

SIGN UP FOR DIGIBANK

LOG IN

## DBS 线上开户指南 使用DBS digibank App 随时随地、线上开户



Live more, Bank less

## 在星展银行里,我们致力于为您随时随地服务;化 繁为简,带给您轻松愉快的银行体验。

## 这份指南会为您提供开户所需要的资料及详细 步骤,帮助您顺利开户。

## 您能简单便捷地通过手机开户,不需要再去银 行办理!





#### Contents











如提供学校或公司证明信,需

或公司的印章。信上也需要有

必须和

您的全名和居住地址.

要使用学校或公司专用信笺。

### 申请开户需要的资料

小贴士: 使用Singpass, 以减少所需提交的资料

## 使用 Singpass 申请

- 1. 身份证明
  - 新加坡籍/永久居民: 无需上传身份证明资料
  - 马来西亚公民:请上传身份证的正反面照片。
  - 其他国籍:请上传护照资料页的照片。
- 2. 附加资料\*:
  - 居住地址证明 (如您没有使用Singpass所提供的地址,您才需要提供)
  - 纳税证明 (如果您的纳税居住地在新加坡以外)
  - **手机号证明** (如果您的手机号属于回收号导致与银行其他客户之前用 号相同)

### 不使用 Singpass 申请

- 1. 身份证明
  - 马来西亚公民:请上传身份证的正反面照片。
  - 其他国籍:请上传护照资料页的照片。
- 2. 新加坡政府机关派发的准证
  - 实体准证或电子准证 (例如 Student's Pass, Dependant's Pass), 或
  - 移民与管卡局或人力部开出的 In-Principal Approval (IPA)

#### 3. 居住地址证明

- 公司或者学校开出的住址证明信 或
- 您自己名下的手机或水电账单
- 4. 纳税证明
  - 新加坡纳税者 –工作准证的正反面照片 或 新加坡人力部提供的工作 批准信。
  - 别的国家纳税者 纳税国家的护照页
- 5. 手机号证明
  - 电信公司开出的手机号证明信

#### 请提供所有必需的资料.

# 用 digibank App 开户







## 用手机下载 digibank app 和 Singpass 只需要简单的两个步骤就能立即开户



- a. 前往Singpass 网站,线上申请需要以下资料:
  - ✓ 新加坡注册的手机号码
  - ✓ 新加坡住宅地址
  - ✓ 邮件地址

Singpass 申请步骤请点击 <u>此处</u>

b. 下载 Singpass App 登录



c. 确保您的个人资料已显示在Singpass账户. <u>如何确保</u>

## 第二步

下载 digibank App, 用 Singpass 开户

a. 手机下载 digibank app



- b. 选择 > Continue with Singpass
- c. 请提供<u>所有申请需要的资料</u>.

## 开户前,先查看个人资料是否已显示在 Singpass 账户里



提示:只有在您的个人资料(手机号码,电子邮箱,地址)显示在 Singpass 账户里 <u>之后</u>,才能在digibank app使用 Singpass申请银行账户。

Private & Confidential





# 通过人脸验证注册 Singpass账户

https://www.singpass.gov.sg/home/ui/assets/pdf/Singpass\_Registration\_Guide.pdf



## 新加坡数码个人身份或Singpass 是新加坡公民和 居民信赖的一组数字身份,可让您轻松安全地透 过线上和线下使用政府部门和私人机构的服务



# 为何需要Singpass账户?







可以**登录**新加坡考试与评鉴局以 及各大相关网站 在政府部门客服柜台可 用**数码身份证**核实身份 在参与服务提供商的应用程 序,可以使用Myinfo**自动填 表**(例如:借记卡申请)



# 我能申请Singpass账户吗?

## () 请查看您是否符合以下条件:



- 您年龄至少十五岁以上;并且
- 2 您是新加坡公民,永久居民或外国身份证号 码(FIN)的持有者

请确保您新加坡身份证上的地址是正确的。若您需要更新地址,请点击<u>此处</u>.



