



Live more, Bank less

DBS eGift and QR Gift Card
Frequently Asked Questions





1. What is an eGift (also known as eAngBao)?

eGift (eAngBao) is a fully digital gifting solution that lets you instantly send eGifts to your loved ones from anywhere, allowing you to share their blessings even when they can't be there in person.

You can personalise the gift with a heartfelt greeting, take or upload a photo from your phone gallery, and pair it with a fun animated sticker. The eGift monies is credited directly to your recipient's PayLah! wallet, and they will receive a push notification to view the personalized message and animated stickers.

2. Why should I send an eGift?

Sending an eGift is an environmentally friendly option that reduces paper waste. Unlike physical gifts, there's no risk of losing it, and it can be sent instantly, making it a fast and hassle-free choice. You can also gift someone without the need to meet in person, which is especially convenient for recipients who are overseas. Additionally, eGifts have no expiry date, giving the recipient the flexibility to use them anytime.

3. How do I send an eGift?

- Tap on the "Pay" or "eGift" button on the PayLah! homepage.
- Select the upload a personalised photo or animated greeting.
- Complete the transaction, and it will be sent as a digital gift.

4. Can I send multiple eGifts at once?

Yes! You can send up to 5 eGifts at a time with the same amount, animation, and message using DBS PayLah!.

5. Can I send eGift without a DBS PayLah! account?

For Givers:

You'll need a DBS PayLah! account to send an eGift.

For Recipients:

Yes! You can still redeem a eGift even if you don't have DBS PayLah!:

- **Option 1: Register for DBS PayLah!**
 - Sign up for **DBS PayLah!** to receive and view the eGift with the personalised message, photo and animation from the giver.
- **Option 2: Redeem via PayNow**
 - The eGift amount will be transferred directly to your **PayNow-linked account**. However, you **will not** be able to view the personalized message, photo, or animation from the giver.

To enjoy the full eGift experience, we recommend registering for DBS PayLah!



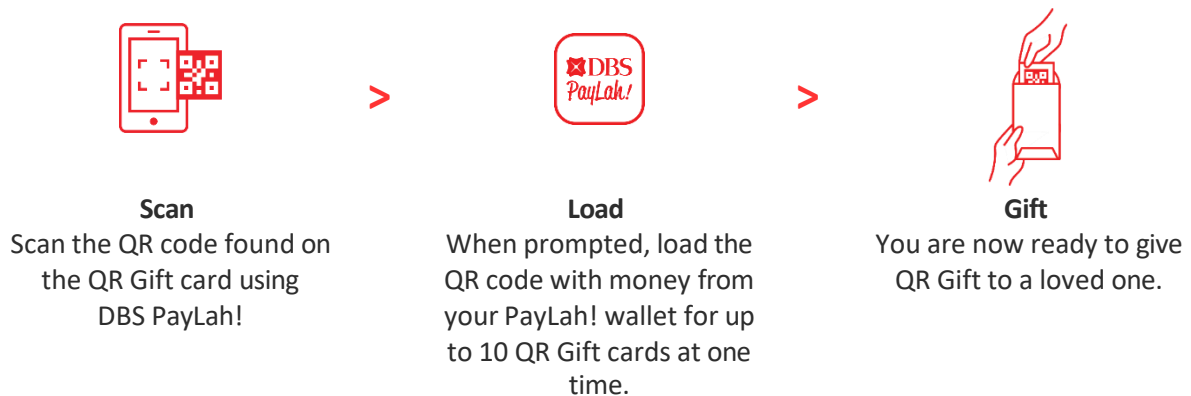
6. What is the QR Gift card (also known as QR Ang Bao)?

The DBS QR Gift Card (QR Ang Bao) is a loadable digital gift card, first introduced for Lunar New Year in 2019. It offers a digital take on cash gifting for all occasions while preserving the tradition and sentiment of giving a physical gift.

Each QR Gift card features an embedded QR code, allowing the giver to load an amount of up to S\$999 using DBS PayLah!. Once loaded, the QR Gift card can be given to loved ones and friends, who can redeem the loaded value via DBS PayLah! Or via the PayNow-Singpass option using just their phone camera.

The QR Gift card is designed to offer a simple and convenient way to scan, load, and gift the card directly.

7. How do I load a value to a QR Gift Card?



8. How do I redeem the QR Gift?

For PayLah! users:

Simply scan the QR code on your QR Gift card using the DBS PayLah! app or any generic QR scanner to redeem your QR Gift. The money will be instantly credited to your DBS PayLah! wallet.

For non-PayLah! users:

- i) Redeem via DBS PayLah!: Register for DBS PayLah! and scan the QR code via DBS PayLah! App or any generic QR scanner to redeem your QR Gift; or
- ii) Redeem via PayNow: Scan the QR Gift using your phone camera and authenticate yourself with your SingPass to receive the money in your PayNow-linked account.



