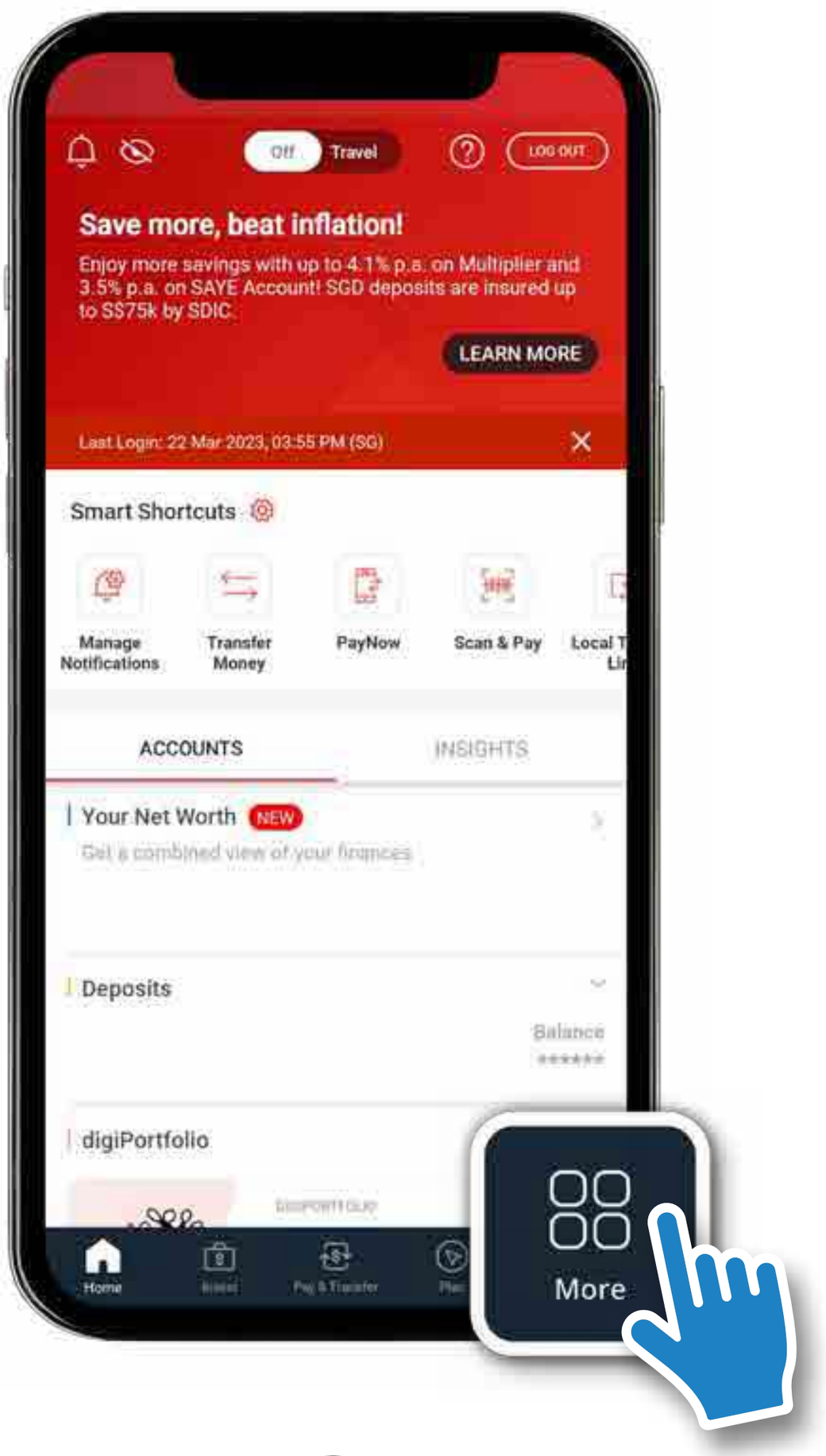
You're all set!

完成!

如何以面容ID / 指纹登录
HOW TO LOGIN TO DIGIBANK WITH FACE ID / FINGERPRINT

Enjoy an easier and more secure way to login to digibank, without using your PIN.

更快速可靠地登录 digibank，不需使用密码。



1

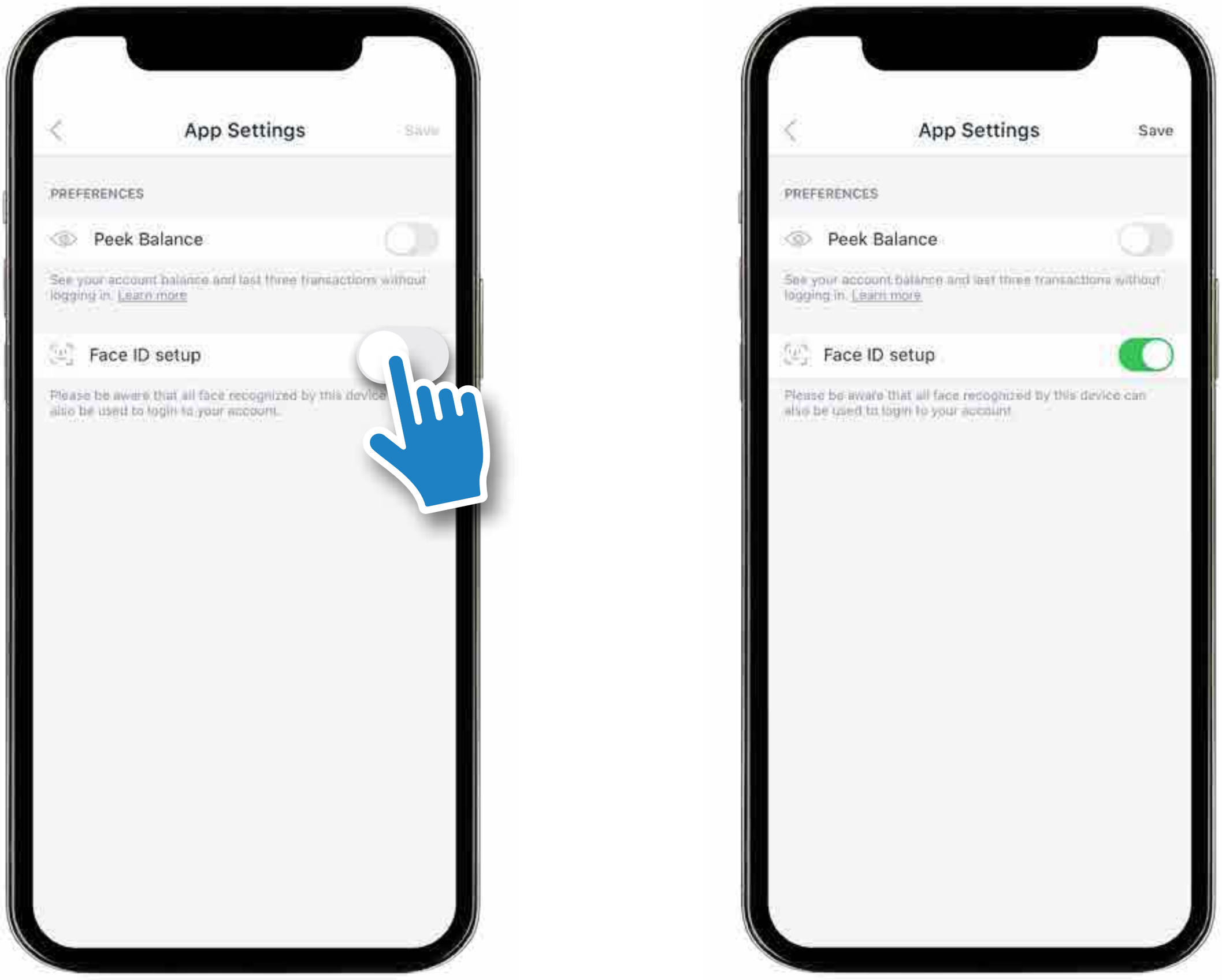
Log in to **digibank** and tap **More**.

登录**digibank**应用程序，并点击**更多**。

2

Scroll to **App & Security Settings** and select **Face ID Login** for iPhone or **Fingerprint Login** for Android.

向下寻找**应用程序及安全设置**；iPhone 用户请选择**面容 ID 登录**，Android 用户则选择**指纹登录**。



3

Enable **Face ID setup** for iPhone or **Log in with Fingerprint** for Android and tap **Save**.

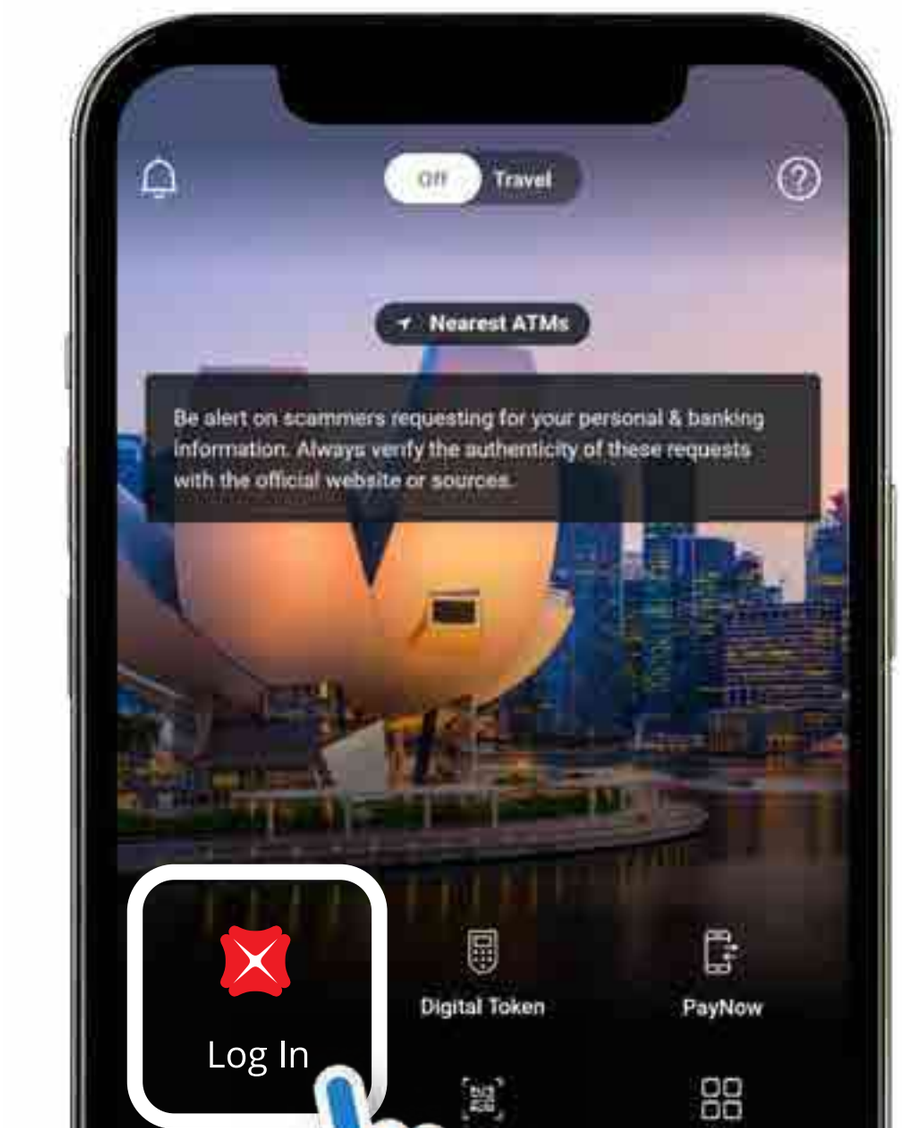
iPhone用户请启用**面容ID设置**，Android用户则选择以**指纹登录**，并点击**储存**。

4

You're all set! You can still use your PIN to log in too.

完成！您仍然可以使用个人密码登录。

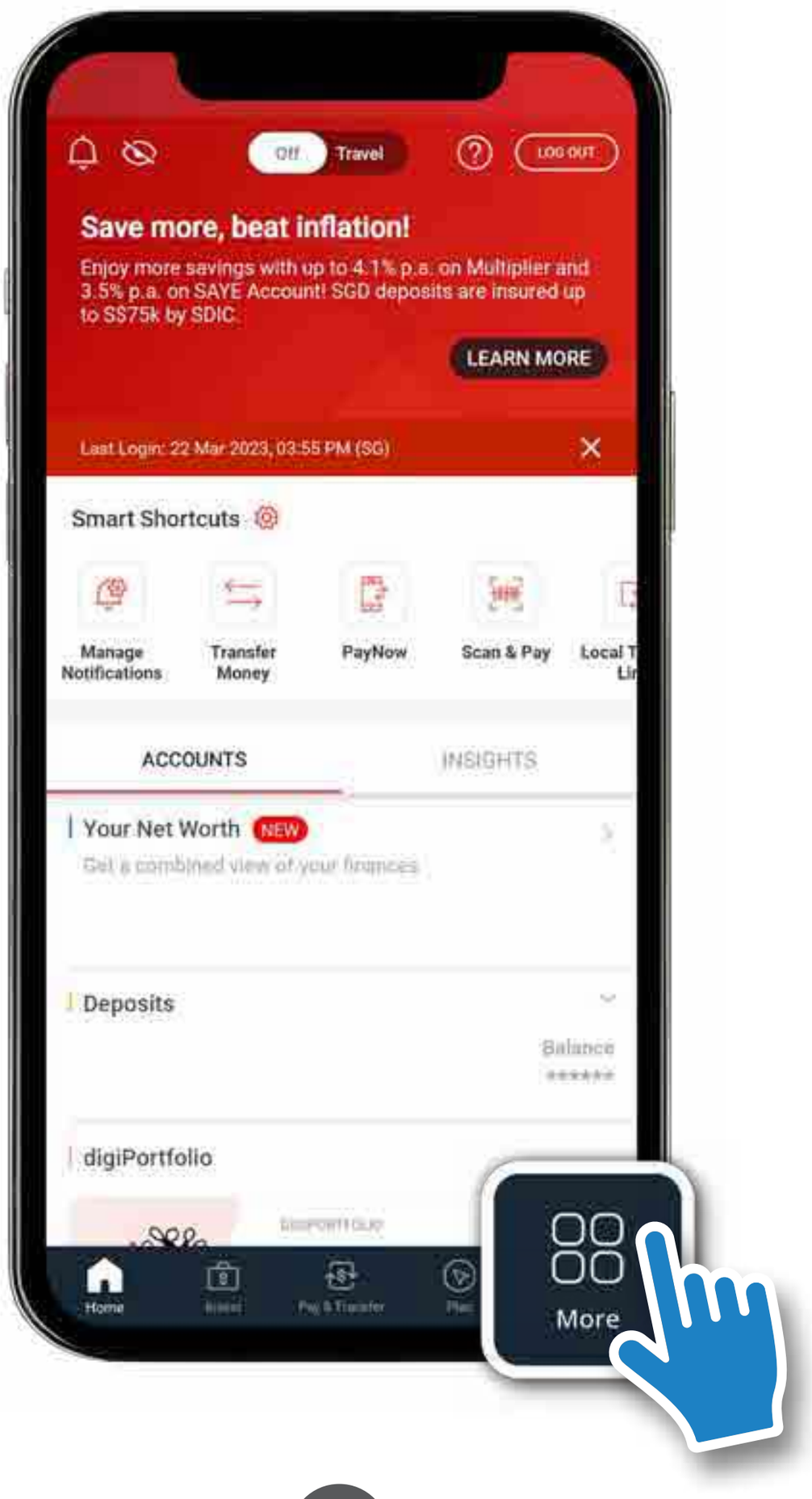
如何更新个人联系资料
HOW TO UPDATE YOUR CONTACT DETAILS



1

Log in to **digibank** with your **PIN or Touch / Face ID**.

使用**密码或触控 / 面容 ID** 登录**digibank**。



2

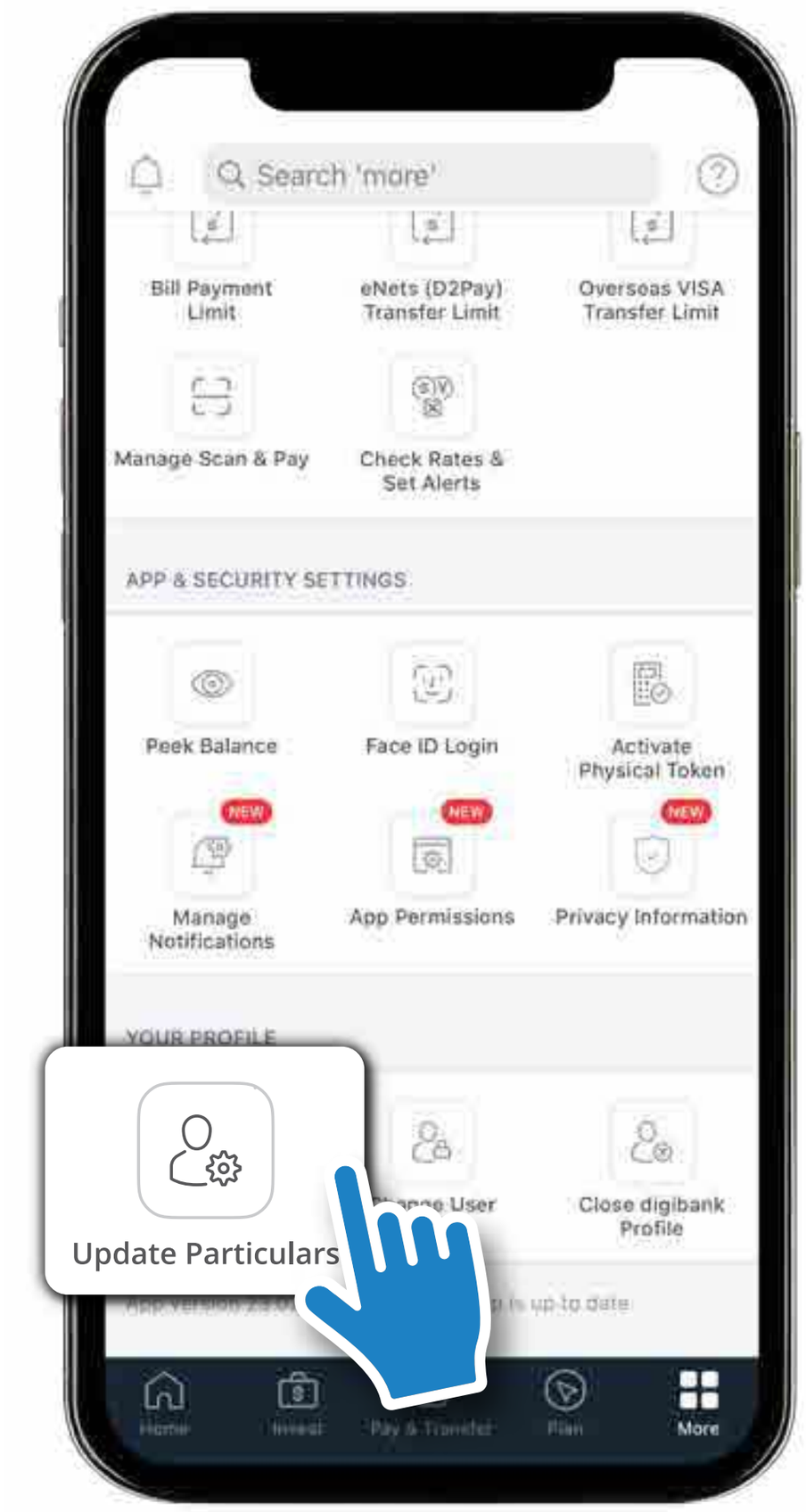
Tap **More**.

点击**更多**。

HERE'S **A TIP!**

You may also update your address and personal details easily on digibank.

您也可以轻易地在digibank更新地址和个人资料。



3

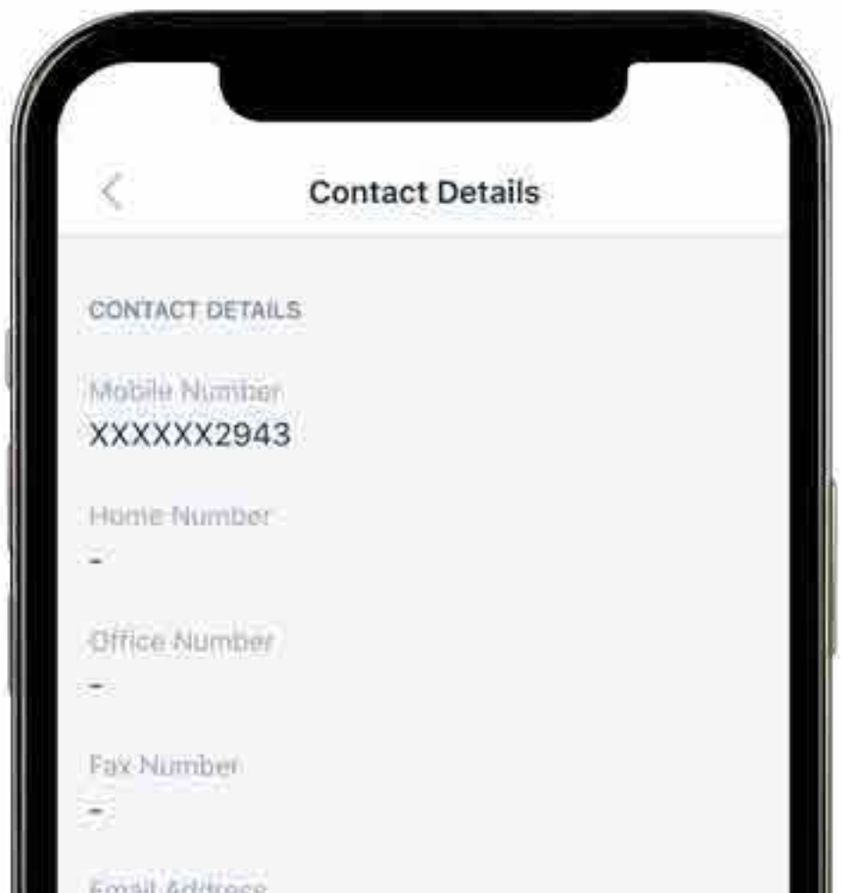
Scroll down to **Your Profile** and tap on **Update Particulars**.

向下寻找**您的个人信息**，并点击**更新资料**。

4

Tap **Contact Details**.

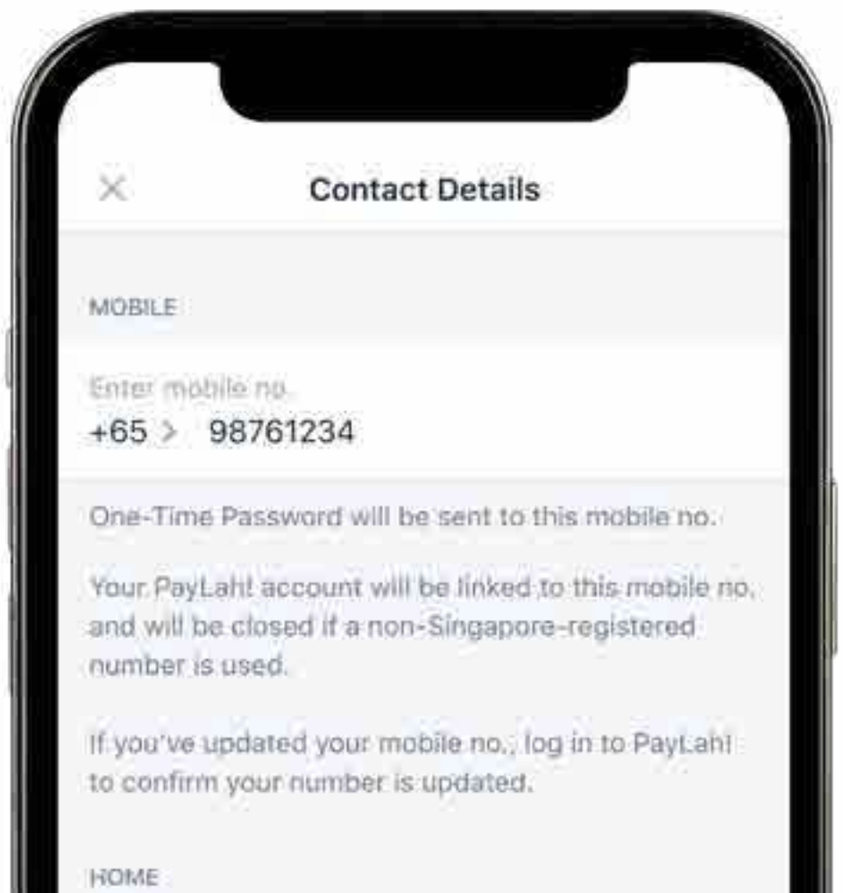
点击**联系资料**。



3

Tap **Change** to input your new contact details.

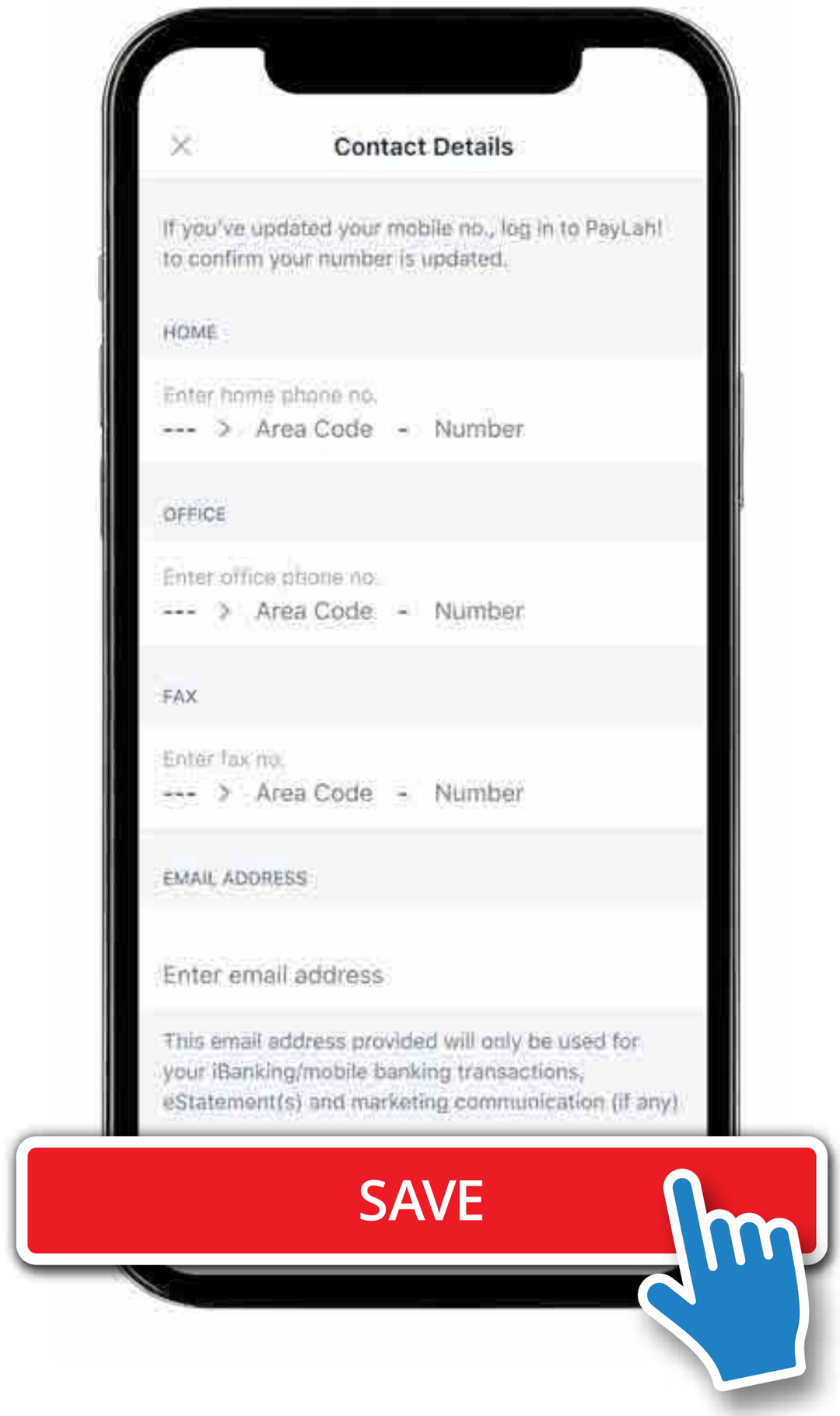
点击 **更改** 以输入新的联系资料。



4

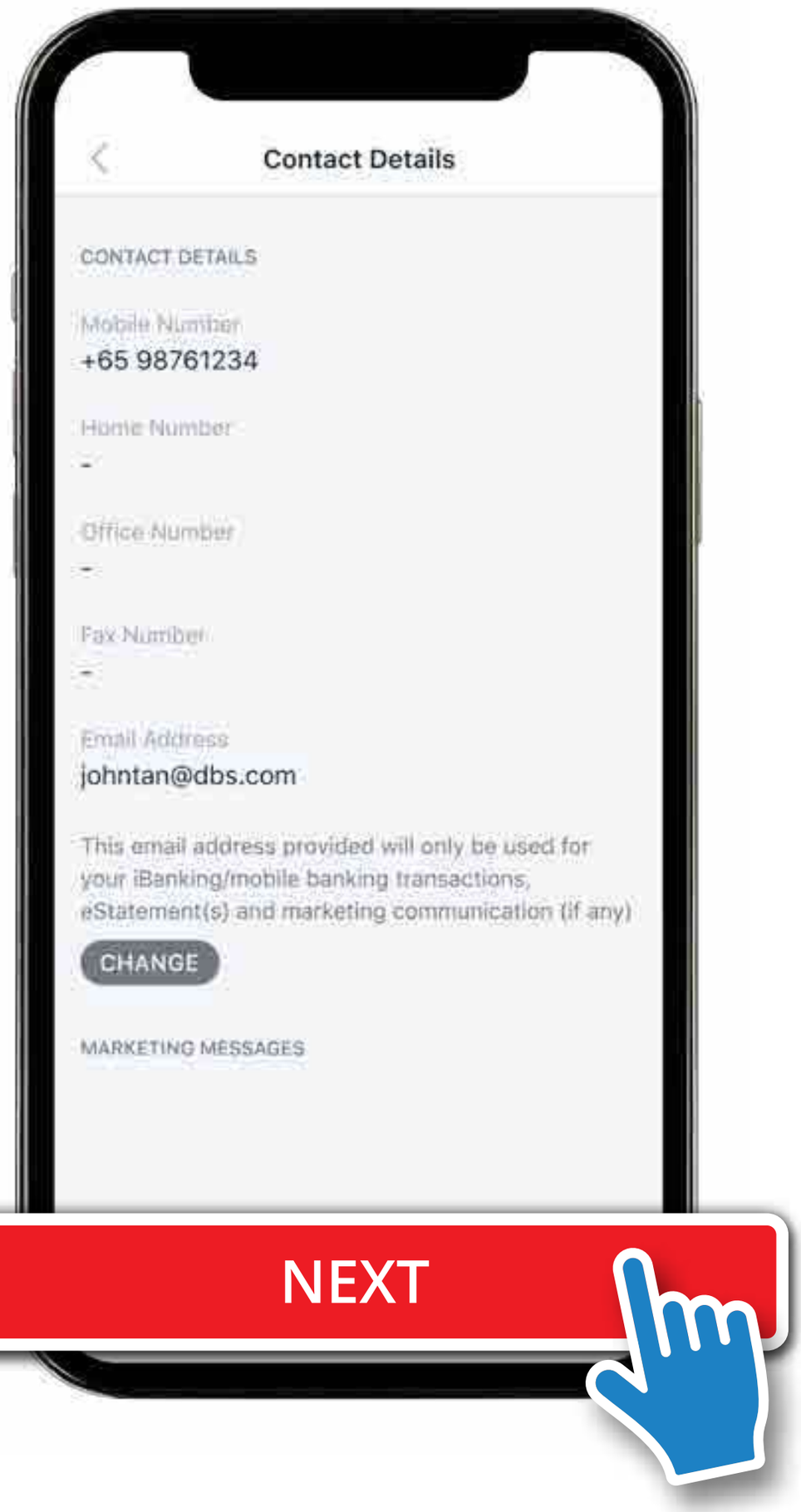
Enter your new mobile number and/or other numbers.

