



digibank

Banking with DBS

Branchless, paperless, effortless

SIGN UP FOR DIGIBANK

LOG IN



Live more,
Bank less

At DBS, we want to **make banking joyful
so that you can **live more, bank less.****

Our guide will take you through the documents and steps required to open a bank account with us.

This can all be done digitally, from the comfort of your phone.
You do not need to visit a bank branch anymore.



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Documents Required for Account Opening

Here's What You'll Need for Your Application

Use Singpass to reduce the number of documents to submit!



Application with Singpass

1. Identification Document

- For Singaporeans/Permanent Residents, not required
- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

2. Additional Documents*:

- **Document with Residential Address** (*needed only if not using address stated in Myinfo)
- **Proof of Tax Residency** (*needed only if tax residency outside of Singapore)
- **Proof of Mobile number Ownership** (*needed only if mobile number already exists in the bank's record)

Application without Singpass

1. Identification Document

- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

2. Singapore-issued Pass

- Card or digital IC (Student's Pass, Dependant's Pass, etc), **OR**
- In-Principle Approval (IPA) letter from ICA

3. Document with Residential Address

- School Certification Letter, **OR**
- Utility / Mobile Phone Bill under your name

4. Proof of Tax Residency

- For Singapore Tax Residency
 - digital IC, **OR** In-Principle Approval (IPA) letter from ICA
- For other country/jurisdictions
 - Passport biodata page, **OR** National ID Card, **OR**
 - Others (residence permit/birth cert/ government-issued documents from tax authority showing recent filing of income tax)

5. Proof of Mobile Ownership (if mobile number already exists in the bank's record)

- Certification letter from your Telco provider

Note

School letterhead, signature & authority stamps must be included, with *Full Name & Residential Address* tallying with your application details.

Upload all [Required Documents](#) in the right format.

Banking for Students



Studying in Singapore?
Here's everything you need.



DBS My Account

- All-in-one banking account to save, spend, pay bills, and more
- Store up to 13 currencies
- No FX conversion fees
- No initial deposit
- No minimum balance
- No service fees



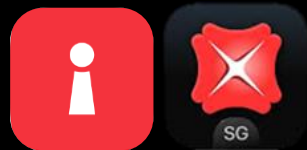
DBS Visa Debit Card

- Comes free with any DBS account
- Up to 4% cashback on online food delivery, local transport and foreign currency
- Up to 5% cashback on your overseas spending
- Tap for public transport in Singapore

[Account Opening Guide digibank | DBS Singapore](#)



Step-by-step Guide for Account Opening via digibank App *with Singpass*



Account Opening in **2** Simple Steps using Singpass & digibank App

Step 1

Register for Singpass Online & Download Singpass App

- a. **Register** for [Singpass Online](#) with:
- ✓ Your Singapore Registered Mobile Number
 - ✓ Your Singapore Residential Address
 - ✓ Your Email Address

Click [here](#) for step-by-step Singpass Registration.

- b. Download **Singpass app** on your mobile & Login.



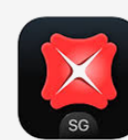
- c. Ensure your **personal details** is reflected on Singpass app. Click [here](#) to see how to check.

Note
Registration can only be done via Singpass Online – not via the mobile app!

Step 2

Download digibank App & Apply with Singpass

- a. Download **digibank app** on your mobile.



SCAN QR TO DOWNLOAD




- b. Select '**Continue with Singpass**'
- c. Upload all [Required Documents](#) in the right format, if required.

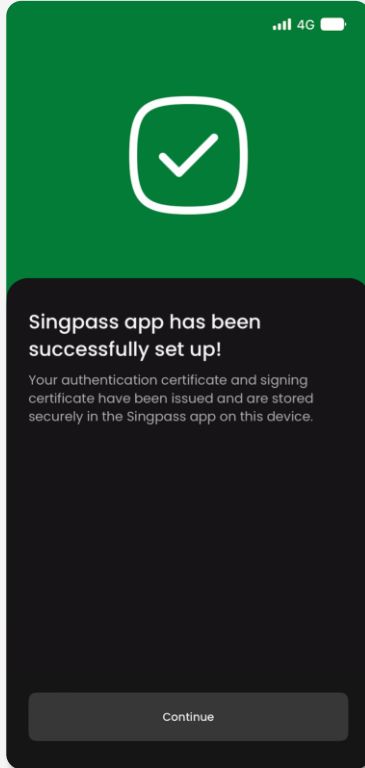
Before you begin – Check **Personal Details** in Singpass App

Changes to your personal details will take about 5-7 working days to be reflected

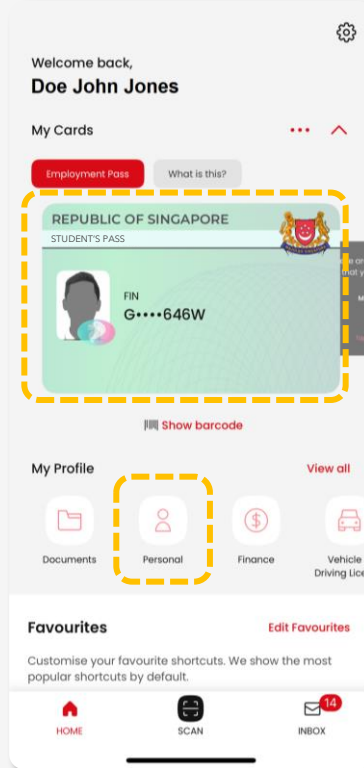
1
Launch Singpass App



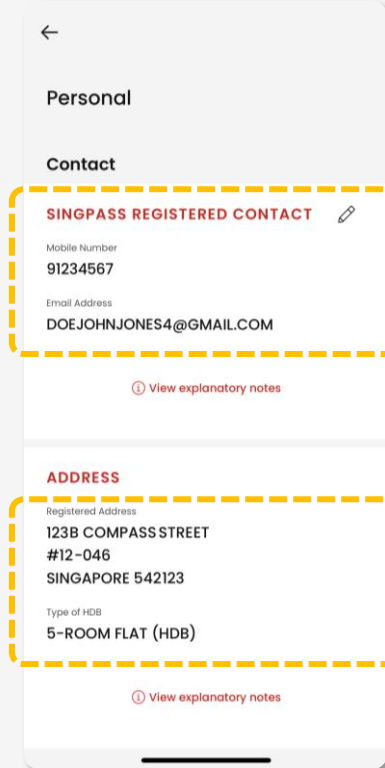
2
Login & Set Up



3
Tap on 'Personal' icon



4
Confirm Contact Details



Ensure your personal details are displayed in your Singpass app before you open an account via digibank app *using Singpass*.

Step 1



Singpass Registration

A guide to registering for a Singpass account

What is Singpass?

Singpass is Singapore residents' **trusted digital identity** for convenient and secure access to thousands of **government and private sector services**, online and in person.

Why do I need a Singpass account?



Log in to
Singapore Examinations
Assessment Board (SEAB)
portal and application
portals for Joint Admissions
Exercise (JAE), Joint Intake
Exercise (JIE) and
Polytechnic Foundation
Programme (PFP)



Use your **Digital IC**
at Government counters
to verify your identity



Automatically **fill forms**
using Myinfo for
participating services
(e.g. debit card
application)

... and more!

Can I have a Singpass account?

① Please check that you fulfill these eligibility requirements:

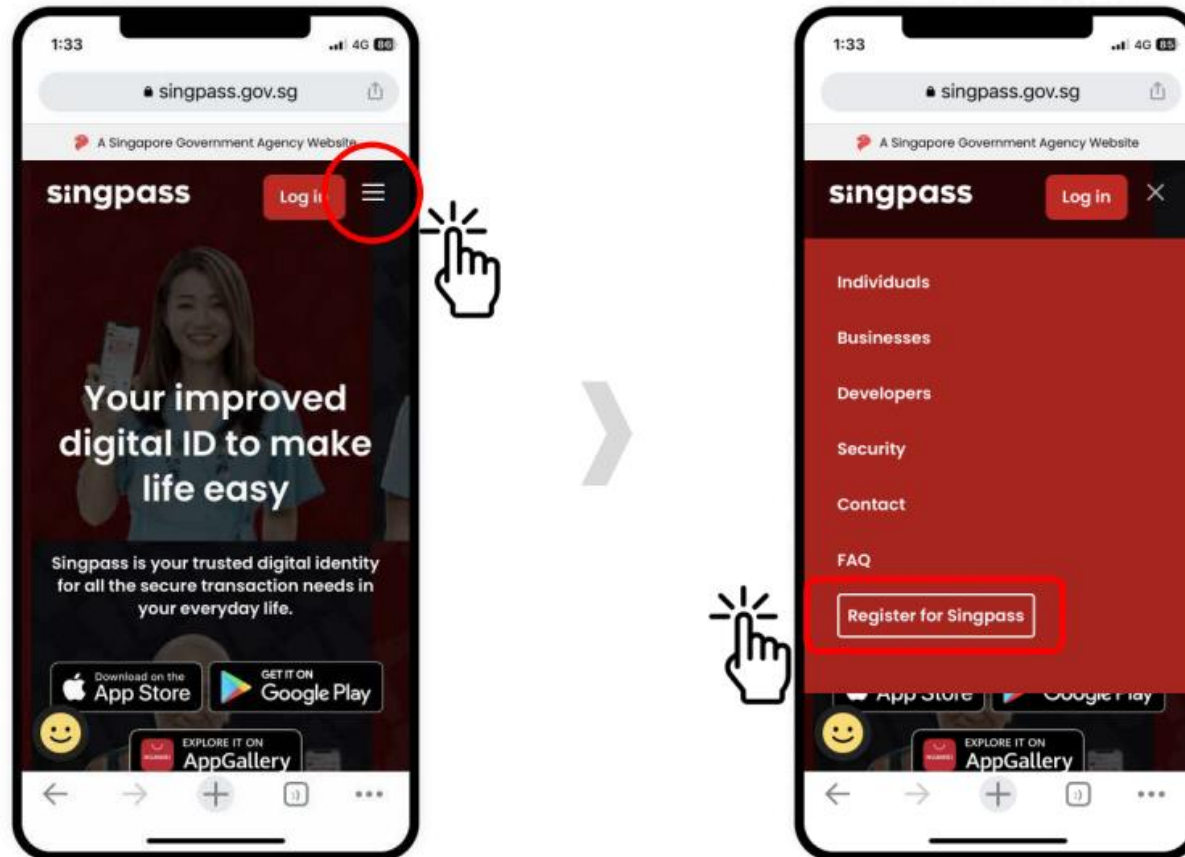
- 1 I am at least 15 years old; and
- 2 I am a Singapore Citizen, Permanent Resident or Foreign Identification Number (FIN) holder

Ensure that the address on your NRIC or FIN card is correct. If you need to update your address with the relevant authorities, please click [here](#).

