digibank

Banking with DBS
Branchless, paperless, effortless

SIGN UP FOR DIGIBANK

LOG IN

XDBS   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.

Contents

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
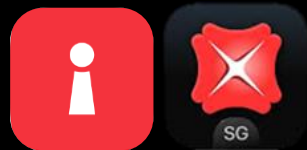- No minimum balance
- No service fees

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.

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

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.

Step 2

Download digibank App & Apply with Singpass

a. Download **digibank app** on your mobile.
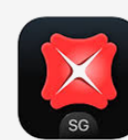
   SCAN QR TO DOWNLOAD

b. Select '**Continue with Singpass**'

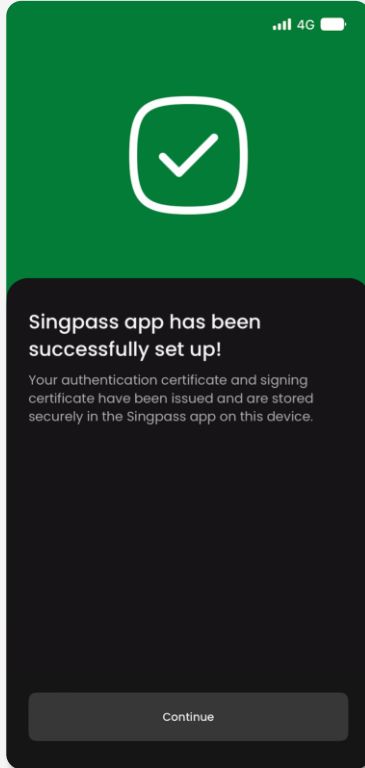c. Upload all [Required Documents](#) in the right format, if required.

Before you begin – Check Personal Details in Singpass App

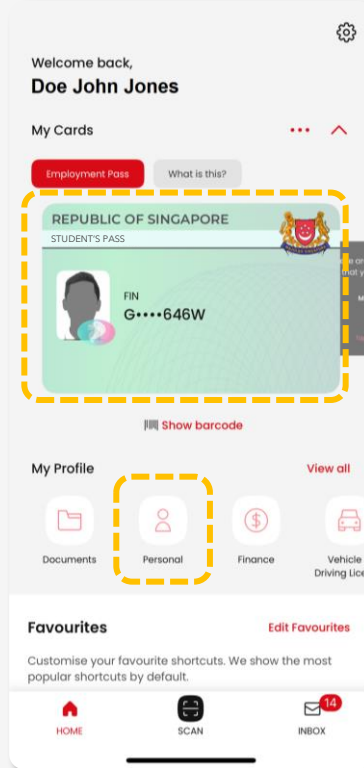## Changes to your personal details will take about 5-7 working days to be reflected
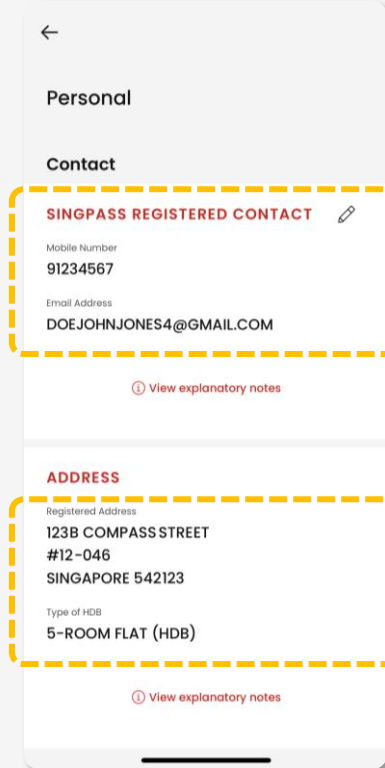
1
Launch Singpass App

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

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.

singpass

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!

singpass

Can I have a Singpass account?

ⓘ Please check that you fulfill these eligibility requirements:

1 I am at least 15 years old; <u>and</u>

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.