输入您的新手机号码和 / 或其他联系号码。



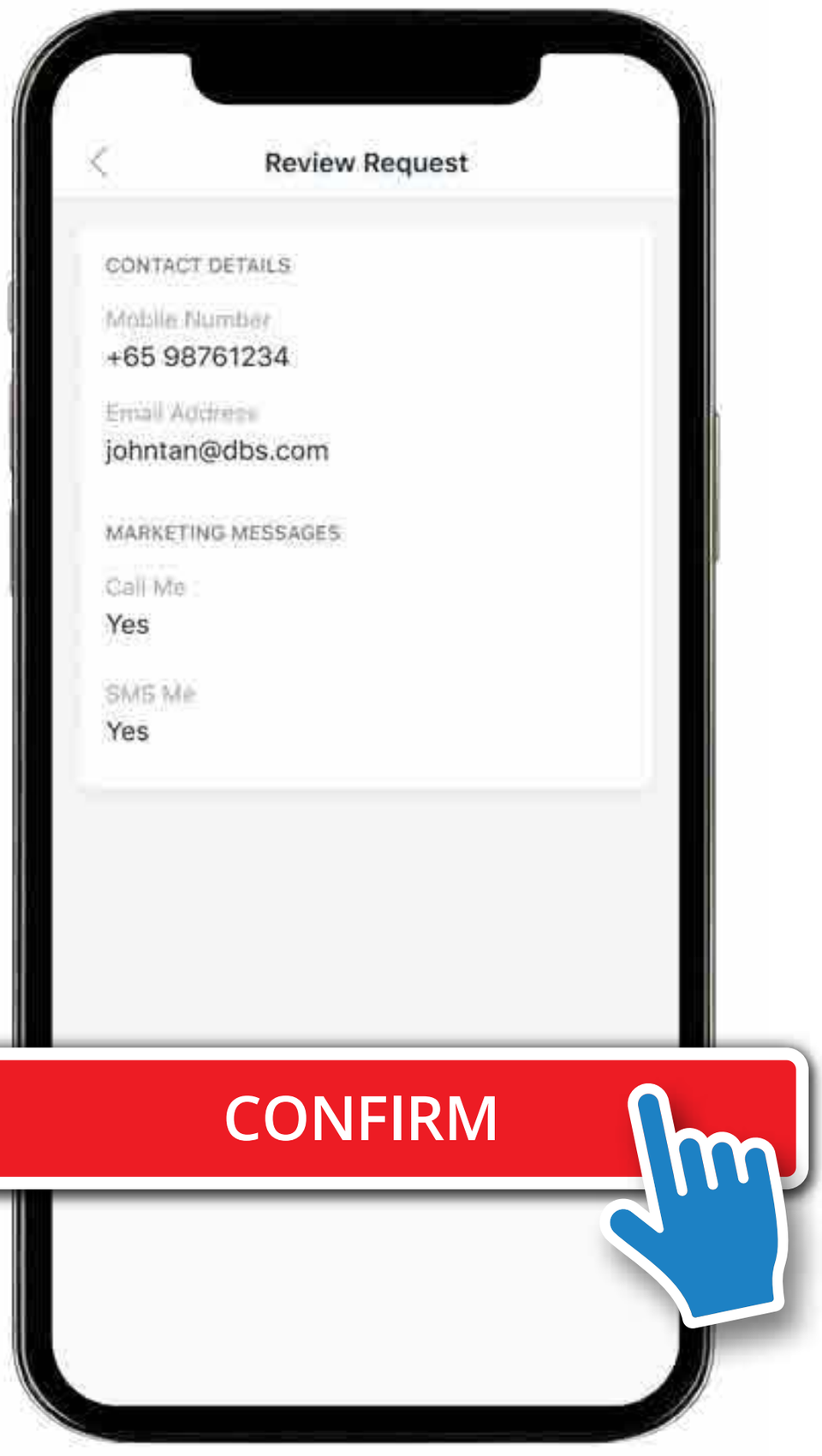
Enter your new email address and tap **Save**.

输入您的新电邮地址，并点击**储存**。



Check that your new mobile number and/or email address are correct and tap **Next**.

查看您的新手机号码和 / 或电邮地址正确无误，然后点击**下一步**。



9

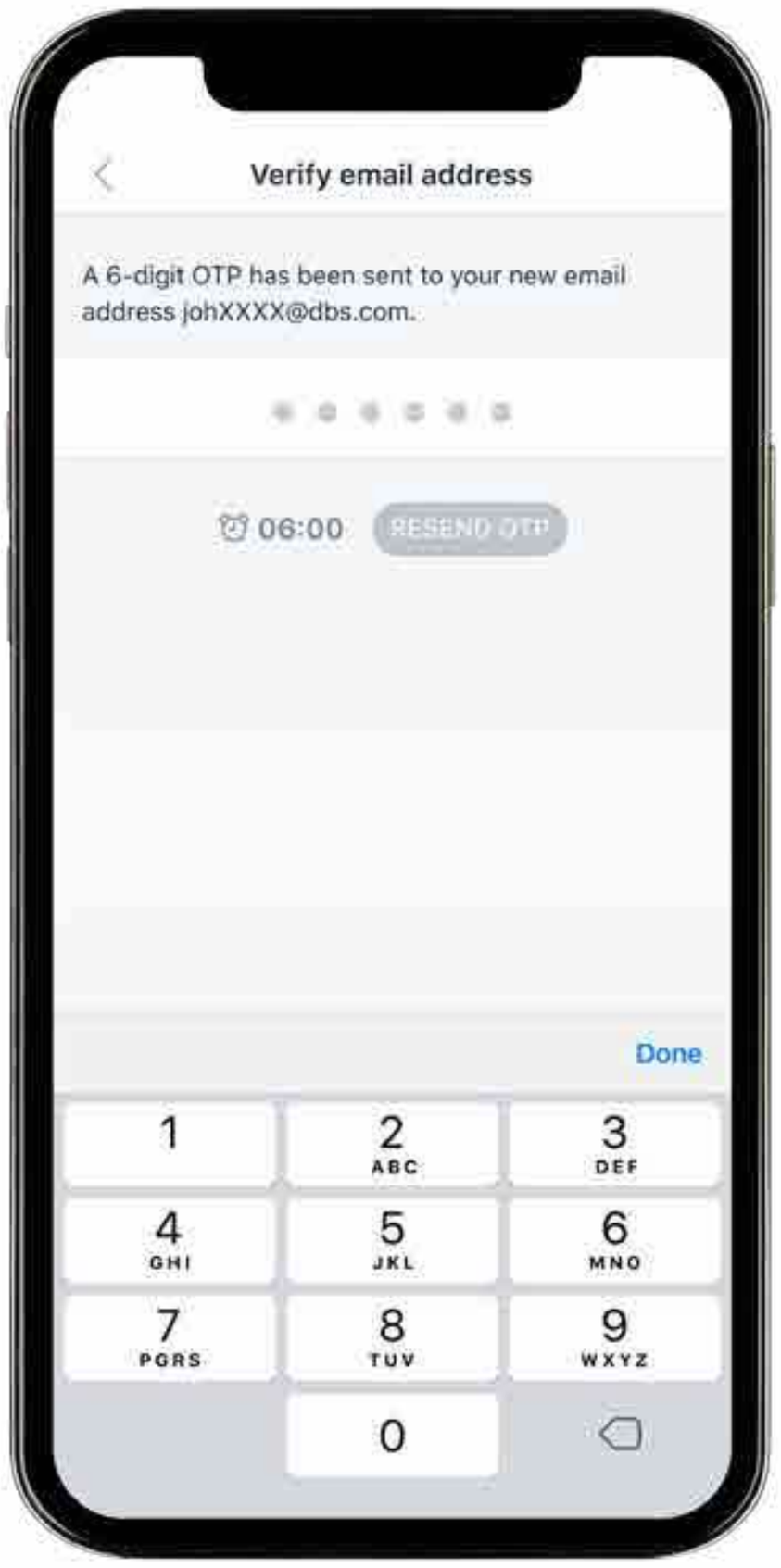
Verify the changes and tap **Confirm**.

核对所有修改，
并点击 **确认**。

10

Enter the **6-digit SMS OTP** sent to your mobile.

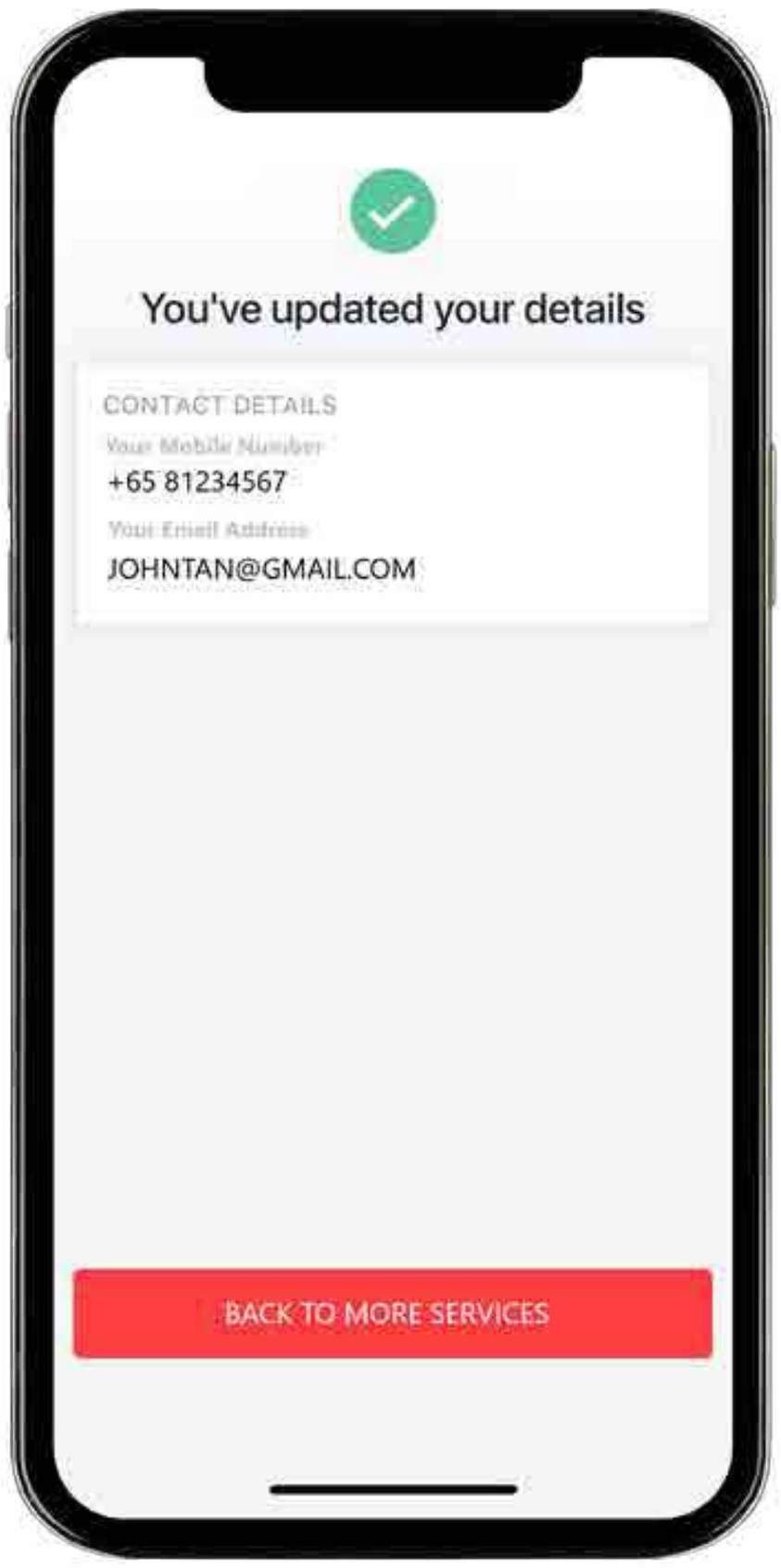
输入发送到您的手机号码的
6位数一次性密码。



11

Enter the **6-digit Email OTP** sent to your email address.

输入发送到您的电邮地址的**6位数一次性密码**。



12

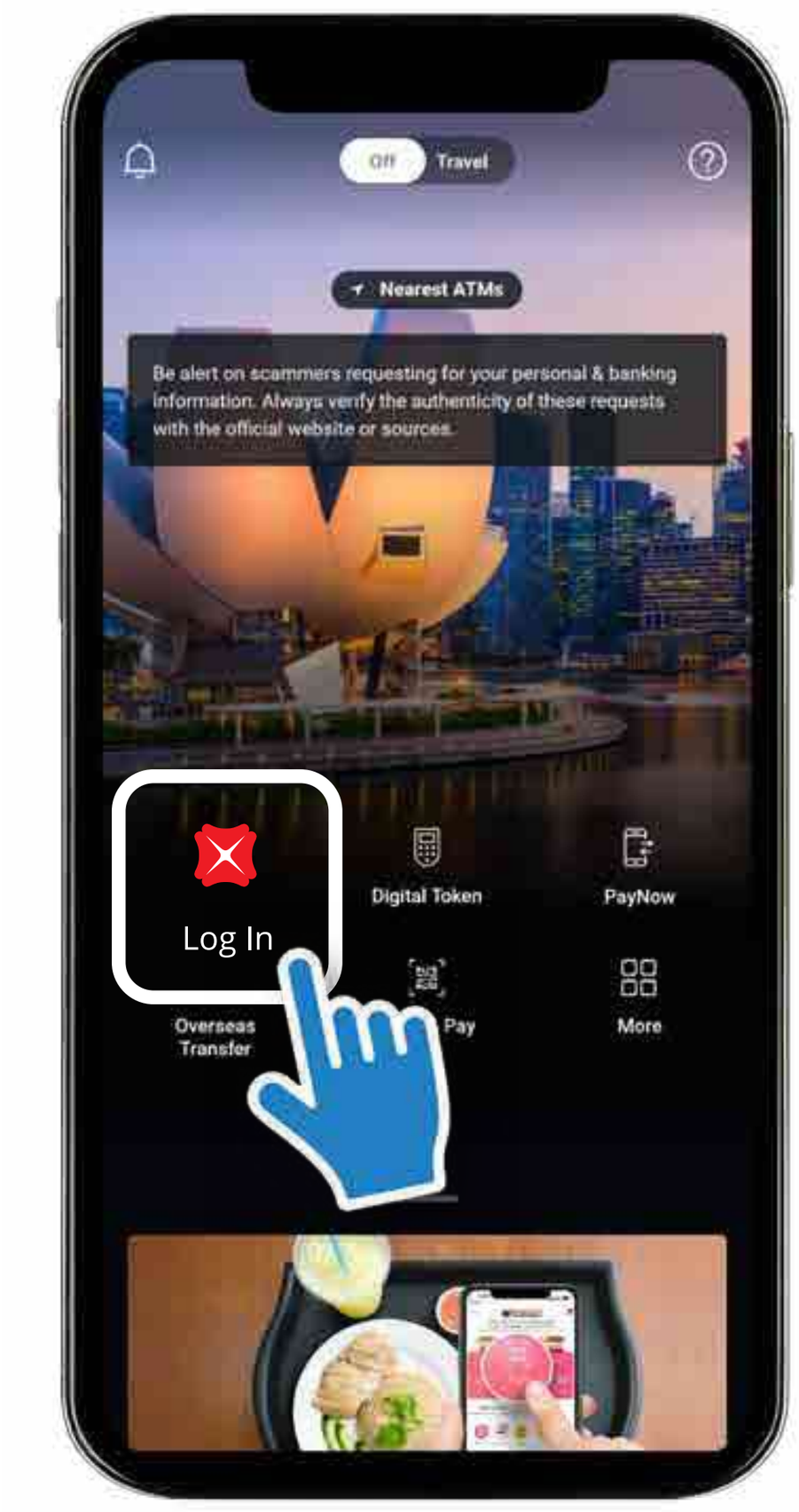
You have successfully updated your contact details.

您已成功更新您的联系资料。

如何更换提款卡 / 借记卡 / 信用卡
HOW TO REPLACE YOUR ATM / DEBIT / CREDIT CARD

Lost your card? No worries, you can request for a replacement instantly.

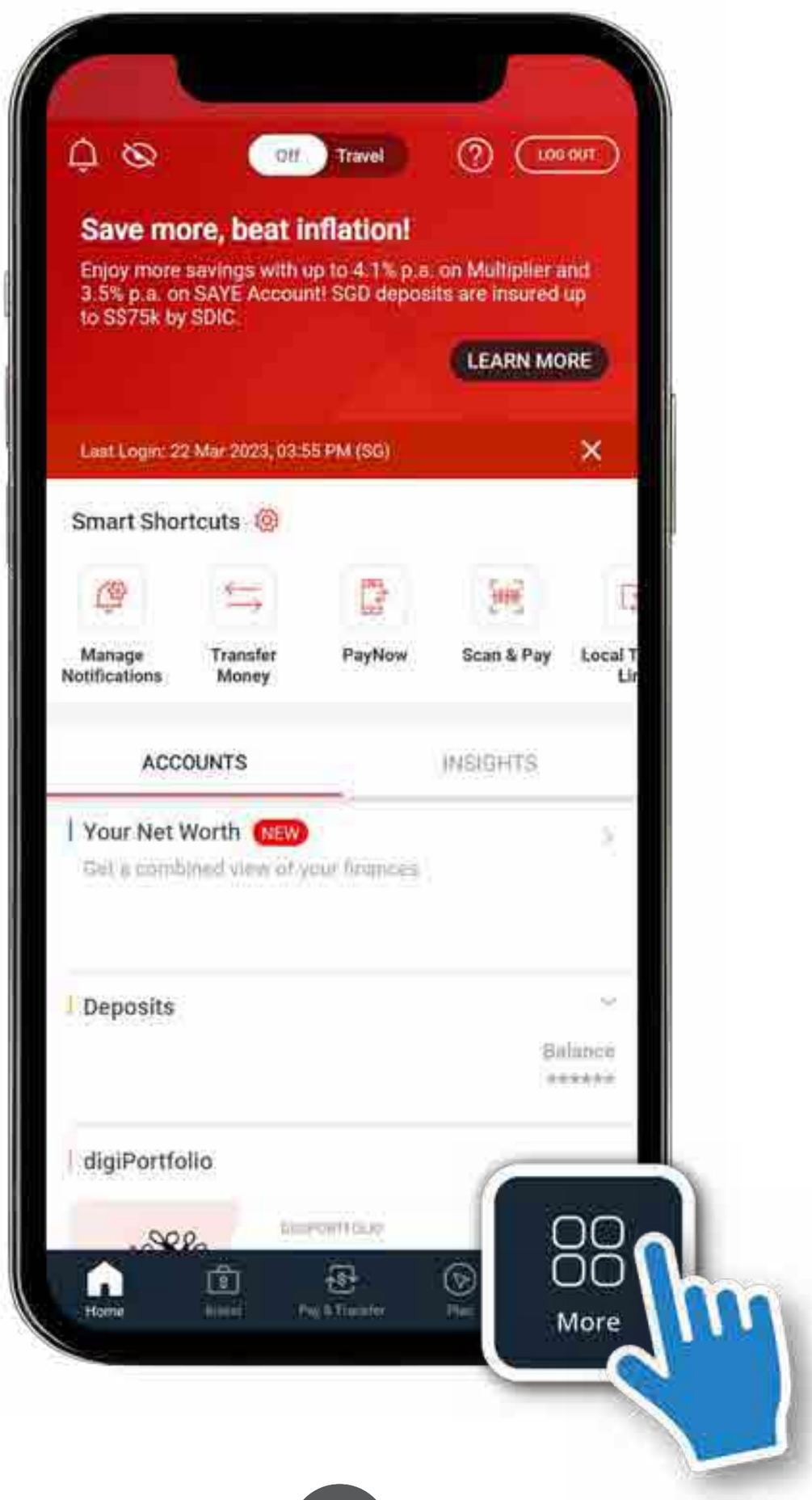
丢失您的银行卡吗？别担心。您可马上要求更换新卡。



1

Log in to **digibank** with your **PIN or Touch / Face ID**.

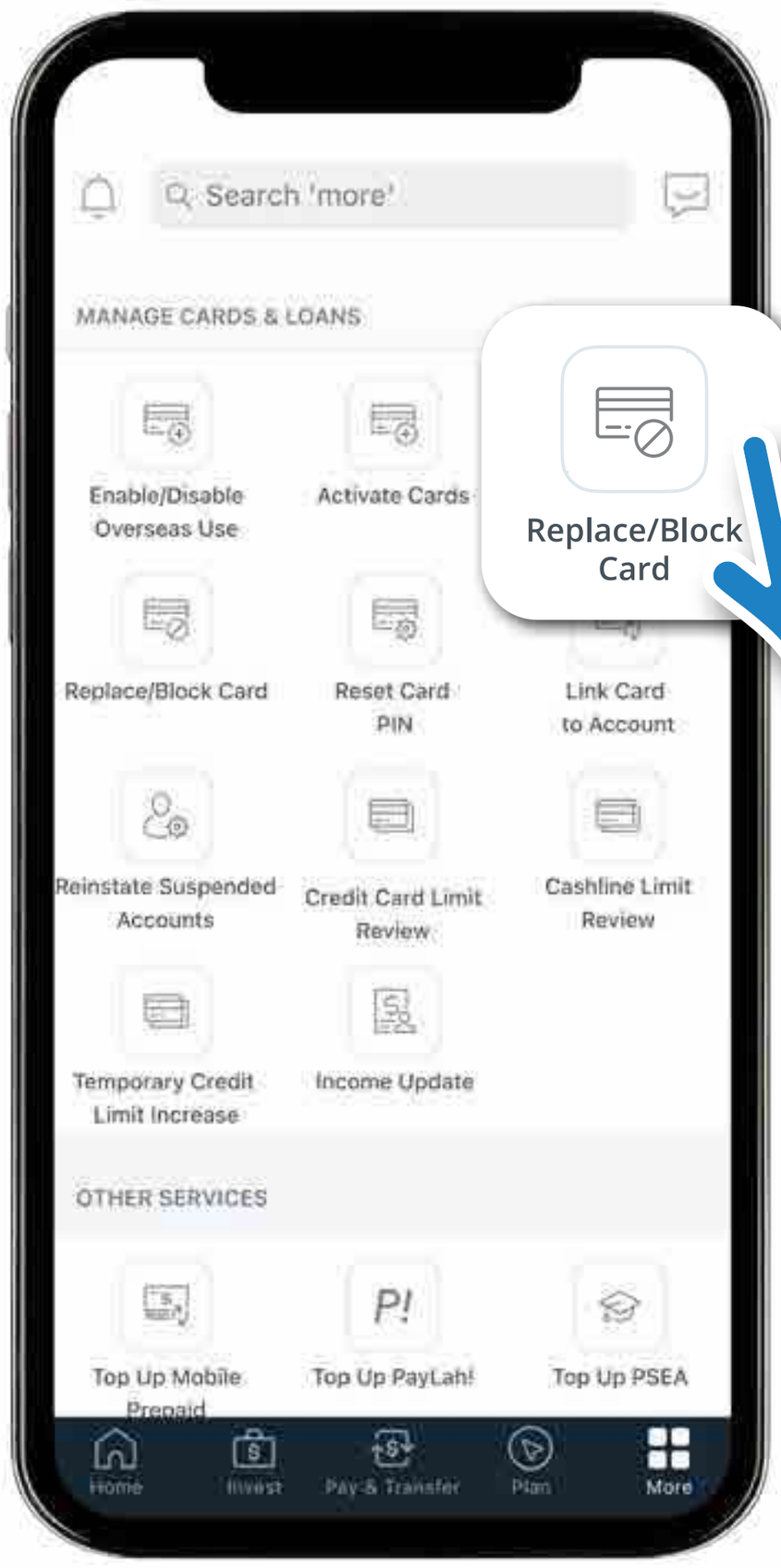
使用**密码或触控 / 面容 ID** 登录 **digibank**。

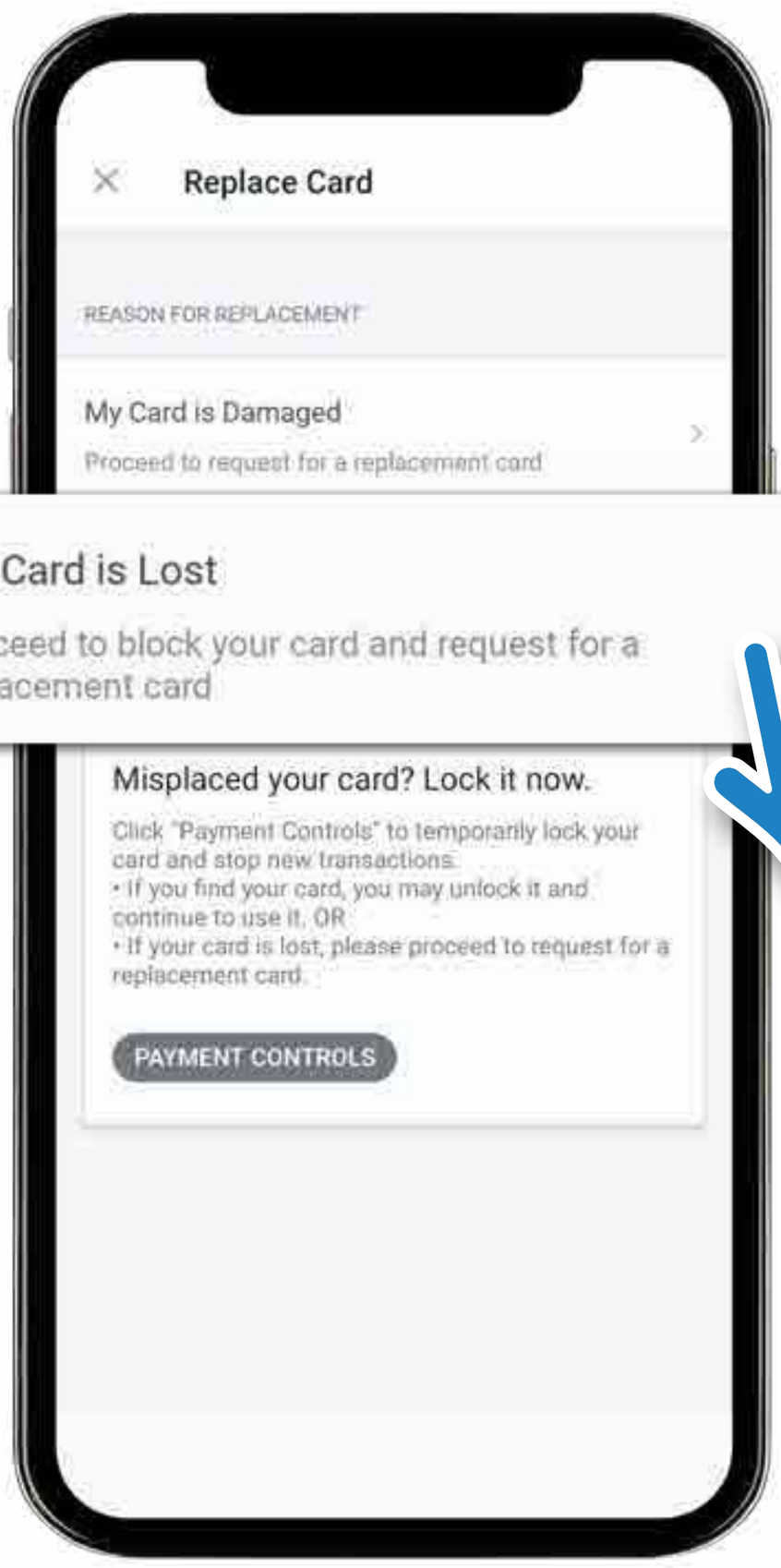


2

Tap **More**.