Register for Singpass

Using your mobile phone **web-browser**

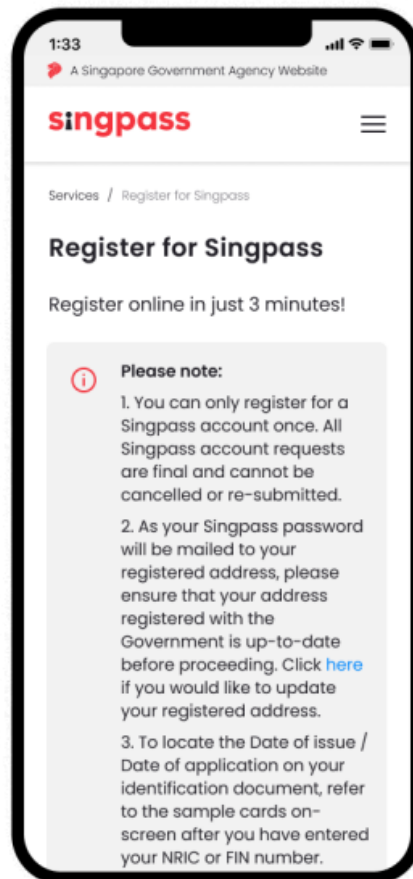
- 1 Go to **www.singpass.gov.sg**. Select '**Register for Singpass**' in the menu.



Not on a mobile device?
You can register for Singpass
on a desktop browser too!

Register for Singpass

2 Enter the **required details** and check the boxes **'I'm not a robot'** and **'I have read and agree to the Terms of Use'**. Tap on **'Submit'**.



1:33 A Singapore Government Agency Website

singpass

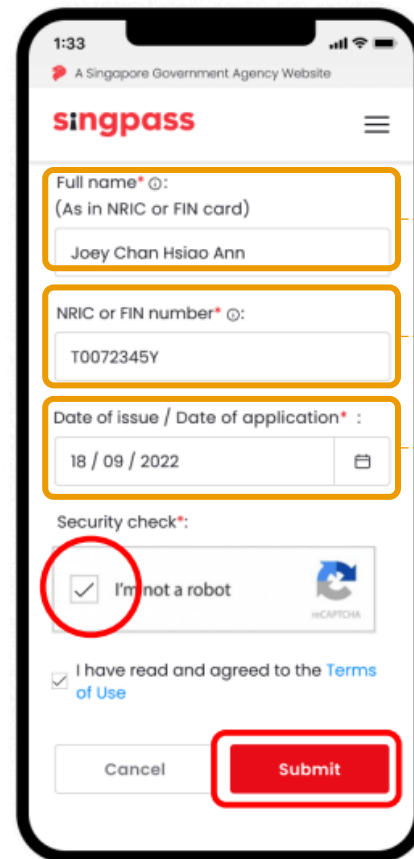
Services / Register for Singpass

Register for Singpass

Register online in just 3 minutes!

Please note:

1. You can only register for a Singpass account once. All Singpass account requests are final and cannot be cancelled or re-submitted.
2. As your Singpass password will be mailed to your registered address, please ensure that your address registered with the Government is up-to-date before proceeding. Click [here](#) if you would like to update your registered address.
3. To locate the Date of issue / Date of application on your identification document, refer to the sample cards on-screen after you have entered your NRIC or FIN number.

1:33 A Singapore Government Agency Website

singpass

Full name* Ⓞ:
(As in NRIC or FIN card)

Joey Chan Hsiao Ann

NRIC or FIN number* Ⓞ:

T0072345Y

Date of issue / Date of application* :

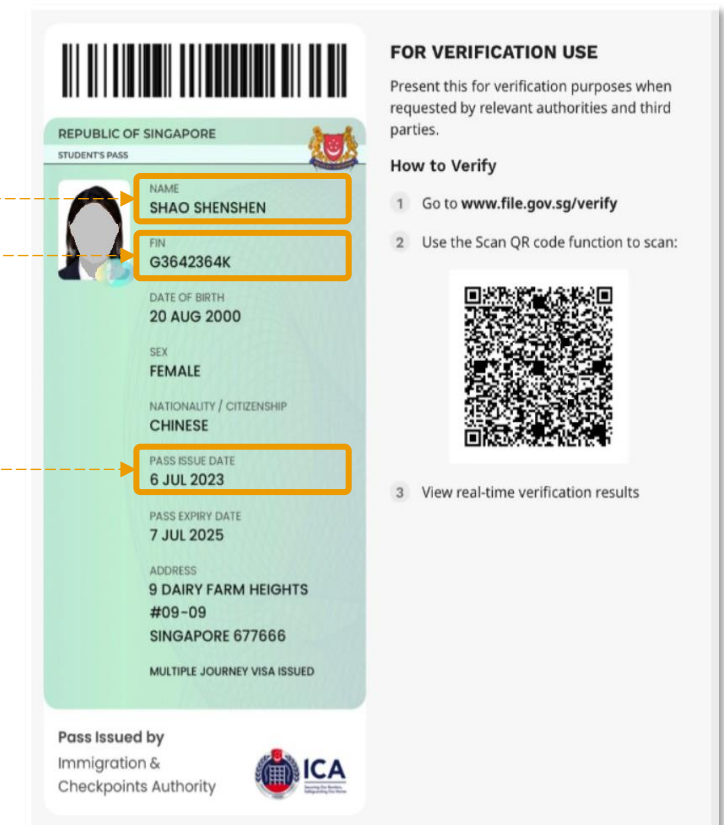
18 / 09 / 2022

Security check*:

☒ I'm not a robot

☒ I have read and agreed to the [Terms of Use](#)

Cancel Submit

REPUBLIC OF SINGAPORE

STUDENT'S PASS

NAME
SHAO SHENSHEN

FIN
G3642364K

DATE OF BIRTH
20 AUG 2000

SEX
FEMALE

NATIONALITY / CITIZENSHIP
CHINESE

PASS ISSUE DATE
6 JUL 2023

PASS EXPIRY DATE
7 JUL 2025

ADDRESS
9 DAIRY FARM HEIGHTS
#09-09
SINGAPORE 677666

MULTIPLE JOURNEY VISA ISSUED

Pass Issued by
Immigration & Checkpoints Authority

FOR VERIFICATION USE

Present this for verification purposes when requested by relevant authorities and third parties.

How to Verify

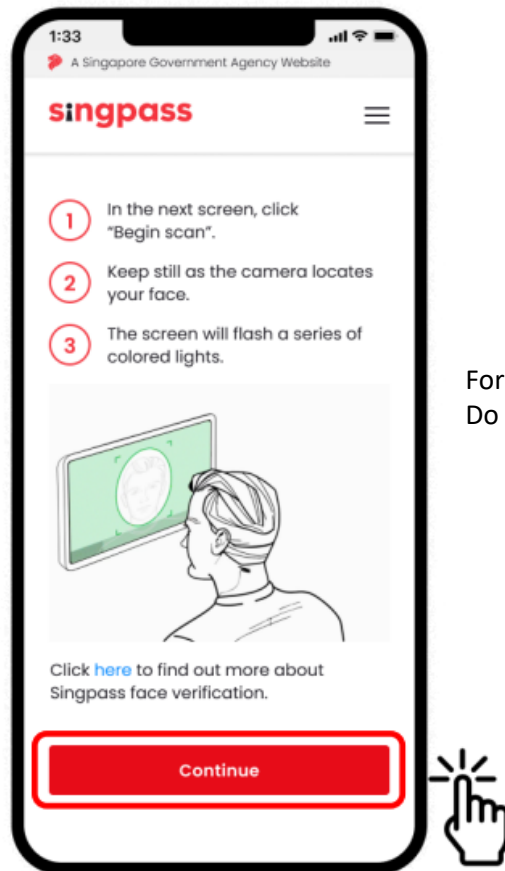
- 1 Go to www.file.gov.sg/verify
- 2 Use the Scan QR code function to scan:

3 View real-time verification results

Enter your details as per your pass or Digital IC

Register for Singpass

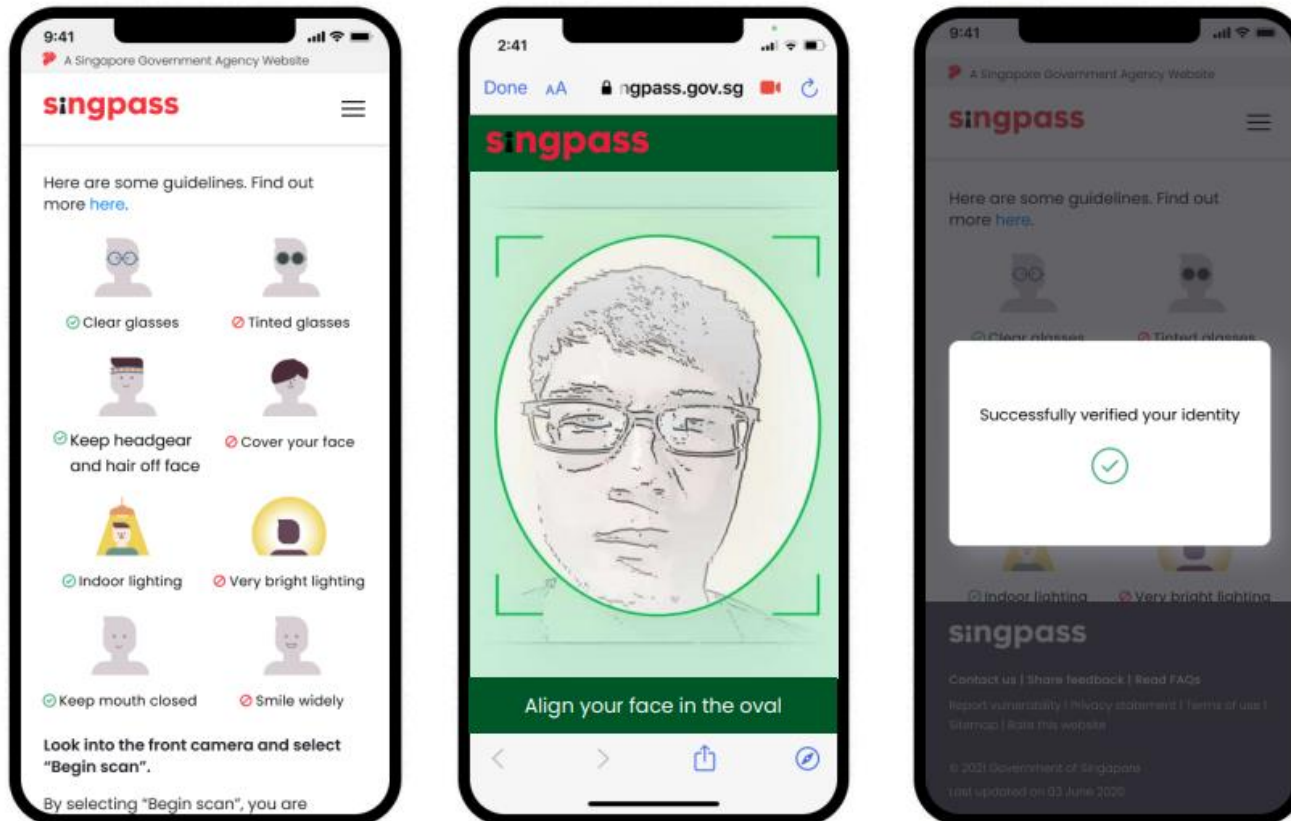
3 Read the instructions on the page and tap on '**Continue**' to proceed with Face Verification.



