Bank of Singapore Digital Services

Frequently Asked Questions (FAQs)

Jan 2021

Contents

1. General Information

1.1 What are the key features?

Bank of Singapore clients can access Digital Services anytime, anywhere via their computers, tablets, and smart phones to:

- view their holdings, historical transactions (up to last 5 quarters), and investment information in English, Traditional Chinese, and Simplified Chinese
- access research across asset classes covering global and regional topics, including tailored content based on their holdings and subscriptions
- share files and communicate securely via chat/video with their Relationship Managers
- access up to 13 months of documents (monthly statements, advices, contract notes, changes to personal information, and other important notices from the Bank)
- conduct searches by holdings, research articles, and transaction history
- receive notifications and alerts for e-Statements, contract notes, and client correspondence
- easily check their account balance by speaking to Siri

1.2 How do I get access?

Please note that eligibility for Digital Services access and features is dependent on your country of residence or incorporation.

You may log in to Bank of Singapore Digital Services by:

- Going to '*digital.bankofsingapore.com*'

You may also access Digital Services using the BOS app from:

- Apple App Store for iPads and iPhones
- Google Play for Android devices
- Huawei AppGallery for Huawei devices

Connect to a secure and trusted wireless, cellular, or fixed-line network using supported internet browsers and devices.

Supported devices	Supported internet browsers	Recommended screen resolution
Android devices with OS version 4.2 and above	Chrome™ 61.0 and above	Maximum 1920 X 1080 pixels
Apple devices with iOS version 9.3 and above	Internet Explorer® 11 and above	Minimum 1024 X 768 pixels
	Microsoft Edge 17 and above	
	Safari® 11.0 and above	
	Firefox® 65.0 and above	

1.3 How do I register?

Use our online sign up feature to get instant access to Digital Services.

You may register online if you are:

- an existing client
- have not signed up for Digital Services
- an account holder or authorised signatory
- have registered an email address and mobile number with the Bank

Click here and follow the steps below for to sign up online:

Step 1: Enter your personal and account details registered with the Bank, and accept the Terms and Conditions:

- Your date or birth or identification number
- Registered email address
- Registered mobile number and country code
- 11-digit portfolio number
- Captcha code as shown on screen

Step 2: Enter OTP sent to your registered mobile number with the Bank

Step 3: Create a username and password

Step 4: Select portfolios to view (in the case of multiple portfolios)

Once online signup is complete, you may log in to Digital Services after 30 minutes using your newly created username and password.

Please note that digital self-signups are available only on web and mobile browsers.

Alternatively, you may also apply for Digital Services access via your Relationship Manager.

1.4 How do I log in for the first time?

If you have signed up using our online signup tool, you can log in to Digital Services after 30 minutes using the newly created username and password.

If you applied for Digital Services through your Relationship Manger, refer to the Getting Started Guide for a walkthrough of your first login using the Bank-issued username and password.

1.5 How do I unlock my account?

For your security, your access will be locked after three consecutive unsuccessful login attempts due to incorrect password and / or OTP entries.

- If you are locked out due to incorrect password entry, reset your password using the "Forgot username or password?" link on the login page
- If you are locked out due to incorrect OTP entry, please contact your Relationship Manager

1.6 Resetting, changing, and retrieving my login credentials

1.6.1 How do I reset my password and retrieve my username online?

Reset your password and retrieve your username using the "Forgot username or password?" link on the login page.

Follow the steps below:

1. Enter your 11-digit portfolio number, your date of birth or identification number (NRIC or passport number) and captcha code
2. Enter the 6-digit OTP sent to your registered mobile number with the Bank
3. Your username will be displayed on the screen
4. Create and confirm your new password and click "Reset password"

1.6.2 How do I change my existing username and password?

Go to "Account settings" → "Security". You will be provided links to change your username and password.

2. Portfolio

2.1 How often does Digital Services update my information?

Your portfolio information is updated at periodic intervals during the day. Rates are updated at the start of the business day of the country where an account is opened.

2.2 Can I perform online transactions?

Not at the moment, but this feature will be available soon.

2.3 What is the cut-off time determining pricing in portfolio valuation reports?

"Last Price" reflects the price as at the close of business on the previous business day (T-1) for all exchange traded securities across Asia, Europe and US markets. For other markets, the "Last Price" will be the price available at the time of update by the Bank.

"Price Date" reflects the date on which the prices are updated in our system.

The prices are refreshed every morning, by 11.30 AM Singapore (SG) time, on a Singapore and/or Hong Kong business day. Additionally, when a new trade within the portfolio occurs, updates to intra-day pricing and valuation will follow.

There will be no pricing updates on weekends and on days which are public holidays in both Singapore and Hong Kong.