点击**更多**。





3

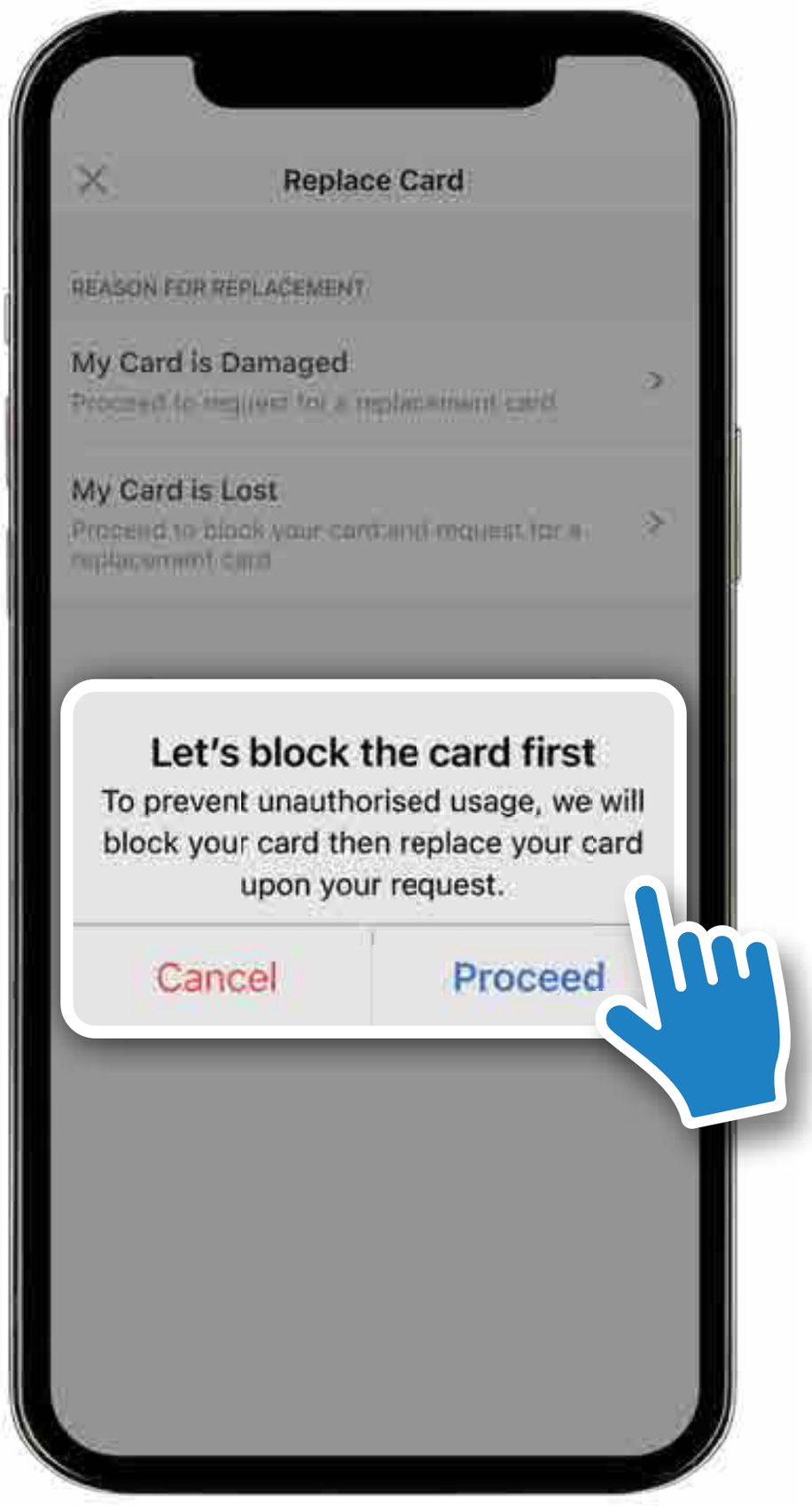
Scroll to **Manage Cards & Loans** and select **Replace / Block Card**.

向下寻找**管理银行卡和贷款**，并选择**更换/锁定卡**。

4

Select **My Card is Lost**.

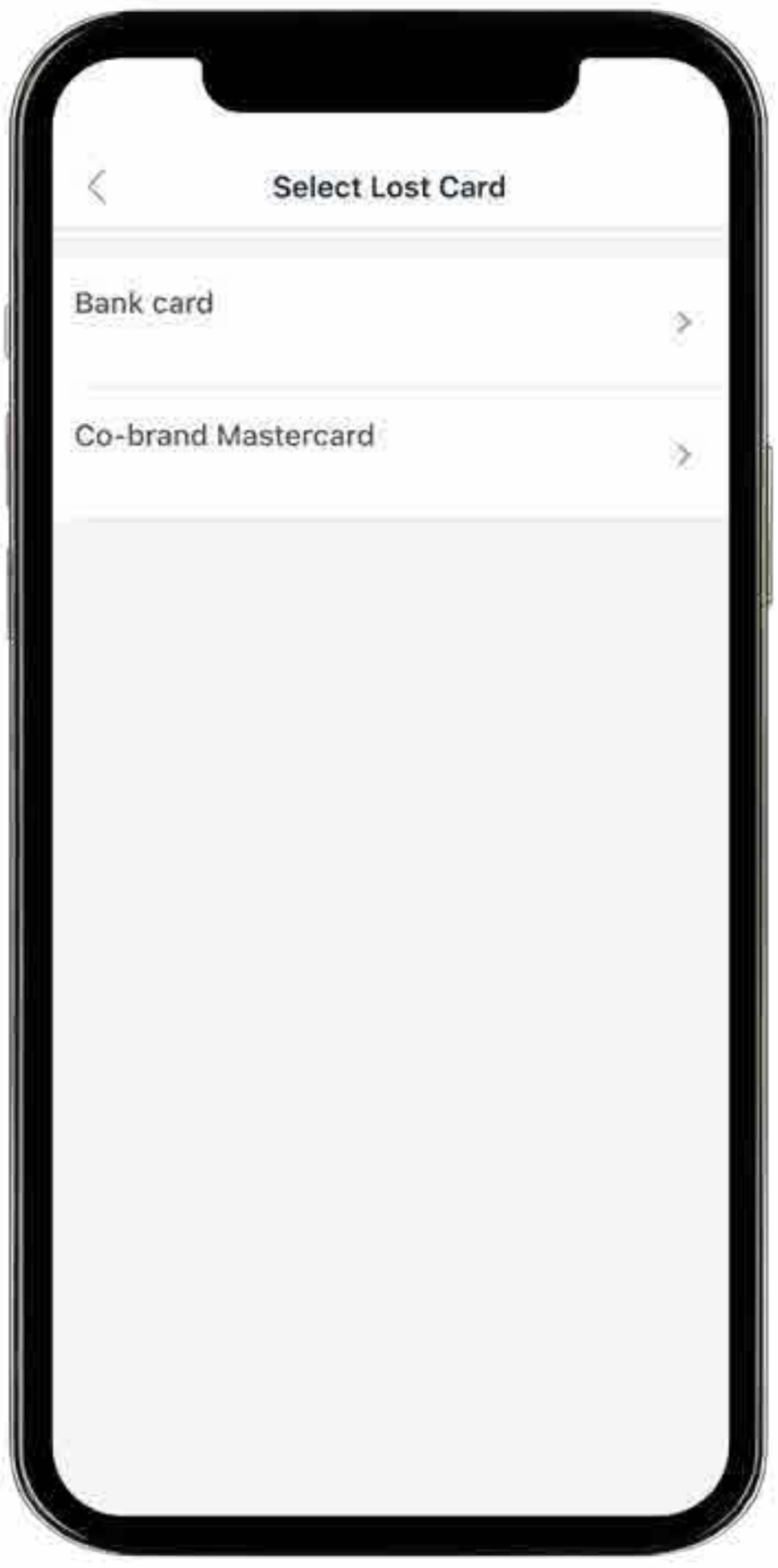
选择**我的卡丢失了**。



5

Tap **Proceed**.

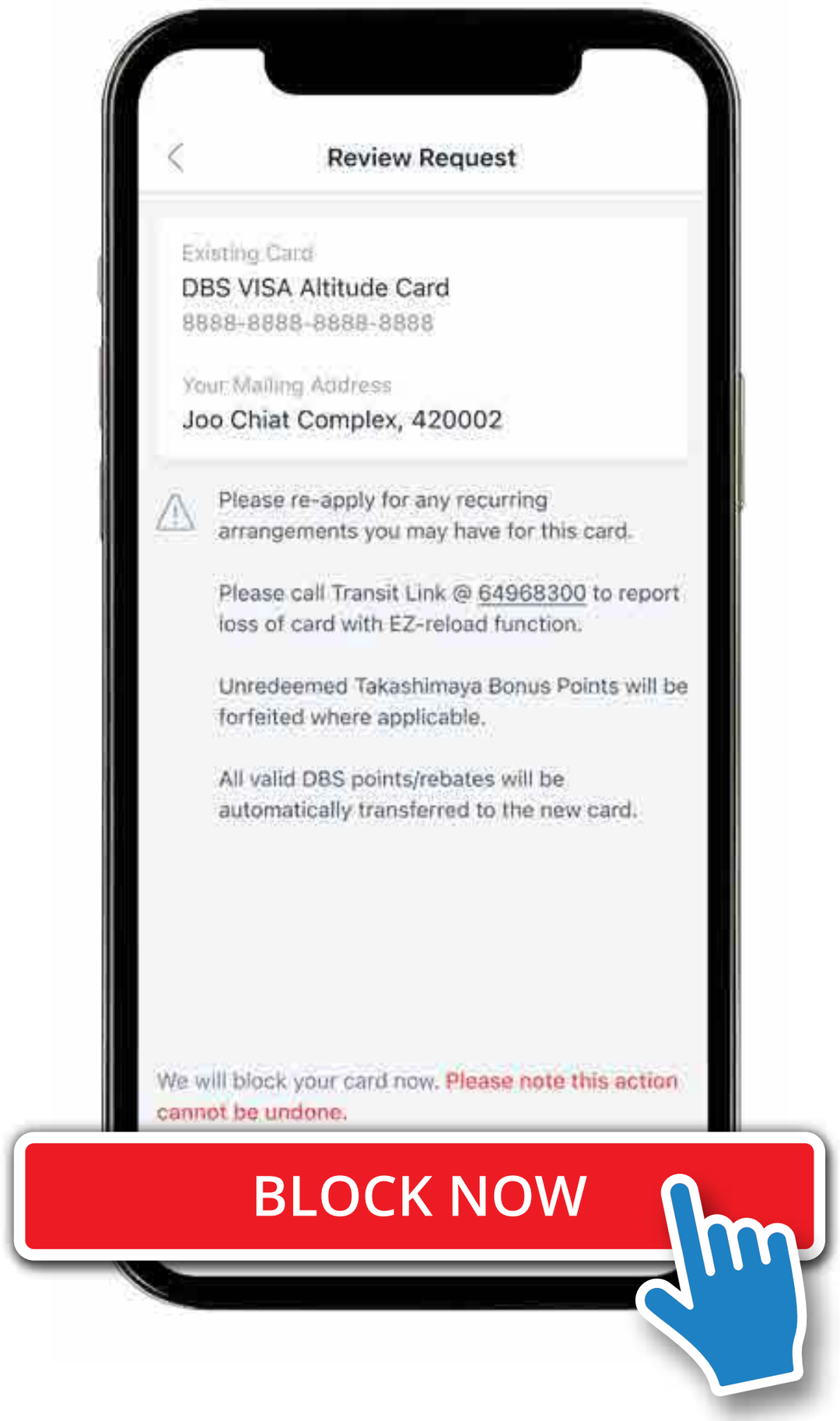
点击**继续**。



6

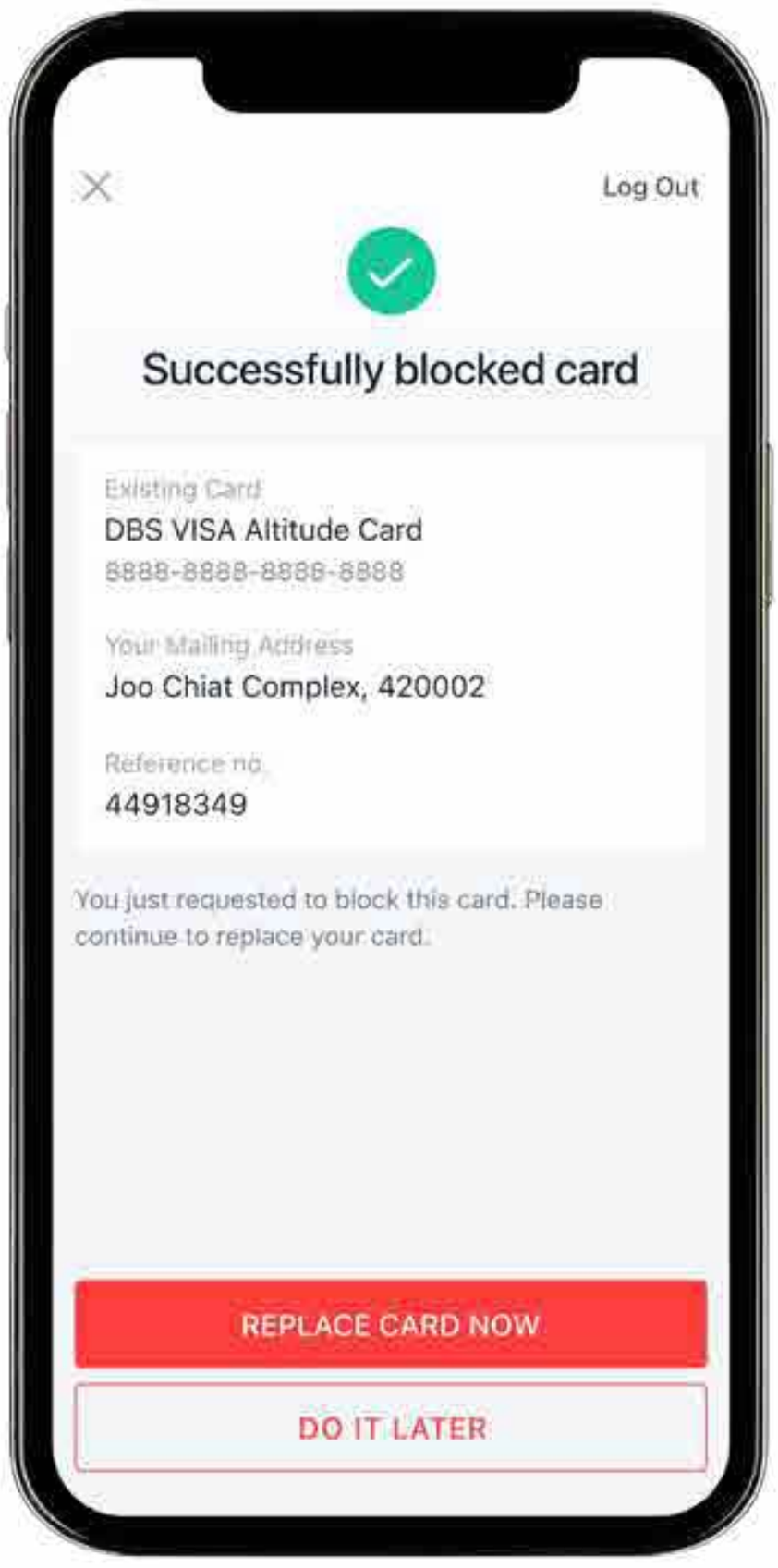
Select the card you wish to block.

选择您要锁定的**银行卡**。



Review your details and tap **Block Now**.

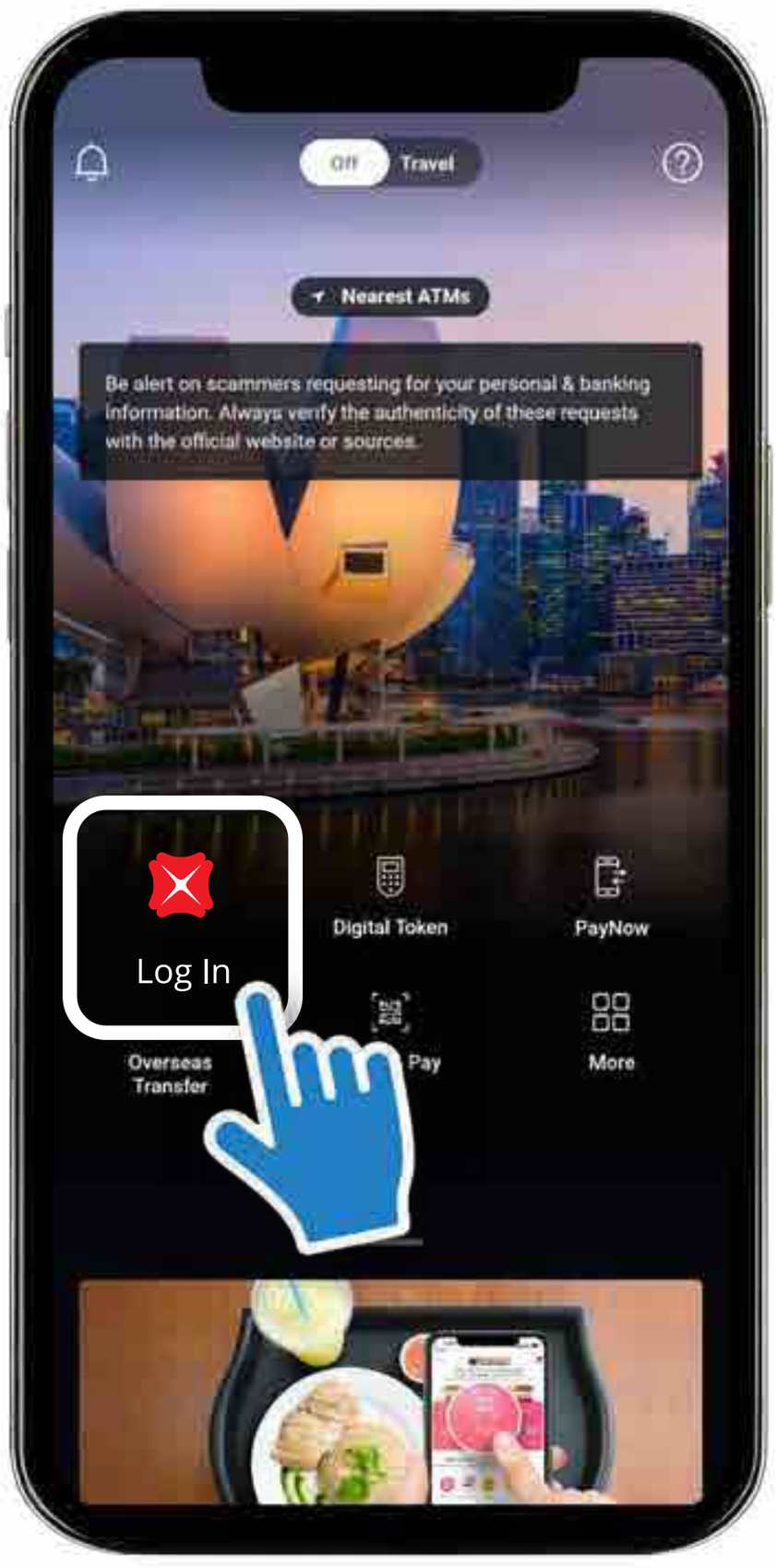
确认您的资料，并点击 **现在锁定**。



Your card will be blocked and you may **request for a new card**.

您的卡已经锁定，现在您可以 **要求更换新卡**。

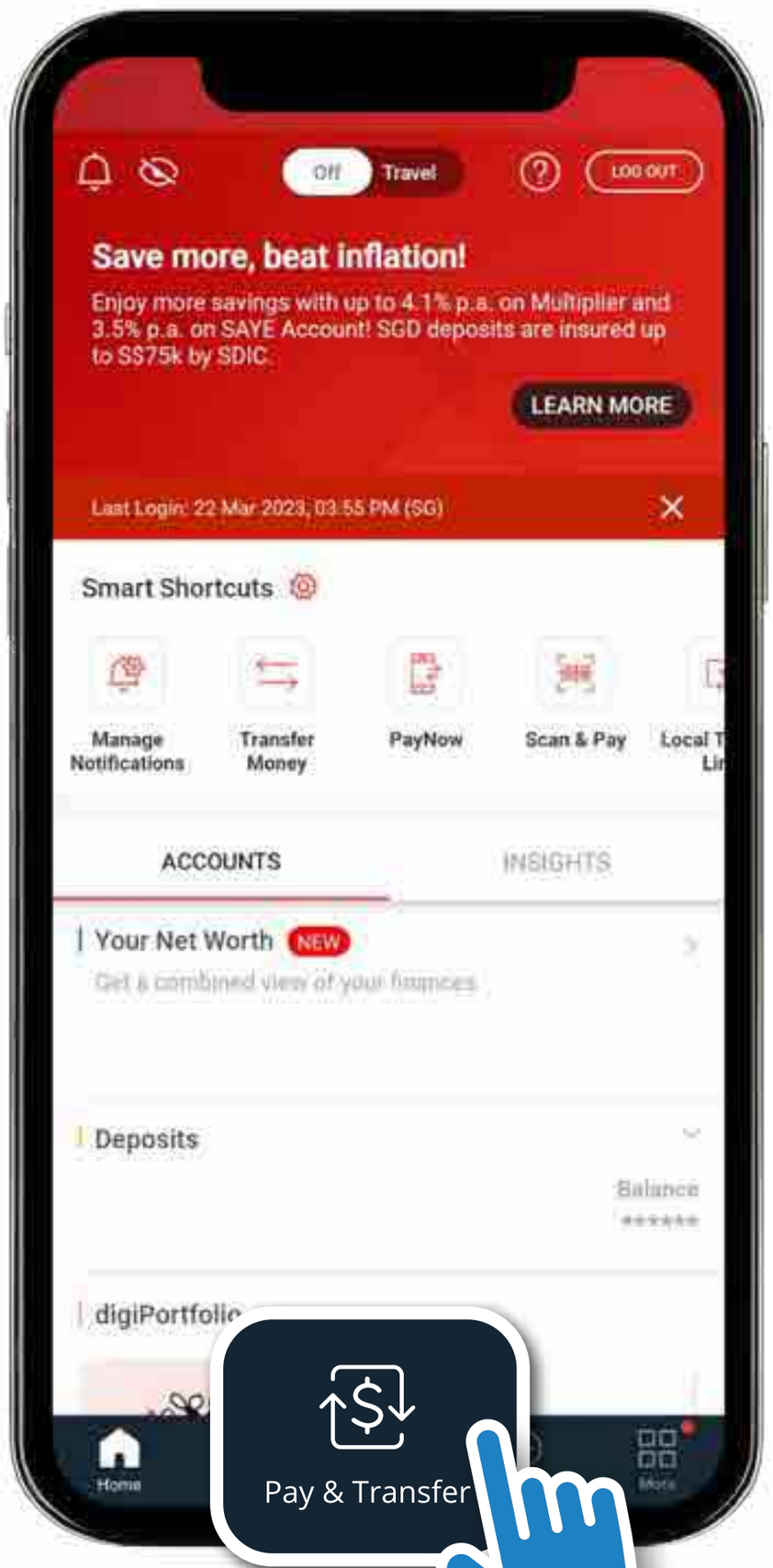
如何转账
HOW TO TRANSFER FUNDS



1

Log in to **digibank** with your **PIN or Touch / Face ID**.

使用**密码或触控 / 面容 ID** 登录 **digibank**。



2

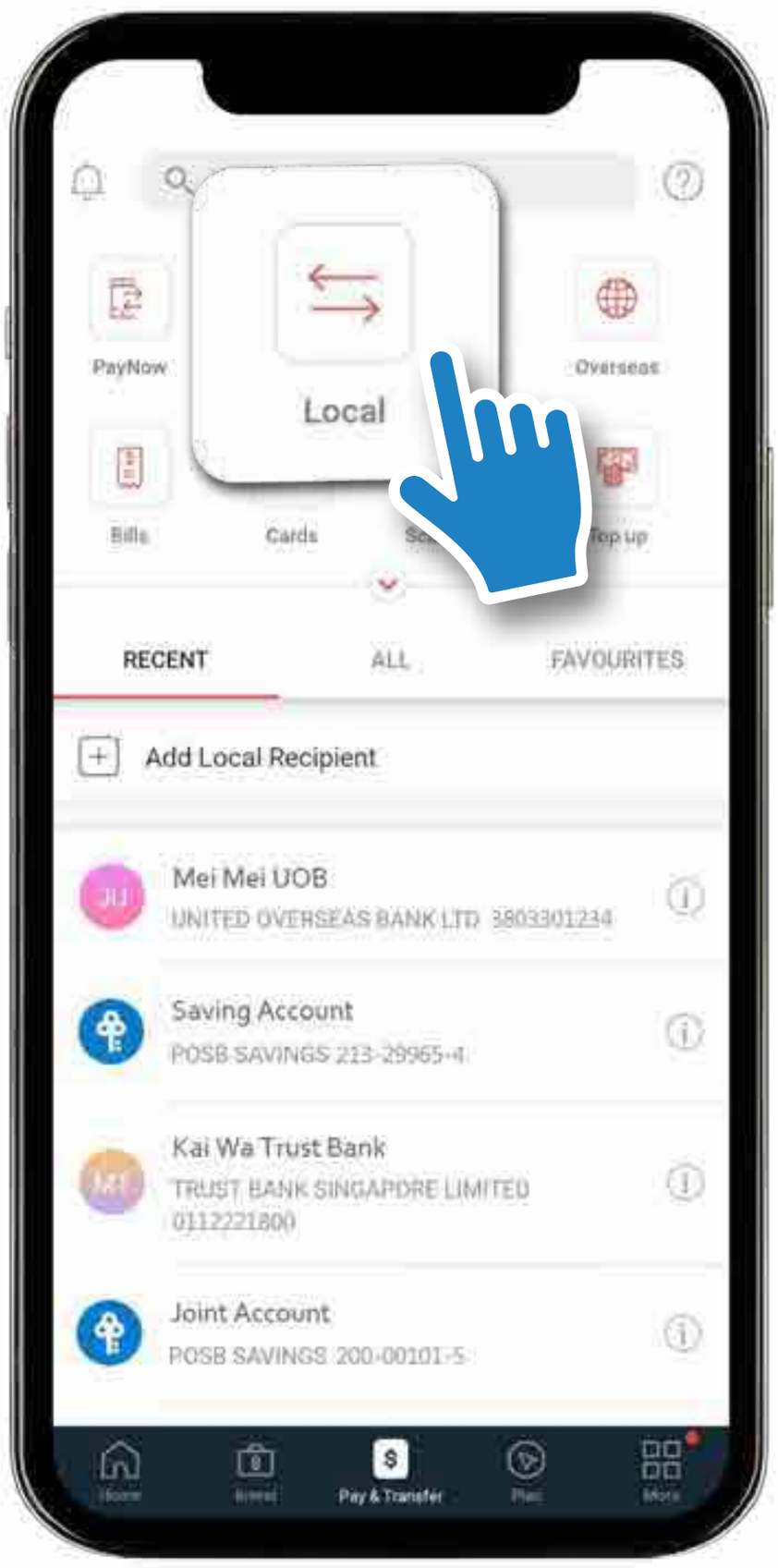
Tap on **Pay & Transfer**.

点击 **支付和转账**。

HERE'S **A TIP!**

Kindly refer to Page 29 for steps on how to add a local recipient.

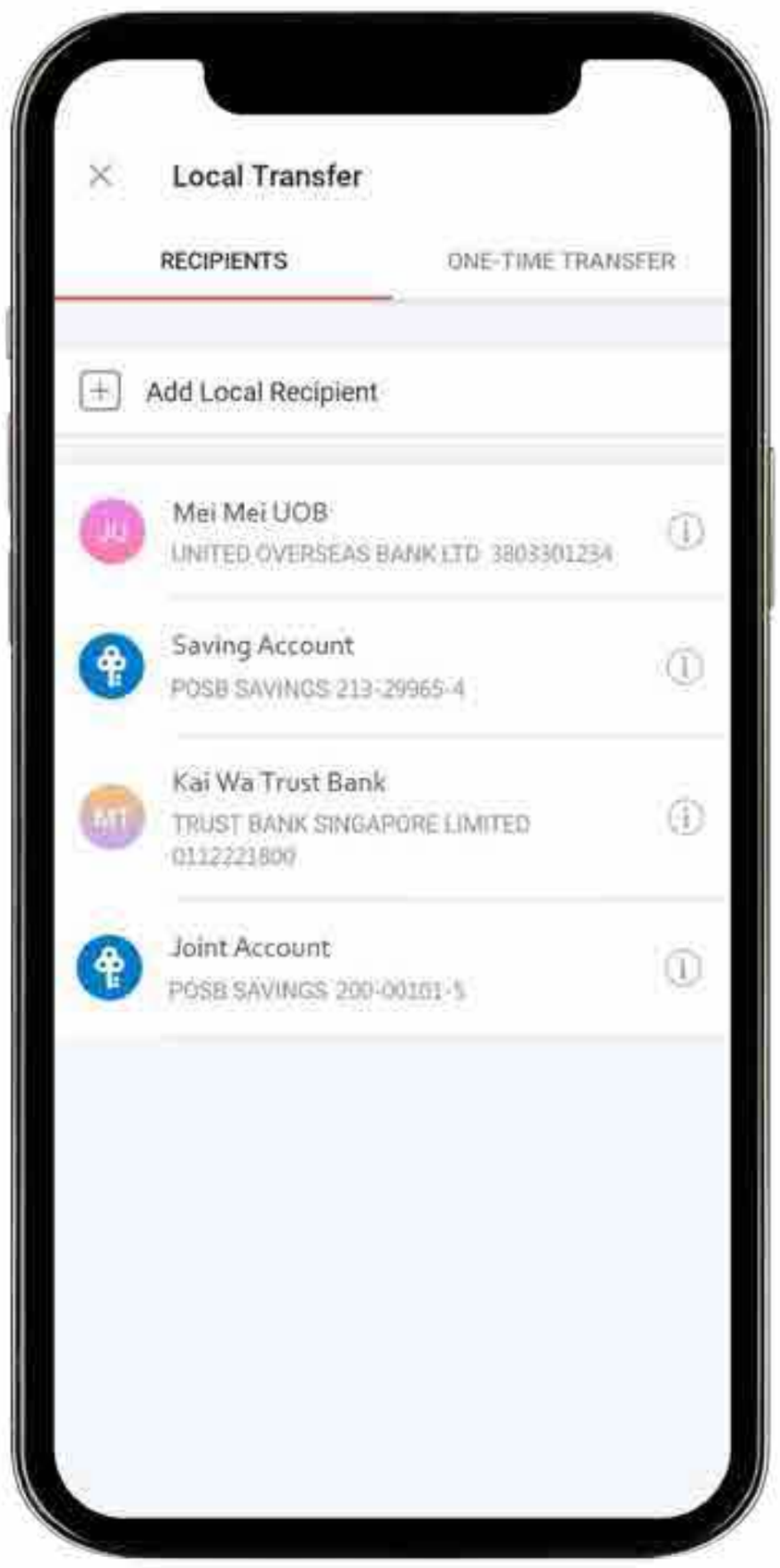
请按照第29页的步骤添加本地收款人。



3

Select **Local**.