singpass
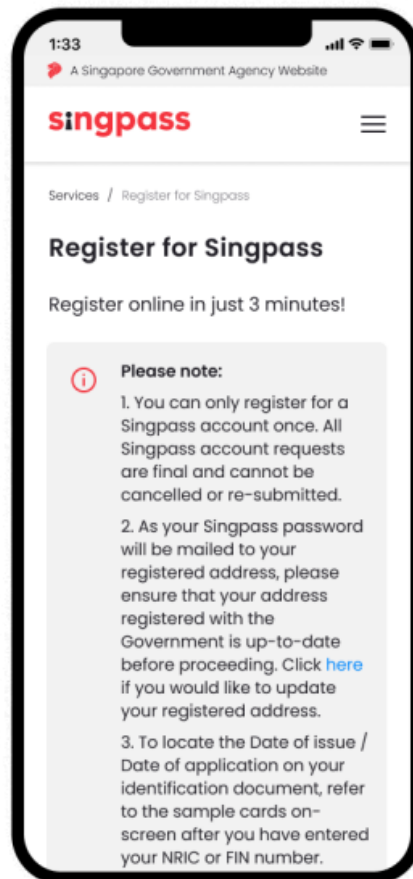
Register for Singpass

Using your mobile phone **web-browser**

1 Go to **www.singpass.gov.sg**. Select **'Register for Singpass'** in the menu.
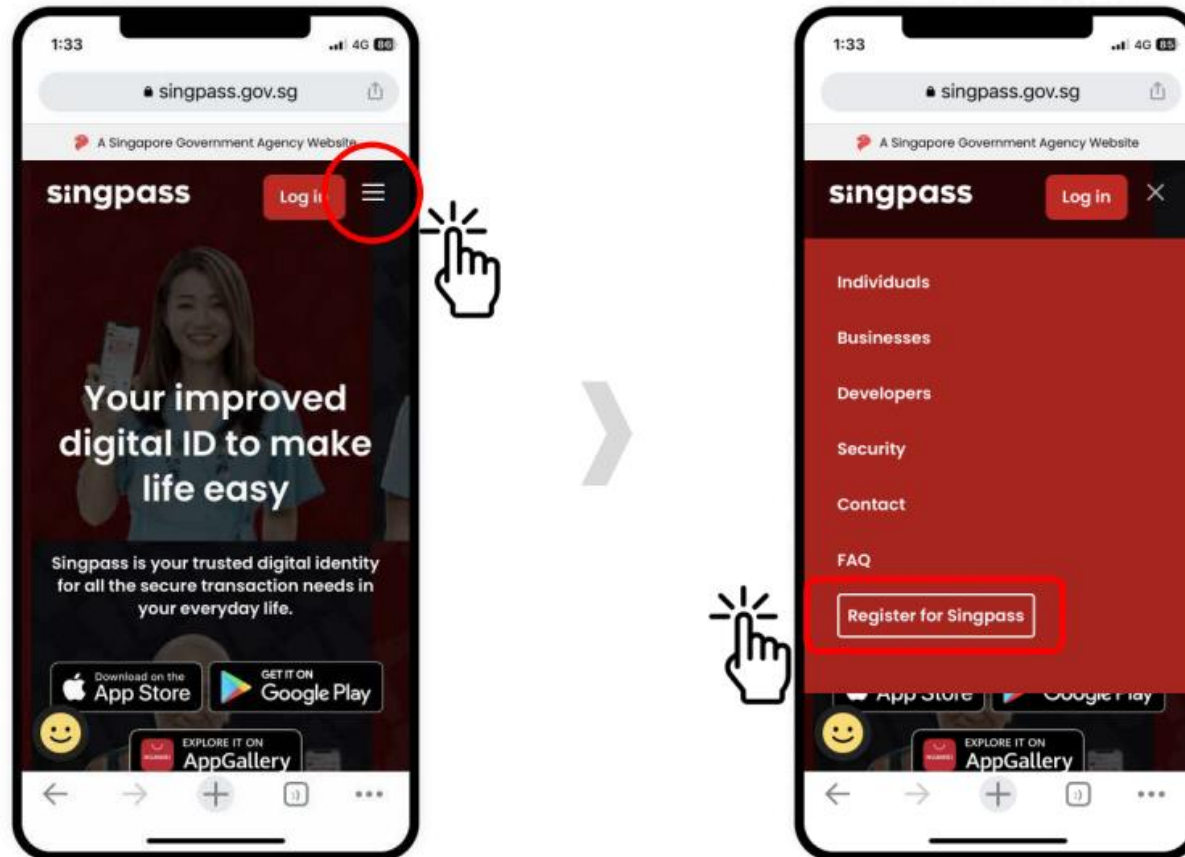
Not on a mobile device?
You can register for Singpass
on a desktop browser too!

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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**'.

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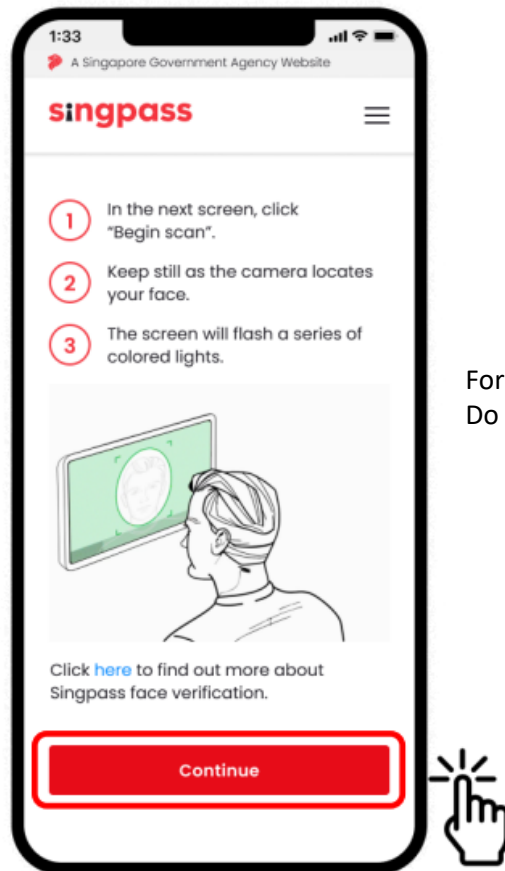
For best effect, surrounding light needs to be bright
Do not scan under direct sunlight