3. Research

3.1 What type of research is available, and how often is it updated?

All research published in the past four months is available online and is updated daily. This includes:

- Investment, Newsflow, and FX dailies
- Monthly Investment Guides
- Company and Fixed Income updates
- Strategy and macroeconomics

Additionally, view contextualised research content tailored to your preferences based on:

- a matching security in your portfolio
- what your Relationship Manager(s) has/have shared with you
- your subscription i.e. you have indicated that you wish to follow/receive research related to these topics

Most research content is available in English, Traditional, and Simplified Chinese.

3.2 Why am I not able view some research content?

Research is subject to cross-border regulation(s) and cannot be accessed by users domiciled in certain countries. These users may be allowed to access generic, but not contextualised research. Please reach out to your Relationship Manager for more details.

3.3 How frequently is "Bank's Recommendation" updated for research articles?

"Bank's Recommendation", on the homepage and Research tabs, is updated near-to-real-time. "Bank's Recommendation" on the Position holding page is delayed by 30 minutes. Please refer to "Bank's Recommendation" in the Research tab for the latest values and recommendations.

4. Notifications

4.1 How do I receive notifications?

You can choose to receive notifications via SMS, email, or both. This can be toggled in Account settings. In-app default notifications cannot be turned off. Some configurations may allow for email and/or SMS notifications to be turned off. Others may require at least one of them to be turned on.

4.2 How do I update my contact details for notifications?

Please contact your Relationship Manager to update your mobile number and email address.

4.3 What notifications will I receive via Digital Services?

You will receive notifications when:

- your month-end e-Statements are available
- your contract notes are generated
- other correspondences from the Bank are available
- your Digital Services mobile phone number is added or updated
- your username and/or password is reset online

5. Documents

5.1 What documents are available online?

You can view the documents listed below from the past 13 months.

Categories: statements, contract notes, advices, credit documents, term sheets, and others (including important notices, general updates, and product information).

Important notices refer to:

- Change in interest rates, fees and charges, small account fee notifications
- Terms and Conditions - Account Service Agreement and Data Protection Scheme
- Deposit Protection Scheme
- Account Pre-closure Letter
- Account information notification (related to account opening Letter, email / phone / mailing address / alternate address / mailing preference changes)

Credit documents refer to:

- Physical Shares Certificate Receipt, SBLC Renewal Notification Letter, Margin Call Letter, Demand Letter, Letter to Discharge or Release Security Documents, New Facility Notification Letter, Supplementary to Notification Letter, Facility Termination Letter, and Terms and Conditions (Credit or Facility Notification)
- DIFC PI Notification Letter
- CPF Investment Profile Confirmation Letter

General updates refer to:

- CEO letters
- Digital Services brochure
- DPM quarterly newsletter
- Private Equity Fund newsletter

5.2 How do I request to stop receiving paper documents?

Your Relationship Manager can assist you in completing a Letter of Instruction (LOI) to do this. Please note that certain paper documents may still be sent to you at the Bank's discretion.

5.3 Can I submit my documents online?

You can use the self-service document upload feature to submit your documents or Letters of Instruction directly to the Bank.

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5.4 How do I submit documents?

The following document types and Letter of Instructions can be submitted online for processing:

- Updates to passports
- Change in names
- Change in preferred language used in Statements
- Change in portfolio currency
- Conversion from DPM to advisory*
- Documents pertaining to demise of account holder
- Change in callback password
- Suppression of transaction advice for DPM account*

*not applicable for HK booked accounts

Steps to submit documents online:

1. Select "Submit Documents" under the Documents tab
2. Select your document type and applicable account and portfolio numbers
3. Upload your document or signed Letter of Instructions and supporting evidence if required
4. Confirm that you have uploaded the correct documents and click "submit"

Your details will be updated in the bank's records in due course. Your Relationship Manager will contact you for further clarification or if additional documents are required for processing.

6. Secure Communication

You can chat, have an audio or video call, engage in group conversations with your Relationship Managers, and exchange documents securely through this platform. This function is readily available once you have logged in to Digital Services.

For more information, refer to our [Secure Communication user guide](#).

6.1 Why am I not able to make audio and video calls?

If you are using a desktop browser, a plug-in will have to be installed the first time an audio or video call is made. Turn off your pop-up blocker to allow this installation to proceed.

6.2 Can I relay instructions (trade, remittance, or other updates)?

Instruction-taking is currently not accepted through this channel. Future enhancements will be communicated once available.