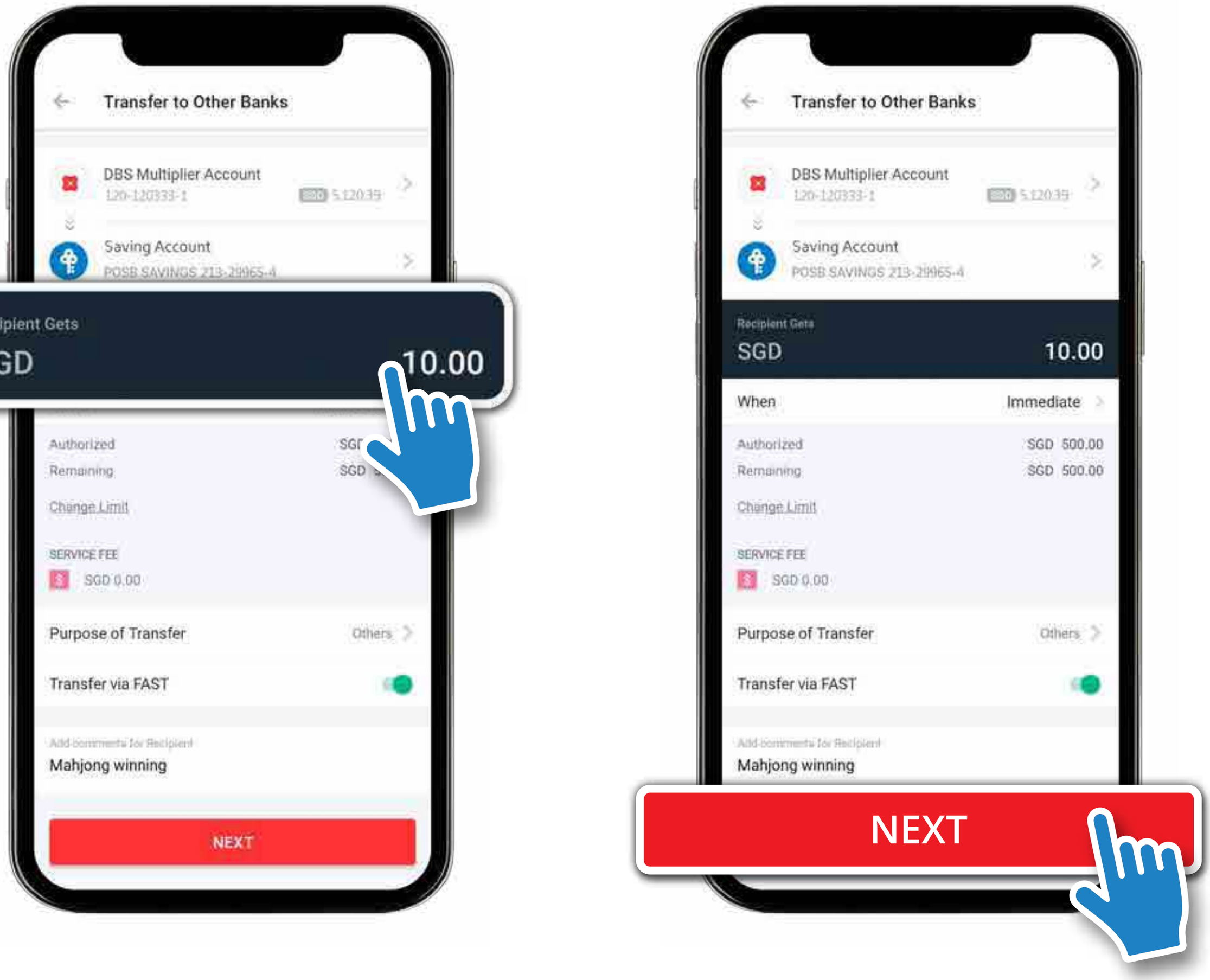
选择**本地**。



4

Select the recipient you wish to transfer to.

选择您需要转帐的**收款人**。



5

Select the account you wish to transfer from and **enter the amount**.

选择您要转账的帐户，并**输入数额**。

6

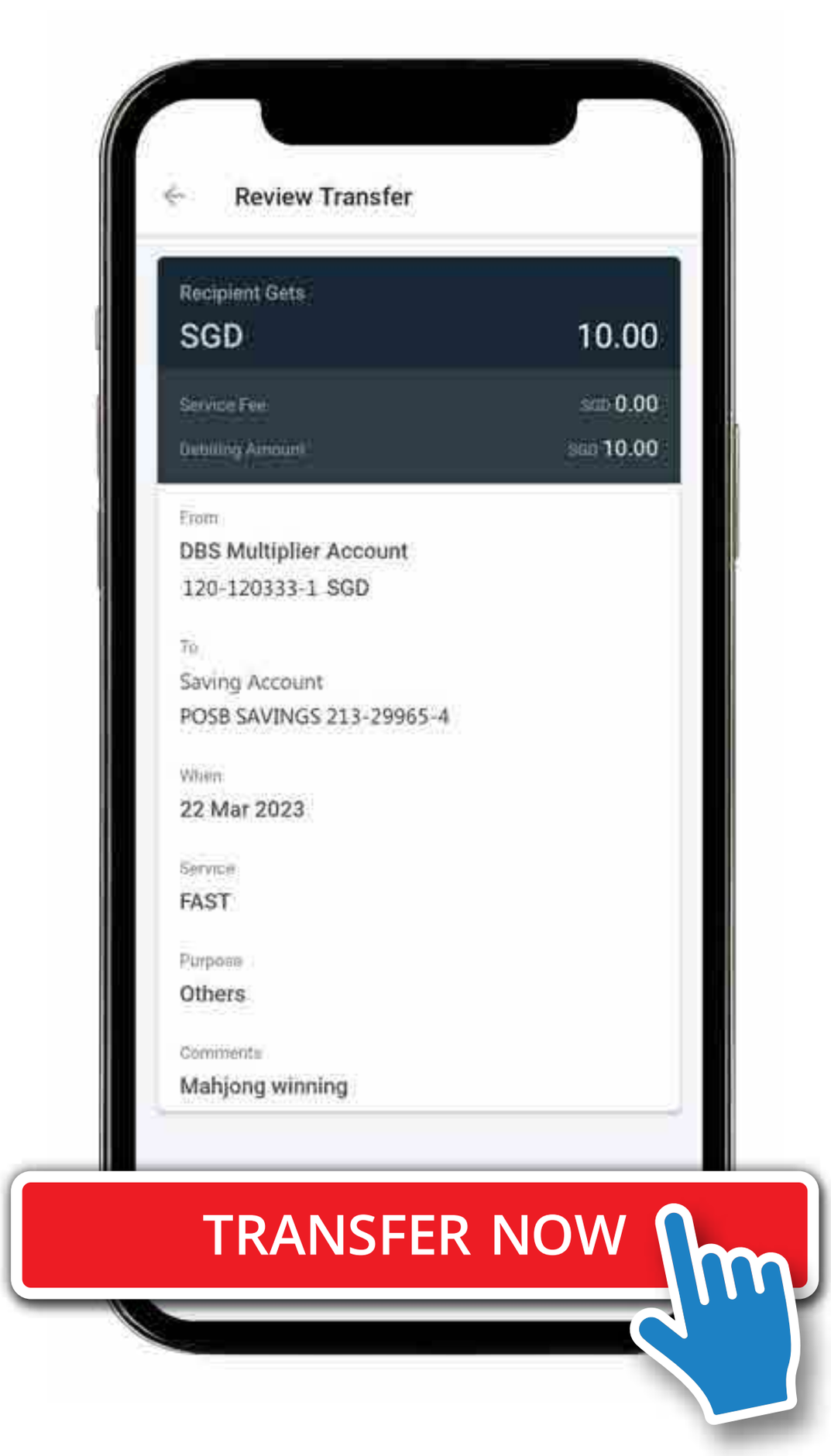
Tap **Next**.

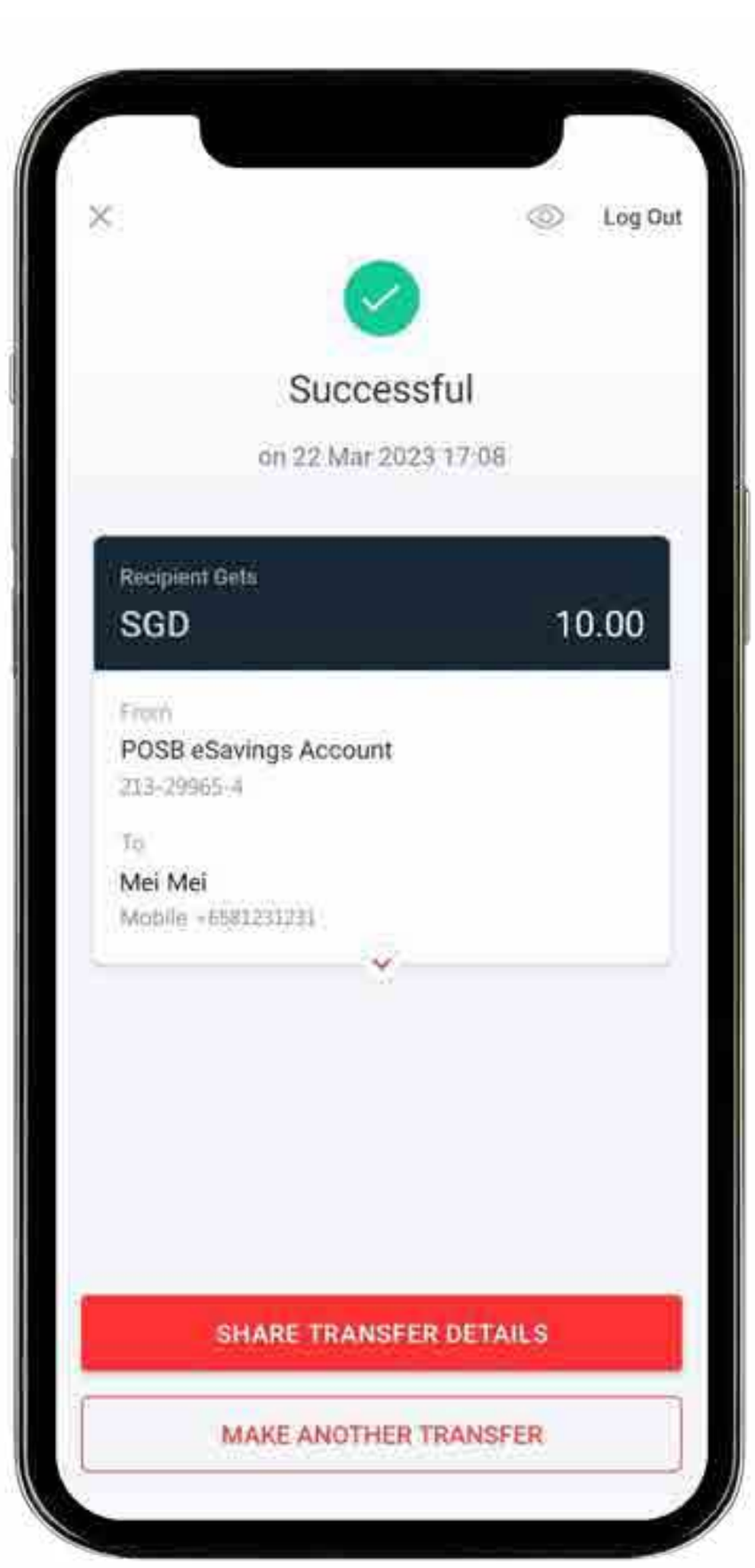
点击**下一步**。

HERE'S A TIP!

You can change your local transfer limit within DBS / POSB accounts and to other local bank accounts on digibank.

您可以通过digibank更改DBS / POSB帐户之间和到其他本地银行帐户的本地转账额度。





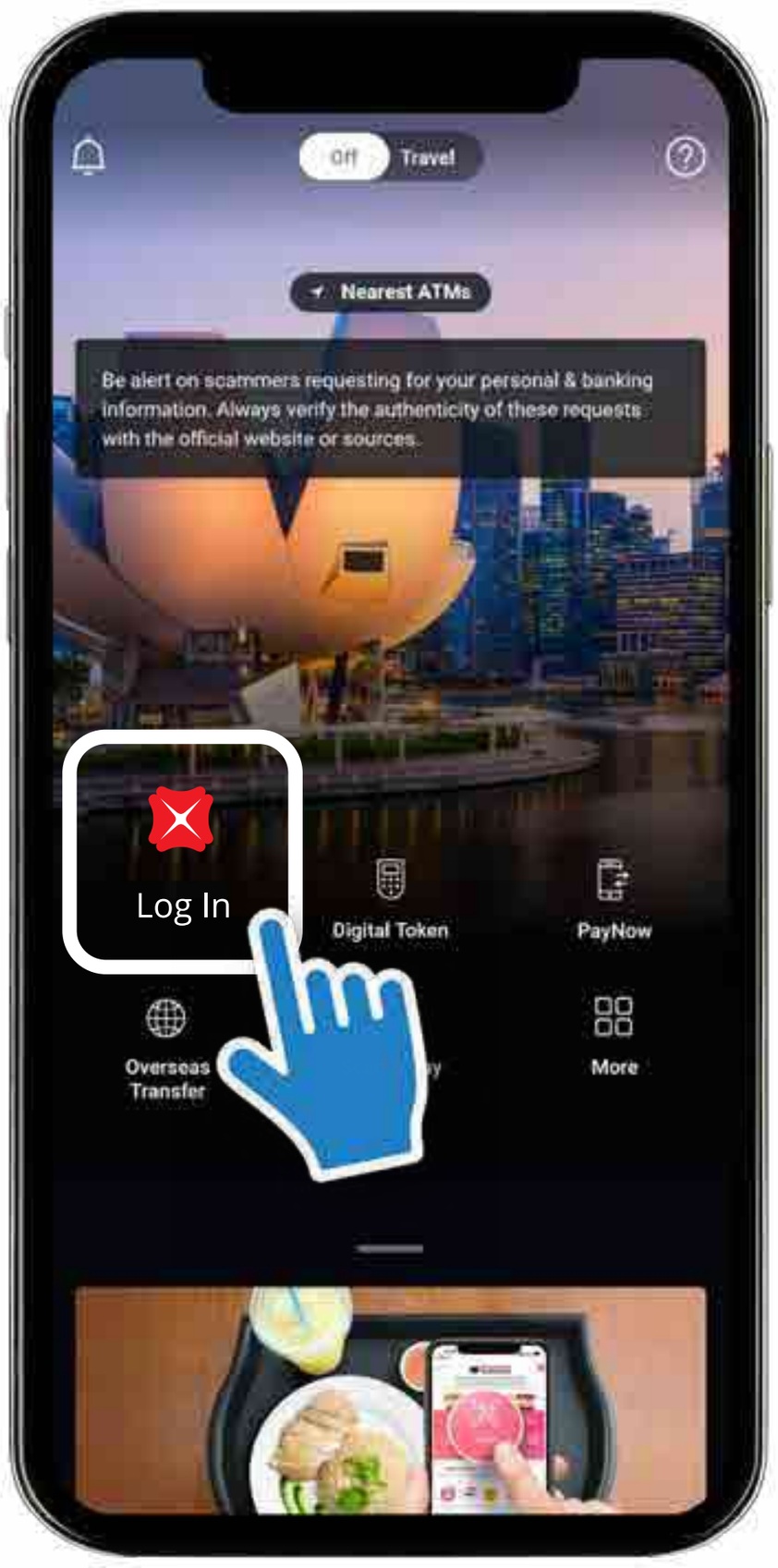
Verify the details and tap **Transfer Now**.

核对信息并点击**现在转账**。

Your transfer is complete.

您已完成了转账。

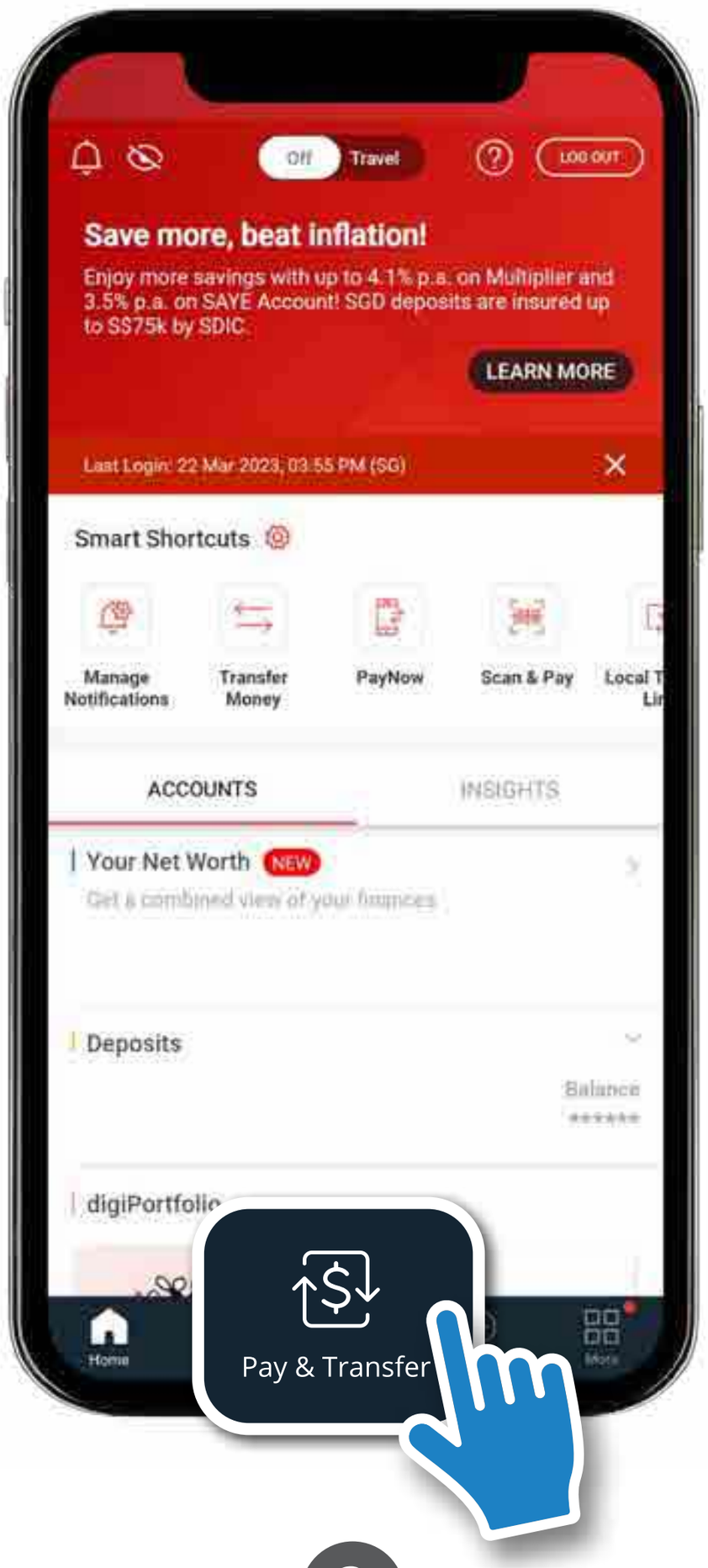
如何添加本地收款人
HOW TO ADD LOCAL RECIPIENTS



1

Log in to **digibank** with your **PIN or Touch / Face ID**.

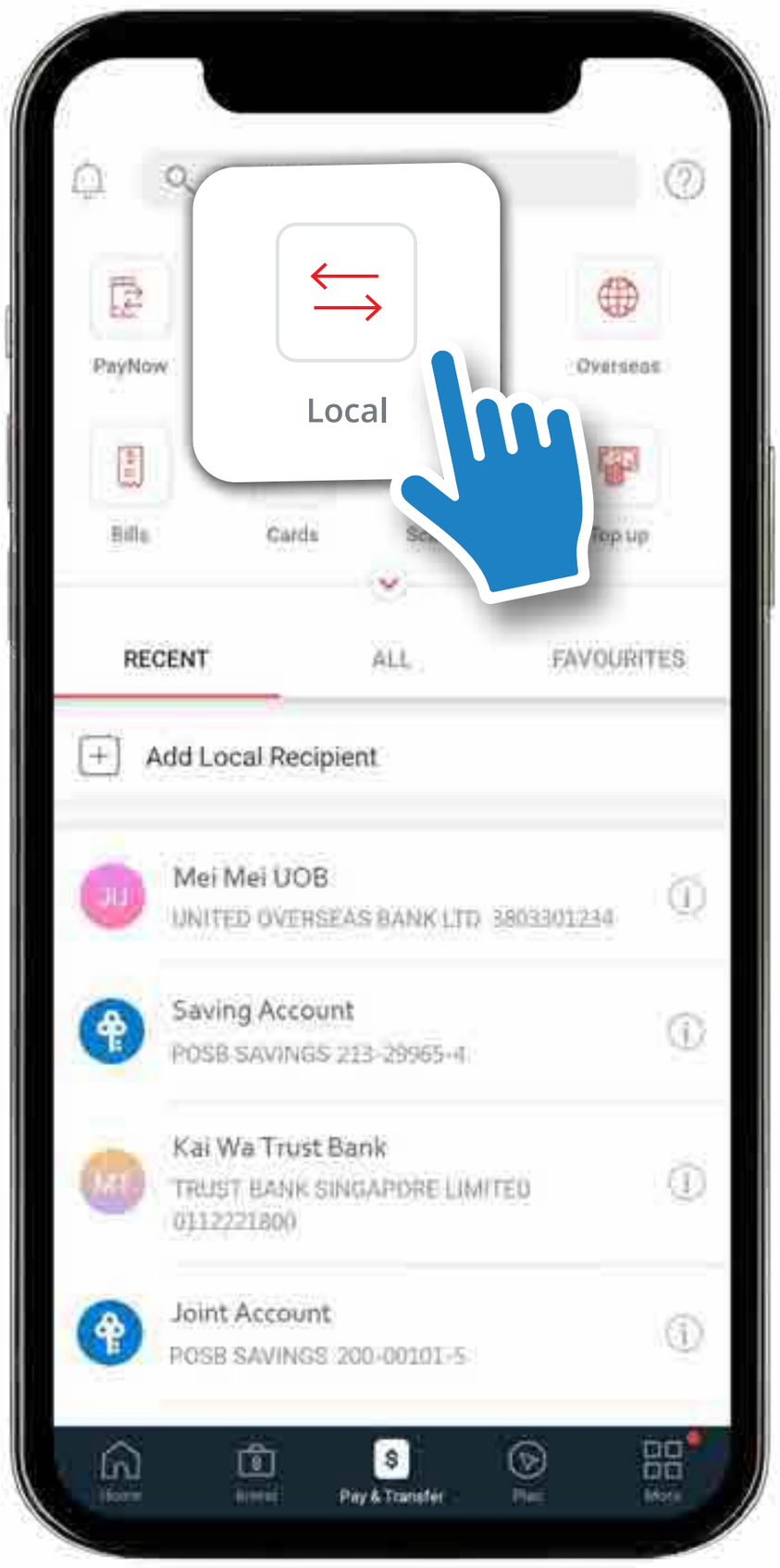
使用您的**密码或触控 / 面容 ID** 登录 **digibank**。



2

Tap on **Pay & Transfer**.

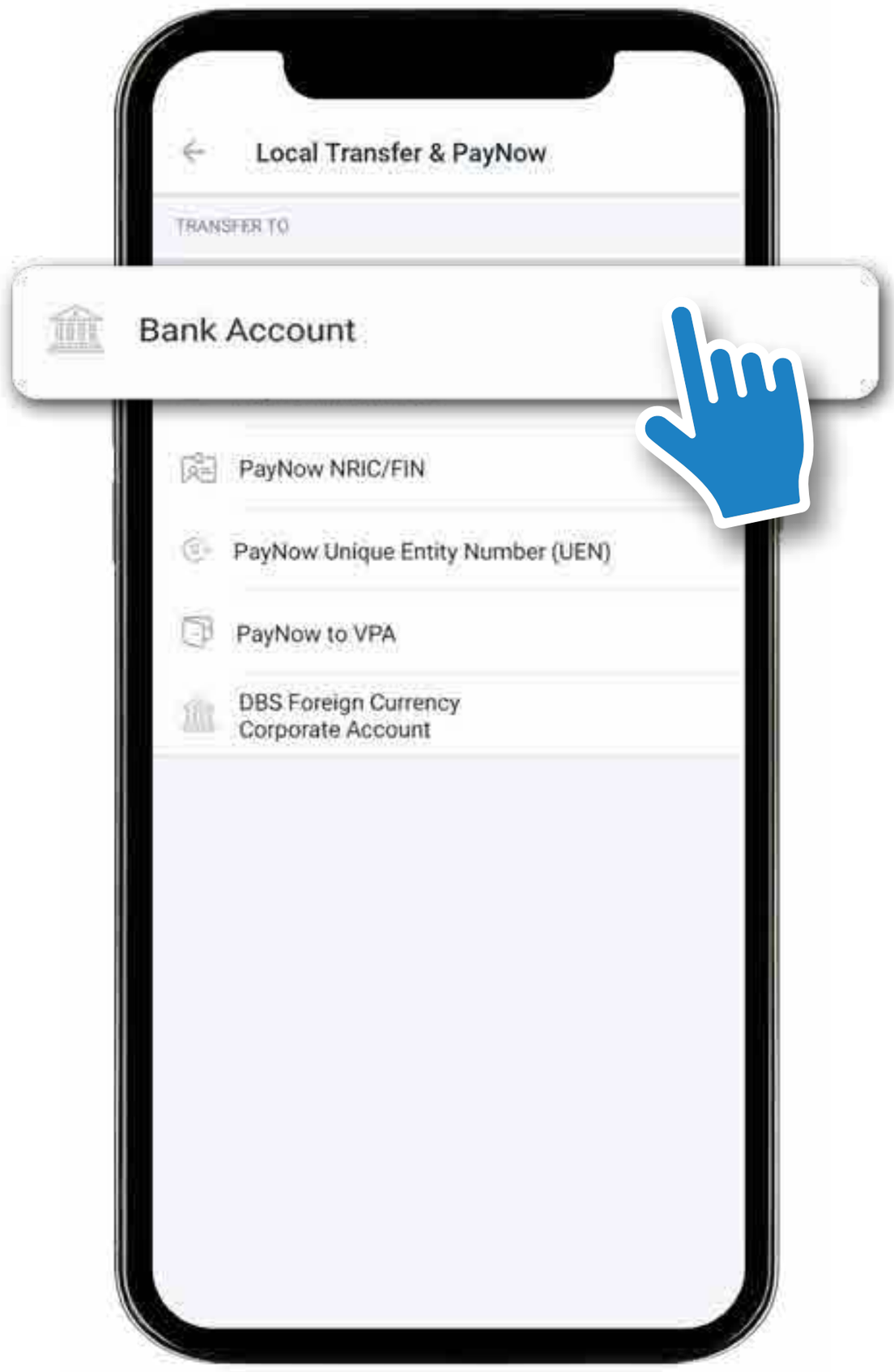
点击 **支付和转账**。



3

Select **Local**.

选择**本地**。



4

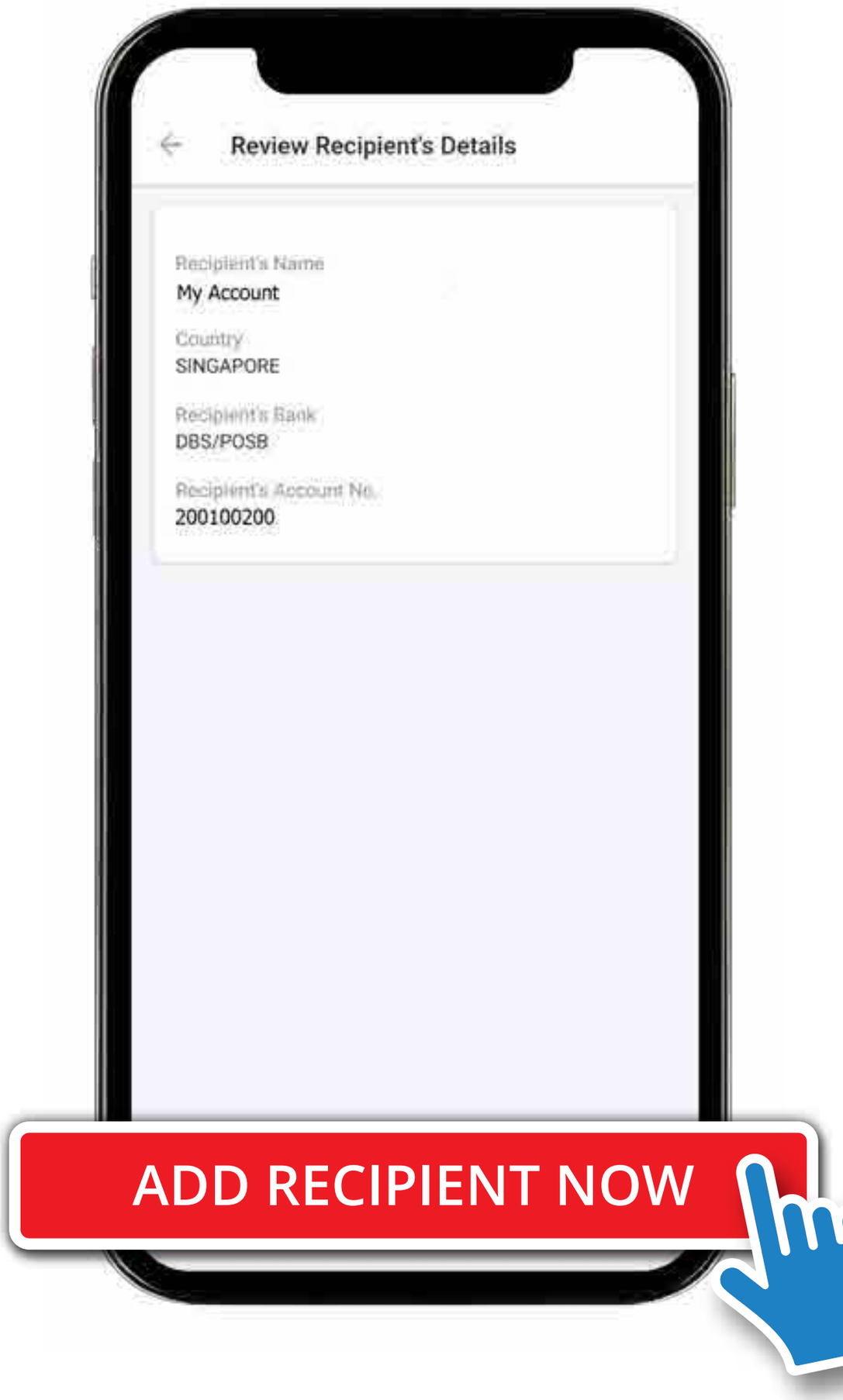
Tap **Add Local Recipient** and select **Bank Account**.

点击**添加本地收款人**，并选择**银行账号**。

5

Enter the recipient's name, bank and account number, then tap **Next**.