For best effect, surrounding light needs to be bright
Do not scan under direct sunlight

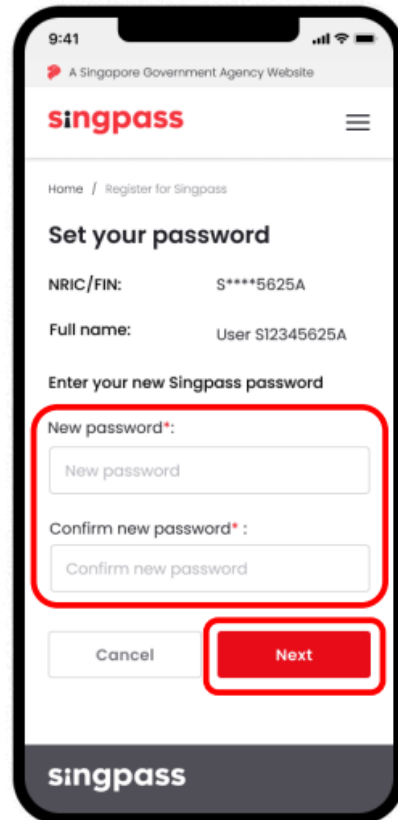
Register for Singpass

- 4 Read the guidelines. To allow the use of your device's camera for Face Verification, select '**Allow**' when prompted, and tap on '**Begin Scan**'.



Register for Singpass

- 5 Check that your details are correct. **Set your new password** by filling in the '**New Password**' and '**Confirm new password**' fields. Tap on '**Next**'.



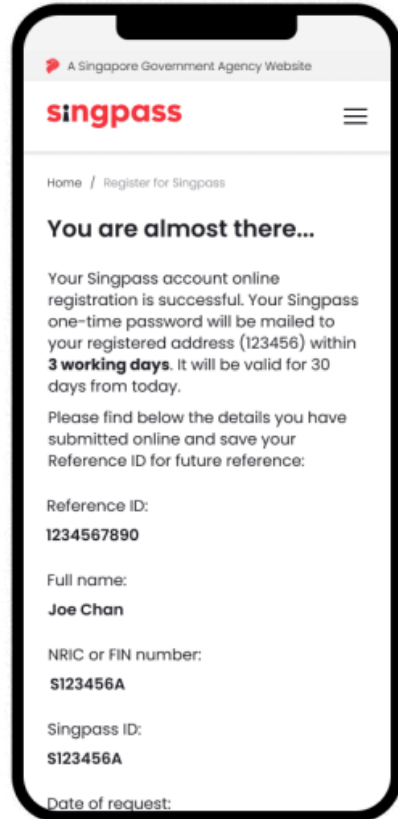
IMPORTANT:

You need this password to log in to your **Singpass account**



Register for Singpass

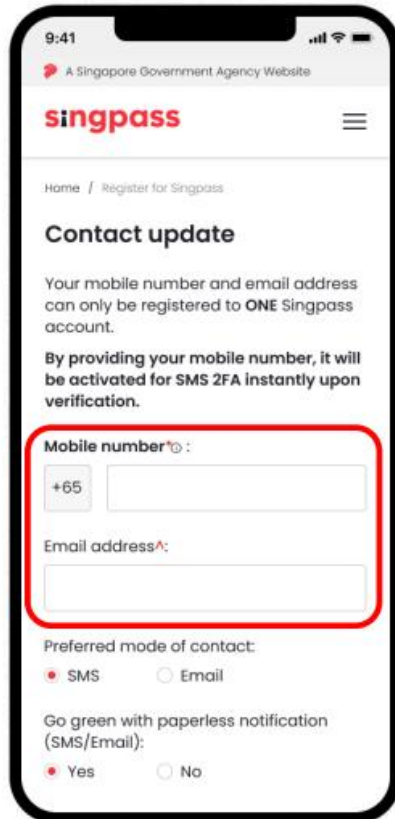
6 Tap on '**Proceed to set up account**' to update your contact details and complete your account setup.



- i. Registered postal code will be displayed for users with a Singapore-registered address.
- ii. Passport number will be displayed for users with an overseas-registered address.

Register for Singpass

- 7 Enter your mobile number and/or email address. Select your preferred mode of contact, and if you wish to go green with paperless notifications. Tap on 'Next'.



9:41 A Singapore Government Agency Website

singpass

Home / Register for Singpass

Contact update

Your mobile number and email address can only be registered to **ONE** Singpass account.

By providing your mobile number, it will be activated for SMS 2FA instantly upon verification.

Mobile number ⓘ :

+65

Email address ⓘ :

Preferred mode of contact:

☒ SMS ☐ Email

Go green with paperless notification (SMS/Email):

☒ Yes ☐ No

If you are unable to provide your contact details, you may select 'Skip'.



- The mobile number is a mandatory field only if your registered address is a local address.
- Only Singapore-registered mobile numbers can be used to set up a Singpass account and SMS 2FA.
- Overseas users with an overseas-registered address are only required to provide their email address.

Register for Singpass

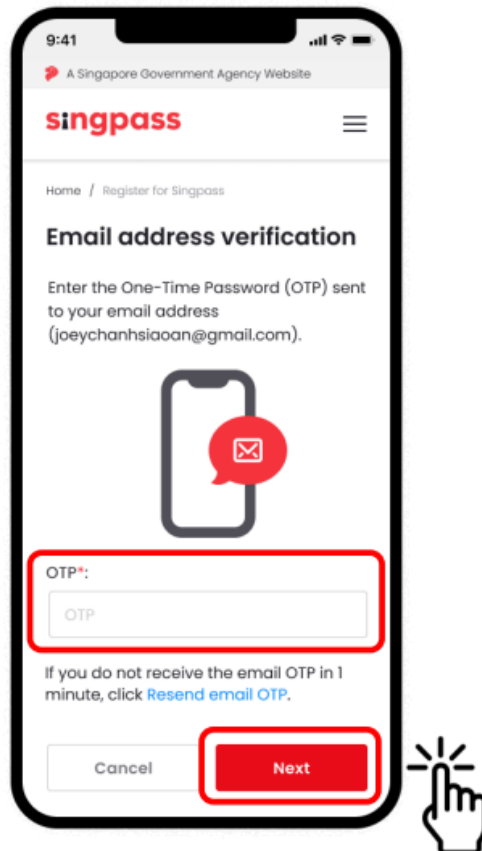
- 8 If you have provided a **mobile number** during the registration, a One-Time Password (OTP) will be sent to your mobile number. **Enter the OTP** and tap on '**Next**'.



The screenshot shows the Singpass mobile application interface during the registration process. At the top, the status bar shows the time 9:41 and signal strength. Below the status bar, the header reads "A Singapore Government Agency Website" and "singpass". The main heading is "Mobile number verification". Below this, it says "Enter the One-Time Password (OTP) sent to your mobile number (****1234)". There is an illustration of a smartphone with a red speech bubble containing "SMS". Below the illustration is a red-bordered box containing the label "OTP:" and a text input field with the placeholder "OTP". Below the input field, it says "If you do not receive the SMS OTP in 1 minute, click [Resend SMS OTP](#)". At the bottom, there are two buttons: "Cancel" and "Next". The "Next" button is red and has a hand icon with a lightning bolt pointing to it, indicating it should be tapped.

Register for Singpass

- 9 If you have provided an **email address** during the registration, a One-Time Password (OTP) will be sent to your email. **Enter the OTP** and tap on **'Next'**.



9:41 A Singapore Government Agency Website

singpass

Home / Register for Singpass

Email address verification

Enter the One-Time Password (OTP) sent to your email address (joeychanhsiaoan@gmail.com).

OTP*:

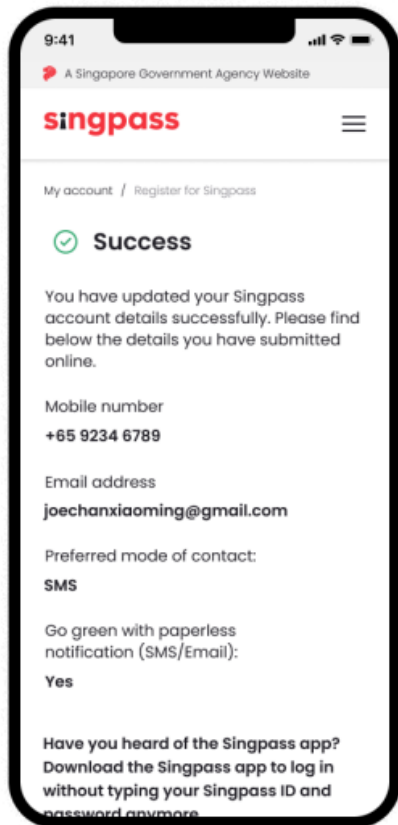
OTP

If you do not receive the email OTP in 1 minute, click [Resend email OTP](#).

Cancel Next

Register for Singpass

10 You have successfully set up your Singpass account. You may now log in to your Singpass account with your newly set up password.



Use Singpass app to access services without entering long passwords!

Just scan a QR code and **verify your identity using your fingerprint, face or six-digit passcode.**

More info on the next slide >>

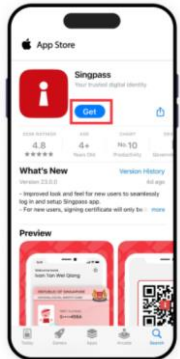
Install the Singpass app

after you have successfully registered for Singpass account

Download the Singpass app developed by the '**Government Technology Agency**' from the official app stores.



For iOS users:
[App Store](#)



For Android users:
go.gov.sg/spm-play-store



For Huawei users:
go.gov.sg/spm-huawei-appgallery



Tip: You can also install the Singpass app on a smart device like a tablet.
The Singpass app works on any smart device with an Internet connection, including WiFi.