7. Protecting My Information

We recommend the following configurations for your mobile device and personal computer for better security:

- Turn on the auto-lock function as well as passcode and Touch ID protection

- Enable the remote wipe function on your mobile device

- Do not make modifications to your devices that are not authorised by the manufacturer (a practice known as "jail-breaking")

- Avoid using the auto-complete function, which stores usernames and passwords

- Disable any wireless network connections (e.g. Bluetooth and Wi-Fi) when your device is not in use

- Update the operating system of your mobile device and personal computer promptly, by enabling automatic update

- Install anti-virus, anti-spyware, and firewall software from a reputable provider, and update the software on a regular basis

- When accessing Digital Services, connect only via secure networks and avoid using public Wi-Fi

- Back up critical information on your mobile device or personal computer. Use encryption to protect highly sensitive data

- Remove file and printer sharing functions on your mobile device and personal computer, especially when they are connected to the internet

Install / use applications only from trusted sources:

- Ensure that you are using the official Bank of Singapore Digital Services app

- Only download apps from the App Store, Google Play or Huawei AppGallery

- When accessing Digital Services via the internet browser, always enter the URL address manually on the browser address bar, and bookmark the website for subsequent access

- Before entering your login credentials, check the authenticity of the website by comparing the URL you have entered and the Bank's name in its digital certificate (shown as a padlock or key icon on the browser address bar)

- Beware of any unusual login screens or processes that request for additional personal information

Beware of phishing attempts:

- To avoid having unauthorised persons from stealing and using your log-in data, avoid replying to emails that take you to websites that look very similar to that of Bank of Singapore, and avoid clicking suspicious links or embedded images

- Bank of Singapore will not send you emails with embedded hyperlinks

- Use only recommended internet browsers and always clear your browser cache and search history when you finish your online session to ensure your account information is not stored

Manage passwords effectively:

- Use strong passwords. We recommend passwords that contain **at least eight characters, combining uppercase letters, lowercase letters, and numbers**. Avoid common words, names, and repeated and /or sequenced characters

- Change your passwords on a regular basis
- Do not reveal your passwords, personal details, and any other confidential information to anyone

- If you suspect your data has been compromised, please report it to the Bank immediately

Exercise caution in public:

- Never leave your mobile device or personal computer unattended after logging in to Digital Services

- Immediately report the loss or theft of your devices to the police, and notify your telecommunications service provider

- Beware of people who are 'shoulder surfing' or peeking when you are using your password or using Digital Services
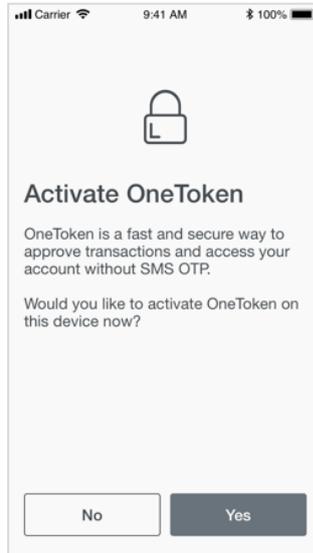
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8. OneToken
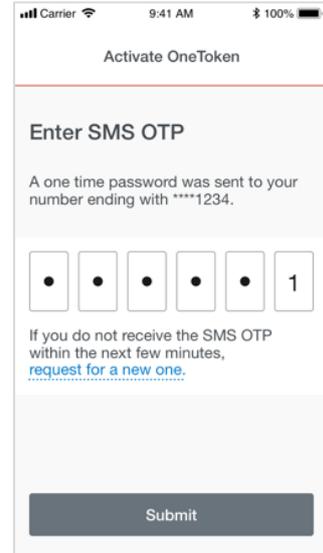
8.1 How do I activate OneToken?
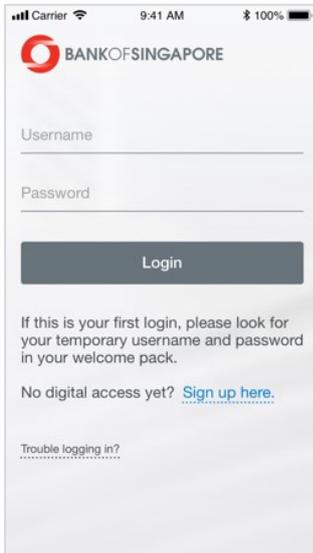
Step 1:

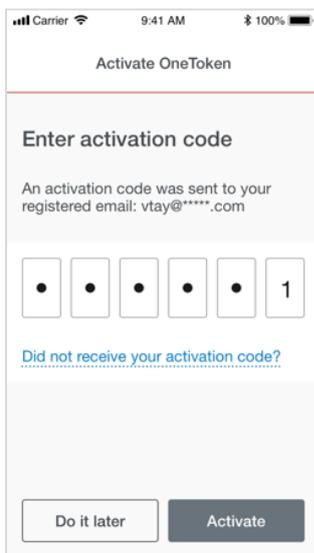Launch the BOS app and log in with your username and password

Step 2:

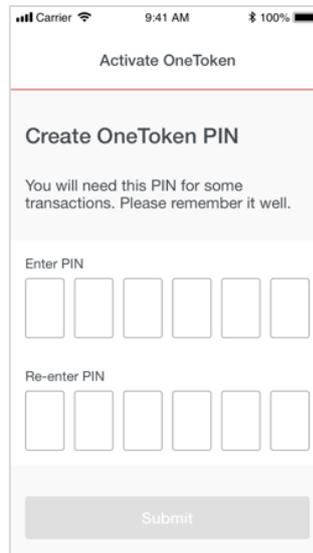Accept the OneToken activation prompt, or alternatively, go to Menu → Settings → OneToken to activate it later

Step 3:

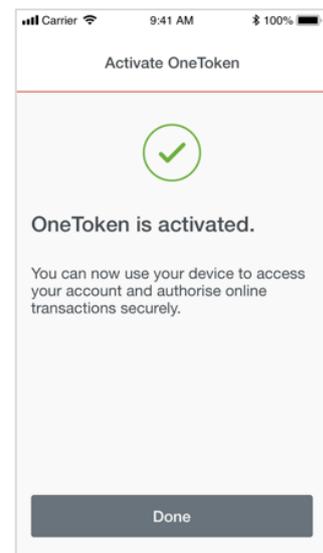Enter the OTP SMS sent to your Bank registered mobile number

Step 4:

Enter the 6-digit activation code sent to your registered email

Step 5:

Proceed to set up and confirm the 6-digit PIN for approving transactions

OneToken is now activated

8.2 Why am I unable to activate OneToken on my phone?

Android users will need to clear app data and cache, uninstall and re-install the BOS app.

iOS users will need to reinstall the BOS app before they can activate OneToken.

If the steps above do not work, it may be because the mobile device does not comply with the Bank's security policy for soft tokens (e.g. jailbroken, library tampering, "fake" GPS, remote access). Please uninstall any app(s) from unknown sources in your mobile device.

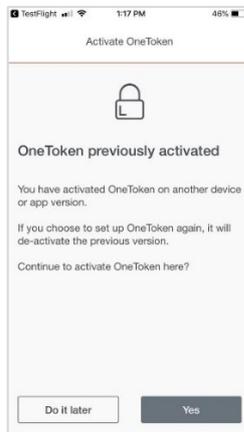Restart your phone, clear cache and reinstall the BOS app if necessary.

8.3 What do I do if I have switched to a new mobile device?

Download the BOS app on the new mobile device, log in and activate OneToken.
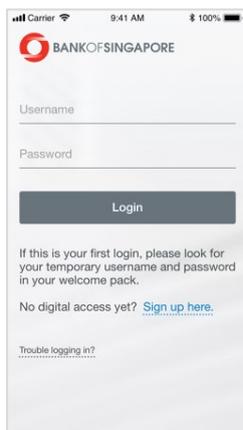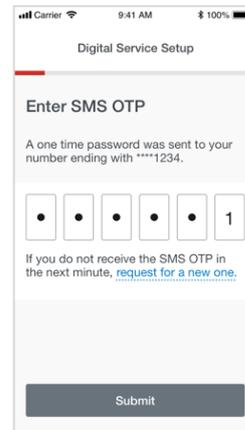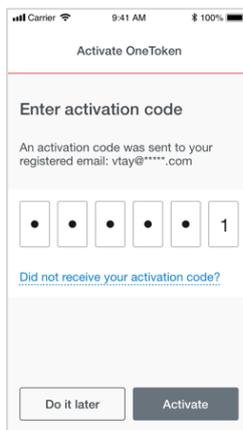
Step 1:

Log in to BOS app with username and password

Step 2:

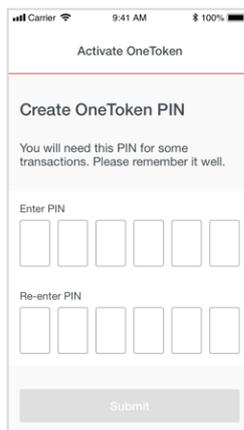Select "Yes" when prompted to activate OneToken
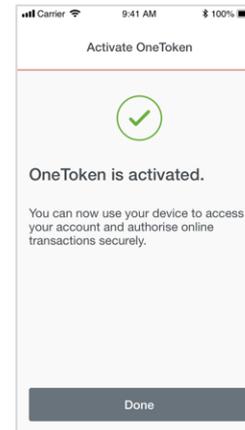
Step 3:

Enter the SMS OTP

Step 4:

Enter the 6-digit activation code sent to your registered email

Step 5:

Proceed to set up and confirm the 6-digit PIN for approving transactions

OneToken is now activated

8.4 How many devices can I register for OneToken?

To safeguard your portfolio, you can only set up OneToken on one mobile device at any time.

8.5 Additional Information for OneToken

For additional information on OneToken, read [frequently asked questions on OneToken](#).