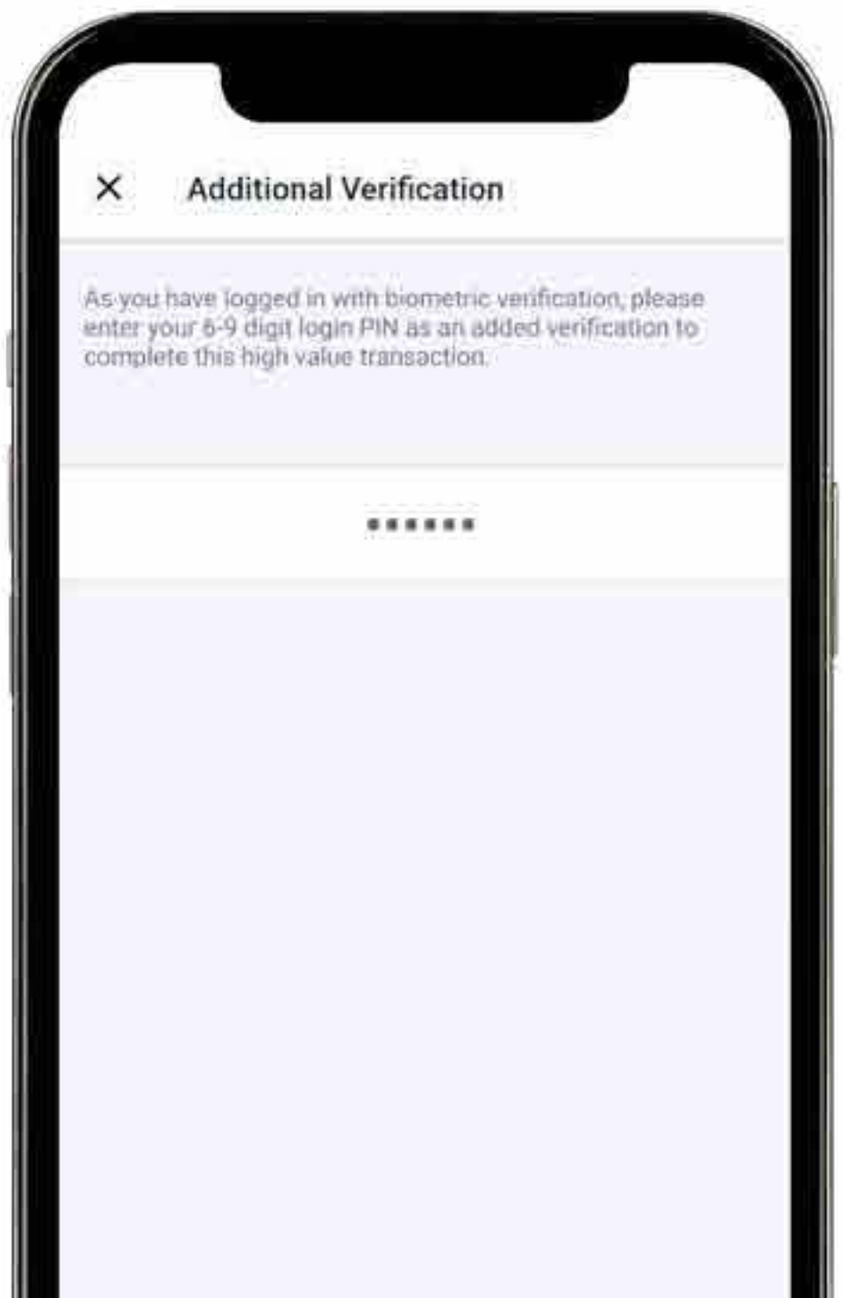
输入收款人姓名，
收款人的银行和账号，
然后点击 **下一步**。



6

Review the recipient's details and tap **Add Recipient Now**.

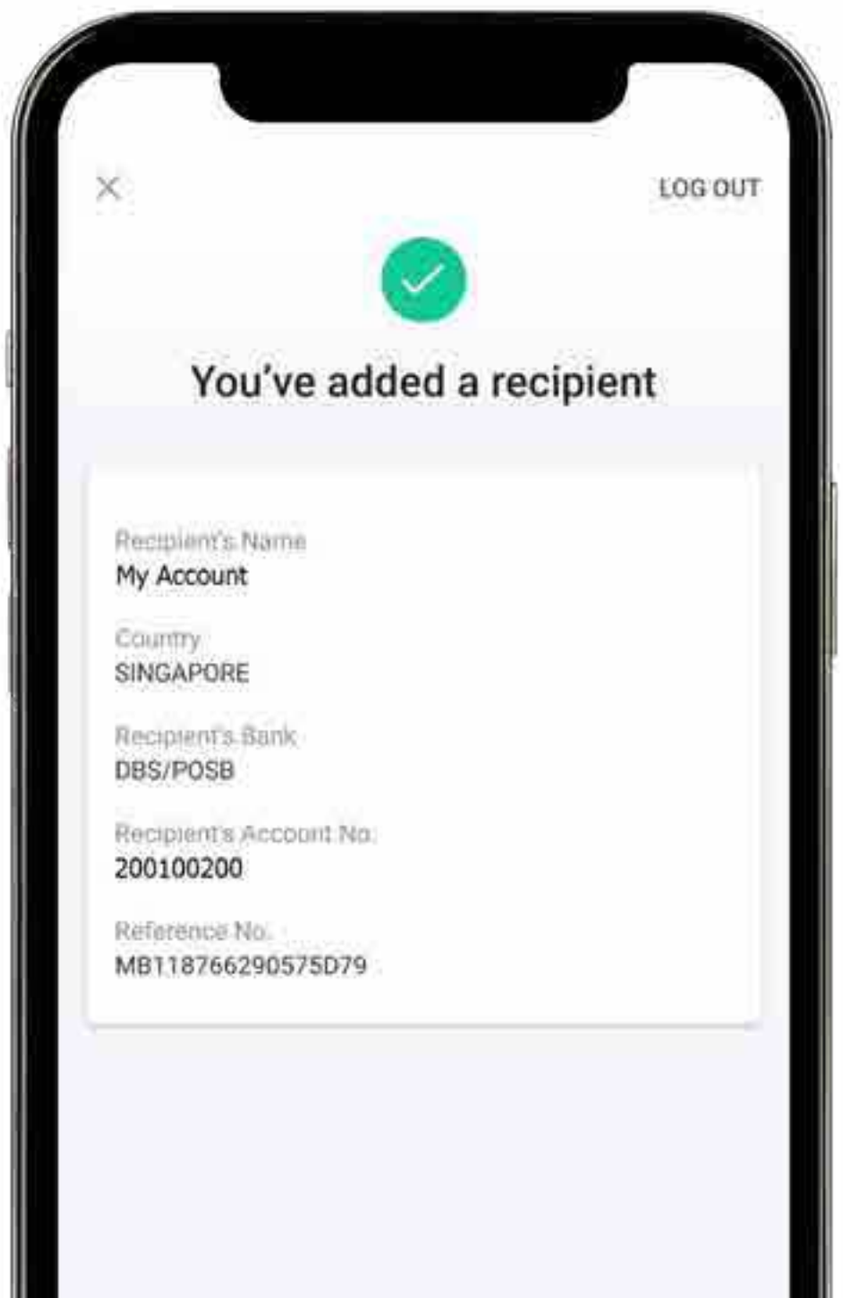
验证收款人的信息后，
点击 **现在添加收款人**。



7

Follow the 2-Factor Authentication instructions to complete the request.

按照双因素身份验证指示完成请求。



8

You're all set to transfer funds.

您可以开始转账了。

如何注册 PAYNOW
HOW TO REGISTER FOR PAYNOW

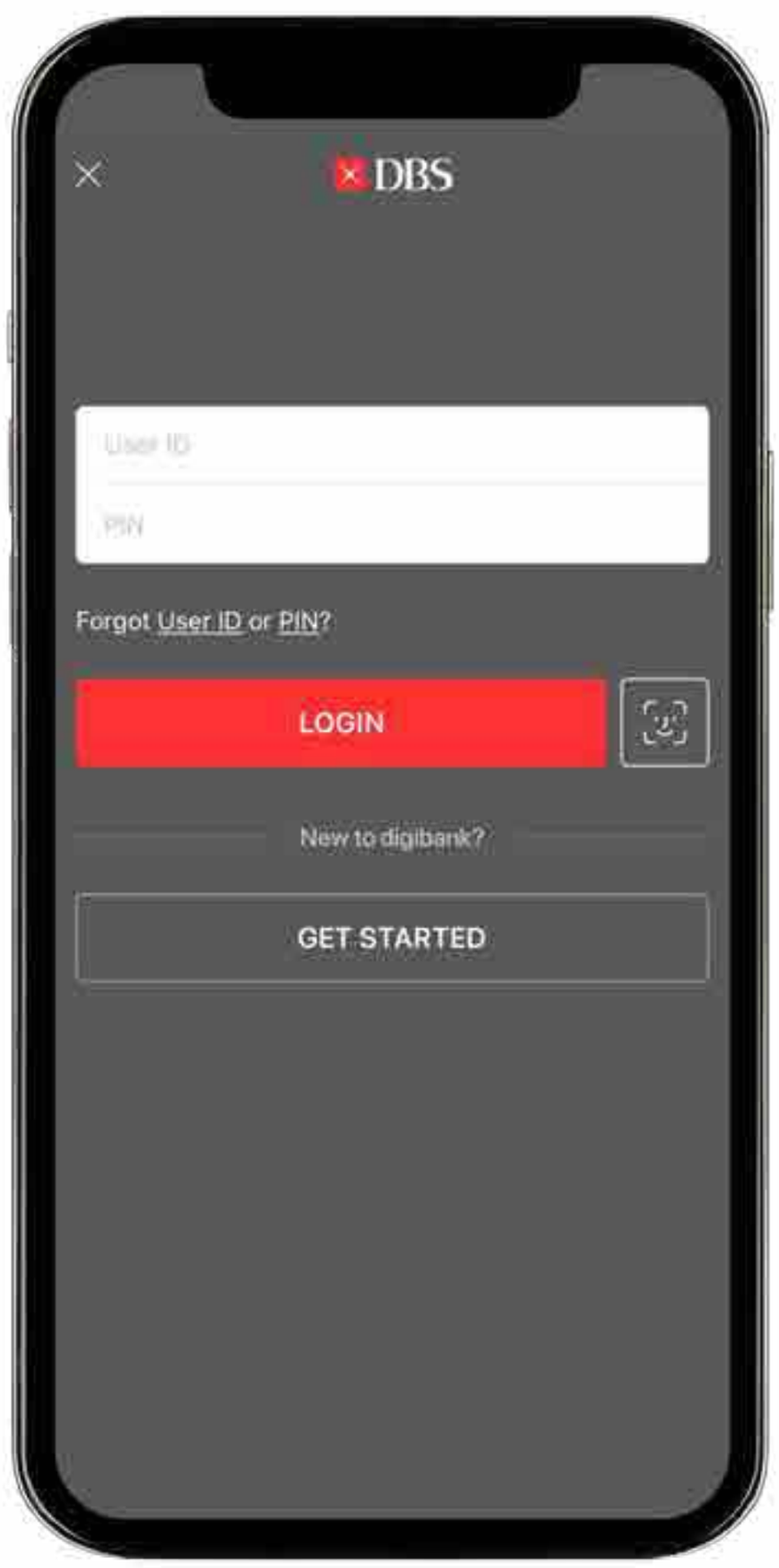
Transfer funds instantly via a mobile number, without exchanging account numbers.

您可以通过手机号码快速进行转账，无需交换帐户号码。

1

Launch **digibank app** and tap on **PayNow**.

启动 digibank 应用程序并点击 **PayNow**。



2

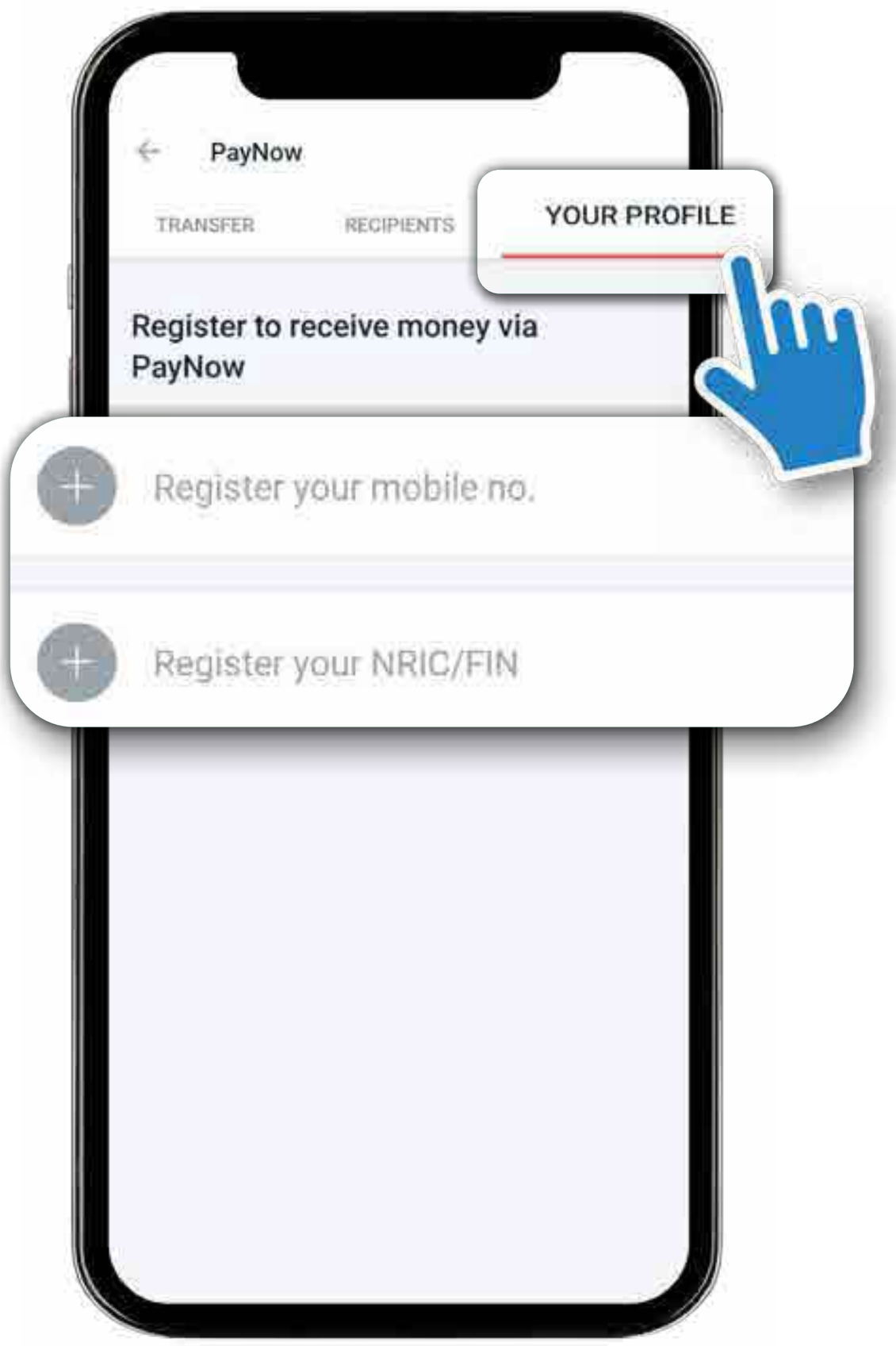
Log in to **digibank** with your **PIN or Touch / Face ID**.

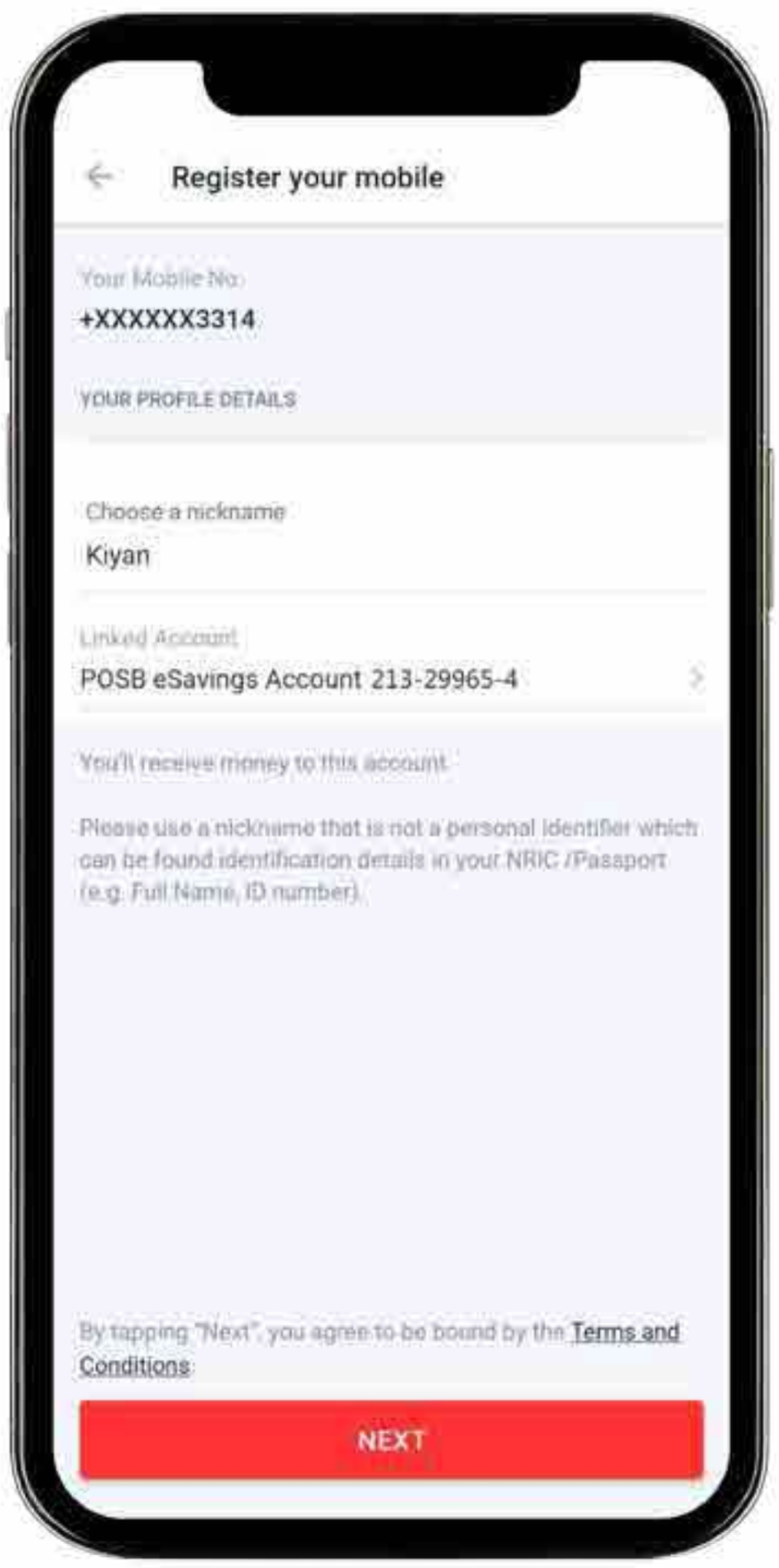
使用您的**密码或触控 / 面容 ID** 登录 **digibank**。

HERE'S A TIP!

Consider using a nickname instead of your full name for registration (e.g. John for John Lim Beng Huat).

您可使用昵称进行注册，无需使用全名（例如John，而不是John Lim Beng Huat）。





3

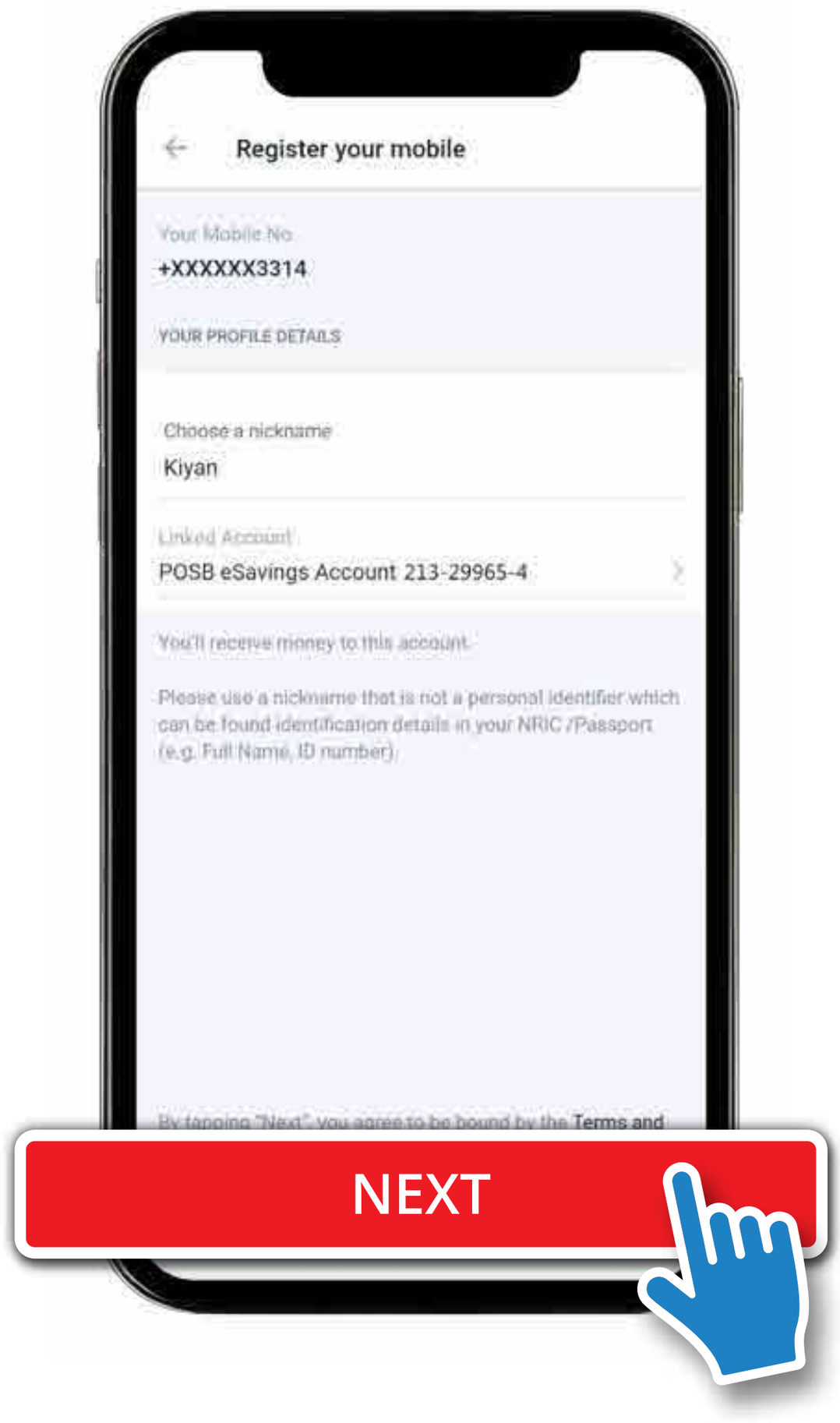
Tap **Your Profile** and select **Register your Mobile No**.

点击 **您的个人信息**，
并选择 **注册您的手机号码**。

4

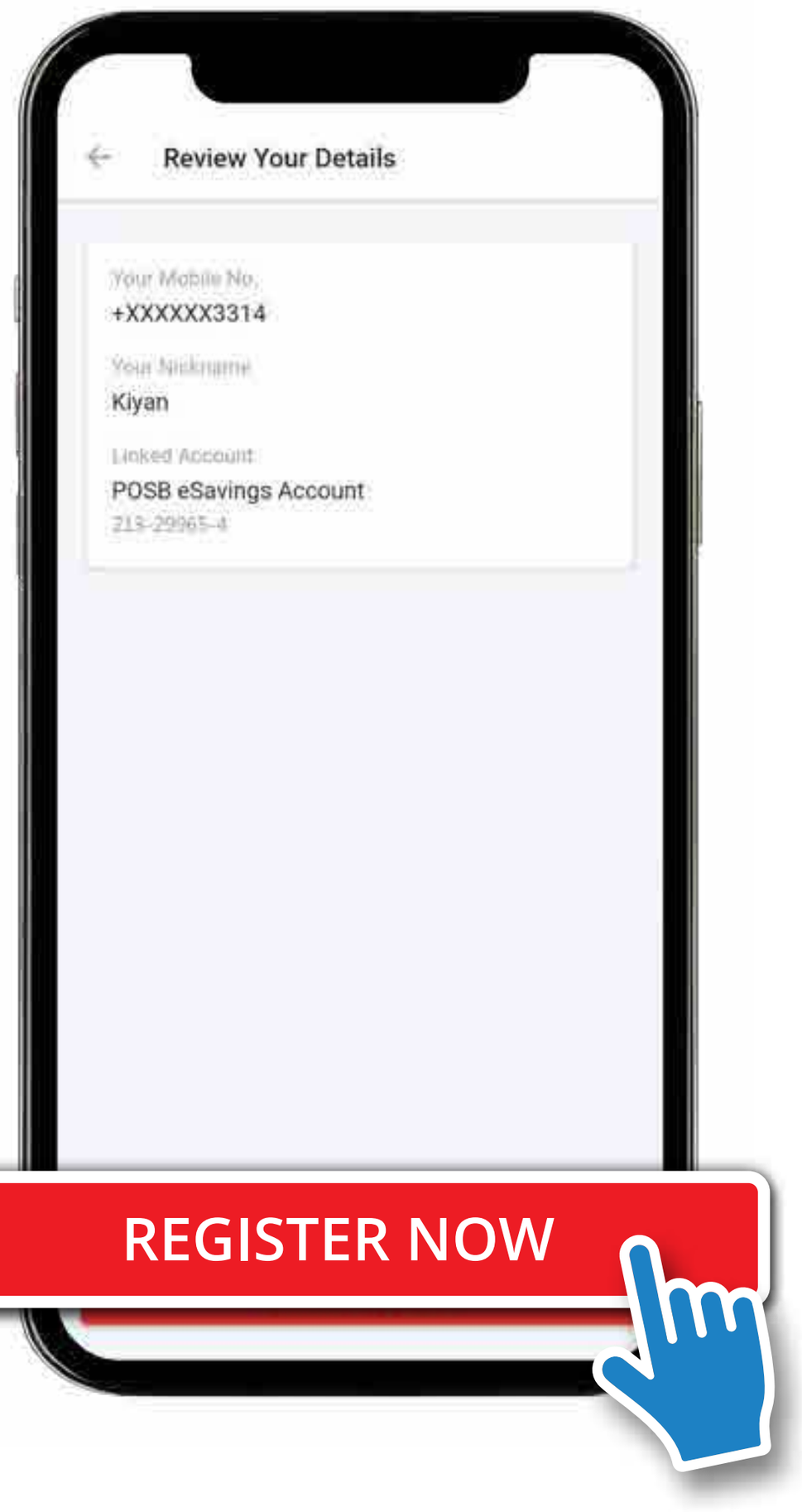
Enter your preferred nickname and **select the account you wish to link** to PayNow.

输入您要使用的昵称，
并**选择要联结** PayNow的帐户。



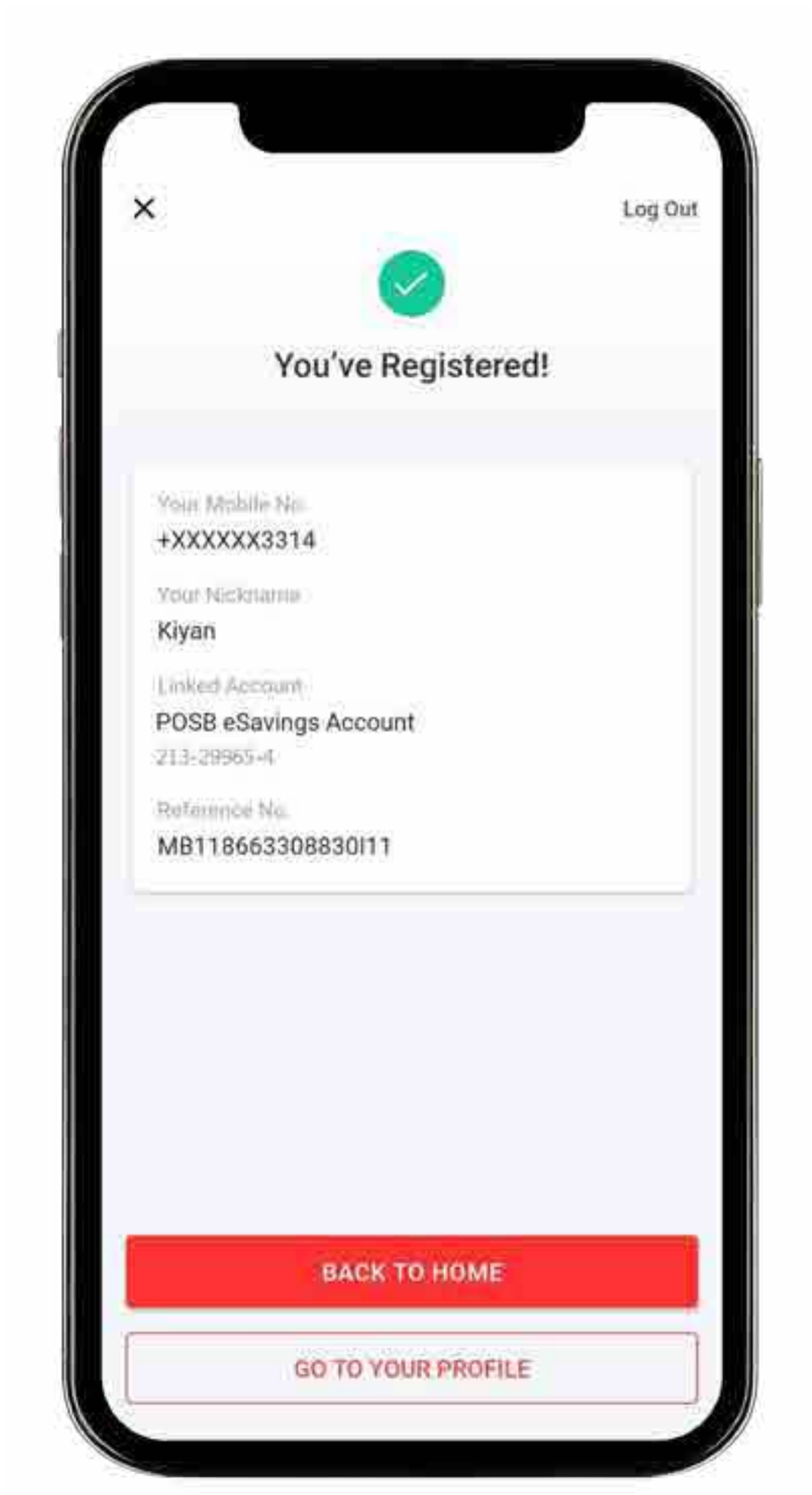
Tap **Next**.

点击 **下一步**。



Review information and tap on **Register Now**.