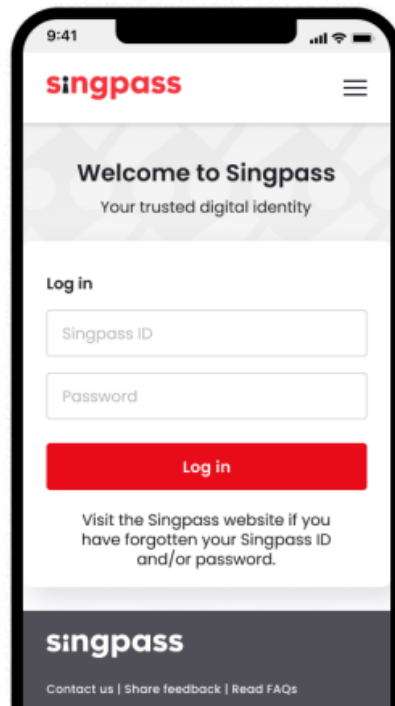
Set up the Singpass app

For your 1st login

Follow the in-app instructions.

1 Verify your identity

Log in with your Singpass ID and password, SMS OTP and perform Face Verification.

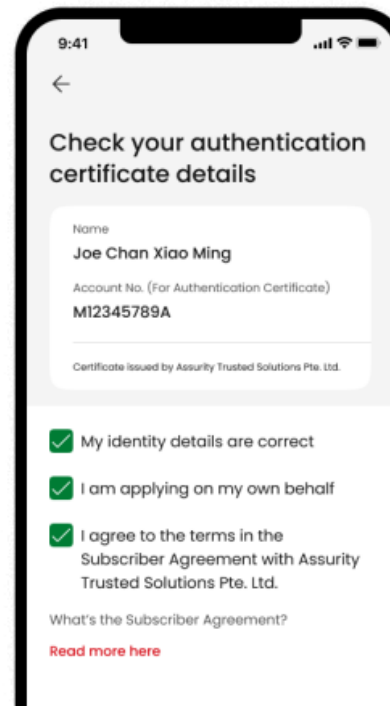


Singpass ID:
Your **Foreign Identification Number** (FIN)

Password:
Password you created in Step 5 of Singpass registration

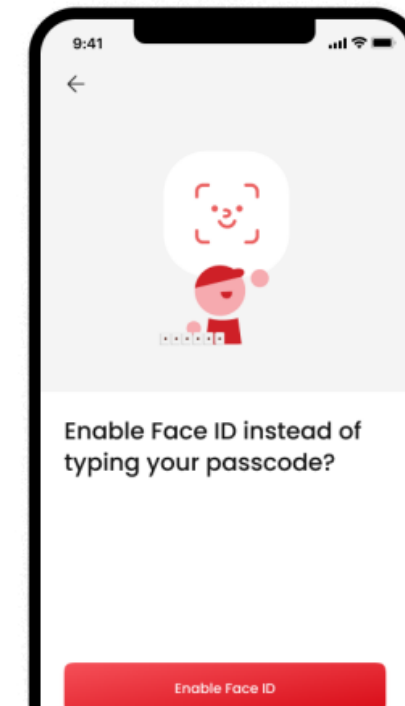
2 Obtain your digital certificate

Confirm your certificate details by selecting the checkboxes and tap on 'Continue'.



3 Set a passcode for your app

Set a six-digit passcode for you to verify your identity when using Singpass app. You may also enable biometric authentication.



**You have completed your
Singpass account registration.**

**If you have more questions,
please check out the Singpass FAQs.**

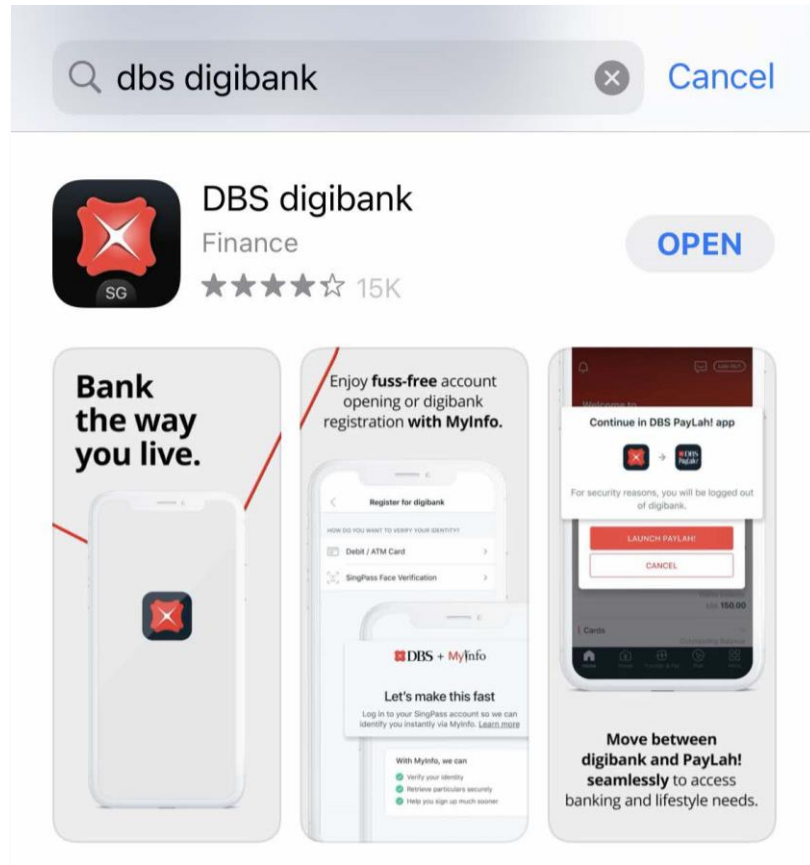
Step 2



SCAN QR TO DOWNLOAD

Download digibank app & Apply with Singpass

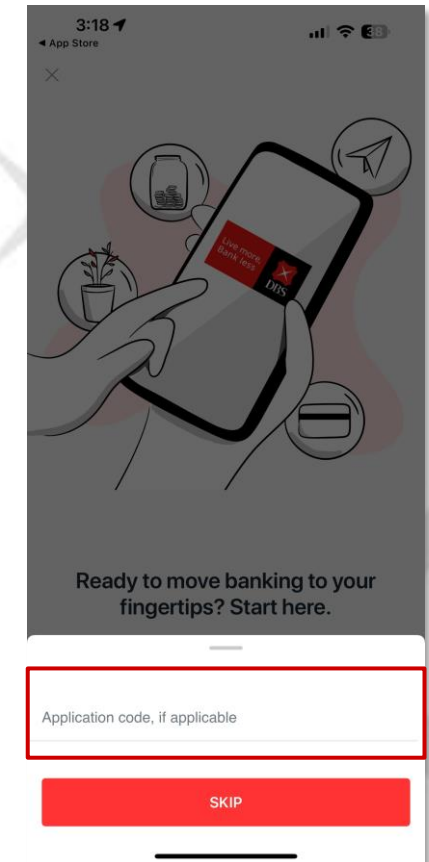
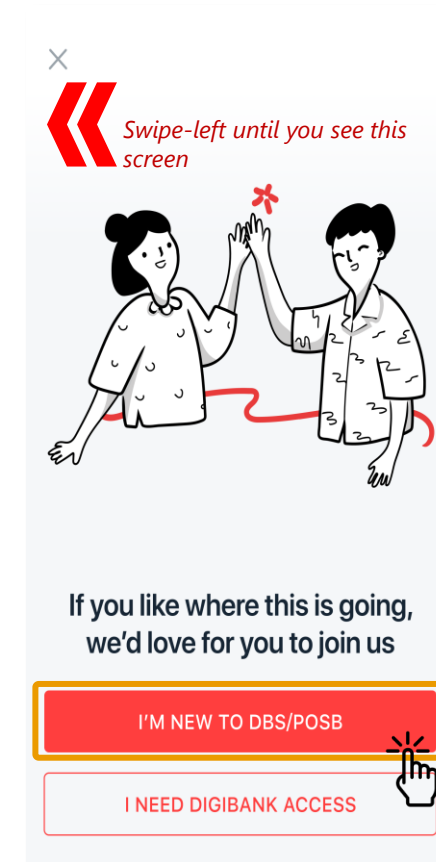
- 1 Download **DBS digibank** via your mobile app store



DBS digibank is available on the App Store, Google Play Store and Huawei App Gallery

- 2 Launch app, select **Sign up for digibank & I'm new to DBS / POSB** to begin. Enter application code if applicable.

Enter code **"NUSSC"**



Note
By using this unique application code, we can better track your application from processing to completion.

3 Continue with Singpass to sign up

DBS + singpass

Let's make this fast

Log in to your Singpass account so we can identify you instantly via Myinfo. [Learn more](#)

With Myinfo, we can

- ✓ Verify your identity
- ✓ Retrieve and use your particulars securely
- ✓ Help you sign up much sooner

CONTINUE WITH SINGPASS

CONTINUE WITHOUT SINGPASS

singpass

Singpass retrieves personal data from relevant government agencies to pre-fill the relevant fields, making digital transactions faster and more convenient.

This digital service is requesting the following information from Singpass, for the purpose of applying for digibank and PayLah! accounts

- > Name
- > Alias Name
- > Hanyu Pinyin Name
- > Hanyu Pinyin Alias Name
- > Married Name
- > Sex
- > Race
- > Nationality
- > Date of Birth
- > Registered Address
- > Email
- > Mobile Number
- > Housing Type
- > HDB Type
- > Employer's Name
- > Pass Expiry Date
- > NRIC/FIN

Clicking the "I Agree" button permits this digital service to retrieve your data based on the [Terms of Use](#).

Cancel **I Agree**

4 Input and confirm your Identity details

- **Malaysian IC** for Malaysians
- **Passport Number & Passport Expiry Date** for other nationalities

4:19 4G

What are your passport details?

Please ensure these details are accurate as they are crucial to a successful application

Passport Number
W876613

Passport Expiry Date
02/02/2024

Note

Passport details MUST be complete and accurate.

You will need to upload a copy of your passport (biodata page) in the subsequent steps.

NEXT

What about your nationality details?

Passport Number
W876613

Passport Expiry Date
02/02/2024

Does this look right?

Passport Number
W876613

Passport Expiry Date
02/02/2024

YES, CONTINUE

EDIT DETAILS

Tap on **EDIT DETAILS** to make corrections.

5 Check the **residential address** to receive your debit card.

Upload an address proof if this is not updated

<

Is this your current residential address?

This will also be used as your mailing address, which you can change anytime later.

Address from MyInfo

2 BEDOK RESERVOIR VIEW #15-04
Singapore 479232

Changing your residential address?
Heads up, you'll need to upload a recent utility bill or bank statement to verify your new address later.

Note

Confirm that your Residential Address from Myinfo is complete and accurate.

