

Online Account Opening Promotion 2020 - Frequently Asked Questions

1. Can I invest in both DBS Vickers and digiPortfolio to receive 6,000 DBS points?

Yes, you can invest in both DBS Vickers and digiPortfolio and receive up to 6,000 DBS Points Reward.

2. How do I qualify the maximum reward – 6,000 DBS Points for this promotion?

- Open a new Multi-Currency account which will be used as the funding account for investing in DBS Vickers or digiPortfolio; and
- Open a new DBS Vickers online trading account and execute 9 fully settled “Buy” trades in DBS Vickers over a period of 7 months using funds from the newly opened account for trade settlement; and
Invest S\$9,000 using your newly opened Deposit Account in digiPortfolio by the 2nd month of account opening and remain invested in the next 6 consecutive months.

3. Will I be able to apply for the new joint-alternate account online and enjoy this promotion?

Yes, you will receive 1,000 DBS Points when you open our new joint alternate account online via MyInfo, deposit \$3,000 by the following month and maintain the same average daily balance for the next 6 consecutive months.

4. What if I already have an existing DBS / POSB Account? Do I still need to open a new account to enjoy this promotion?

Yes, you will need to open any new Multi-Currency account which will be used as the funding account for investing in DBS Vickers or digiPortfolio: My Account, eMulti-Currency Autosave (eMCA), eMulti-Currency Autosave Plus (EMCA+), Multi-Currency Autosave Plus and Multiplier account.

5. Can I withdraw from my eligible account during this promotion period?

You may withdraw from your newly opened account anytime. At the same time, do ensure that there are sufficient funds for investment with DBS Vickers and digiPortfolio.

6. What if I opened an account and invested, but do not have a DBS Altitude Card?

You must hold and activate your DBS Altitude Card 30 days prior to the Reward Crediting Date. Otherwise, you will not receive any DBS Points Reward.

7. Should I apply for an account via MyInfo?

MyInfo allows you to get a Bank account, Credit Card or Cashline account instantly without having to visit a branch or upload any supporting documents.

Simply apply online using MyInfo to pre-fill the application form and within seconds, you'll be able to enjoy real-time approval and access to your Bank account or Credit Card or Cashline account.

Getting started with DBS Vickers

8. How do I open a new DBS Vickers trading account online?

You may apply for an Individual DBS Vickers Online Trading Account through DBS digibank online or digibank mobile.

Note: If you wish to trade in the Singapore securities market, you'll also need to open a Central Depository (CDP) account before you open a DBS Vickers Online Trading Account.

9. Is there a minimum deposit required for account opening?

No minimum deposit is required to open a DBS Vickers trading account.

10. How long does it take for my application to be processed?

For online account applications, upon receipt of completed forms and documentations, your DBS Vickers trading account will be opened within 10 working days

Once your DBS Vickers trading account is successfully opened, you will receive a welcome letter email with your DBS Vickers trading account number and a separate mailer containing your log in password. Alternatively, you may log in to your DBS Vickers trading account via digibank online.

11. Are there any costs for opening an account with DBS Vickers?

No initial deposit or fee is required to open an account with DBS Vickers. There are also no annual fees, account maintenance fees or minimum balance requirements.

12. Which markets are available on DBS Vickers?

With DBS Vickers "multi-market" account, you can trade in the following key global markets – United States, Canada, United Kingdom, Hong Kong, Singapore, Australia and Japan.

13. How do I place online orders with DBS Vickers?

Simply log on to digibank online and select Invest > DBS Vickers Online Trading Account to access your trading account.

14. How am I notified of the execution of a trade?

You can check the order status online by clicking view Order Status to find out whether your orders have been filled. You can also obtain trade confirmations via SMS and email. The activation process is easy, you can enable SMS and/or email alert via the DBS Vickers trading platform. Go to My Profile > Set Alert to customise your SMS and/or email alert settings.

15. What the commissions and charges for each trade?

To find out more on the fees for Singapore accounts, click [here](#).

16. Any limit to how many trades can I make?

No, except that all trades must be executed before the following dates based on the account opening month.

Account Opening Month	Trading Period
July 2020	Until 31 January 2021
August 2020	Until 28 February 2021

digiPortfolio

17. How do I start an investment through digiPortfolio?

Simply login to digiBank online and access 'digiPortfolio' via the 'Invest' tab in the top navigation bar.

- I. Select the portfolio (Asia/Global*) you wish to invest in.
- II. Indicate your preferred risk level and funding account, funding currency and amount.
- III. Then confirm your decision after checking that your order details are correct.

You will need a My Account, Multi-Currency Account or Multiplier Account with sufficient SGD or USD to complete your transaction.

** Note: Customer to complete an Assessment test before investing in Global Portfolio.*

18. What is the minimum age to invest?

You need to be at least 18 years old to invest in digiPortfolio.

19. Can I invest with my joint deposit account?

No, currently we are only able to accept investments from personal deposit account.

20. Will there be any fee for investing?

Yes, all you pay is a small, flat management fee of 0.75% p.a. for the team's experience and efforts to curate and manage the portfolios.

21. Can I change my investment amount by topping up from my new portfolio(s)?

You can top up your portfolio at no minimum/maximum cap with no additional fees. Simply click on the top-up button next to your existing portfolios in digiBank to increase your investment amount for the respective portfolio. However, do note that only the initiate investment amount funding the new portfolio(s) will qualify for this campaign.

22. Is there a lock-in period for investing with digiPortfolio?

No, there are no lock-in periods for investing in digiPortfolio. However, do note that you are required to maintain your portfolio is required for at least 6 months for the online promotion to receive the DBS Points Reward.

23. Can I close my digiPortfolio?

You may close your portfolio anytime you wish at no additional fees. However, do note that as market prices fluctuate, you may receive less than you originally invested when you close your portfolio. You will also lose the DBS Points Reward if your portfolio is closed before the end of the 6-month campaign holding period.