检查信息，并点击 **现在注册**。



7

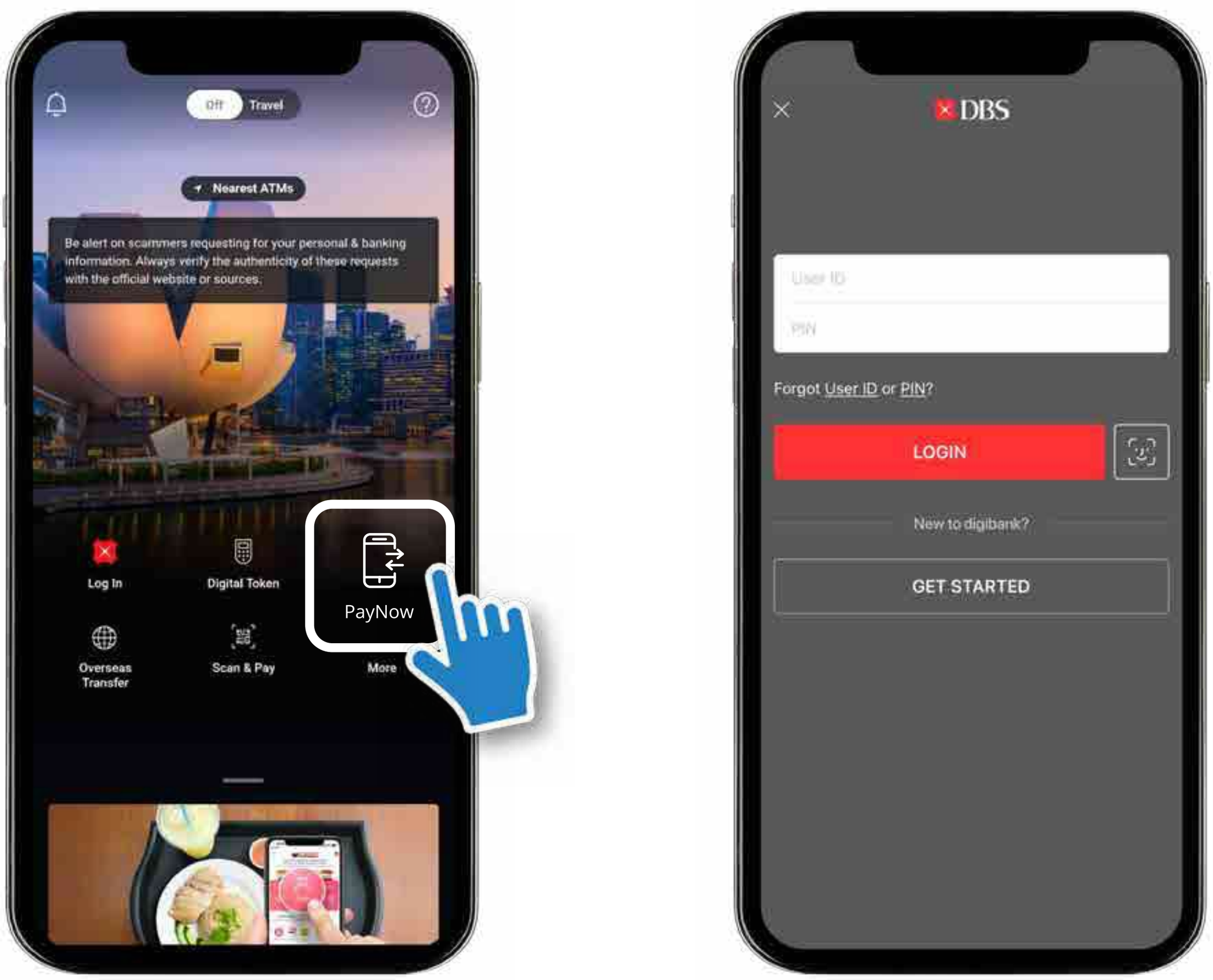
Your registration is complete.

您已完成了注册。

如何进行 PAYNOW 转账
HOW TO TRANSFER FUNDS USING PAYNOW

Send and receive funds to anyone, via their mobile numbers.

通过手机向他人进行转账。



1

Launch **digibank app** and tap on **PayNow**.

启动 **digibank 应用程序**并点击 **PayNow**。

2

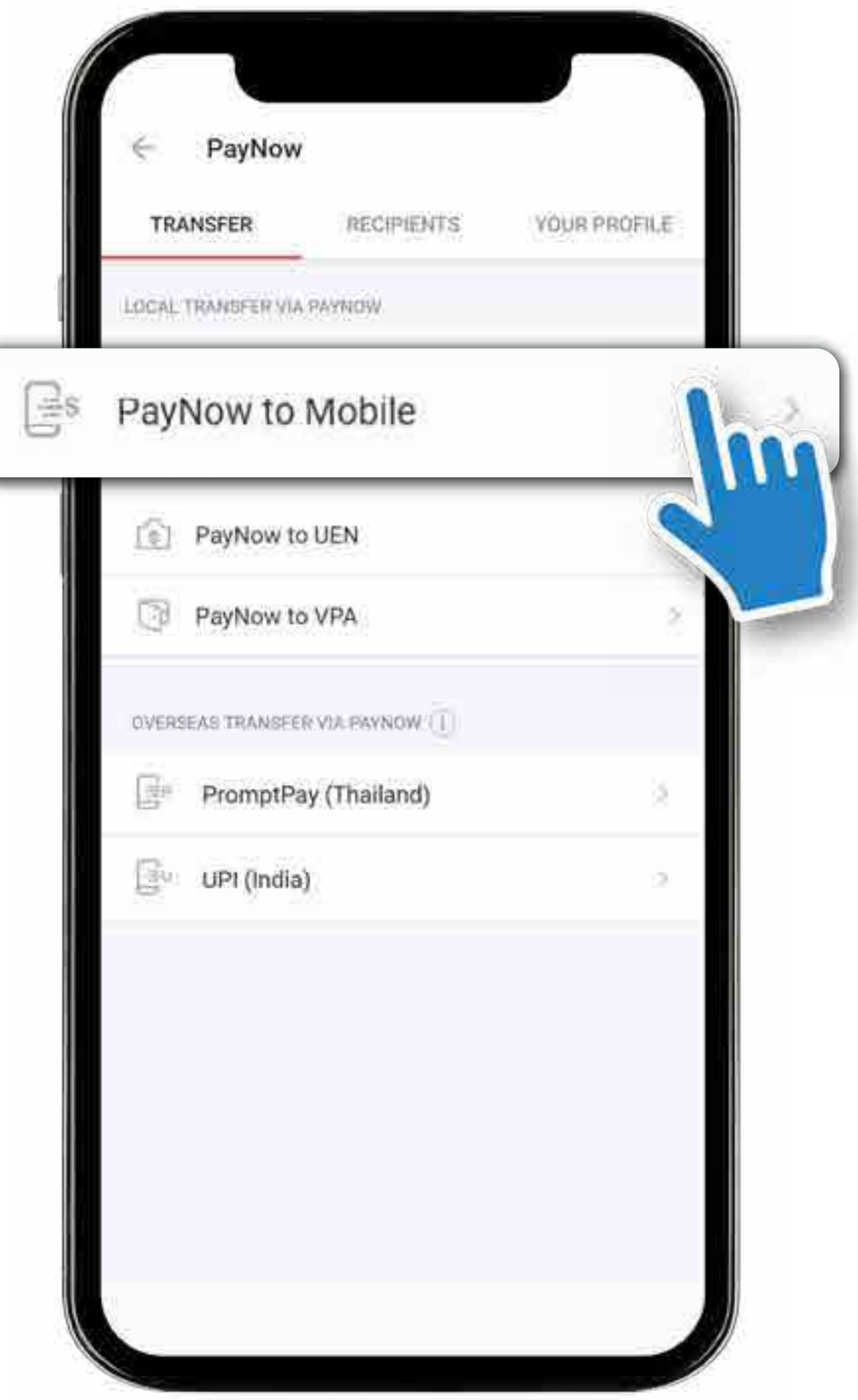
Log in to **digibank** with your **PIN or Touch / Face ID**.

使用您的**密码或触控 / 面容 ID** 登录 **digibank**。

HERE'S A TIP!

You may also perform PayNow transfers via the recipient's NRIC / FIN, UEN or VPA.

您也可以使用新加坡国民身份证号码/外国人身份证号码、公司注册号或虚拟支付地址进行PayNow转账。



3

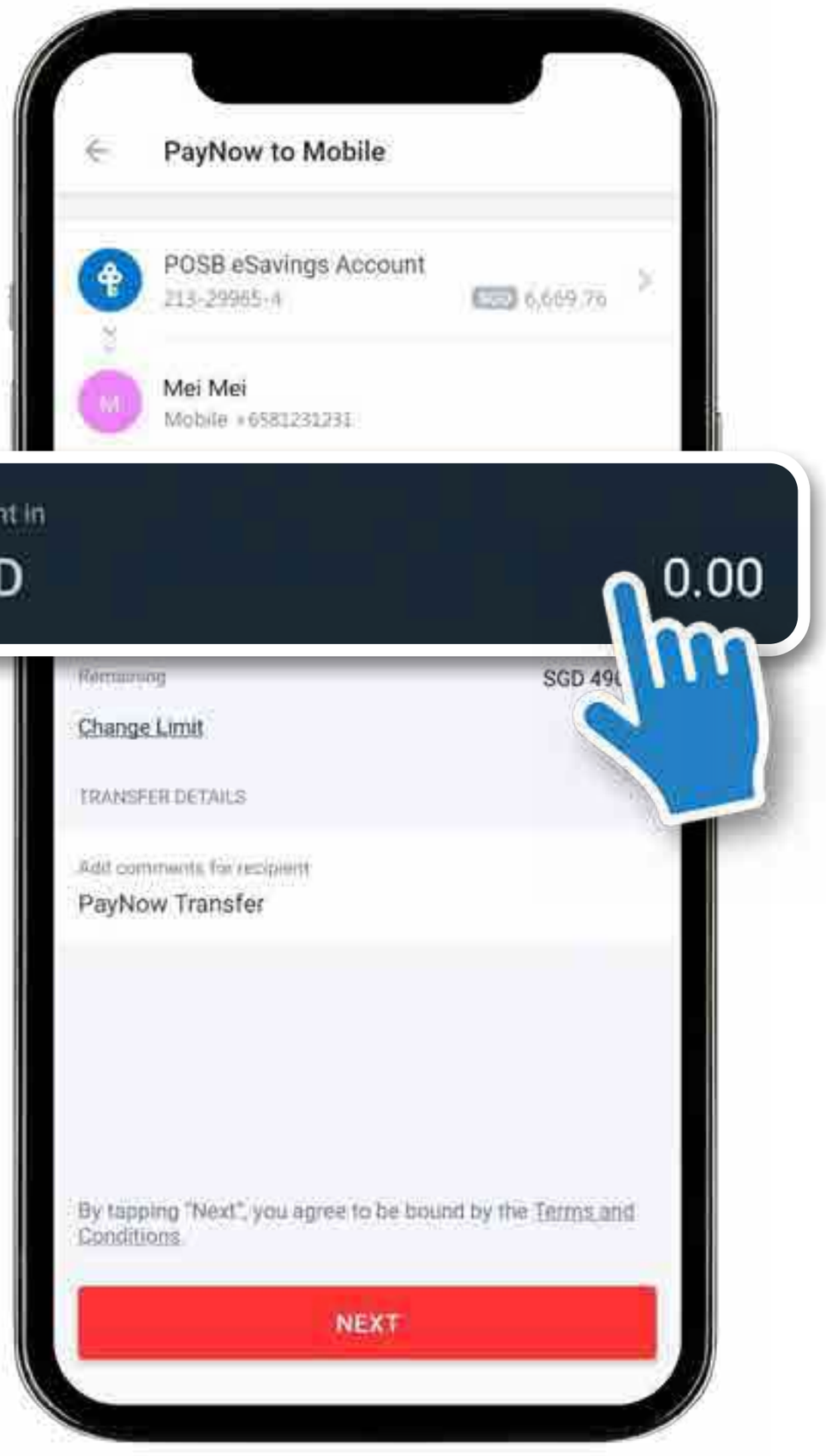
Select **PayNow to Mobile**.

选择 **PayNow 至手机号码**。

4

Key in the **Mobile No.** or **Contact Name** of the recipient.

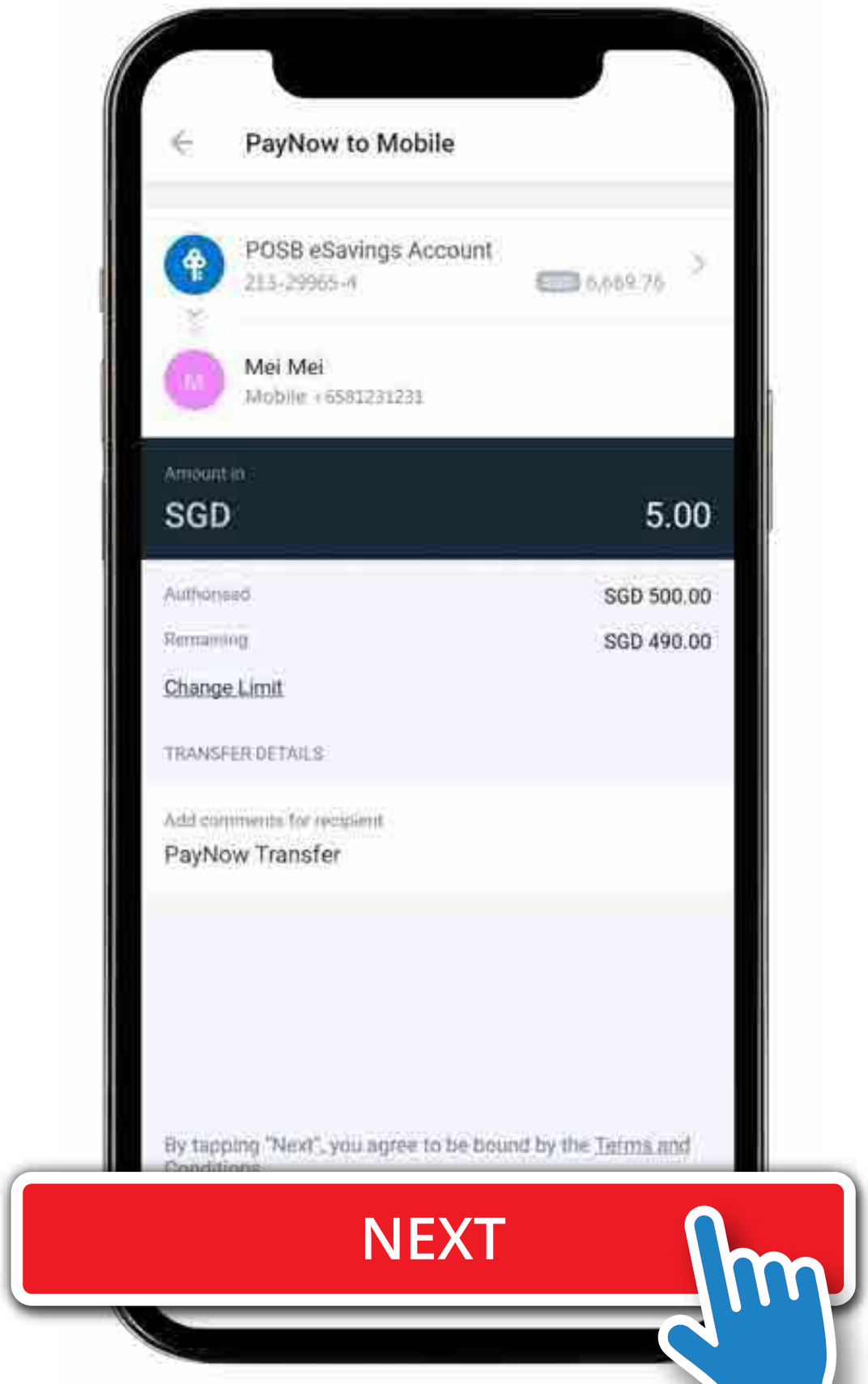
输入收款人的**手机号码**或**联系姓名**。



5

Enter the amount you wish to transfer.

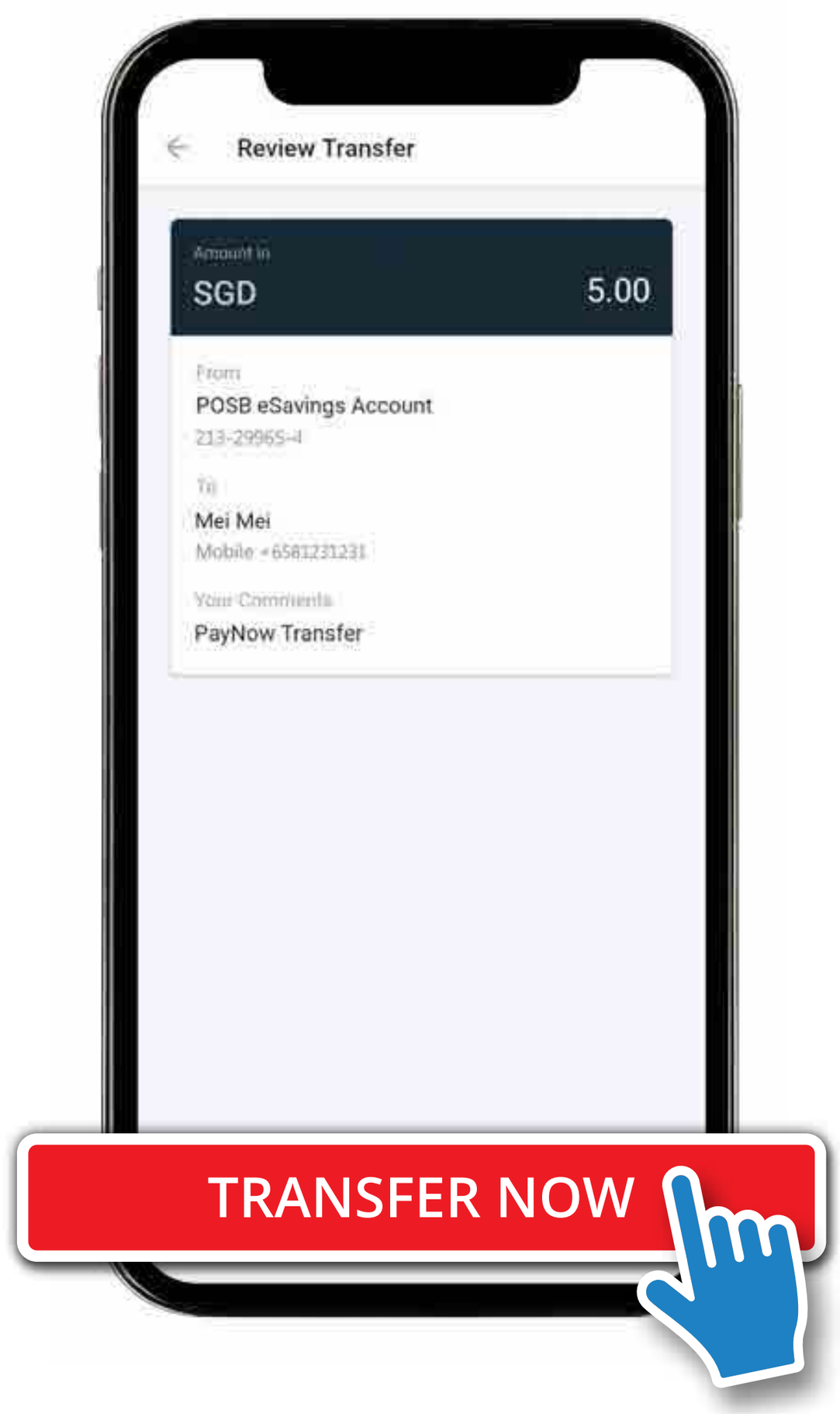
输入转账**金额**。



6

Tap **Next**.

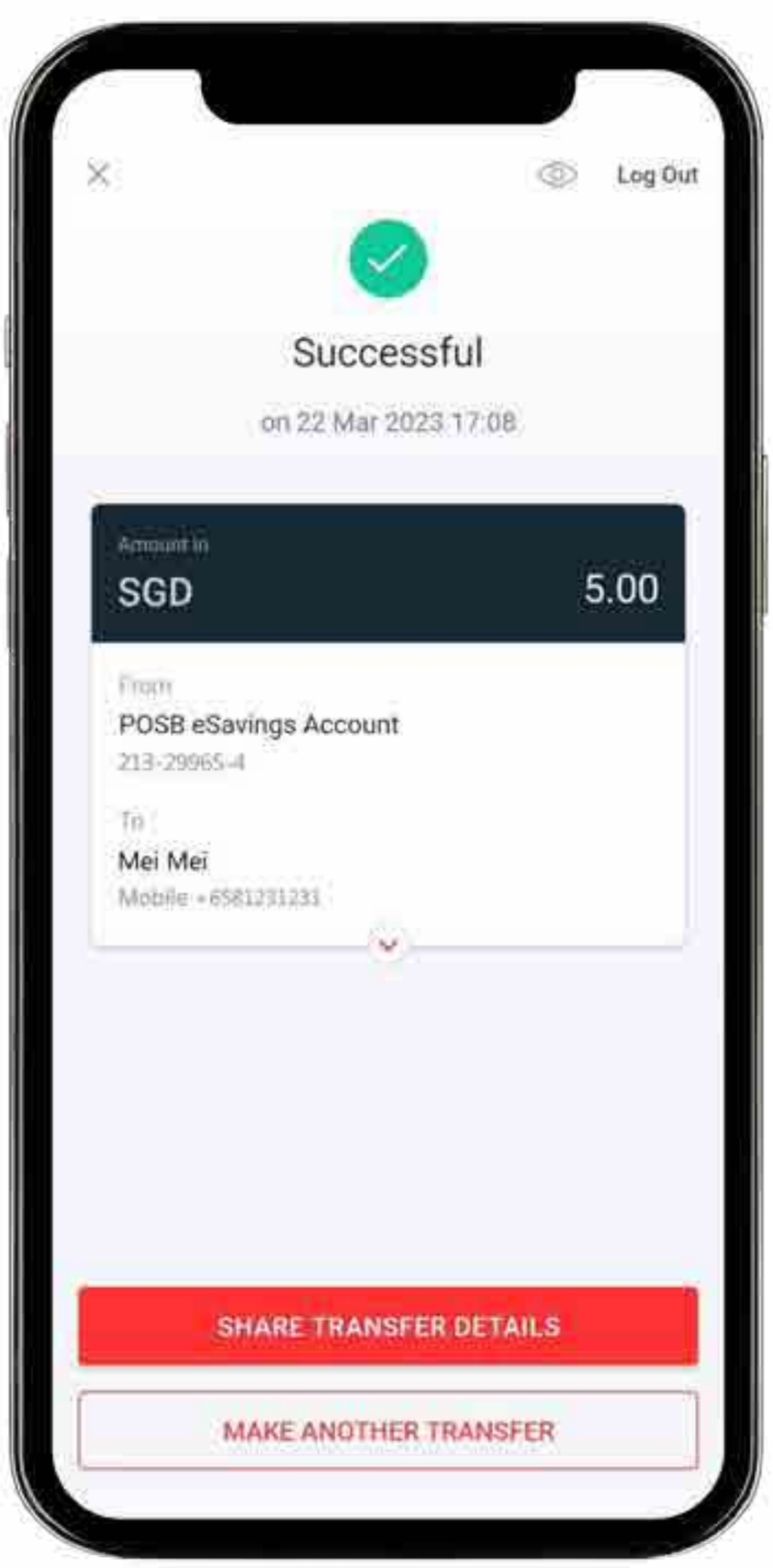
点击 **下一步**。



7

Verify your details and tap **Transfer Now**.

核对信息，并点击 **现在转账**。



8

Your transfer is complete.

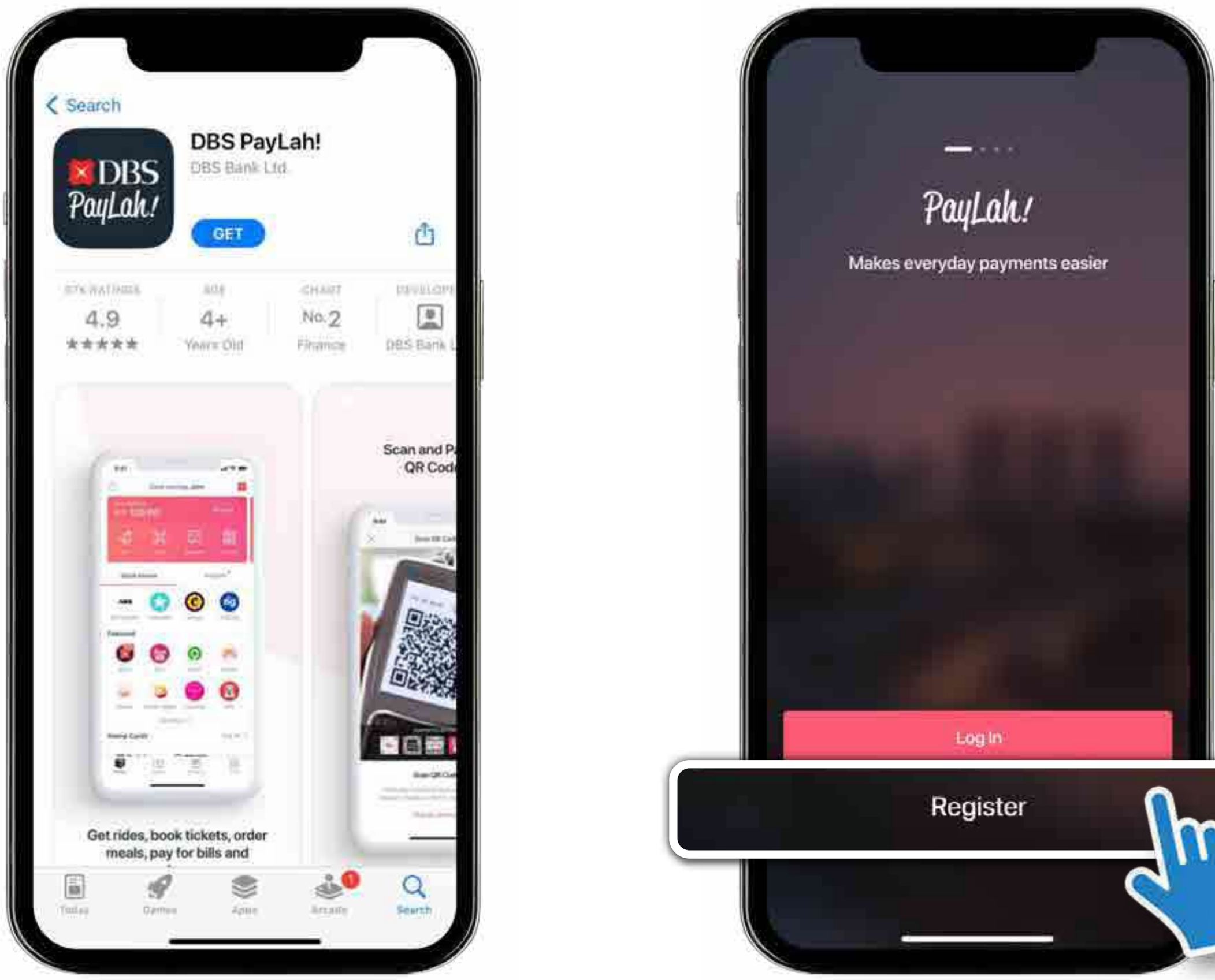
您已完成了转账。

如何注册 PAYLAH!
HOW TO REGISTER FOR PAYLAH!

PayLah! app is available on:

PayLah!可在以下平台下载:

Download on the App Store | GET IT ON Google Play | EXPLORE IT ON HUAWEI AppGallery



1

Tap on the icon to download **PayLah! app**.

点击图标以下载**PayLah! 应用程序**。

2

Select **Register**.

选择**注册**。

HERE'S A TIP!

Users below 18 years old can select **Register via Parent's SingPass** on Step 3 to set up PayLah!

未满18岁的用户可在步骤三时选择“**使用父母SingPass注册**”以设置 **PayLah**!

3

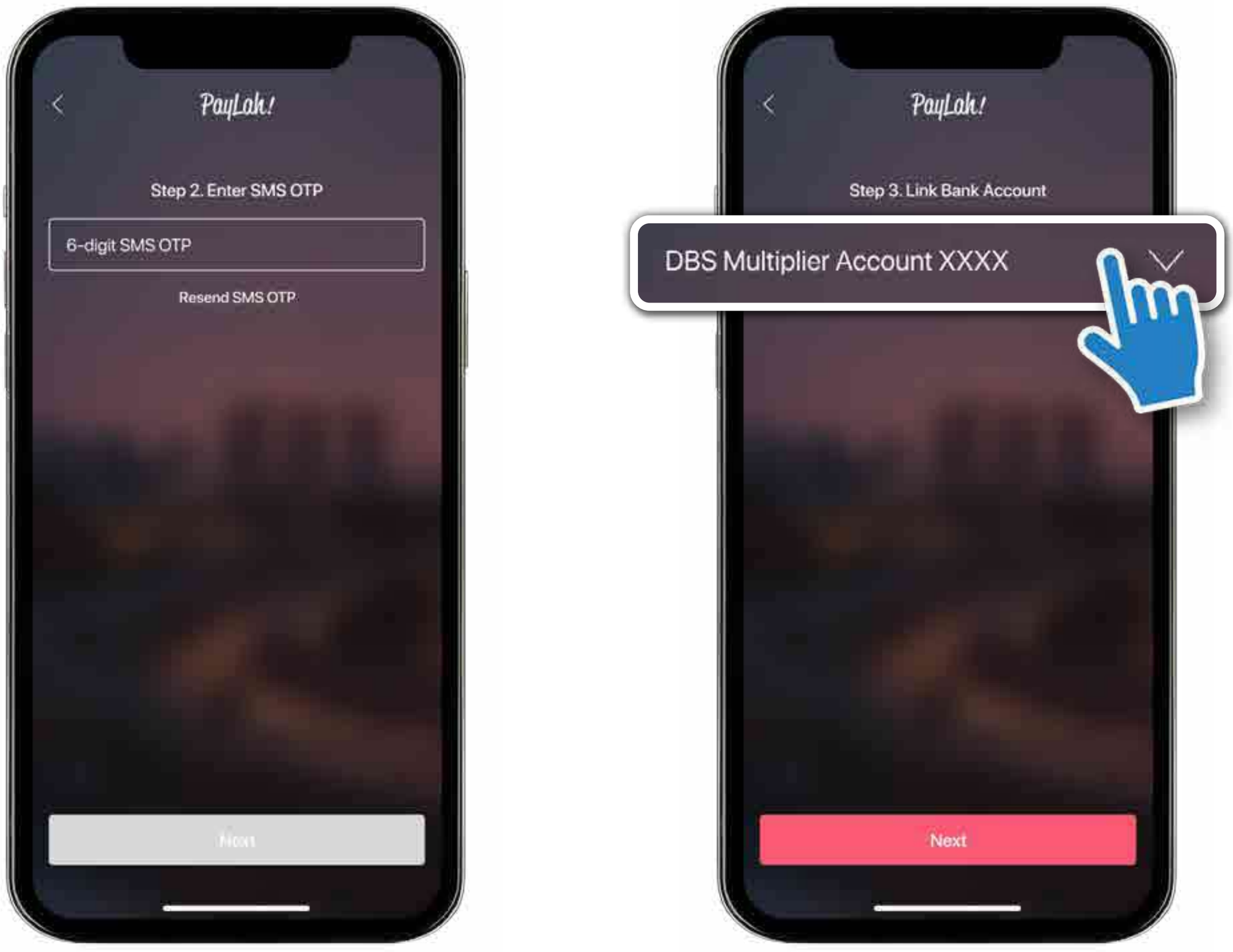
Tap **Register via digibank**.