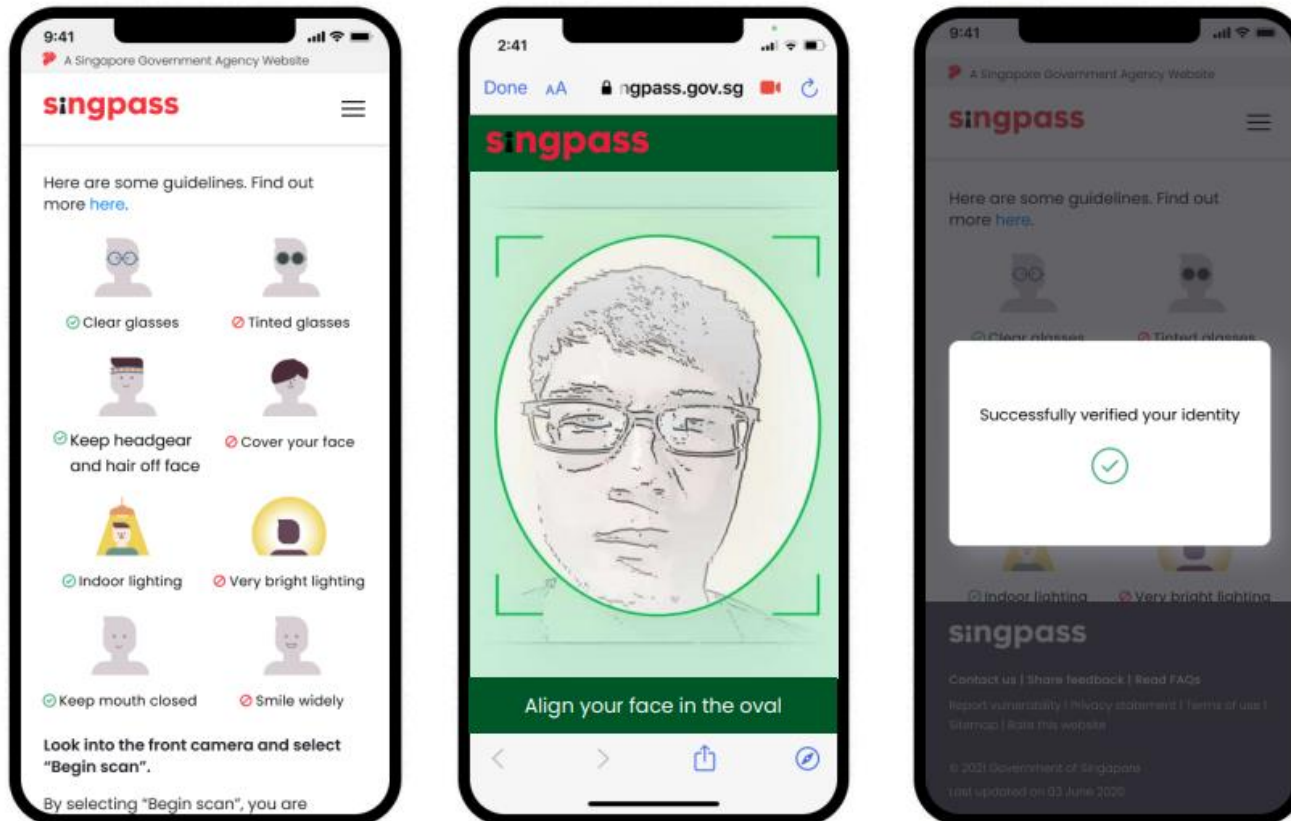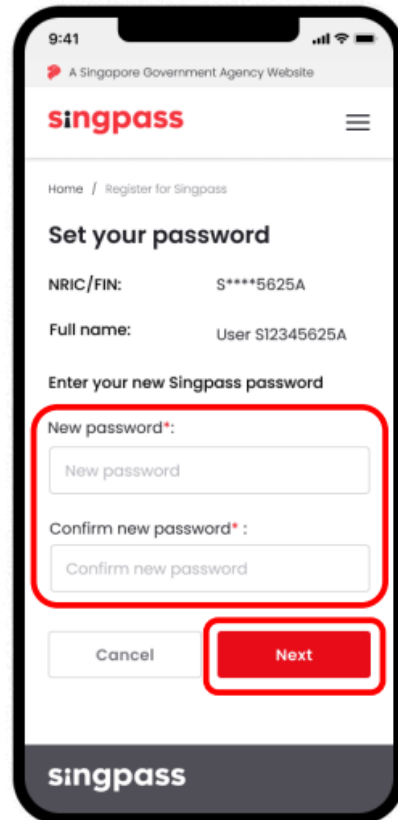# Register for Singpass

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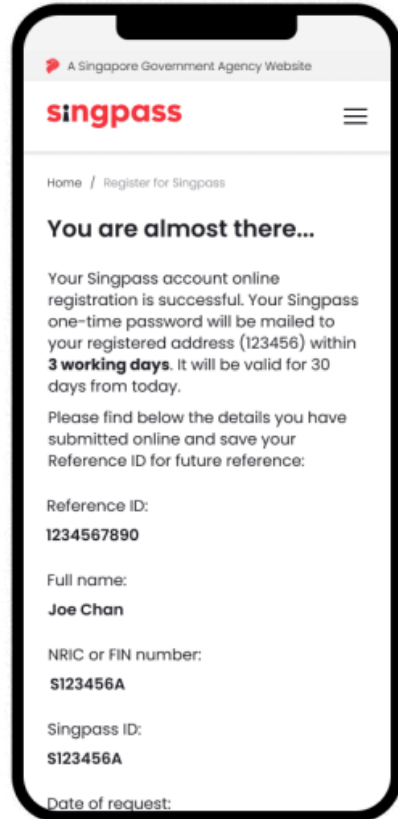You need this password to log in to your
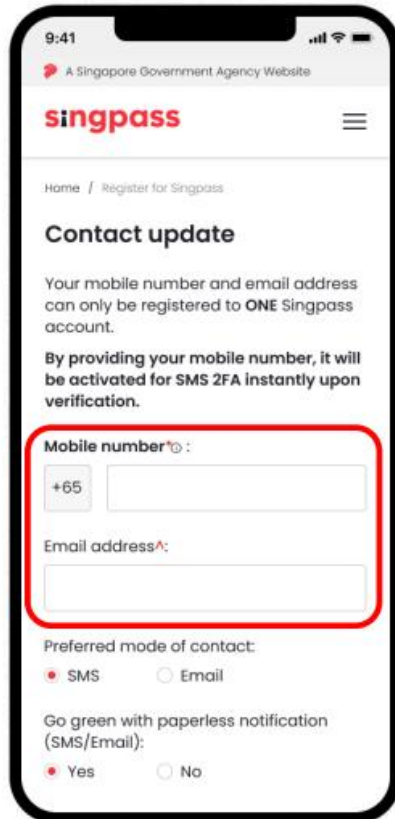**Singpass account**

Register for Singpass

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

(i) 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.

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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'.