YES, CONTINUE

UPDATE MY ADDRESS

<

Where do you stay currently?

This will also be used as your mailing address

Country
Singapore >

Postal Code
681674

Block No.	Floor	Unit No.
674A	4	218

Address Line 1
CHOA CHU KANG CRESCENT

Address Line 2

NEXT

- Notes**
1. Enter **Postal code** first to automatically populate other fields.
 2. Format of address (e.g. #04-218). '04' refers to the Floor, 218 refers to the Unit No.
 3. If your residential address does not have either **Level** or **Unit No.** (e.g. level only, no unit #), leave both fields blank. You may add this detail in Address Line 2.
 4. Address details **MUST** tally with your supporting document.
 5. You will need to upload a document with this residential address in the subsequent steps.

If the address displayed on this screen is not correct, select the "UPDATE MY ADDRESS" button.

6 Enter your preferred **Display Name**

Find out more.'. At the bottom is a red 'NEXT' button." data-bbox="79 177 287 916"/>

×

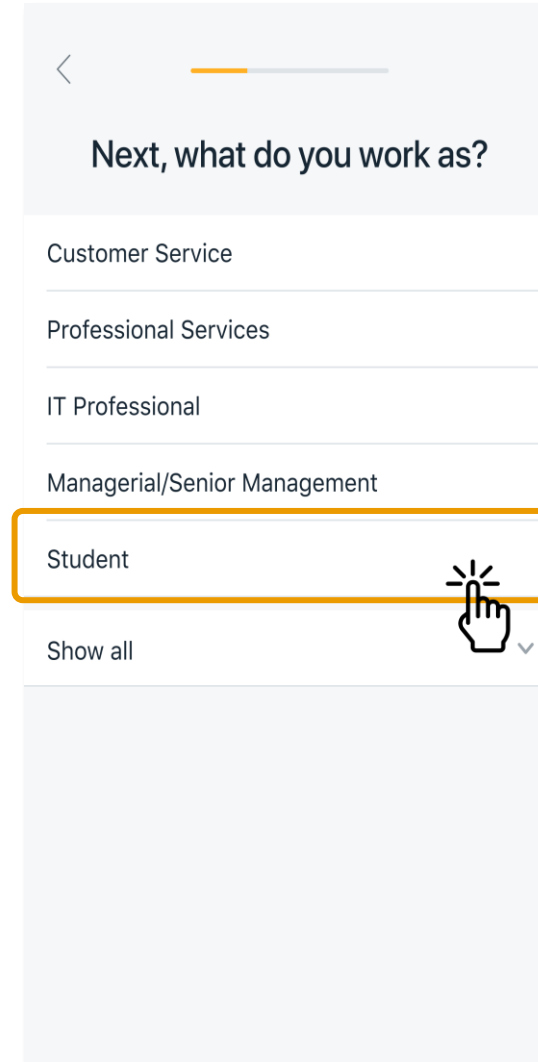
How should we address you?

Your Display Name
Chan John Doe

i This is how you will be acknowledged on PayLah! and digibank. [Find out more.](#)

NEXT

7 Choose your **Occupation** (Tap 'Show all' to see more options)



<

Next, what do you work as?

Customer Service

Professional Services

IT Professional

Managerial/Senior Management

Student

Show all

- 8a** Select **Yes** if you are not paying taxes in your home country and/or if you will be in Singapore for at least 183 days in the year

Are you a tax resident in Singapore only?

Yes

No

Note
You may refer to OECD for guidance on the Tax Identification Number (TIN) format for the respective countries (e.g. FIN).

Is this your Tax Identification Number (TIN)?

TIN or equivalent
G716161J

OK, CONTINUE

Information: You're a tax resident if you stay or work in the country:

- For at least 183 days in a calendar year
- Continually for 3 consecutive years

[Find out more](#)

- 8b** Select **No** if you are a tax resident of another country / jurisdiction, and select your tax residency country (you may add more than 1 if required)

Are you a tax resident in Singapore only?

Yes

No

Information: You're a tax resident if you stay or work in the country:

- For at least 183 days in a calendar year
- Continually for 3 consecutive years

[Find out more](#)

Note
If you are a tax resident of another country / jurisdiction, select **No**.
You will need to upload supporting tax residency document in the subsequent application steps.

Can you help us with these details too?

For each tax residency you declare you will need to submit a proof of tax residency later

TAX RESIDENCY 1 REMOVE

Country
Singapore

TIN or equivalent
F5513953U

TAX RESIDENCY 2 REMOVE

Country
China

☒ I have my Tax Identification Number (TIN) or equivalent

TIN or equivalent
G128789

☐ No, I do not have my Tax Identification Number or equivalent

TAX RESIDENCY 3 REMOVE

Country
Malaysia

☐ I have my Tax Identification Number (TIN) or equivalent

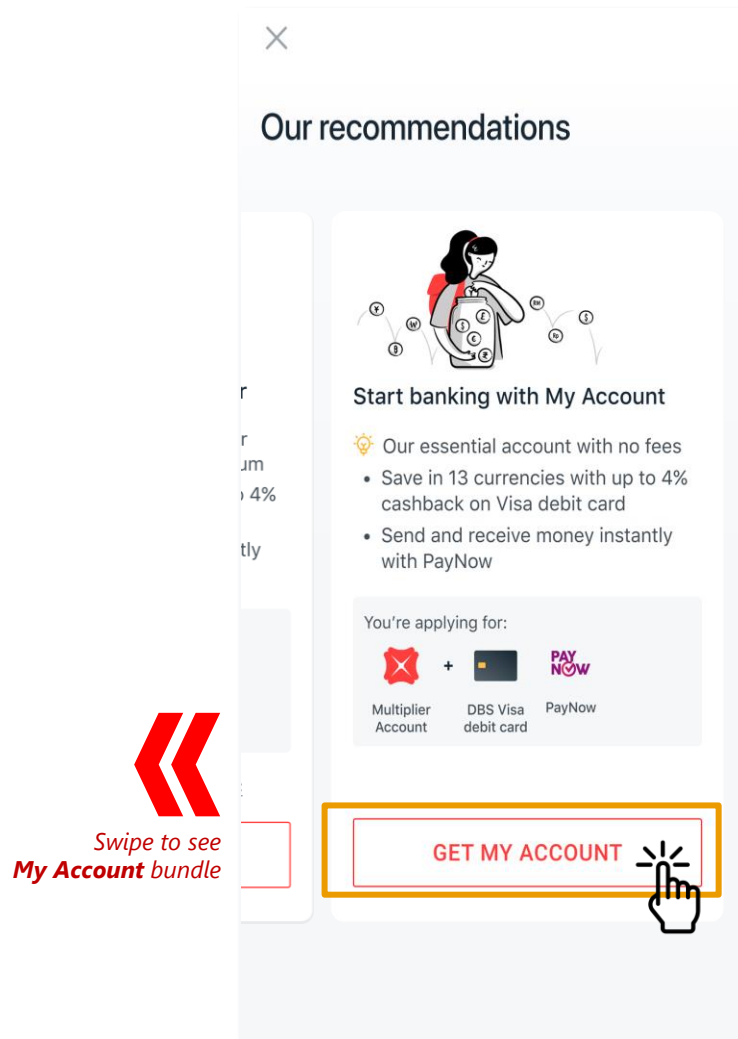
☒ No, I do not have my Tax Identification Number or equivalent

Reason
I'm a minor/student/unemployed and...

By tapping "Next", you acknowledge and agree to the [Tax Residency Declaration Terms and Conditions](#).

NEXT

9 Choose our starter bundle



Note

Each bundle comes with:

- A bank account
- VISA debit card
- PayNow for digital payments in Singapore

Students may start with My Account as their first bank account.

Click on the links to learn more:

- [My Account](#)
- [Multiplier](#)

10 Input name to be printed on the debit card & your 6-digit debit card PIN

Make our card yours

Name on card
Chan Ko Yee

Create ATM PIN

Confirm ATM PIN


Your card will be sent to
< Your indicated residential address >

NEXT

Notes

- You will need this PIN to use your Debit Card to withdraw cash from ATM.
- Physical Debit card will be delivered to your indicated residential address.

11 Upload all required documents




Upload documents

JPG, PNG, TIF files accepted
(up to 5MB per document)


Passport (biodata page)

Uploaded page should include your **photo and personal details**. [Find out more](#)



Upload

NEXT



- For **Malaysians**, upload *front and back* of Malaysian IC



- For **other nationalities**, upload *passport biodata page*



Notes

- Document with residential address** will be required if you are not using address from MyInfo.
- Proof of tax residency** will be required for each country/jurisdiction of tax residency outside Singapore.
- Proof of Mobile Ownership** will be required if you are using a mobile number that already exists in bank's record.

Click on link below for more details:

[Account Opening Required Documents](#)

12 Setup your digital bank login info, review and you are done!

<

How about your login info?

This PIN will be used to access your digibank and PayLah! accounts

Create User ID

SFJAN172

- 5-20 letters or numbers only

Create PIN

• 6-9 digits only

Confirm PIN

• 6-9 digits only

NEXT

- Note**
1. Do not forget your digibank User ID and PIN.
 2. You will need this User ID and PIN to login on digibank mobile or digibank online.
 3. Always keep your digibank User ID and PIN safe.

< Review Application

MY ACCOUNT DETAILS

Annual income

S\$60,001 - S\$90,000

Name On Card

Eason wong yi yi

DBS ID

User ID

SFJAN172


UPLOAD DOCUMENTS

Passport (biodata page)

By tapping "Confirm Application", I have read and accepted the [Terms & Conditions](#) governing Electronic Services, Account and Fees.

CONFIRM APPLICATION


<




You're all set, Ko Yee!

Here's a helpful summary for you

COMPLETED

 **PayLah!**
8123 4567

 **Multiplier Account**
001-993787-6

✓ Visa Debit Card
Your card is on the way!

✓ PayNow
Chan Ko Yee
+65 ****4567, A12345678D

EXPLORE DIGIBANK

This is your bank account number

Pro tip:
Take a screenshot of this screen and keep it in safe place for future reference.

Proceed to Digibank to check out your bank account, set up digital token and use it for your everyday banking needs.

When you receive your Debit Card

- 13 Activate your debit card by following the instructions in the mailer



Step-by-step Guide for Account Opening via digibank App *without Singpass*



SCAN QR TO DOWNLOAD



Account Opening **without** using Singpass



1. Download digibank app
2. Select **"CONTINUE WITHOUT SINGPASS"** option
3. Input all required details
4. Upload all [supporting documents](#)

Your application will be processed within 3-5 working days.

If additional document or information is required, you will receive a follow up email.

Activate your Debit Card via SMS Banking or DBS/POSB ATM

Once your application is approved, your debit card will be mailed to your residential address within 3-4 working days.

