

## FAQ

### 1. What is DBS Bank Mobile Banking Application?

DBS Bank Mobile Banking application provides a rich customer experience with enhanced banking services and features. You can view all your linked savings accounts, deposits, investments also transfer funds, place fixed deposit. It is currently available for iPhone/ Android phones

### 2. Where can I download the Android Application?

To Download the Application, go to Google Play Store on the Android phone (version 2.3 and above) and search for "DBS Bank Mobile Banking". You will see the official DBS Bank Mobile Banking Application. Select "Install" and it will be installed on the device. Please ensure you have Data Connection on the device when downloading the Application.

### 3. Where can I download the iPhone Application?

To Download the Application, go to the App Store on the iPhone and search for "DBS Bank Mobile Banking". You will see the official DBS Bank Mobile Banking Application. Select "Install" and it will be installed on the device. Please ensure you have Data Connection on the device when downloading the Application

### 4. What are the steps to identify the official application of DBS from App store/Play store?

In iPhone go to the App store OR in Android phone go to the Google Play store and check for the below points.

1. Application name should be named as "DBS Bank mBanking"
2. Developer name should be named as "DBS Bank mBanking"
3. You can see the application as "Official app"

### 5. What are the various services available in DBS Bank Mobile Banking?

Particulars	Authentication required?
• Balance inquiry for savings & fixed deposits	Yes
• Mutual fund holding summary	Yes
• View account activity of savings account	Yes
• Funds transfer <ul style="list-style-type: none"> <li>o To own a/c</li> <li>o To other DBS Bank a/c</li> <li>o To other bank a/c</li> </ul>	Yes
• Book Fixed Local & Foreign currency Fixed deposit	Yes
• Change maturity instruction for fixed deposit	Yes
• Premature closure of fixed / recurring deposit.	Yes
• ATM/Branch Locator	No
• Interest Rates	No
• Markets News	No
• Asian Insight	No
• Deal / Privileges	No

### 6. Who can use the DBS Bank Mobile Banking Application? Are there any charges?

DBS Bank Mobile is for Retail/Individual/Personal Customers only and it is Free of Cost.

### 7. How do I register for DBS Bank Mobile Banking?

You can directly download the application from App store if you are using an iPhone OR You can download it from Google Play Store if you are an Android user and start using it with your DBS iBanking Login ID and Password.

If not registered for Internet banking earlier, you can register online with help of your debit card and pin by visiting [www.dbsbank.in](http://www.dbsbank.in) in 3 easy steps.

**8. What are the pre-requisites of using 'DBS Bank Mobile Banking Application' for iPhone?**

You need to have an iPhone which supports iOS 4.3 or higher version of iOS. To check your mobile version, go to Settings in your iPhone under 'General' check for Version.

**9. What are the pre-requisites of using 'DBS Bank Mobile Banking Application' for Android phones?**

You need to have a phone or tab which supports Android version 2.3 or higher versions. To check your mobile version, go to Settings in your phone/tab and select "About phone"/"About device". It will display the Android version.

**10. Can I use the Mobile Banking application from any Mobile?**

Yes. You can access this mobile banking from any device with supported OS versions.

**11. How secure is DBS Bank Mobile banking?**

DBS Bank Mobile Banking Application allows you to transact over a completely secure medium. The communication channel between DBS Mobile Banking Application on the Mobile handset and DBS Bank Mobile Banking Server encrypted with highest of standards. It has two factor authentications for all transactions.

**12. What if I forget my DBS Mobile Banking Password?**

No worries. Simply visit [www.dbsbank.in](http://www.dbsbank.in) and visit login page to reset your password online with debit card and pin instantly.

**13. What if I deleted my iPhone Application and I re-installed it?**

If you have deleted your Application, simply re-install and login using your iBanking login id & password.

**14. What if I deleted my Android Application and I re-installed it?**

If you have deleted your Application, simply re-install and login using your iBanking login id & password.

**15. What if I lose my Mobile handset on which I have installed DBS Bank Mobile Banking Application?**

Your DBS Mobile Banking Application is safe and cannot be used by unauthorized persons, as it is protected by two factor authentication. Please do not disclose your Passwords to anyone. Please remember that DBS Bank does not contact you by Email, SMS or Phone calls seeking details on your account, your card or Personal Identification Numbers. Still if you feel insecure they you call at our 24x7 Call centre for blocking your mobile banking.