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

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

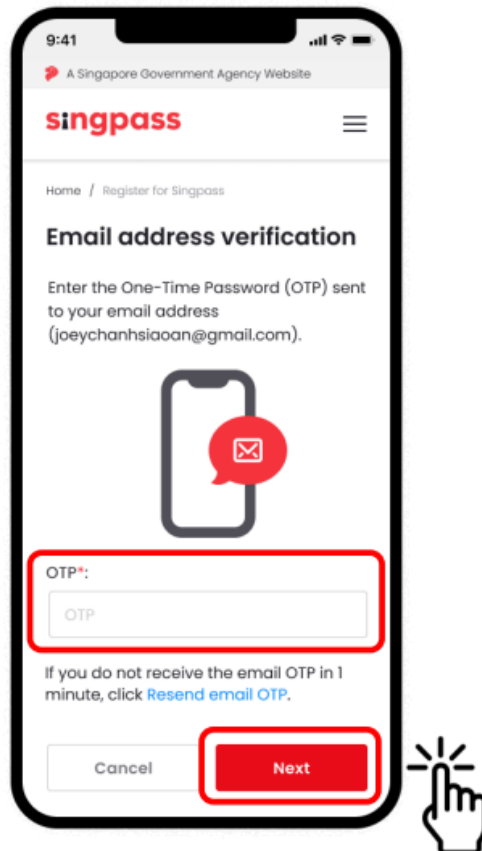20

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**'.

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**'.

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.

9:41

A Singapore Government Agency Website

singpass ☰

My account / Register for Singpass

✓ **Success**

You have updated your Singpass account details successfully. Please find below the details you have submitted online.

Mobile number
+65 9234 6789

Email address
joechanxiaoming@gmail.com

Preferred mode of contact:
SMS

Go green with paperless notification (SMS/Email):

Yes

Have you heard of the Singpass app? Download the Singpass app to log in without typing your Singpass ID and password anymore.

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 >>

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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.

Download on the App Store

For iOS users:
App Store

GET IT ON Google Play
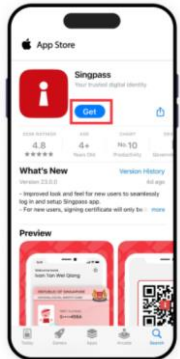
For Android users:
go.gov.sg/spm-play-store

EXPLORE IT ON AppGallery

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.

singpass

Set up the Singpass app
For your 1st login

singpass

Follow the in-app instructions.

1 Verify your identity

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

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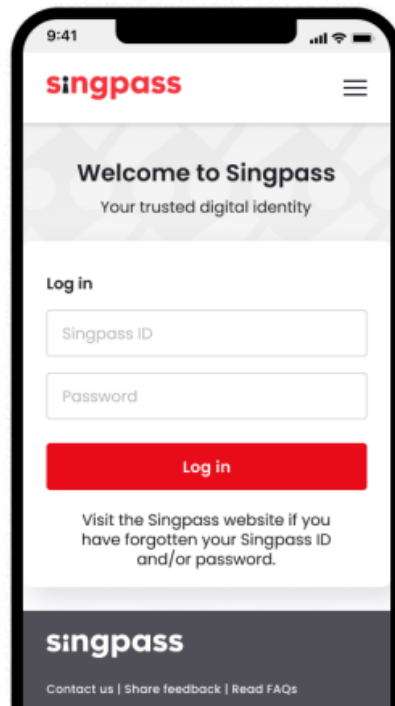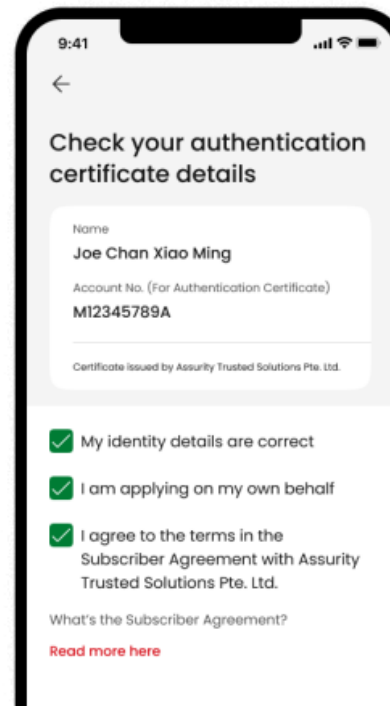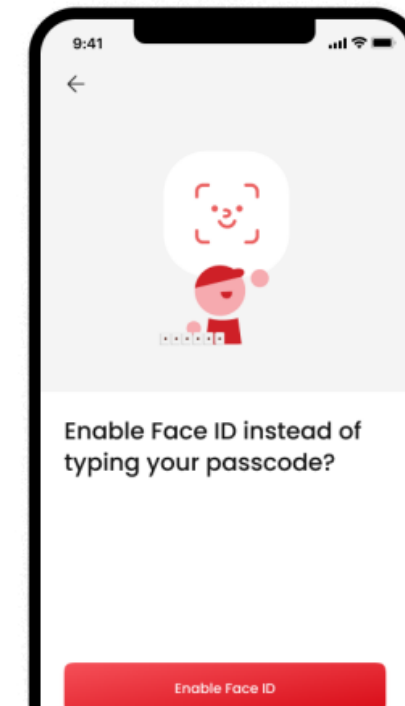
Confirm your certificate details by selecting the checkboxes and tap on 'Continue'.

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.

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

Password:
Password you created in Step 5 of Singpass registration

9:41

singpass ☰

Welcome to Singpass
Your trusted digital identity

Log in

Singpass ID

Password

Log in

Visit the Singpass website if you have forgotten your Singpass ID and/or password.

singpass
Contact us | Share feedback | Read FAQs

9:41

←

Check your authentication certificate details

Name
Joe Chan Xiao Ming

Account No. (For Authentication Certificate)
M12345789A

Certificate issued by Assurity Trusted Solutions Pte. Ltd.

☑ My identity details are correct

☑ I am applying on my own behalf

☑ I agree to the terms in the Subscriber Agreement with Assurity Trusted Solutions Pte. Ltd.

What's the Subscriber Agreement?
Read more here

9:41

←

Enable Face ID instead of typing your passcode?

Enable Face ID

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You have completed your
Singpass account registration.