9. Can I use QR Gift Card without a DBS PayLah! account?

For Givers:

You'll need a DBS PayLah! account to load money onto a QR Gift card.

For Recipients:

Yes! You can still redeem a QR Gift Card even if you don't have DBS PayLah!:

- **Option 1: Register for DBS PayLah!**
 - Sign up for **DBS PayLah!** and scan the QR Gift using the **DBS PayLah! app** to redeem your funds instantly in your PayLah! wallet.
- **Option 2: Redeem via PayNow**
 - Simply scan the QR Gift with your phone camera, authenticate with **SingPass**, and transfer the funds to your PayNow-linked account.

10. Do I need to be a DBS/POSB customer to receive a QR Gift Card?

No! You can either:

- Sign up for DBS PayLah! using MyInfo for authentication or;
- Redeem via PayNow: Scan the QR Gift, authenticate with SingPass, and transfer the funds to your PayNow-linked account (even if it's not a DBS/POSB account).

11. Can I reuse a QR Gift Card?

No, the QR Gift Card are valid for a one-time use only. Once redeemed or cancelled, the QR code becomes invalid.

12. Can I load multiple QR Gift Cards at once?

Yes! You can load up to 10 QR Gift cards at a time with the same amount, animation, and message using DBS PayLah!.

13. Can I change the amount, expiry date, animation, or message after loading a QR Gift Card?

No, these details cannot be modified after loading. However, you may cancel the QR Gift Card via your QR Gift Dashboard in DBS PayLah! to get your money refunded to your PayLah! wallet. Do note that the QR Gift Card are valid for one-time use and will be invalid after cancellation.

14. What is the maximum amount I can add to a QR Gift?

You can load up to **S\$999** per QR Gift card, with a **daily transaction limit of S\$2,000** on your PayLah! wallet. To check your daily limit, go to **"More" → "Manage PayLah!"** in the PayLah! App.



15. Does a QR Gift Card expire?

Yes, the expiry date is set by the giver at the time of loading. If the QR Gift is **not redeemed before expiry**, the funds will be automatically refunded to the giver's PayLah! wallet.

You can write the expiry date on the dedicated space provided on the QR Gift Card to remind your loved ones to redeem the QR Gift before expiry date.

16. Will I know who redeemed my QR Gift Card?

You will receive an email notification that shows the DBS PayLah!/PayNow nickname of the person who redeemed the QR Gift Card along with the last 4 digits of their mobile number or NRIC/FIN registered to their PayLah! Wallet/Paynow-linked Account. Their DBS PayLah!/PayNow nickname will also be reflected in your QR Gift dashboard.

17. Will the recipient know who has given him/her the QR Gift Card?

The recipient can view the PayLah! nickname of the person who has given the QR Gift during the redemption process.

18. What should I do if I lose the QR Gift Card?

Each QR Gift Card has a unique serial number. If the QR Gift Card is lost or stolen, you may cancel the particular QR Gift card under 'Your QR Gift dashboard' in DBS PayLah! which will have a listing of the QR Gift Card serial numbers.

Please note that QR Gift cards that are loaded with money are equivalent to Gifts with cash in them!

19. How to check if I am eligible for SingPass/MyInfo?

To register for SingPass or find out more on your eligibility, click [here](#).

20. How can I check for my PayNow linkage?



For PayNow linkage, please check with your respective PayNow participating banks.



21. I do not have PayNow linkage. How do I register for one?

You can register for PayNow via digibank. During registration, you will be asked to (1) select the DBS/POSB account that you want to link to your selected PayNow Proxy (mobile number and/or NRIC/FIN number), and (2) set a PayNow Nickname for your registration.

Please note that you will need to register for PayNow first, before you can receive funds into your DBS/POSB bank account via PayNow.

 Register via digibank app	<p>Step 1: Launch digibank and log in Step 2: Tap on <Pay & Transfer> Step 3: Tap on <PayNow> Step 4: Tap on <Your Profile> Step 5: Tap on <Register Your Mobile No.> Step 6: Enter your preferred nickname and account that will link with your PayNow Step 7: Review information and tap on <Register Now></p>
 Register via digibank online	<p>Step 1: Log in to online banking Step 2: Go to 'Transfer – To PayNow (Mobile Number, NRIC or UEN)' Step 3: Click on 'My Registrations' Step 4: Click on 'Register my Mobile Number' or 'Register my NRIC / FIN'</p>

^ Before registering, please ensure your mobile number has been updated with the bank. To register your mobile number with us, you can login to [DBS digibank](#) or visit any DBS Branch. If you do not have an iBanking account, [register here](#).

* Your preferred account is the primary current/savings personal account that will be used to receive funds for PayNow through your NRIC or mobile number.