Here are the [steps to activate debit card](#).

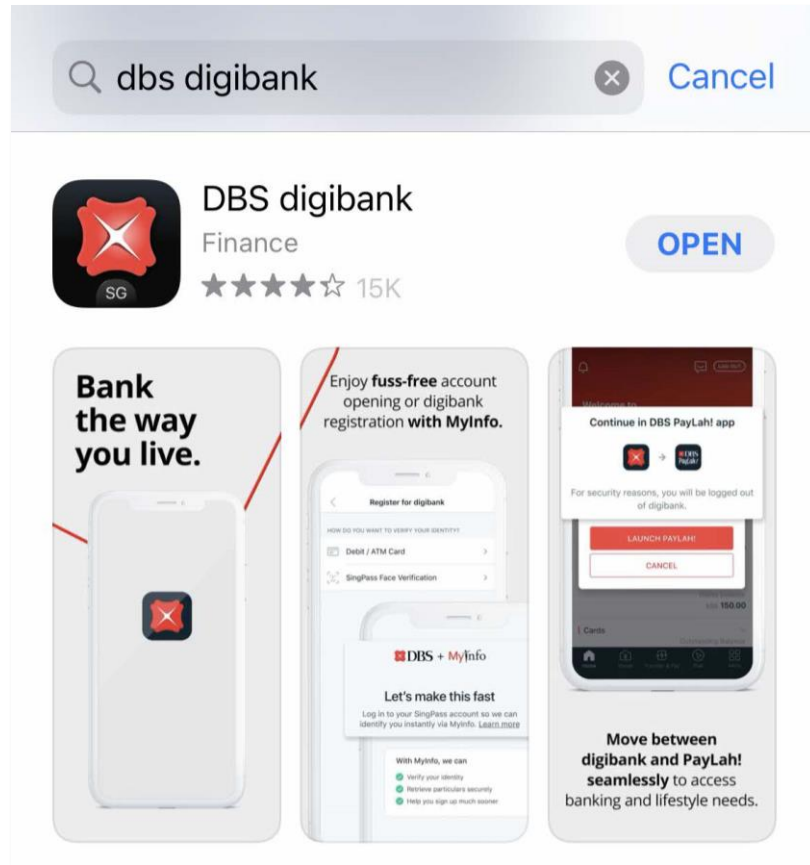
Once your debit card is activated, you can use it to register for digibank access.

Here are the [steps to register for digibank](#).

ON your next login in digibank app, you will be prompted to setup your Digital Token.

Here are more information on [Digital Token](#).

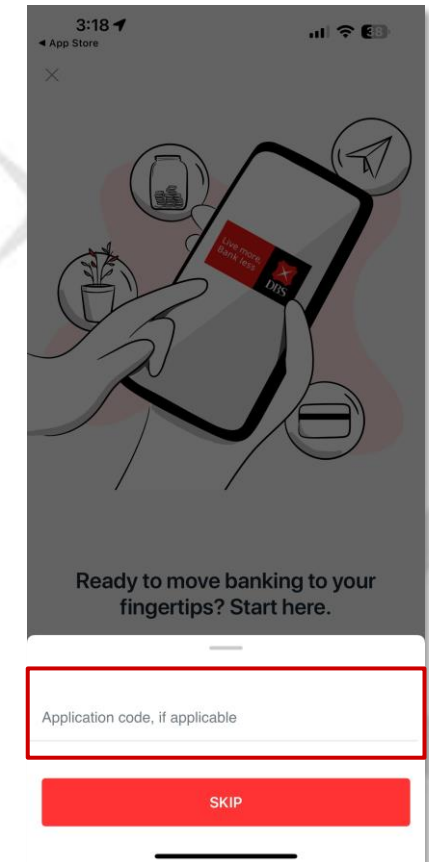
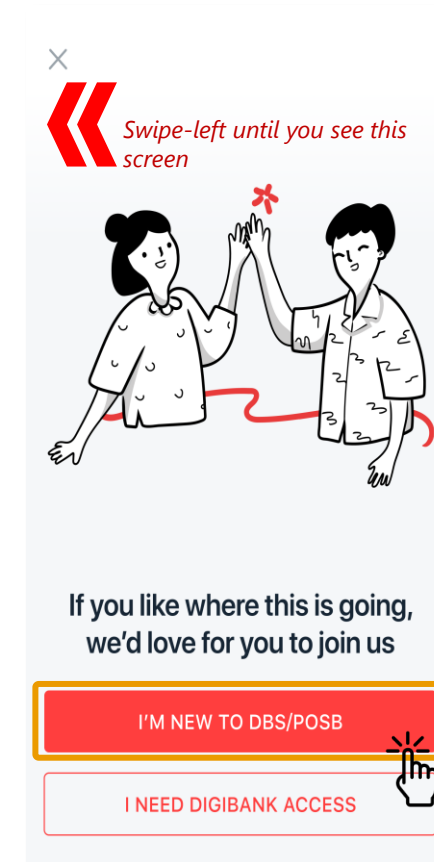
- 1 Download **DBS digibank** via your mobile app store



DBS digibank is available on the App Store, Google Play Store and Huawei App Gallery

- 2 Launch app, select **Sign up for digibank & I'm new to DBS / POSB** to begin. Enter application code if applicable.

Enter code **"NUSSC"**



Note
By using this unique application code, we can better track your application from processing to completion.

3 Continue without Singpass to sign up

Let's make this fast

Log in to your Singpass account so we can identify you instantly via Myinfo. [Learn more](#)

With Myinfo, we can

- ✓ Verify your identity
- ✓ Retrieve and use your particulars securely
- ✓ Help you sign up much sooner

CONTINUE WITH SINGPASS

CONTINUE WITHOUT SINGPASS

Let's make this fast

Manual sign ups may take longer

Without MyInfo, we still need to verify your details. Please have these required documents on hand.

1. Singapore identification document
2. Proof of address
3. Passport (foreigners)

SIGN UP MANUALLY

CONTINUE WITH SINGPASS

CONTINUE WITHOUT SINGPASS

Documents Required for Account Opening

4 Input your Identity details

****Foreign Identification Number or FIN** is a unique identification number issued by Immigration & Checkpoints Authority (ICA) and government agencies to foreigners who are working, studying, or residing in Singapore. It can be found on your employment pass card or In-Principle Approval (IPA) letter. **FIN starts with a prefix F, G, or M followed by 7 digits and a letter (eg.M1234567B).***

What about your nationality details?

Identity Type
Foreigner passport

Nationality
Australia

Passport number
A12345678B

Passport expiry date (DD/MM/YY)
14/02/22

FIN No.
A12345678B

FIN expiry
DD/MM/YYYY

Note
In FIN expiry field, enter **IPA Expiry date** if pass is yet to be issued.

NEXT

Let's get to know you better

This information will help us with your sign-up

Full Name

Display name

This is how you will be acknowledged on PayLah! and digibank. [Find out more.](#)

Date of Birth

GENDER

☐ Male

☐ Female

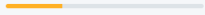
CONTACT DETAILS

Mobile Number

Email Address

NEXT

5 Enter the **residential address to receive your debit card**. Upload of address proof is required.

< 

Where do you stay currently?
Enter your residential mailing address only.
(Office, P.O. Box, V Box and C/O addresses will not be accepted.)


Country
Singapore >


Postal Code 🔍

Block No. Floor Unit No.

Address Line 1

Address Line 2


NEXT 

 **Notes**

1. Enter **Postal code** first to automatically populate other fields.
2. If your residential address does not have either **Level** or **Unit No.** (e.g. level only, no unit #), leave both fields blank. You may add this detail in Address Line 2.
3. Address details **MUST** tally with your supporting document.
4. You will need to upload a document with this residential address in the subsequent step.
5. If using a temporary address (e.g. hotel), enter floor number as hotel room floor, and unit number as hotel room number. This must tally with the address in supporting document.

Physical card will be delivered to your indicated residential address.

6 Choose your **Occupation**
(Tap 'Show all' to see more options)

< 


Next, what do you work as?

Customer Service

Professional Services

IT Professional

Managerial/Senior Management

Student 

Show all ✓

- 7a** Select **Yes** if you are not paying taxes in your home country and/or if you will be in Singapore for at least 183 days in the year

Are you a tax resident in Singapore only?

Yes

No

Note
If you are a tax resident of another country / jurisdiction, select **No**.
You will need to upload supporting tax residency document in the subsequent application steps.

Note
You may refer to OECD for guidance on the Tax Identification Number (TIN) format for the respective countries (e.g. FIN).

Is this your Tax Identification Number (TIN)?

TIN or equivalent
G716161J

OK, CONTINUE

Note
You may refer to OECD for guidance on the Tax Identification Number (TIN) format for the respective countries (e.g. FIN).

Note
You're a tax resident if you stay or work in the country:

- For at least 183 days in a calendar year
- Continually for 3 consecutive years

[Find out more](#)

- 7b** Select **No** if you are a tax resident of another country / jurisdiction, and select your tax residency country (you may add more than 1 if required)

Are you a tax resident in Singapore only?

Yes

No

Note
You're a tax resident if you stay or work in the country:

- For at least 183 days in a calendar year
- Continually for 3 consecutive years

[Find out more](#)

4:20

Can you help us with these details too?

For each tax residency you declare you will need to submit a proof of tax residency later

TAX RESIDENCY 1 REMOVE

Country
Singapore

TIN or equivalent
F5513953U

TAX RESIDENCY 2 REMOVE

Country
China

☒ I have my Tax Identification Number (TIN) or equivalent

TIN or equivalent
G128789

☐ No, I do not have my Tax Identification Number or equivalent

TAX RESIDENCY 3 REMOVE

Country
Malaysia

☐ I have my Tax Identification Number (TIN) or equivalent

☒ No, I do not have my Tax Identification Number or equivalent

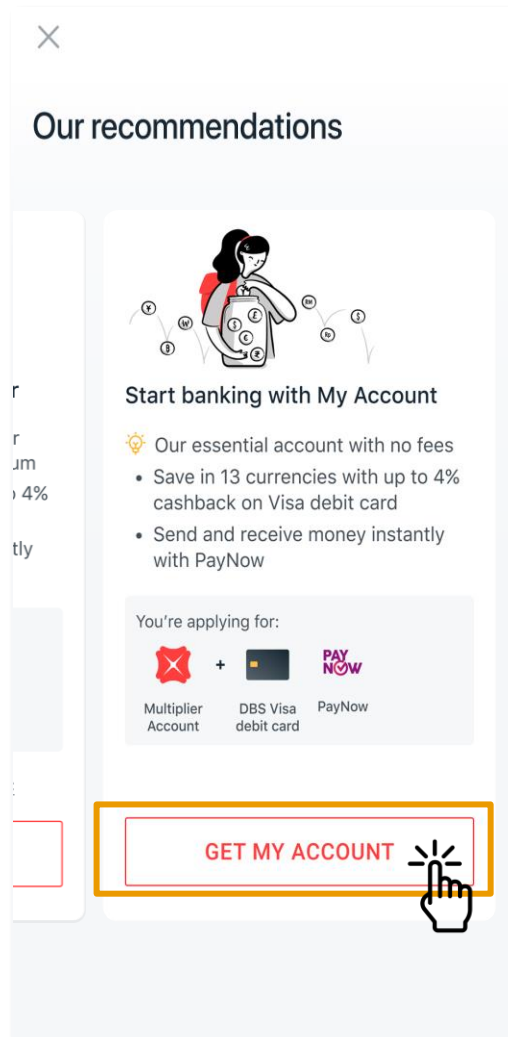
Reason
I'm a minor/student/unemployed and...