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

Step 2

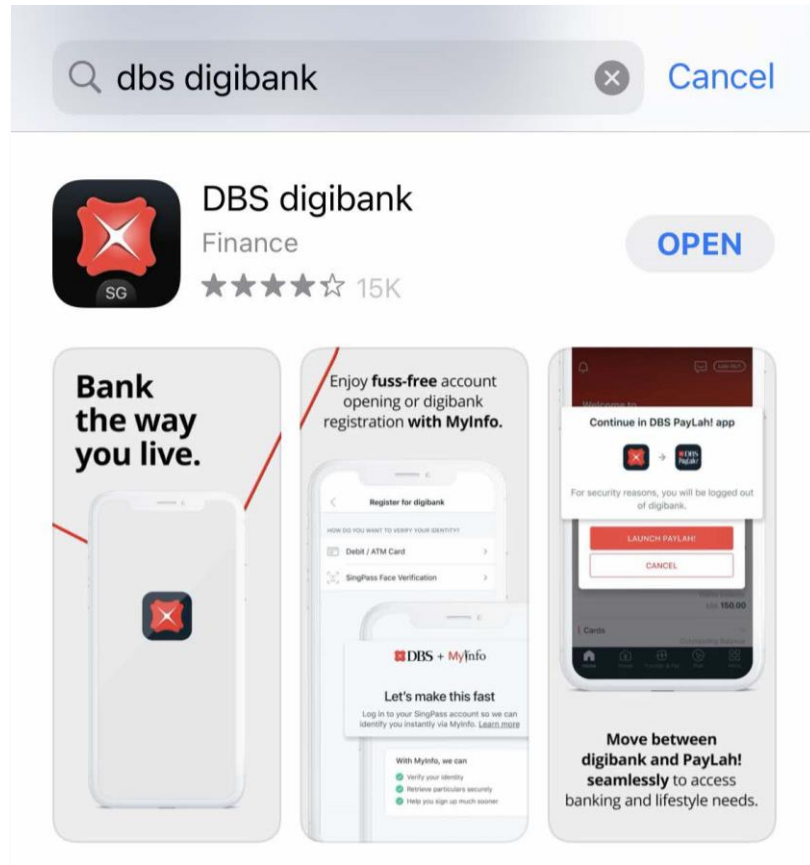**SCAN QR TO DOWNLOAD**
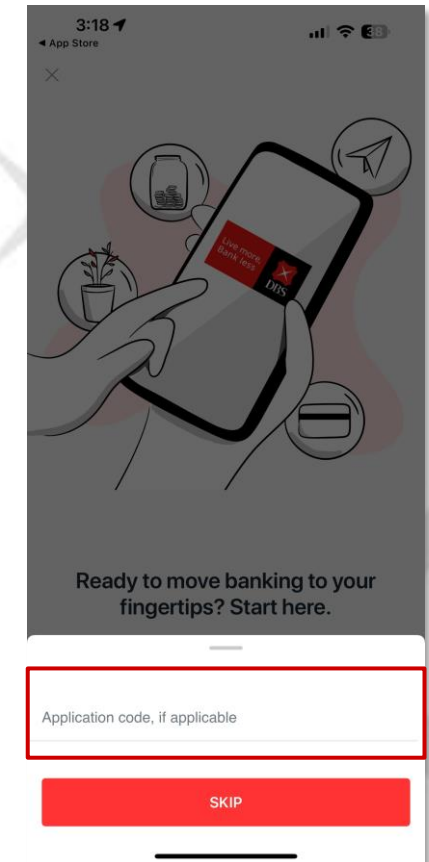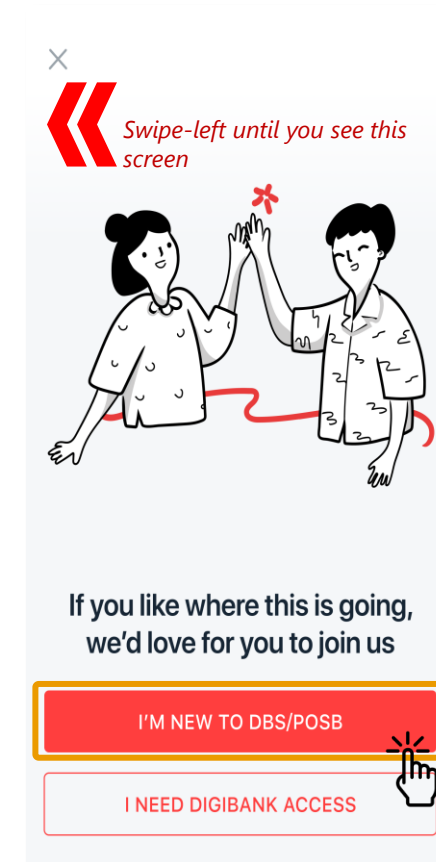
Download digibank app & Apply with Singpass

DBS

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

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

Enter code **"NUSSC"**

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

Swipe-left until you see this screen

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

❸ **Continue with Singpass** to sign up

❹ Input and confirm your **Identity details**
- **Malaysian IC** for Malaysians
- **Passport Number** & **Passport Expiry Date** for other nationalities

Note
Passport details MUST be complete and accurate.

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

Tap on EDIT DETAILS to make corrections.