点击 **通过 digibank注册**。

4

Log in with your digibank **User ID & PIN**.

使用 digibank 的 **用户ID** 和 **密码** 登录。



5

Key in the **6-digit SMS OTP** sent to your mobile.

输入发送到您的手机号码的**6位数一次性密码**。

6

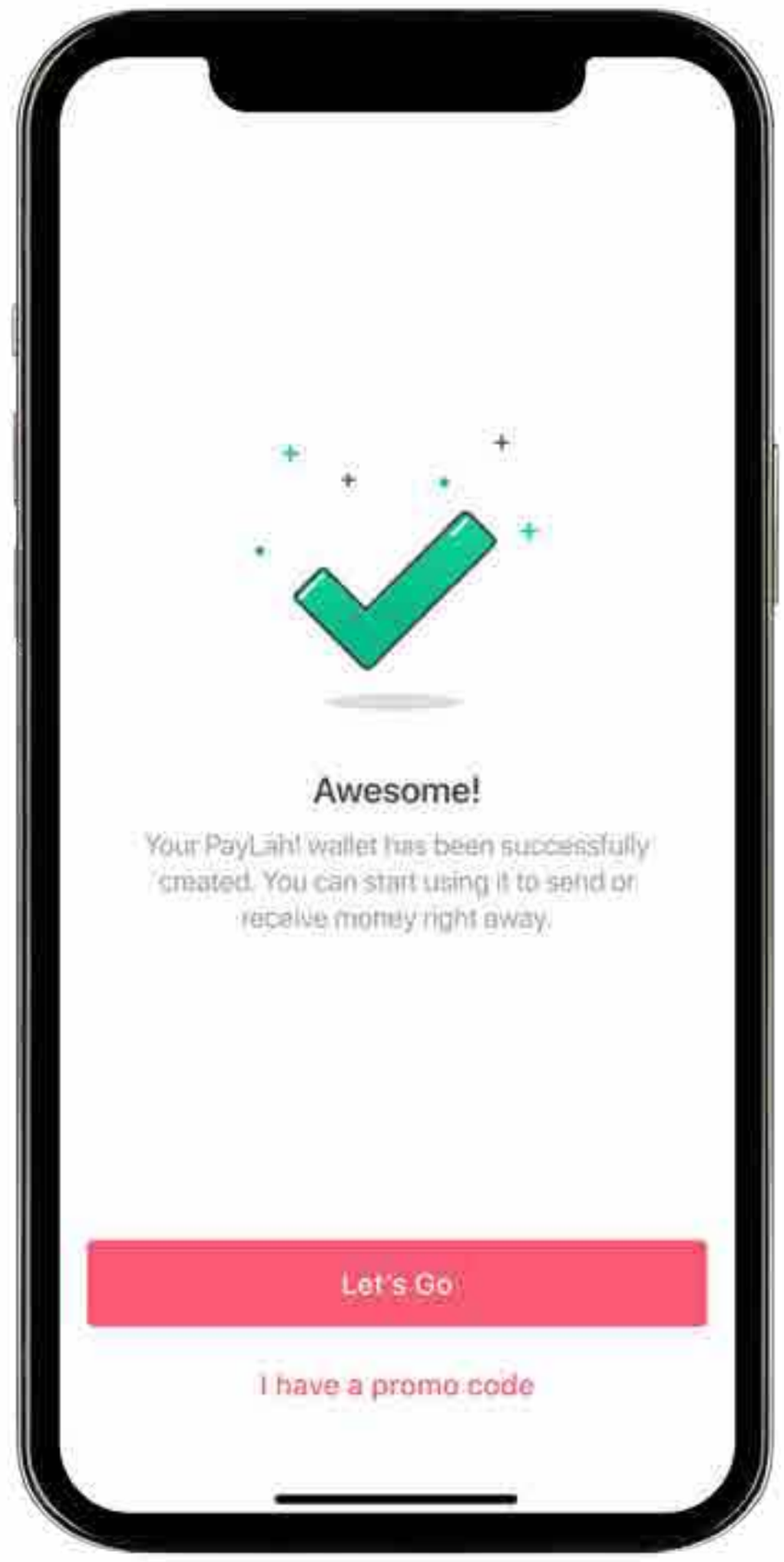
Select your **DBS / POSB bank account** to link to your PayLah! wallet.

选择您的**DBS / POSB帐户**以连接PayLah!电子钱包。

7

Key in your nickname, password and mobile number.

输入您的昵称，
密码和手机号码。



8

Your **PayLah! wallet** has been created.

您已创建了**PayLah!**
电子钱包。

如何使用PAYLAH!应用程序付款
HOW TO SCAN & PAY USING THE PAYLAH! APP

Scan and pay for your purchases at hawker stalls, supermarkets, retail shops and more.

在小贩摊位、超市、零售商店等地方扫描，即可付款购物。

1

Log in to **PayLah!** and tap on **Scan**.

登录**PayLah!**并点击**扫描**。

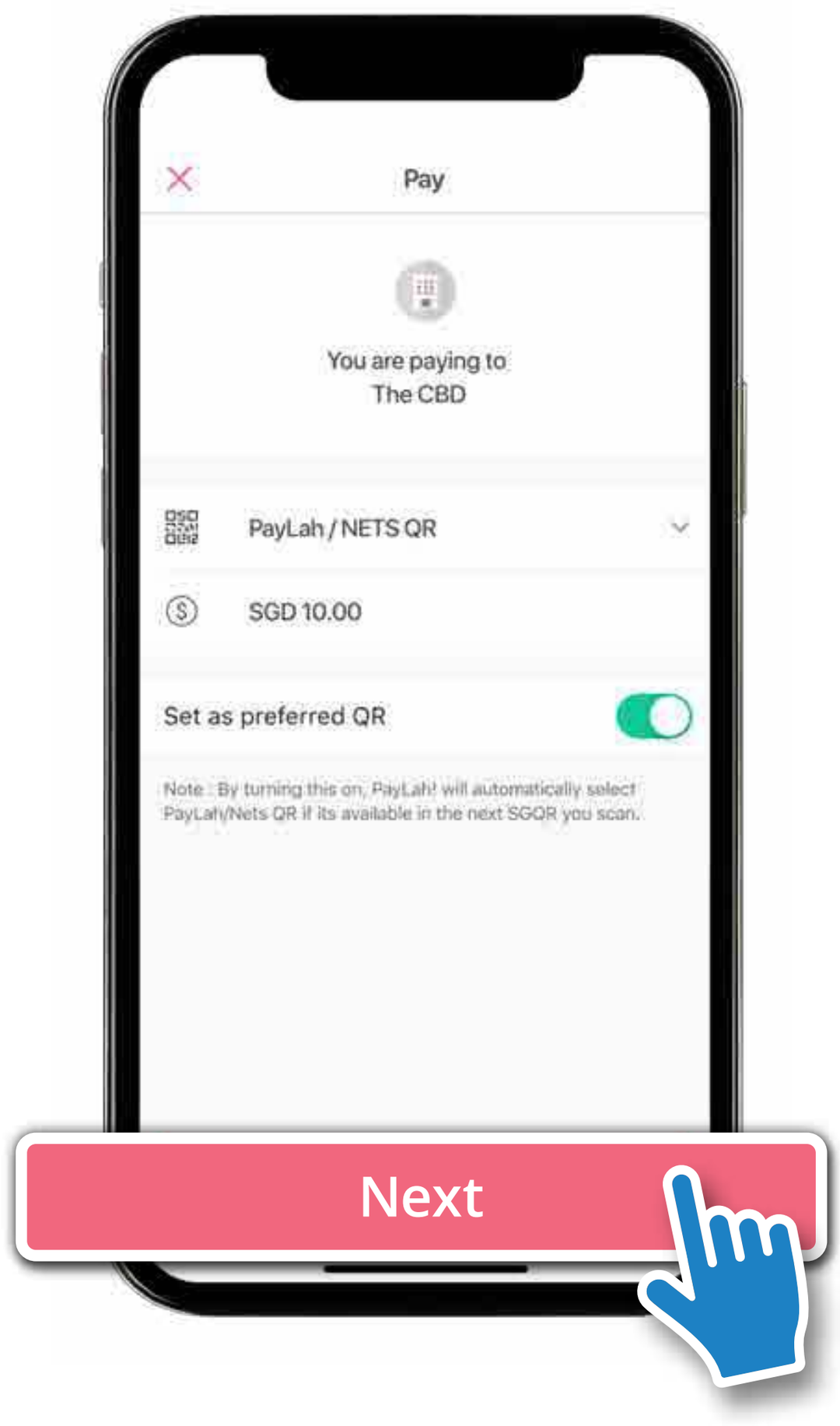
2

Scan the merchant's QR code.

扫描商家的二维码。

HERE'S **A TIP!**

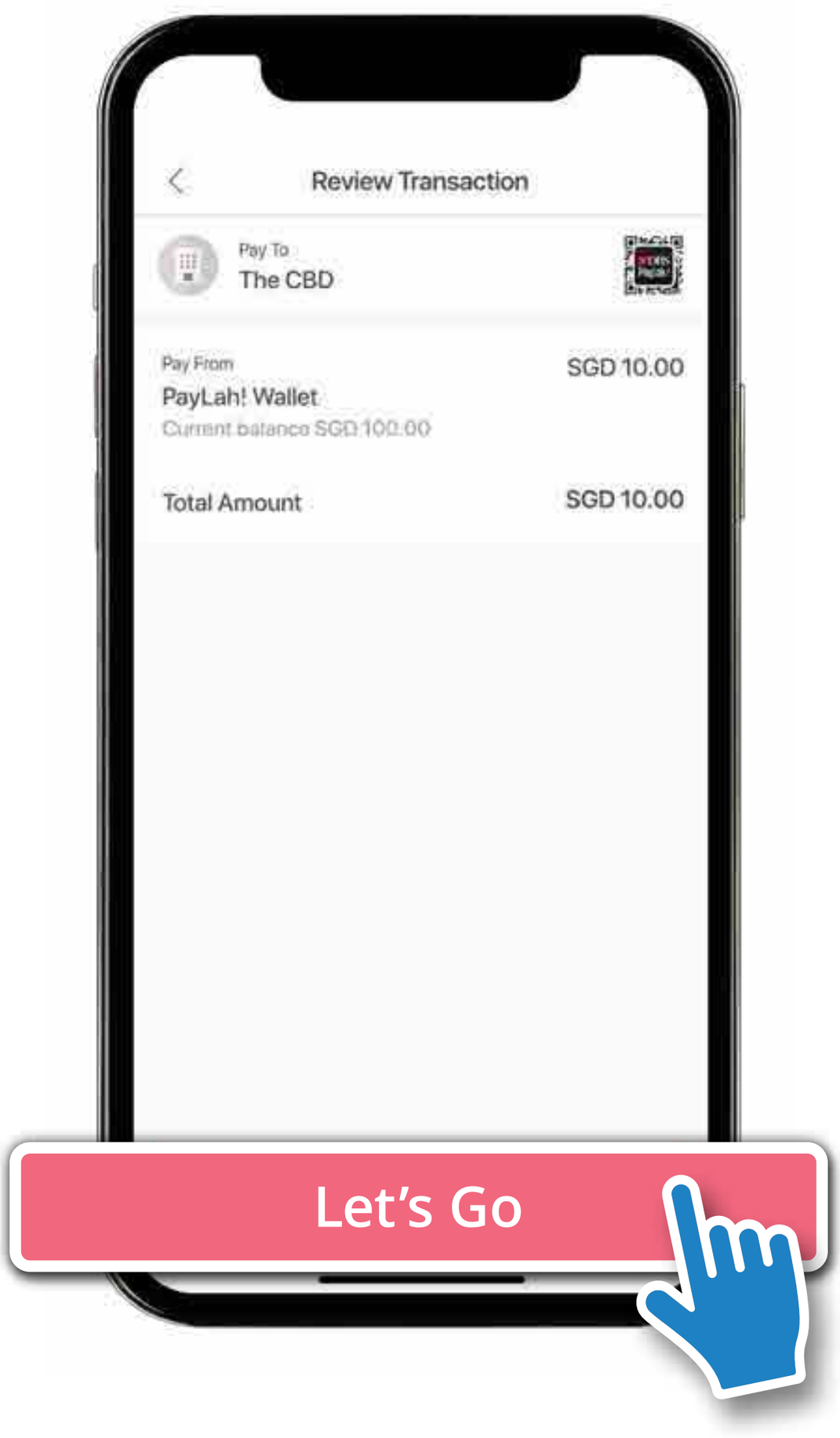
Look out for these logos when paying! 付款时请注意这些标识!



3

Enter the **amount payable** (if required) and tap **Next**.

输入**付款金额**(若需要),
并点击 **下一步**。



4

Verify the details and tap **Let's Go** to complete the transfer.

核对信息并点击 **开始吧**
已完成转账。

方便快捷银行服务
A BANK IN YOUR POCKET

digibank offers more than 180 digital services for your banking needs.

Tap on each service to view detailed steps.

digibank为您提供180多种数字服务，
满足您的银行业务需求。

点击各项服务，查阅详细步骤。

Account Opening
Open a new account anytime, anywhere

开设帐户
随时随地开设新帐户

Check Your Bank Balance
View your bank balance quickly

查看余额
快速查看帐户余额

HERE'S A TIP!

For full list of services, tap here to visit our help and support page:

欲查看完整的服务清单，
请访问帮助和支持网页:

Keep Track of Expenses
View your monthly transactions in one place

追踪支出
每月交易一览无遗

Funds Transfer to Other Banks
Transfer funds easily to other bank's account

转账至其他银行
转账至其他银行帐户易如反掌

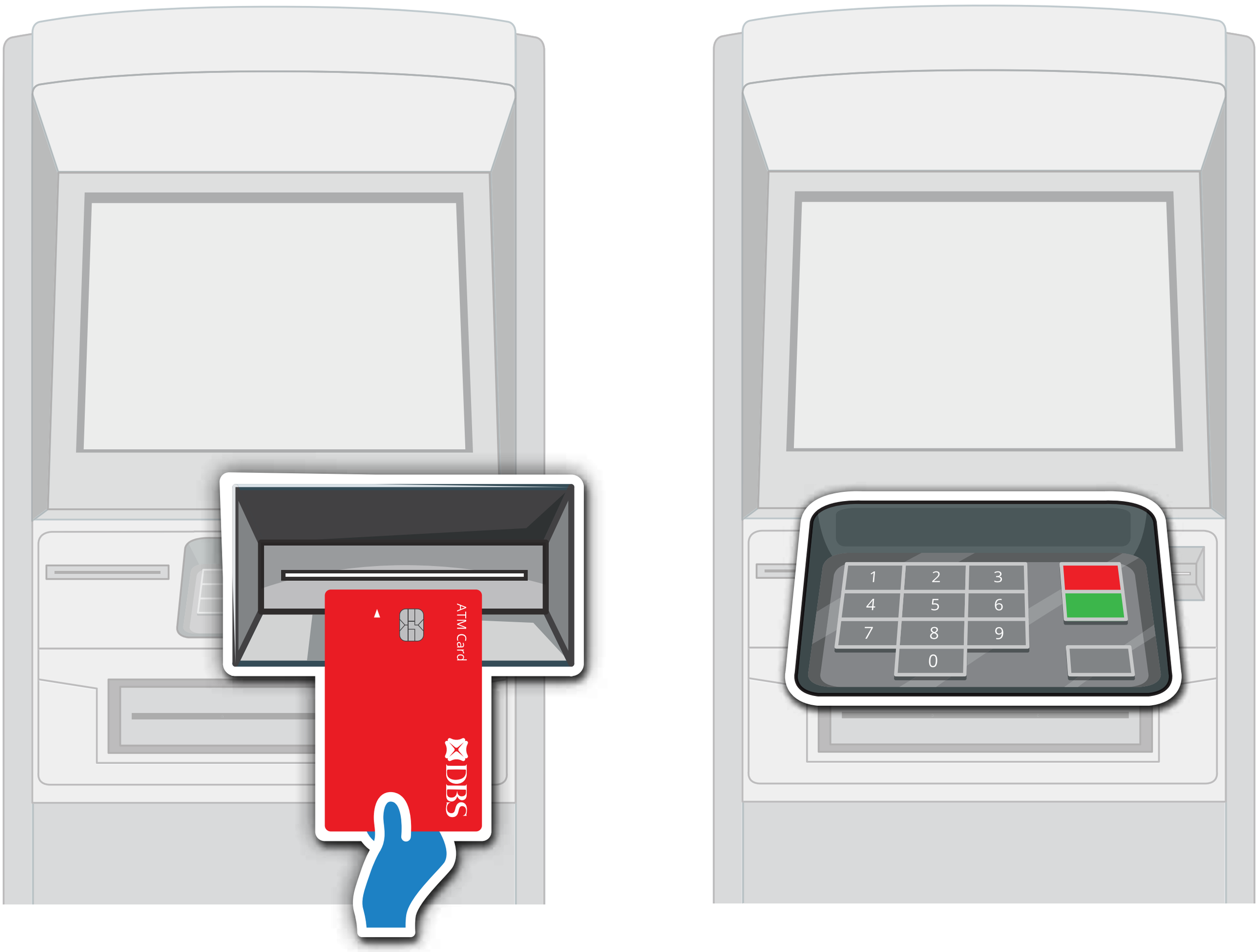
Overseas Funds Transfer
Transfer money overseas with DBS Remit
(Maximum online transfer limit of S$200,000)

海外转账
使用DBS Remit进行海外汇款
(最高在线转账金额为S$200,000)

Pay Bills Easily
Make payment to over 180 billing organisations

支付账单
向超过180个机构付款

使用提款卡 / 借记卡存入现金
HOW TO DEPOSIT CASH WITH ATM / DEBIT CARD



1

Insert your **ATM Card**.

插入您的提款卡。

2

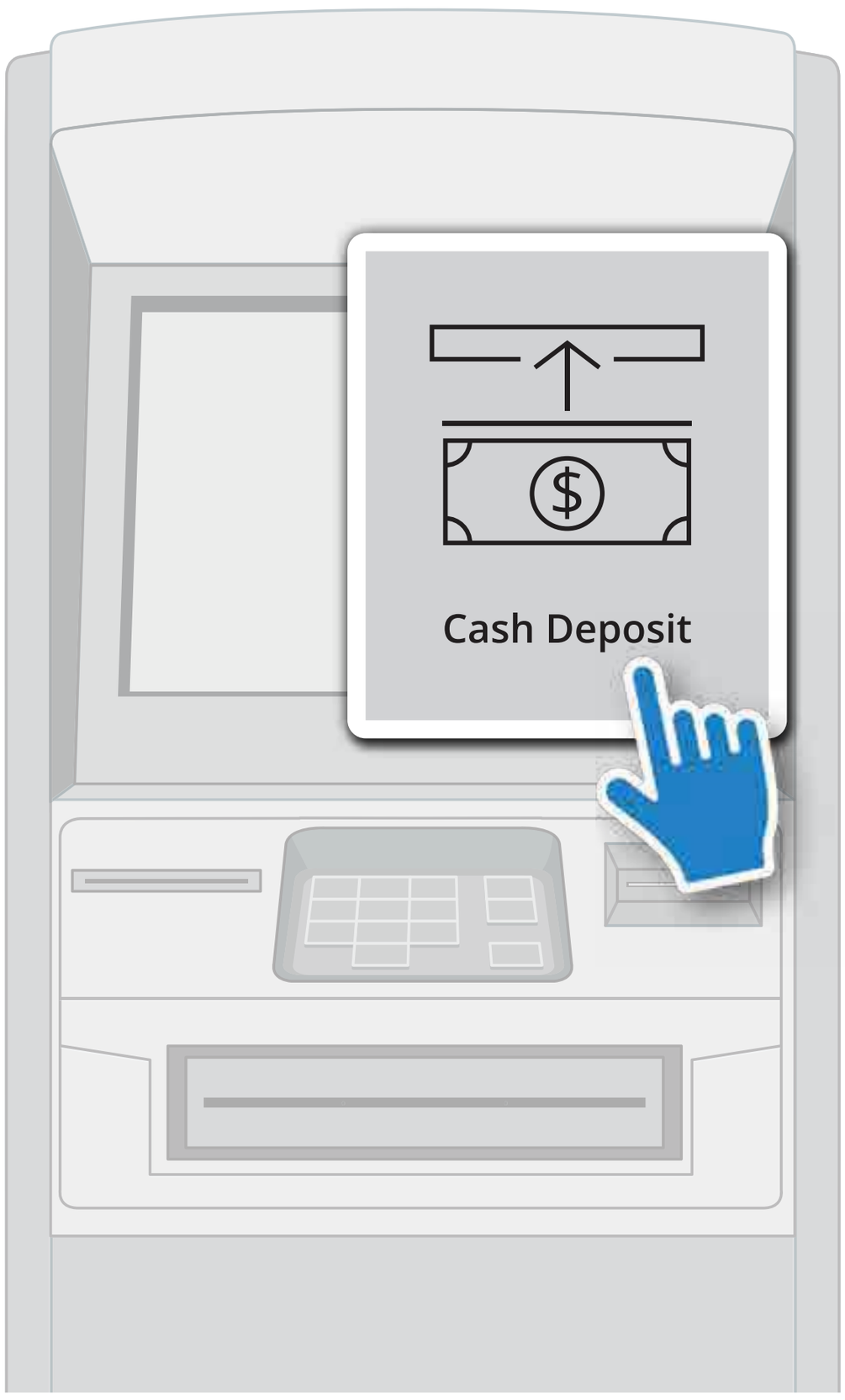
Key in your **6-Digit Card PIN**.

输入您的6位数字密码。

HERE'S
A TIP!

Remember to cover the keypad while entering your PIN.

请在输入密码时用手遮盖键盘。



3

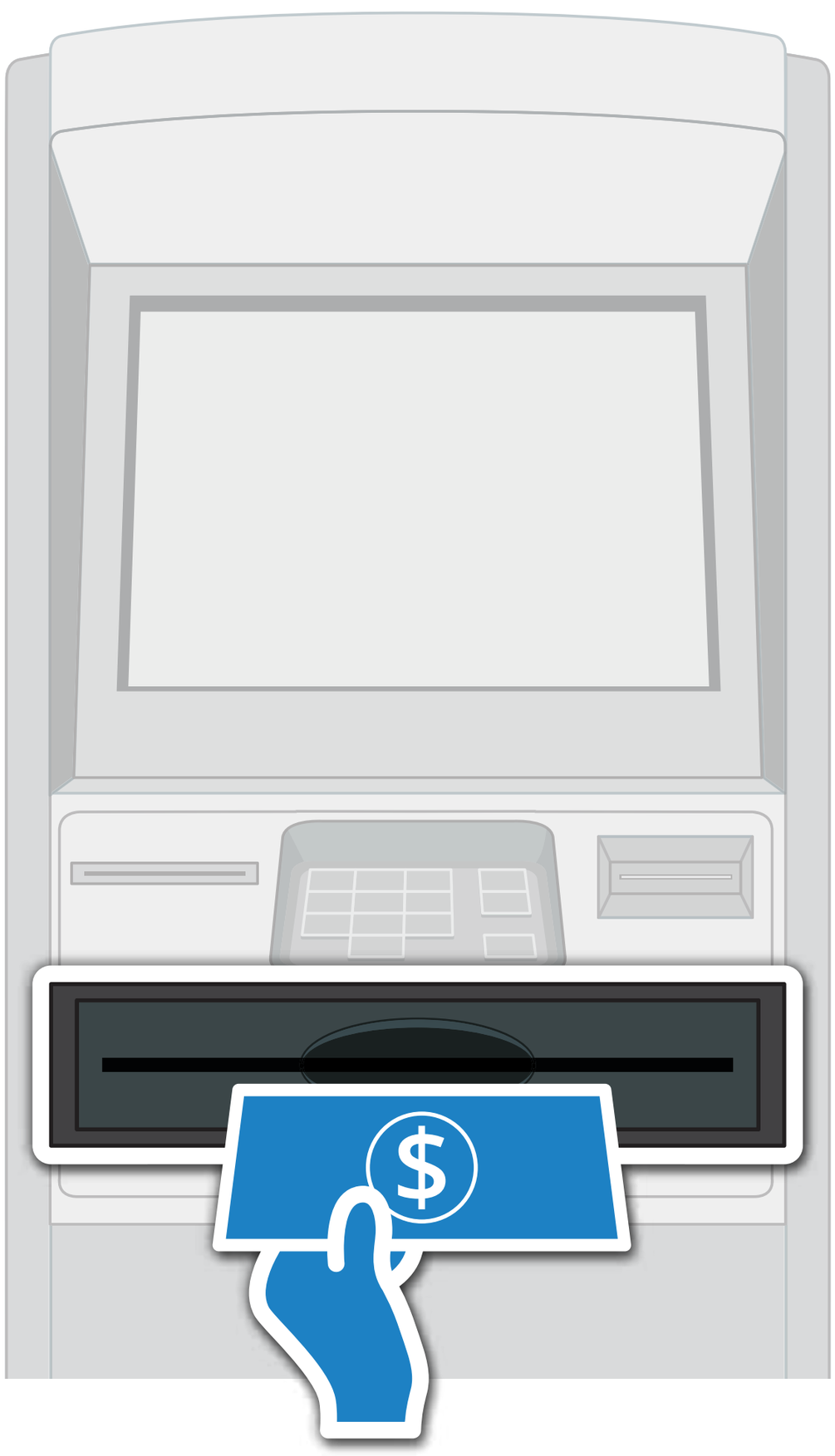
Select **Cash Deposit**.

选择**现金存款**。

4

Select the **account** you wish to deposit to.

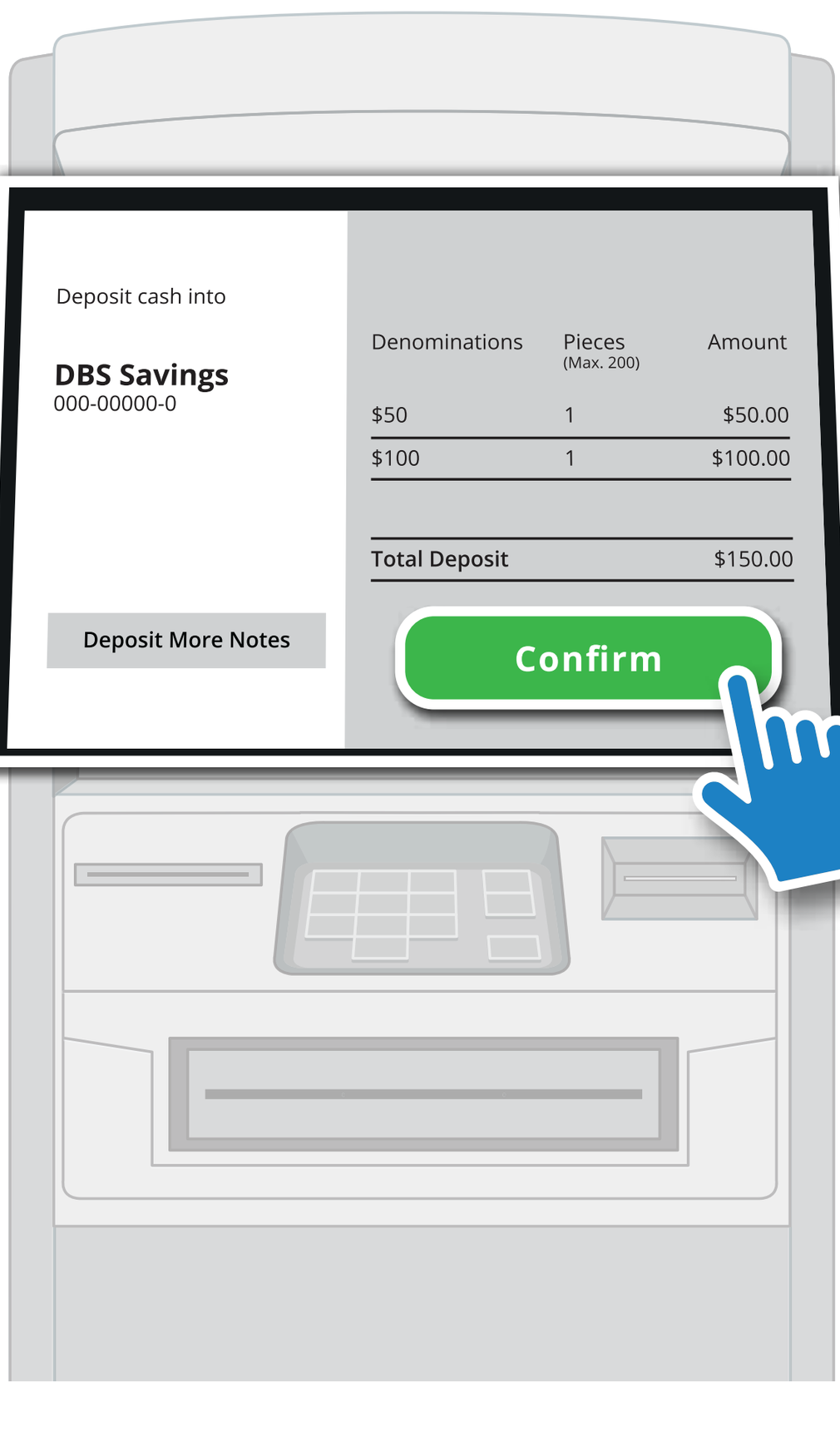
选择您要存入**现金的账户**。



5

Place your cash into the slot and select **Continue**.

将现金放入存款槽内，
并选择**继续**。



6

Check if the amount deposited is correct and select **Confirm**.