By tapping "Next", you acknowledge and agree to the [Tax Residency Declaration Terms and Conditions](#).

NEXT

8 Choose our starter bundle

Swipe to see
My Account bundle



Note

Each bundle comes with:

- A bank account
- VISA debit card
- PayNow for digital payments in Singapore

Students may start with My Account as their first bank account.

Click on the links to learn more:

- [My Account](#)
- [Multiplier](#)

9 Input name to be printed on the debit card

Make our card yours

Name on card
Chan Ko Yee

Notes

- Physical Debit card will be delivered to your indicated residential address.
- You will need to activate your debit card to use.

NEXT

10 Upload all required documents

Upload documents
JPG, PNG, TIF files accepted
(up to 5MB per document)

a Passport (biodata page)
Uploaded page should include your **photo and personal details**. [Find out more](#)

Upload

b Residential Address Proof
Upload a clear, complete copy of your utility bill or bank statement within the last 3 months. [See other accepted documents](#)

Upload

c Student pass/In-Principal Approval (IPA)
Upload copy of both front and back of your student pass

Upload Upload

d Singapore Tax Residency Proof
Upload the latest copy of your tax residency document. [Find out more](#)

Upload

NEXT

- For **Malaysians**, upload *front and back* of Malaysian IC
- For **other nationalities**, upload *passport biodata page*



Notes

- IPA from ICA can only be used as either (b) Residential Address proof or (c) Education proof. Cannot be used for both.
- If multiple tax residency is declared, **Proof of tax residency** will be required for each country/jurisdiction of tax residency.
- Passport may be used as (a) Identity proof and (d) Tax residency proof

Pro tip:
It is advisable to upload file from your photo library instead of taking new photo.

Click on link below for more details:

[Account Opening Required Documents](#)

11 Review and Submit your application

<
Review Application

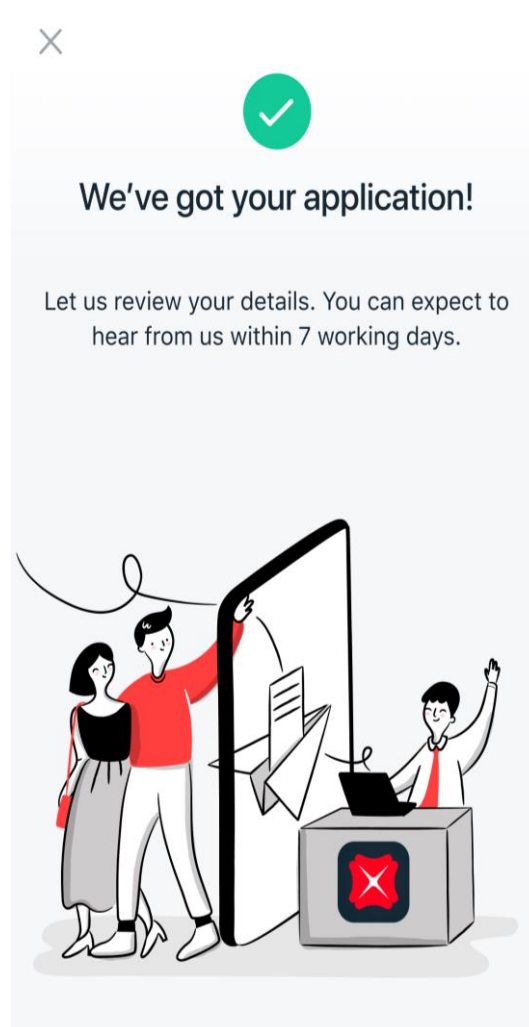
Industry
Banking
Tax Residency
Singapore, S776833J

MY ACCOUNT DETAILS
EDIT
Name on Card
Cassandra

UPLOAD DOCUMENTS
EDIT
Passport (biodata page) ✓
Residential Address Proof ✓
Employment Pass or IPA ✓
Singapore Tax Residency Proof ✓

By tapping "Confirm Application", I have read and accepted the Terms & Conditions governing Electronic Services, Account and Fees.

CONFIRM APPLICATION



Note:

1. The bank will review your application and supporting documents within 3-5 working days.

You can check the status of your application in [Application Status Portal](#)



If **additional information or document is required**, you will receive a follow up email with the required document information and instruction where to submit document.

[Account Opening Required Documents](#)



If your application is **unsuccessful**, you will receive an Email notification. Ensure your details and documents are correct and accurate in your new application.

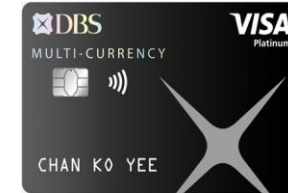


If your application is **successful**, account will be opened and debit card will be mailed to your registered address within 3-4 working days.

2. You need to **activate your debit card** to use your account. Use SMS Banking or visit nearest DBS/POSB ATM or VTM.
3. Using your activated debit card and PIN, **register for digibank access**.

When you receive your debit card

12 Activate your debit card by following the instructions in the mailer



13 Register for digibank using your activated debit card and PIN

Note
Your debit card
PIN comes in
separate PIN
mailer.

Document Submission Guidelines

Here's What You'll Need for Your Application

Use Singpass to reduce the number of documents to submit!



Application with Singpass

1. Identification Document

- For Singaporeans/Permanent Residents, not required
- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

2. Additional Documents*:

- **Document with Residential Address** (*needed only if not using address stated in Myinfo)
- **Proof of Tax Residency** (*needed only if tax residency outside of Singapore)
- **Proof of Mobile number Ownership** (*needed only if mobile number already exists in the bank's record)

Application without Singpass

1. Identification Document

- For Malaysians, front & back of Malaysian IC
- For Other nationalities, Passport biodata page

2. Singapore-issued Pass

- Card or digital IC (Student's Pass, Dependant's Pass, etc), **OR**
- In-Principle Approval (IPA) letter from MOM or ICA

3. Document with Residential Address

- School Certification Letter, **OR**
- Utility / Mobile Phone Bill under your name

4. Proof of Tax Residency

- For Singapore Tax Residency
 - digital IC, **OR** In-Principle Approval (IPA) letter from ICA
- For other country/jurisdictions
 - Passport biodata page, **OR** National ID Card, **OR**
 - Others (residence permit/birth cert/ government-issued documents from tax authority showing recent filing of income tax)

5. Proof of Mobile Ownership (if mobile number already exists in the bank's record)

- Certification letter from your Telco provider

Note

School letterhead, signature & authority stamps must be included, with *Full Name & Residential Address* tallying with your application details.

Upload all [Required Documents](#) in the right format.

Document Submission Do's & Don'ts

Avoid delays on your application by submitting valid documents.

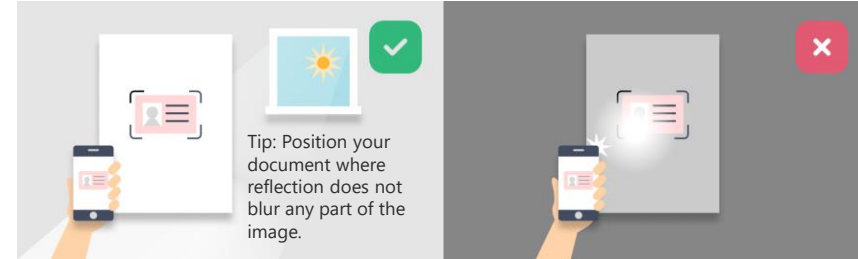
We will notify you via email if any of your documents does not meet the criteria. You may then send the requested documents via [Application Status Portal](#).

1. Submit documents that match your application form

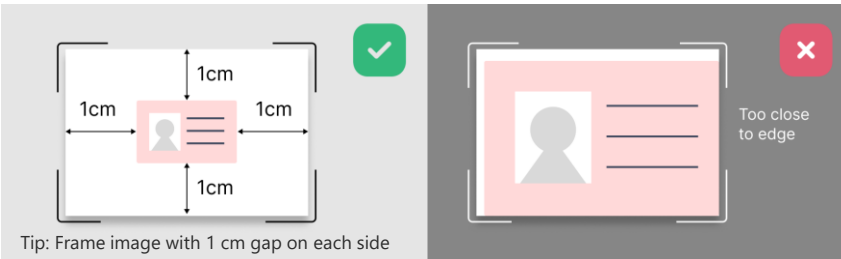
Tip: Ensure that your document is valid. Review details (e.g. expiry dates, visibility of details) before you submit your application.