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❺ 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.
674A

Floor
4

Unit No.
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**

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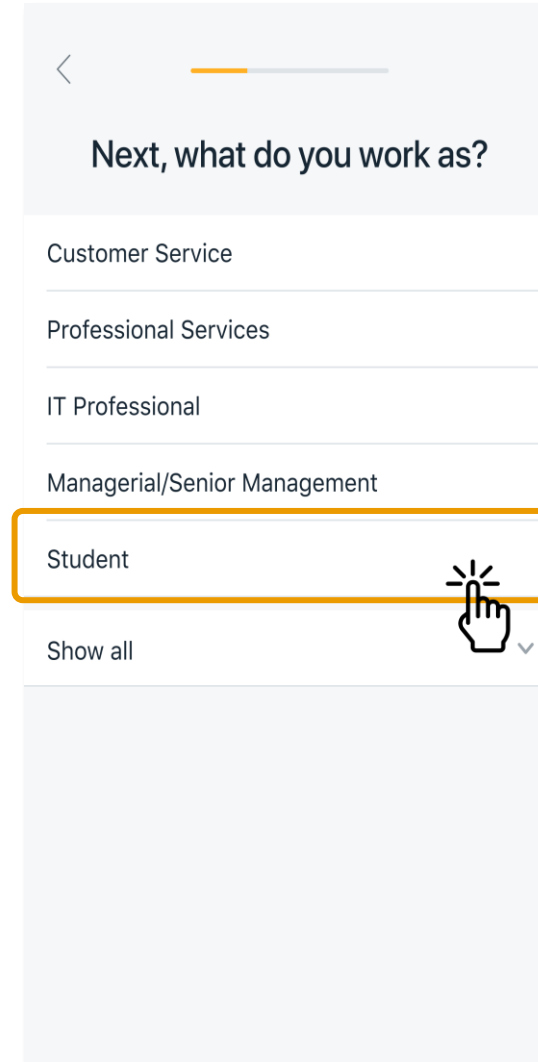(Tap 'Show all' to see more options)

✕ ▬▬▬▬

How should we address you?

Your Display Name
Chan John Doe

ⓘ This is how you will be acknowledged on PayLah! and digibank. Find out more.

NEXT

‹ ▬▬▬▬

Next, what do you work as?

Customer Service

Professional Services

IT Professional

Managerial/Senior Management

Student

Show all ⌄

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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

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)

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

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.

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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**

Swipe to see
***My Account** bundle*

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

Notes

1. You will need this PIN to use your Debit Card to withdraw cash from ATM.

2. 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

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

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

NEXT

Notes

1. **Document with residential address** will be required if you are not using address from MyInfo.

2. **Proof of tax residency** will be required for each country/jurisdiction of tax residency outside Singapore.

3. **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!

Screen 1: 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 👁

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.

Screen 2: Review Application

MY ACCOUNT DETAILS — EDIT

Annual income
S$60,001 - S$90,000

Name On Card
Eason wong yi yi

DBS ID — EDIT

User ID
SFJAN172

UPLOAD DOCUMENTS — EDIT

Passport (biodata page) ✔

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

CONFIRM APPLICATION

Screen 3: 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 **Submit** application via **digibank** app

2 **Activate** Debit Card

3 **Register** digibank access

4 **Set up** Digital Token

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.
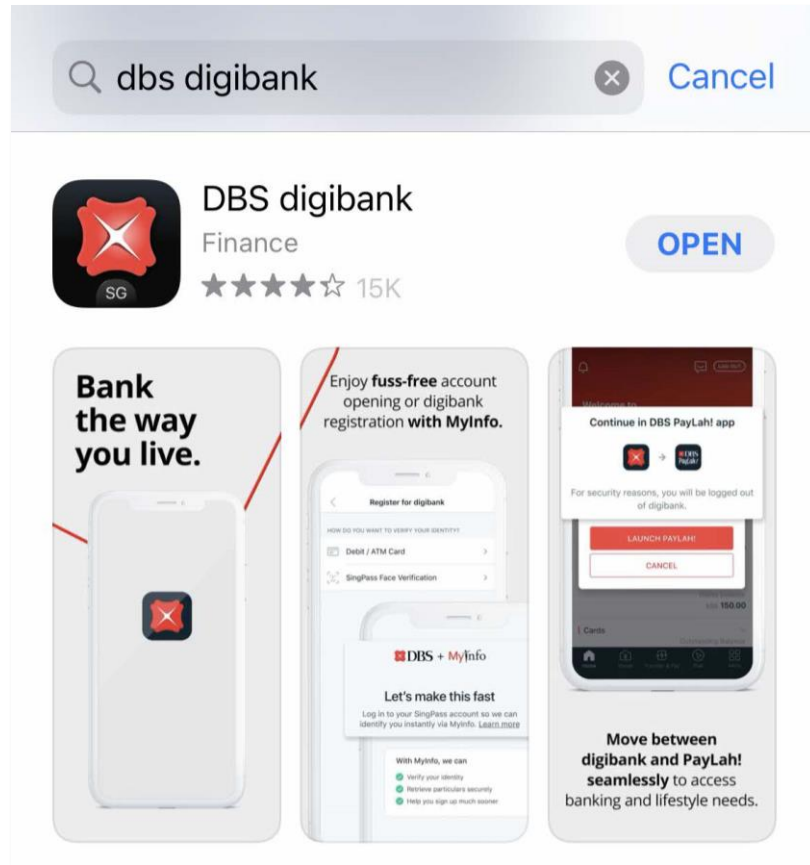
Here are the steps to activate debit card.