肯定存入的金额正确无误后，
选择确认。

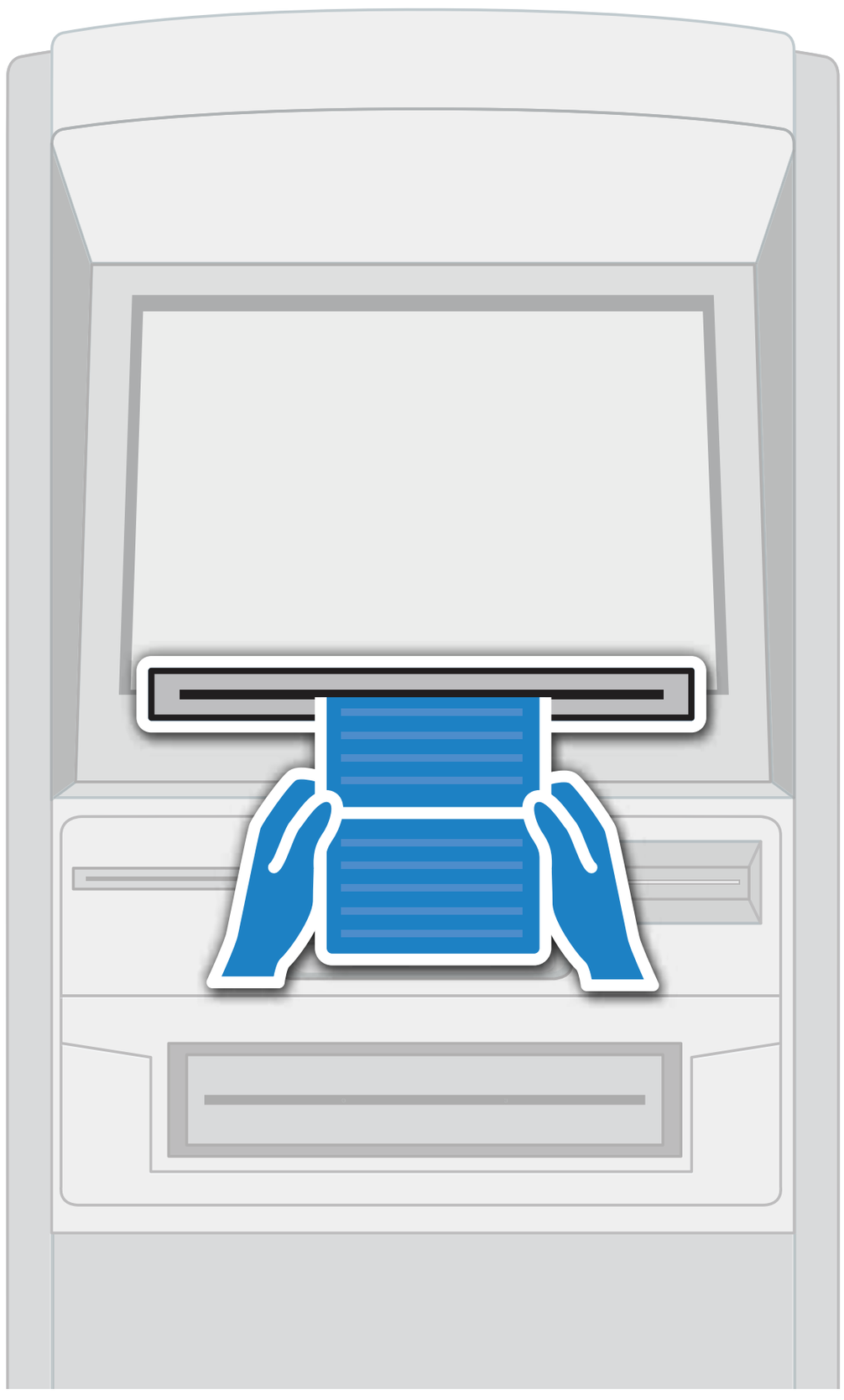
7

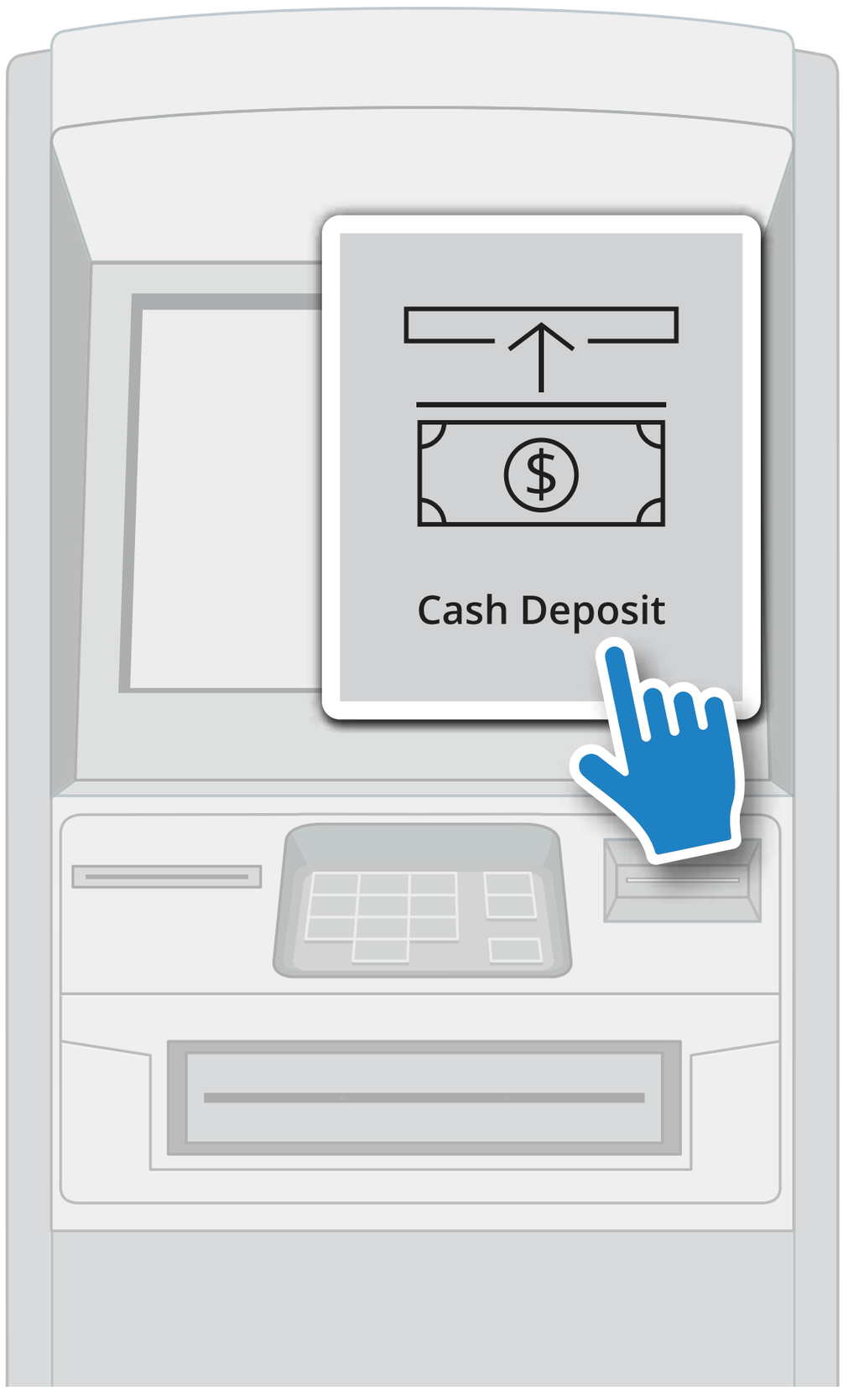
Collect your **ATM Card and receipt.**

取回您的**提款卡和收据**。

使用存折存入现金

HOW TO DEPOSIT CASH WITH PASSBOOK





1

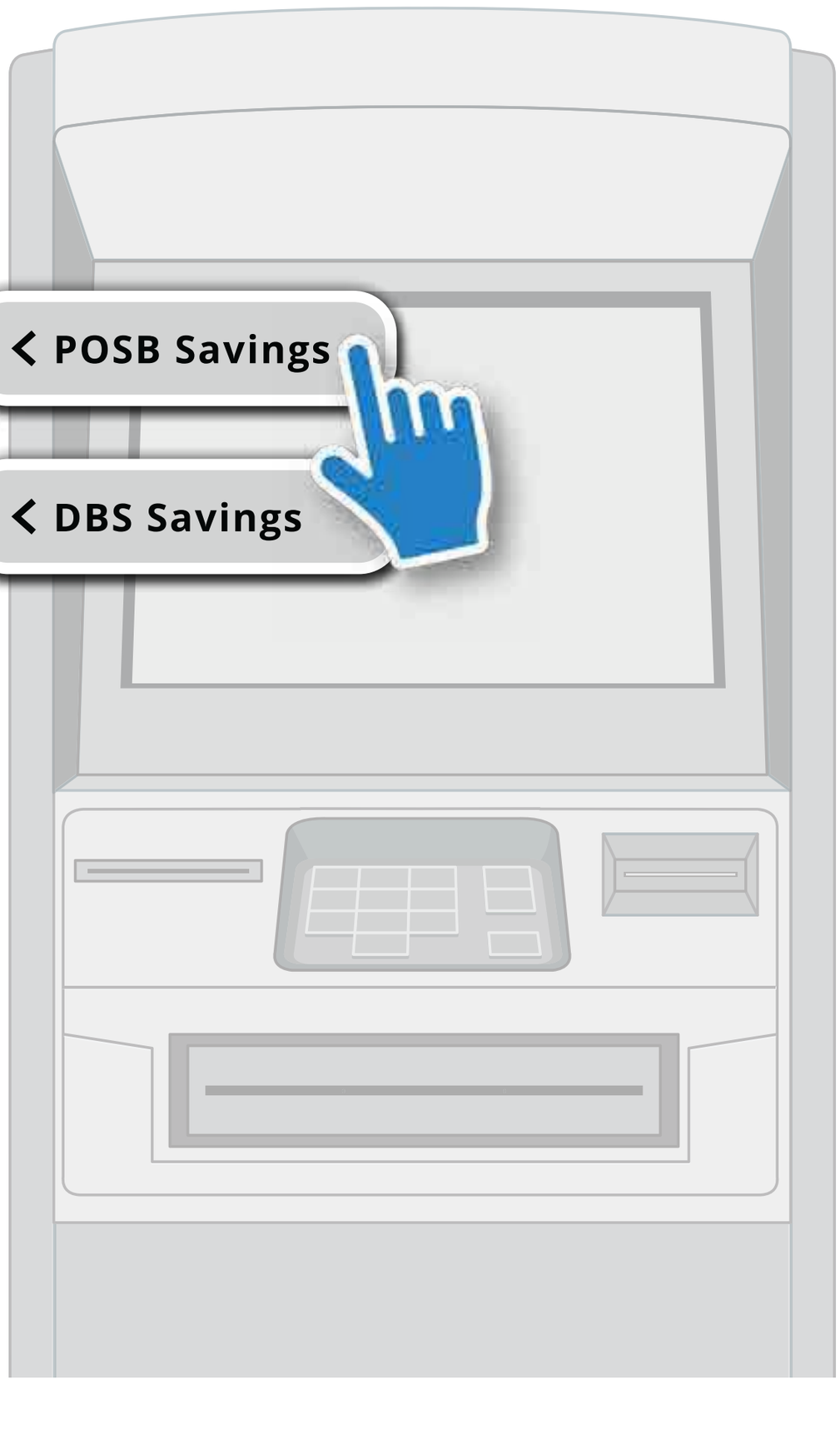
Insert your **Passbook** and wait for it to update.

插入您的**存折**，等待更新。

2

Choose **Cash Deposit**.

选择**现金存款**。



3

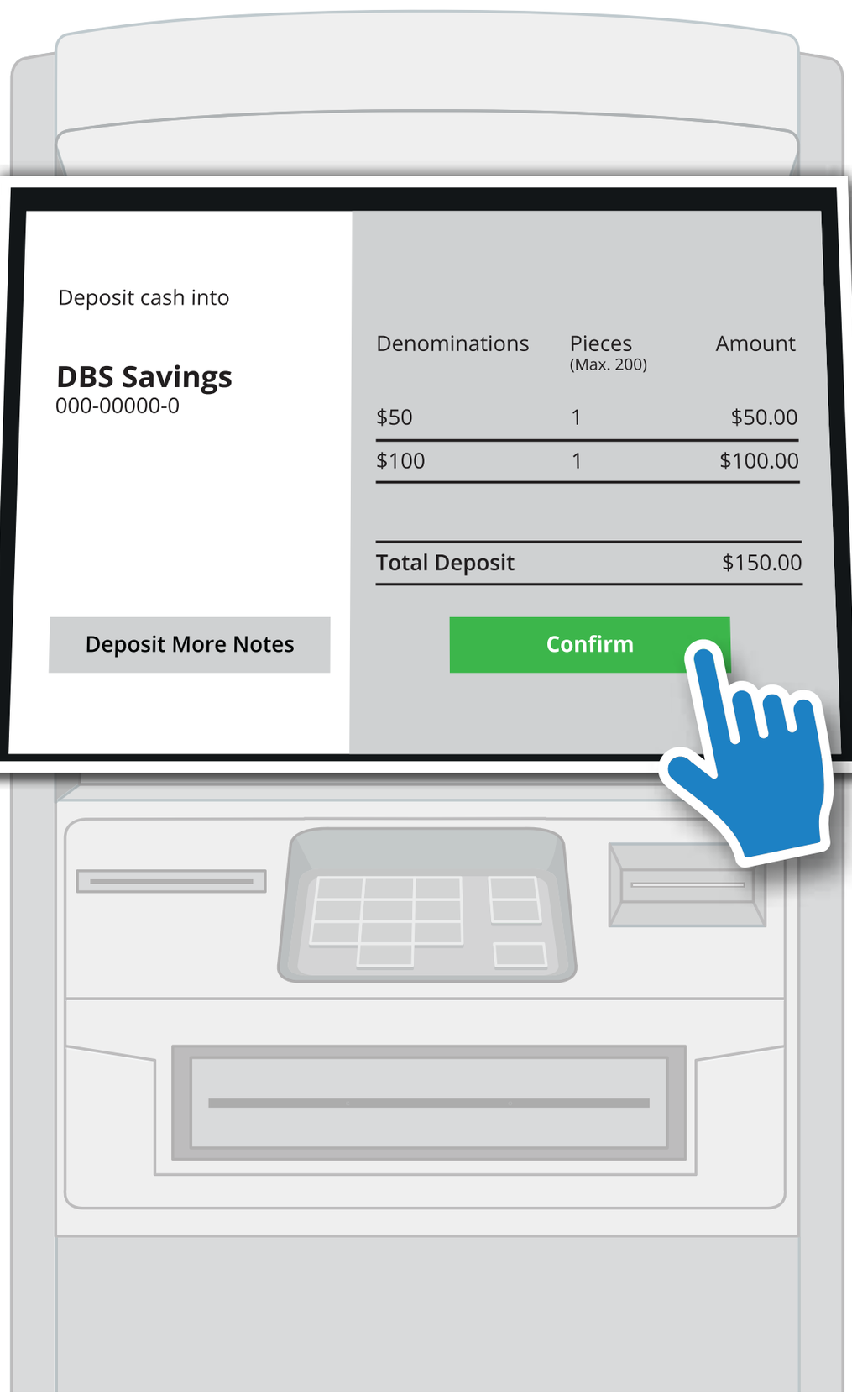
Select the **account** you wish to deposit to.

选择您要存入现金的**账户**。

4

Place your cash into the slot and select **Continue**.

将现金放入存款槽内并选择**继续**。



5

Check if the amount deposited is correct and select **Confirm**.

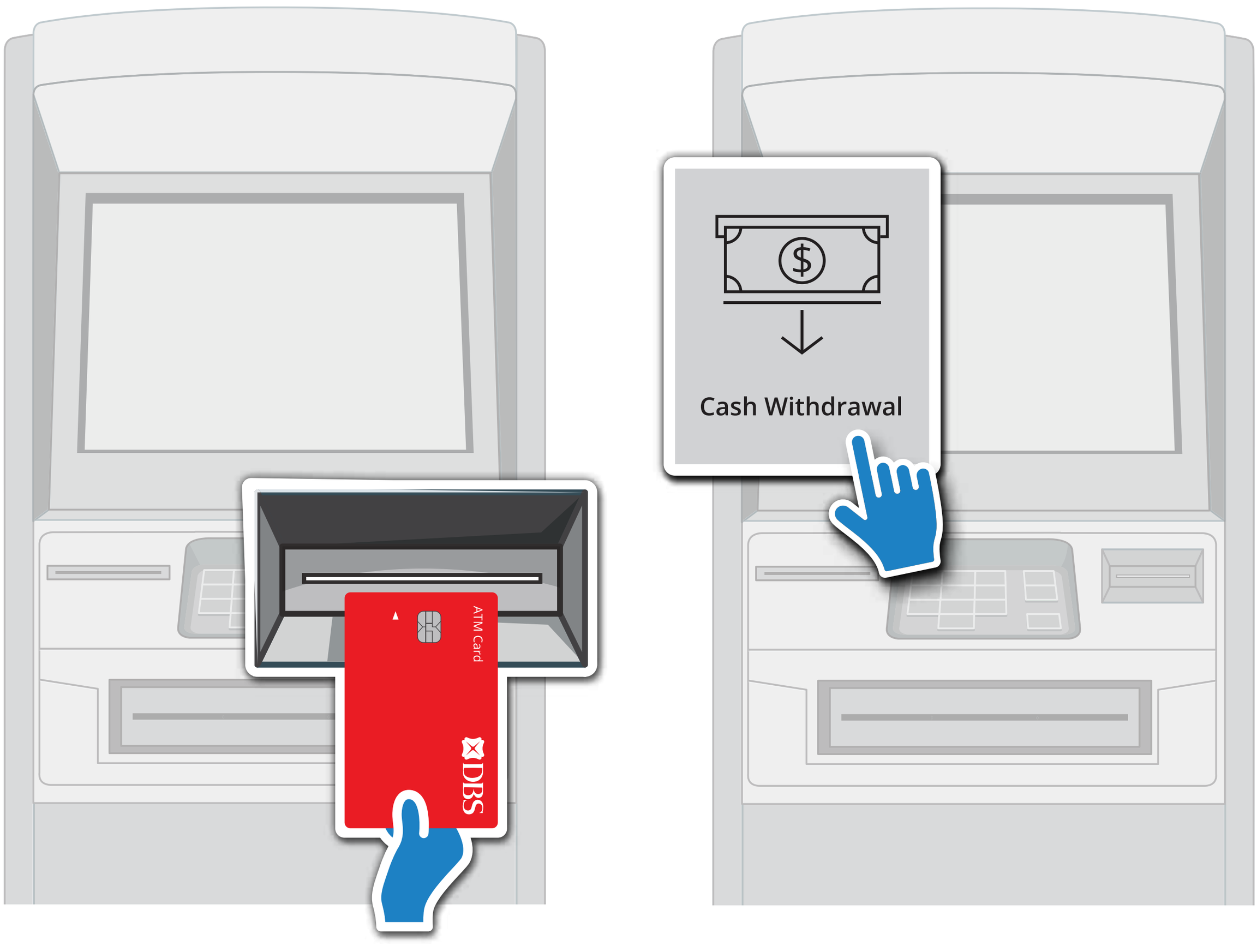
肯定存入的金额正确无误后，选择**确认**。

6

Collect your **Passbook and receipt.**

取回您的**存折和收据**。

使用提款卡 / 借记卡提取现金
HOW TO WITHDRAW CASH WITH ATM / DEBIT CARD



1

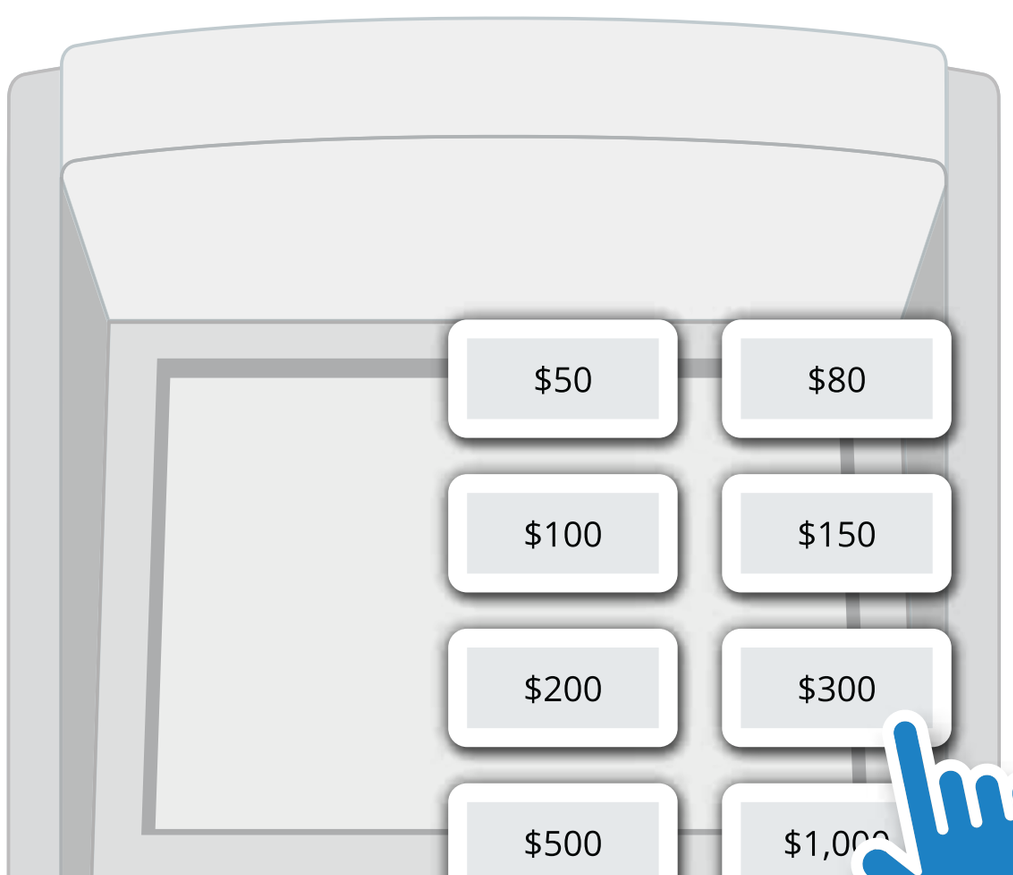
Insert your **ATM Card** and key in your **6-Digit Card PIN**.

插入您的提款卡，
输入6位数字密码。

2

Choose **Cash Withdrawal**.

选择**提取现金**。



3

Select **desired amount**.

选择**所需的金额**。

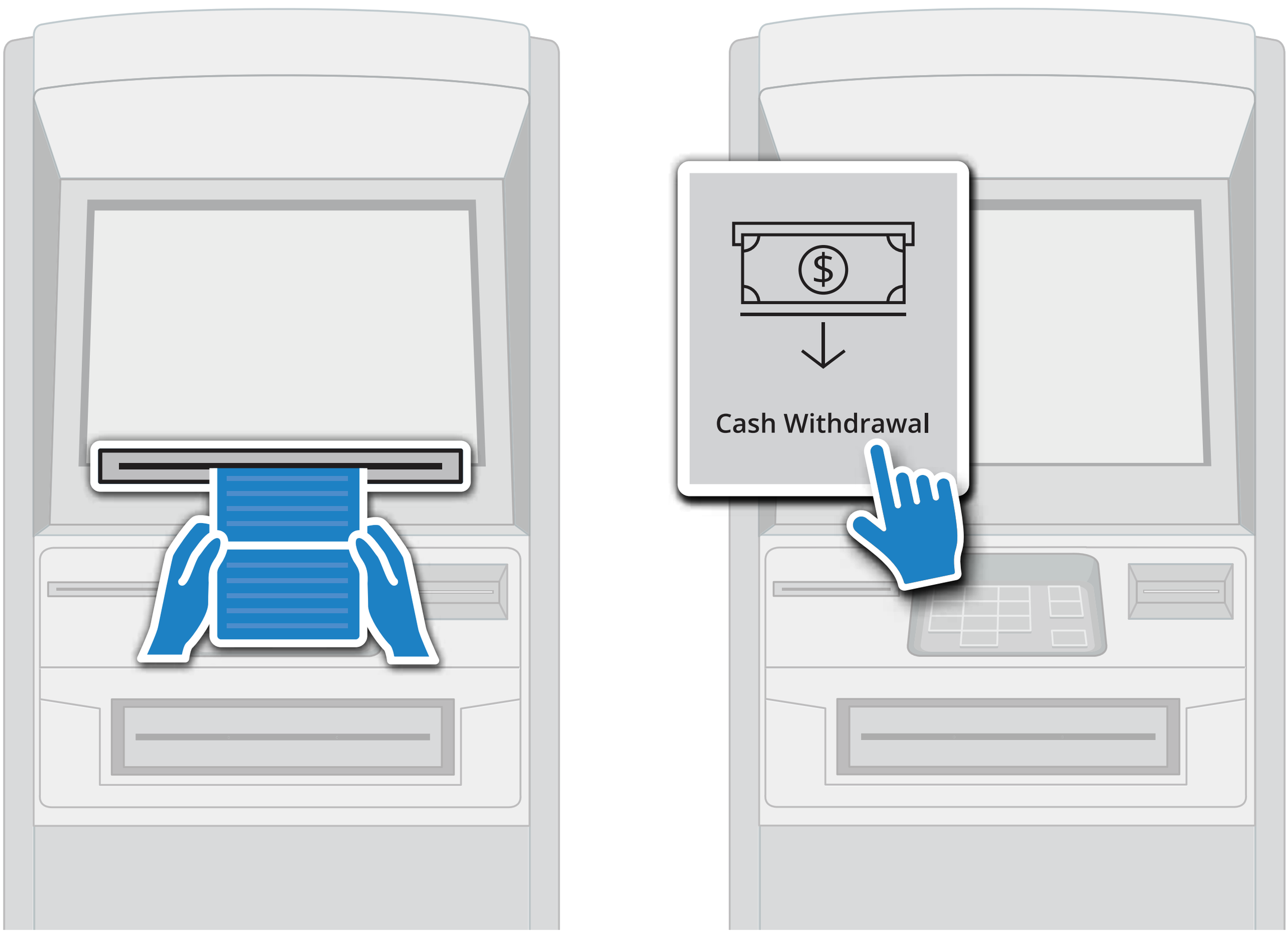
4

Collect your **cash and ATM Card**.

取回您的现金和提款卡。

使用存折提取现金

HOW TO WITHDRAW CASH WITH PASSBOOK



1

Insert your **Passbook** and wait for it to update.

插入您的**存折**，等待更新。

2

Select **Cash Withdrawal** and our staff will assist you.

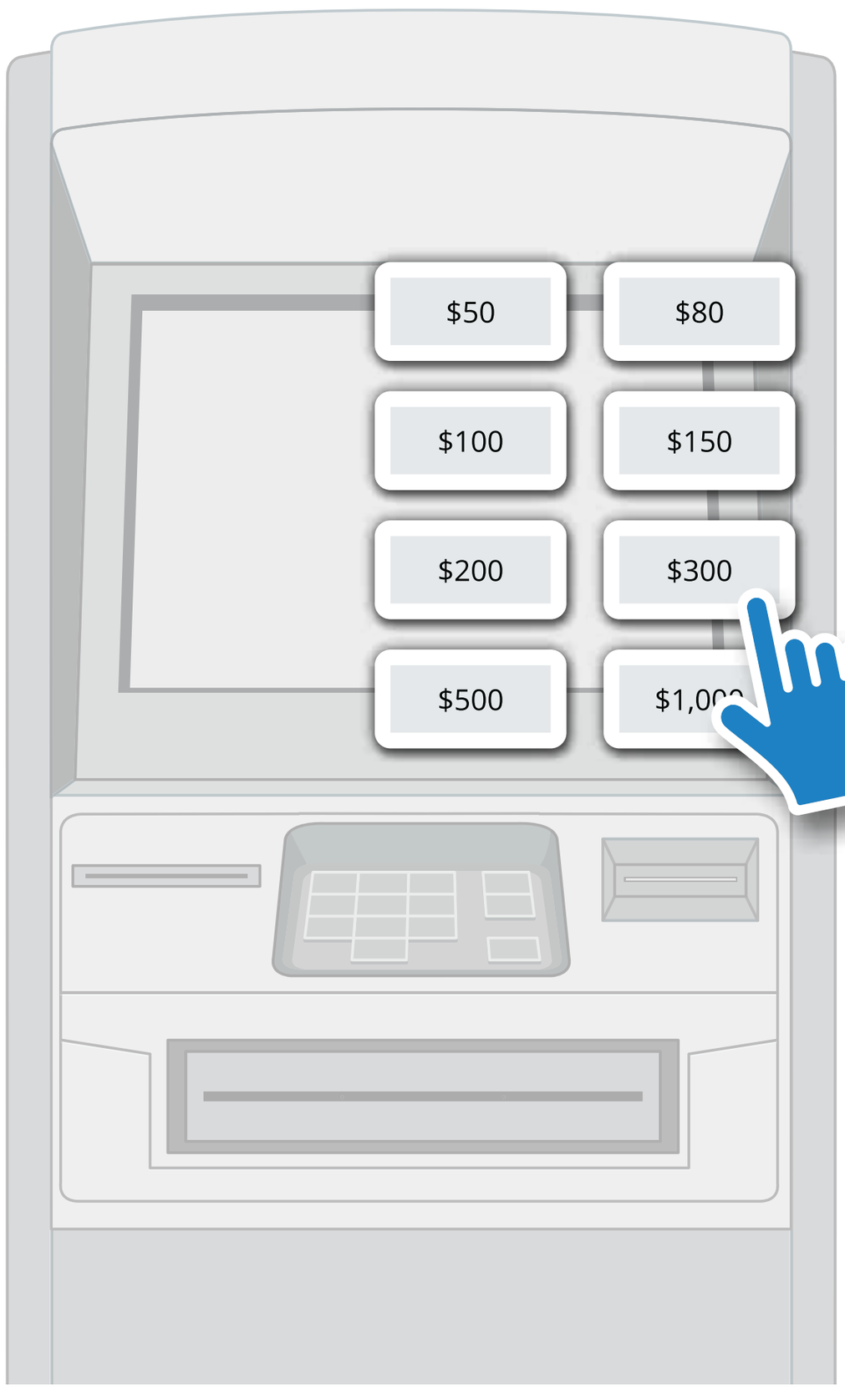
选择**提取现金**。

我们的职员将会给予协助。

HERE'S
A TIP!

Available only during branch operating hours and at selected machines.

仅可在分行营业时间和指定机器上使用。



3

Select **desired amount**.

选择**所需的金额**。

4

Collect your **cash and Passbook**.

取回您的**现金和存折**。

DBS Bank Ltd Co. Reg. No.: 196800306E