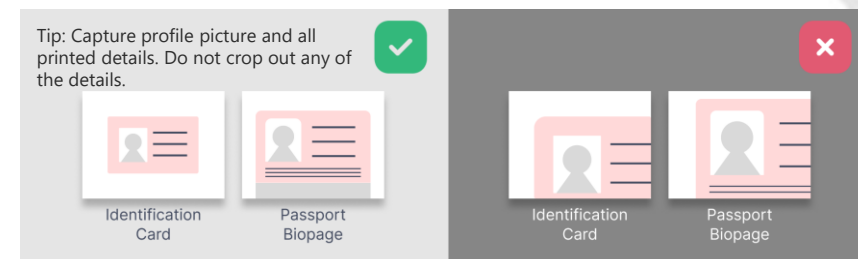
2. Avoid blurring/blocking document details



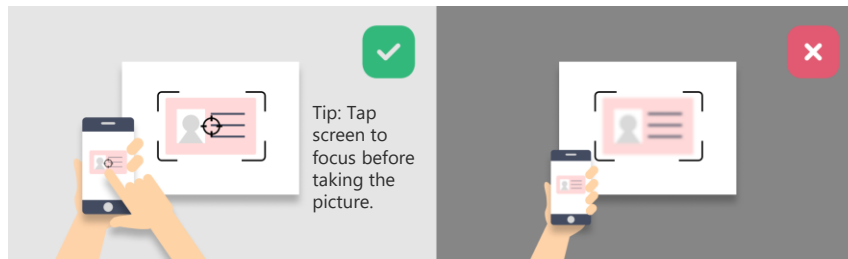
3. Prevent details of documents from being cropped out



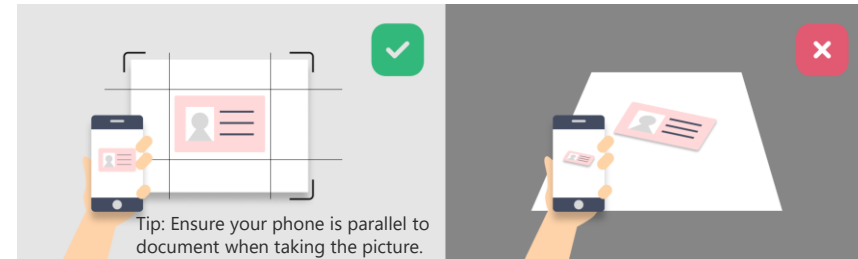
4. Submit complete identity document



5. Submit images that are in focus



6. Avoid skewed distortions of your image



Accepted**Not Accepted**


Samples for Reference (Identity Document)

Passport biodata page must be clear
and showing all details

Sample below was not accepted due to:

- a** Light reflection blurring details, and
- b** Bottom of the passport was cut off or covered

Accepted

a Office of the University Registrar 

b 18 APRIL 2024

TO WHOM IT MAY CONCERN

STUDENT STATUS LETTER - [REDACTED]

THIS IS TO CERTIFY THAT THE FOLLOWING PERSON IS/WAS REGISTERED AS AN NUS STUDENT:

c

STUDENT ID	:	[REDACTED]
NAME	:	[REDACTED]
NRIC / FIN	:	[REDACTED]
GENDER	:	FEMALE
DATE OF BIRTH	:	03 SEPTEMBER 1985
DEGREE/PROGRAMME	:	MASTER OF BUSINESS ADMINISTRATION
SPECIAL PROGRAMME	:	NIL
DEPARTMENT	:	BIZ DEAN'S OFFICE
MAXIMUM CANDIDATURE PERIOD	:	03 AUGUST 2020 - 31 JULY 2025
ACADEMIC LOAD	:	FULL-TIME
PROGRAMME STATUS	:	IF THE STUDENT PASSES THE FINAL EXAMINATION AND FULFILS ALL THE GRADUATION REQUIREMENTS, THE STUDENT CAN BE EXPECTED TO GRADUATE BY 30 JUNE 2024.

d

REMARKS : THE SINGAPORE RESIDENTIAL ADDRESS UPDATED BY STUDENT IS

[REDACTED]

Level 6 Unit – 615, Jalan Besar, Singapore 208906

THIS IS A COMPUTER-GENERATED LETTER. NO SIGNATURE IS REQUIRED.

University Hall, Lee Kong Chian Wing
UHL #04-01, 21 Lower Kent Ridge Road, Singapore 119077
Tel: +65 6516 2304
Email: transcript@nus.edu.sg
Website: www.nus.edu.sg/registrars
Company Registration No: 200604346E

Samples for Reference (Proof of Residential Address)

School Certification letter must be clear and complete

- a** NUS eLetter template must be used
- b** Letter should be valid within 3 months before the date of application
- c** Full name and personal particulars must tally with the details in application form
- d** Residential address can be temporary Singapore Address (e.g. Hotel address with unit number)

Accepted

Singtel

Singapore Telecommunications Limited
Company Registration Number: 190076240
Orchard Road, Singapore 912314
Republic of Singapore

Enquiries on Bill: Pertanyaan Mengenai Bil
41 33 33 33 (4110) - 65555555 (65555555)
Tel: 1900 (Billing Enquiry for Residential)
Tel: 1900 (Billing Enquiry for Business)

Account Enquiry System
Tel: 1900-736 3330 (24 hours)

Reminder

a **b**

SINGAPORE 6502

Account No. [REDACTED]
Date: 30 September 2022
Bin No. [REDACTED]
Amount Due \$: SGD 170.90
Payment Cut-off Date: 30 September 2022

Dear Customer

Thank you for using our services.

You may have overlooked this payment and your account is now overdue.

Please pay the full amount due immediately to avoid any late payment fee. A fee of SGD10.70 (GST inclusive) or SGD21.40 (GST inclusive) is applicable to residential customers and business customers respectively for late payments.

Please ignore this letter if payment has already been made.

Thank you for your prompt attention.

Pelanggan yang budiman,

Terima kasih kerana mengguna perkhidmatan kami.

Bayaran ini mungkin telah terlepas perhatian anda dan akaun anda kini tertunggak.

Sila jelaskan bayaran tertunggak sepenuhnya dengan segera untuk mengelakkan sebarang yuran bayaran lewat. Yuran sebanyak SGD 10.70 (termasuk GST) atau SGD 21.40 (termasuk GST) akan dikenakan kepada pelanggan kediaman dan perniagaan masing-masing.

Sila abaikan surat ini sekiranya anda telahpun menjelaskan bayaran.

Terima kasih atas tindakan segera anda.

亲爱的客户:

感谢您使用我们的服务。

您可能忽略了这张账单，至今已经逾期了。

请立即付款，以避免支付“迟缴费”。迟缴费分别为住家客户10.70新元（包括消费税）或商务客户21.40新元（包括消费税）。

若您已付清款项，则无须理会此通知。

感谢您的关注。

Singtel
BRAS BASAH POST OFFICE
PO BOX 294
SINGAPORE 911810

Payment Slip
Mail us this portion with your cheque payment.
Total Due
SGD170.90

Acc. No. [REDACTED]
Bank [REDACTED]
Cheque No. [REDACTED]

Samples for Reference (Proof of Residential Address)

Telco Bill must be clear and complete

- a** Full name and complete address must tally with the details in application form
- b** Bill should be valid within 3 months before the date of application

Accepted



REPUBLIC OF SINGAPORE
STUDENT'S PASS



NAME
**JOEY CHAN HSIAO AN
(ZENG XIAO AN)**

FIN
G8765456A

DATE OF BIRTH
12 MAY 1980

SEX
FEMALE

NATIONALITY / CITIZENSHIP
INDONESIAN

PASS ISSUE DATE
26 AUG 2023

PASS EXPIRY DATE
29 AUG 2024

ADDRESS
**123 GOLDWATER AVE
#01-55
SINGAPORE 345123**

Pass Issued by
Immigration & Checkpoints Authority



FOR VERIFICATION USE

Present this for verification purposes when requested by relevant authorities and third parties.

How to verify

- 1 Go to www.file.gov.sg/verify
- 2 Use the Scan QR code function to scan:



- 3 View real-time verification results

Samples for Reference (Proof of Education in Singapore)

Digital Pass (Student's Pass) must be clear and not truncated

- Full name and other details must tally with the details in application form
- Student's pass must be within validity period (based on date of issue and expiry)

Accepted

9/1/22, 1:37 PM UV Document Viewer

Immigration & Checkpoints Authority - SOLAR 17/06/2022, 17:40

062219365

 ICA
Serving Our Borders,
Safeguarding Our Home

ICA Building
10, Kallang Road #06-00
Singapore 208718
(Next to Lavender MRT Station)
<https://www.ica.gov.sg>

Your ref: [REDACTED]
Our ref: IMS# [REDACTED]
[REDACTED]
Registrar's Office
21 Lower Kent Ridge Road #04-01 UHL
Singapore 119077

IHL-2022-APP-[REDACTED]
Application ID: IHL-2022-APP-000009150
(Please scan this barcode at the Self Service Ticketing Kiosk for your queue ticket.)

Dear Sir/Madam

a IN-PRINCIPLE APPROVAL: STUDENT'S PASS-COMPLETION OF FORMALITIES

NAME : [REDACTED]	DATE OF BIRTH : [REDACTED]
FIN : [REDACTED]	STP PRE-APPROVED TILL : 08/08/2025
COURSE : MASTER OF COMPUTING	

b

We are pleased to inform you that your STP application for the above-mentioned course and duration has been approved.

2 This In-Principle Approval (IPA) is only valid for 6 months from the date shown above and is subject to the completion of all 3 steps in ANNEX A.

3 You must present a copy of this letter with your valid passport for immigration clearance at the Singapore Checkpoint. If you require a visa, this IPA letter also serves as a pre-approved visa. Possession of a valid IPA letter does not guarantee your entry in Singapore. You will be granted a visit pass at the checkpoint if you are eligible to enter Singapore. Please ensure that you have a valid stay in Singapore. This IPA letter and/or the successful booking of an e-Appointment does not constitute a legal extension of the applicant's stay in Singapore.

4 You are required to surrender the Student's Pass for cancellation within 7 days of the date of cessation or termination of studies.

Yours faithfully,

<https://eservices.ica.gov.sg/psolar/letter/outcome.letter>

Page 1 of 4

<https://wf.corp.dbs.com:8743/gp-act/cops1/root#/home/params/selected/portals/endparams/sub/workViews/params/selected/workViews/st/endparam...> 1/1

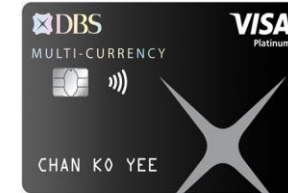
Samples for Reference (Proof of Education in Singapore)

In-Principle Approval letter from ICA must be clear and not truncated

- a** Full name and other details must tally with the details in application form
- b** IPA should be within validity period

When you receive your debit card

12 Activate your debit card by following the instructions in the mailer



13 Register for digibank using your activated debit card and PIN

Note
Your debit card
PIN comes in
separate PIN
mailer.

Frequently Asked Questions

1 How do I transfer funds from my overseas bank account to my new DBS Singapore account?

To receive funds in your new DBS Bank Account from an overseas party, provide the sender with the following details:

- Your Name as per the records of DBS Bank
- Your DBS Bank Account number
- Name of Beneficiary Bank: DBS Bank
- Address of Beneficiary Bank: 12 Marina Boulevard, DBS Asia Central, Marina Bay Financial Centre Tower 3, Singapore 018982
- Country: Singapore
- SWIFT Address/Code: DBSSSGSG

Note: All incoming transfers are processed based on the above details. You **do not need to provide a branch name / branch code**. DBS Bank does not have an IBAN, Routing Number or Sort Code.

Refer [here](#) for latest information.

2 How do I update my ATM/Debit Card limits?

Your Visa Debit Card comes with a default maximum withdrawal and spending limit. To update your limits, visit the following [step by step guide](#) to update your ATM/Debit Card's NETS, Withdrawal and 3rd Party Funds Transfer limit instantly.

Need more help...



If you require additional support with your application, please reach us [here](#).

Our officers will reach out via a phone call to you.



Protect yourself when banking online. Stay abreast of latest news on how to bank safely

Learn more about [#BSharp](#)



End of guide