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.
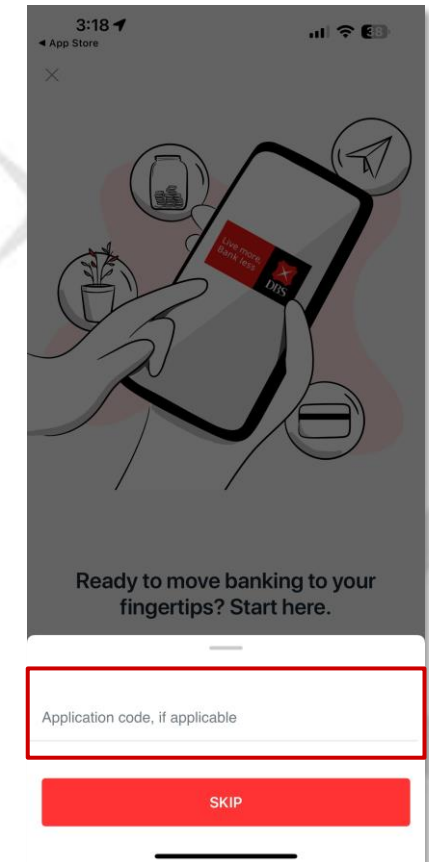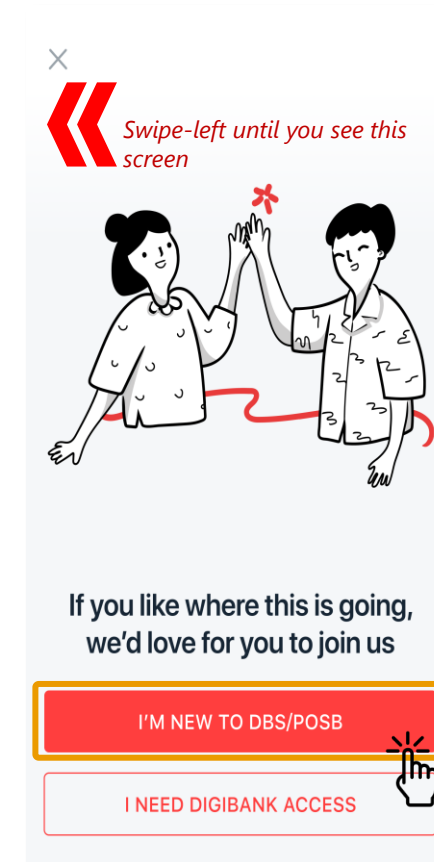
Here are more information on Digital Token.

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"**

Swipe-left until you see this screen

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

❸ Continue without Singpass to sign up

❹ Input your Identity details

◆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 👆

◆DBS + 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

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*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

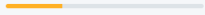◯ Female

CONTACT DETAILS

Mobile Number

Email Address

NEXT 👆

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❺ 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

Physical card will be delivered to your indicated residential address.

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.

❻ 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 ⌄

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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

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
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.

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

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).

Are you a tax resident in Singapore **only**?

Yes

No

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

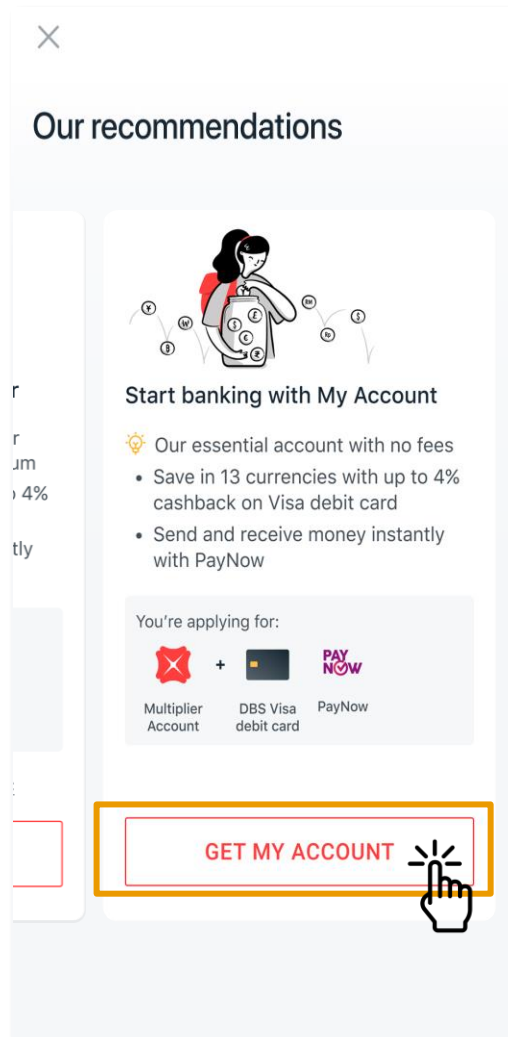⦿ No, I do not have my Tax Identification Number or equivalent

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

By tapping "Next", you acknowledge and agree to the Tax Residency Declaration Terms and Conditions.

NEXT

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⑧ Choose our starter bundle

Our recommendations

Start banking with My Account

💡 Our essential account with no fees

- Save in 13 currencies with up to 4% cashback on Visa debit card
- Send and receive money instantly with PayNow

You're applying for:

Multiplier Account + DBS Visa debit card   PayNow

GET MY ACCOUNT

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

Name on card
Chan Ko Yee

Notes
1. Physical Debit card will be delivered to your indicated residential address.

2. You will need to activate your debit card to use.

NEXT

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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

1. IPA from ICA can only be used as either (b) Residential Address proof or (c) Education proof. Cannot be used for both.

2. If multiple tax residency is declared, **Proof of tax residency** will be required for each country/jurisdiction of tax residency.

3. 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

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11 Review and Submit your application
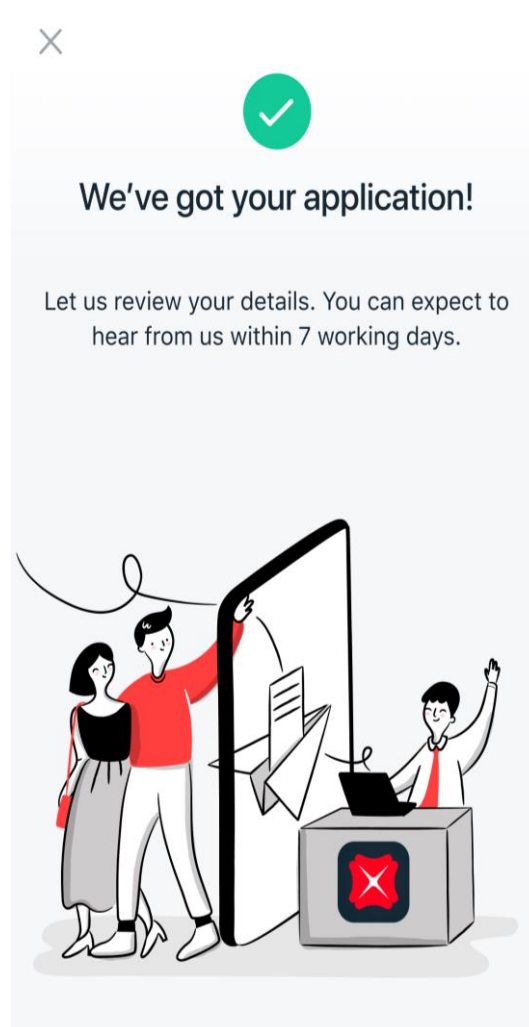
Note:

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

⓬ Activate your debit card by following the instructions in the mailer
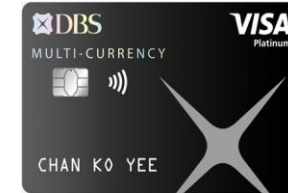
⓭ Register for digibank using your activated debit card and PIN

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.
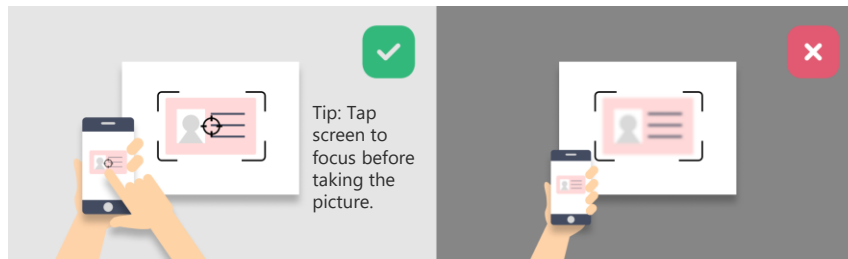
2. Avoid blurring/blocking document details

Tip: Position your document where reflection does not blur any part of the image.
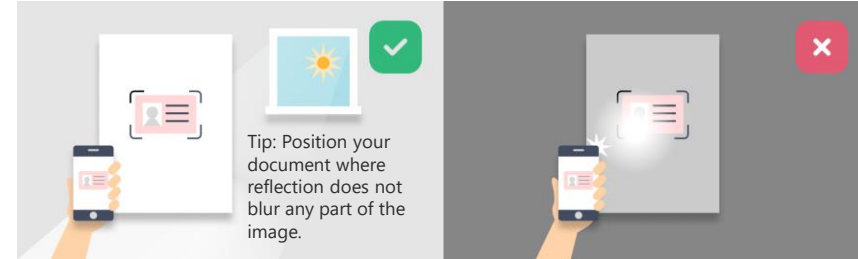
3. Prevent details of documents from being cropped out

1cm
1cm   1cm
1cm

Tip: Frame image with 1 cm gap on each side

Too close to edge
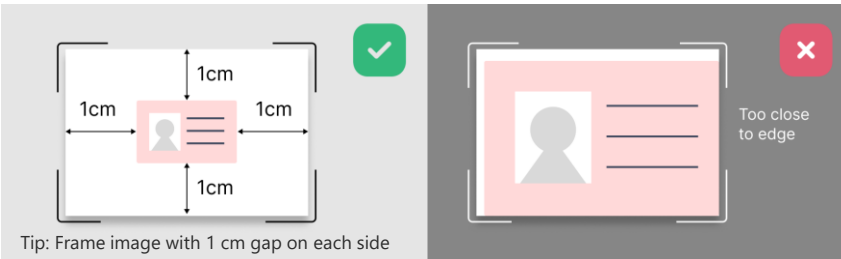
4. Submit complete identity document

Tip: Capture profile picture and all printed details. Do not crop out any of the details.

Identification Card   Passport Biopage

Identification Card   Passport Biopage
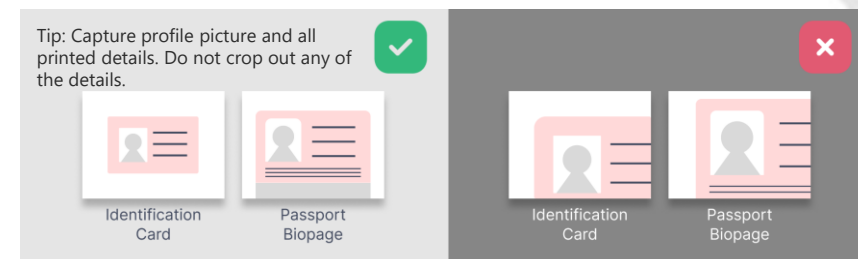
5. Submit images that are in focus

Tip: Tap screen to focus before taking the picture.

6. Avoid skewed distortions of your image

Tip: Ensure your phone is parallel to document when taking the picture.
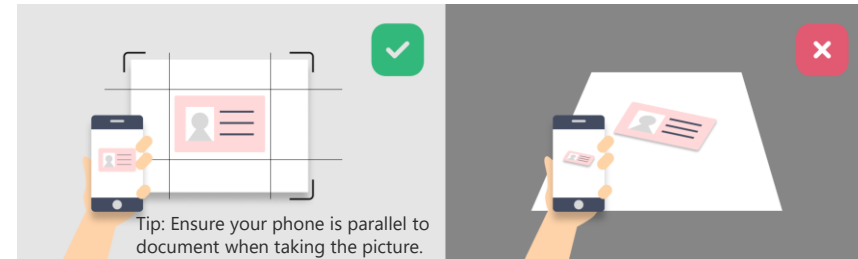
Accepted

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

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

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

Samples for Reference
(Proof of Education in Singapore)

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

o   Full name and other details must tally with the details in application form

o   Student's pass must be within validity period (based on date of issue and expiry)

Accepted

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
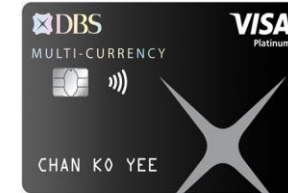
13 Register for digibank using your activated debit card and PIN

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

DBS

End of guide