**16. If somebody else gets access to my Mobile handset, can that person use my Mobile Banking Application?**

No, DBS Bank Mobile Banking Application is safe and secure. It is protected by Two Factor Authentication. After five consecutive wrong inputs, the DBS Bank Mobile Banking/Internet Banking password gets locked. Please remember that DBS Bank does not contact you by Email, SMS or Phone calls seeking details on your account, your card or Personal Identification Numbers.

**17. How do I proceed if I am not successful in installing the application in spite of the specified Procedure followed by me?**

In case the installation is not successful due to any reason like low GPRS/3G/WIFI connectivity, low battery, low signal strength etc, you should try again when the signal strength improves. If not, try downloading the DBS Mobile Banking App again from Apple store or Google Play Store.

**18. What are the charges of DBS Bank Mobile Banking services and how would it be charged?**

Using DBS Bank Mobile banking services is absolutely free of cost. Internet data charges may be levied by your respective service providers based on your usage and plans.

**19. Whom should I contact for Mobile handset setting if required?**

Please contact your respective Service provider for GPRS/3G settings specific to your Mobile handset.

**20. How do I activate my DBS Bank Mobile banking application on my Mobile handset?**

1. If you are an DBS iBanking customer, simply login with your Login ID and password.
2. If you have not used DBS iBanking before, you can register online by visiting [www.dbsbank.in](http://www.dbsbank.in)

**21. What if I change my Mobile handset?**

If you have changed your Mobile handset then simply download the application on the new device from App Store and Login. Before you download application, please check your handset OS is supported.

**22. Why my Mobile Banking Application logs out automatically if I am not using the application for more than 30 minutes?**

The application will time out only if you have not performed any activity for 30 minutes. This is to ensure the safety of Mobile Banking Users. After logout, you can again enter your login credentials and start using the application.

**23. What if I receive a Call or Mail asking for my DBS iBanking/Mobile Banking Login & Password?**

Please do not disclose your Passwords to anyone. Please remember that DBS Bank does not contact you by Email, SMS or Phone calls seeking details on your account, your card or Personal Identification Numbers.

**24. What if I receive a Call or SMS while I am using my Mobile Banking Application?**

If you receive a Call or SMS while using ING Mobile Banking, Application will work in the background and will not be affected. But if the duration of the call is long, DBS Bank Mobile Banking session will time out automatically after 30 minutes in order to ensure security.

**25. If I am travelling abroad can I still use DBS Mobile banking?**

When you are travelling abroad and your mobile handset has an active GPRS /3G/WIFI connection, you can still use DBS Bank Mobile Banking Application.

**26. Can I use DBS Bank Mobile banking anywhere from India?**

Yes.

**27. Can I register for DBS Mobile banking service from any of the branches?**

DBS Bank Mobile Banking is truly banking on the move; you can start using the application by logging in with your DBS iBanking Login ID and Password.

If you are not a DBS iBanking user, you can directly register online for iBanking in 3 easy steps with your debit card and pin. Please visit [www.dbsbank.in](http://www.dbsbank.in)

**28. Can I transfer within my own accounts using mobile banking?**

Yes. You can transfer any time between you own linked accounts under your user id.

**29. Can I transfer to any DBS accounts using mobile banking?**

Yes. You can transfer any time to any DBS Bank using your mobile banking application.

**30. Can I transfer to other bank accounts using mobile banking?**

Yes. You can transfer other bank using DBS Bank mobile banking.

In case your amount is less than 2 Lakhs and transaction is executed within NEFT window as specified by DBS Bank then your transaction will be processed via NEFT

In case your amount is more than 2 Lakhs and transaction is executed within RTGS window as specified by DBS Bank then your transaction will be processed via RTGS.

In case, you have executed interbank funds transfer transaction out of window then your transaction will be processed via NEFT on next working day.

**31. What is transfer limit using mobile banking?**

DBS Bank Daily transfer limit is same limit as set under your internet banking account for DBS iBanking as well as DBS Mobile Banking transactions.

**32. What is maximum transfer limit using mobile banking?**

DBS Bank Daily transfer limit is same limit as set under your internet banking account for DBS iBanking as well as DBS Mobile Banking transactions. You can set your own limit up to INR 5,00,000/- by login on to DBS iBanking.

**33. Can the transfer once initiated be modified/stopped?**

No, If the transfer has been initiated in the current date, then neither can it be stopped nor can the beneficiary details or transfer amount be changed.