使用您手机上的网页浏览器

## 前往www.singpass.gov.sg。点击"Register for Singpass"。







输入所需的个人资料,阅读条约后,在"I'm not a robot"和"I have read and agree to the Terms of Use" 打钩,最后点击"Submit"。

1:33 > A Sing	papore Government Agency Websi	.al ≎ ■ te	
sing	jpass	≡	
Services	/ Register for Singpass		
Regi	ster for Singpas	s	
Regist	er online in just 3 minut	tes!	
(i)	Please note:		
Ŭ	<ol> <li>You can only register f Singpass account once Singpass account reque are final and cannot be cancelled or re-submitt</li> </ol>	for a ests ted.	
	2. As your Singpass pass will be mailed to your registered address, pleat ensure that your address registered with the Government is up-to-d before proceeding. Cliccl if you would like to upday your registered address	sword ase ss ate k here ate s.	
	3. To locate the Date of Date of application on y identification document to the sample cards on- screen after you have e your NRIC or FIN number	issue / /our t, refer - ntered r.	

2



# 阅读页面上的说明并点击"Continue",这会开启人脸验 3 证程序。

1:33 A Singapore Government Agency Websi	. <b>l 奈 ■</b> ite
singpass	≡
<ol> <li>In the next screen, click "Begin scan".</li> <li>Keep still as the camera la your face.</li> <li>The screen will flash a ser colored lights.</li> </ol>	ocates ies of
Click here to find out more abou Singpass face verification.	t
Continue	

# 在阅读页面上的说明后,允许并开启电脑或手机的相机功能。点击"Begin Scan"。



## 5

# 确保您的个人资料是正确的。设置新的密码并确认后,点击 "Next"。



**提示**: 此密码用为之后登录Singpass所用

# 点击 'Proceed to set up account' 进行个人资料更新以及完成 6 Singpass账号设置

A Singapore Government Agency Web	site
singpass	≡
Home / Register for Singpass	
You are almost there	)
Your Singpass account online registration is successful. Your S one-time password will be mai your registered address (12345) <b>3 working days</b> . It will be valid f days from today.	Singpass led to 6) within or 30
Please find below the details yo submitted online and save you Reference ID for future referenc	u have r e:
Reference ID: 1234567890	
Full name: Joe Chan	
NRIC or FIN number: \$123456A	
Singpass ID: <b>\$123456A</b>	
Date of request:	

í	i. 持有新加坡本地地址的用户, 注册邮政编码将
	ii.非持有新加坡本地地址的用户,护照号码将会
	· 被显示 1

## 输入您的手机号码和电子邮件地址。选择您的联络方式以及 7 确认是否以环保的无纸化方式接收通知,之后点击"Next"。

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lame / Regi	ster for Singpuss	
Contac	t update	
our mobi	le number and e	mail address
can only b account.	e registered to O	NE Singpass
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若您当前无法提供联系资料,请选择 'Skip'。

- i. 仅当您的注册地址是本地地址时, 手机号码才是必填字段。
  - ii. 只能使用新加坡注册手机号码来设置Singpass账户及收 到短信密码。

#### 



#### 



## 您已成功注册Singpass。您现在可以使用新设置的密码登 10 录您的账户。

9:41 .ul 🗢 🔳
A Singapore Government Agency Website
singpass ≡
My account / Register for Singposs
⊘ 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



通过Singpass app使用各种服务无需填写 较长的密码!

直接扫描二维码,通过脸部验证,指纹或 六位数密码



在您成功注册Singpass账户之后...

# 通过手机上的官方应用商店,下载由 'Government Technology Agency' 研发的Singpass app



苹果手机用户: go.gov.sg/spm-app-store





安卓手机用户: go.gov.sg/spm-play-store





华为手机用户: go.gov.sg/spm-huawei-appgallery



提示: 您可以在任何智能设备譬如平板电脑上下载Singpass app。 Singpass app可以适用于任何能够连接网络或WIFI的智能设备上。



### singpass

# 设置Singpass app

#### 按照app内的指示与步骤



Singpass ID:

个步骤所设置的。

(FIN)



首先输入您的Singpass ID 和密码 ,登录后输入您的一次性短讯 密码,最后进行脸部识别





确认资料及提供证明

"Continue" 。

确认正确与属实后,打勾然后点击



设置六位数密码以便登录Singpass app 核实 身份所用。您也可以开启生物特征身份认 证.例如脸部识别。



## 您已成功用人脸验证注册Singpass账户

# 如有其它关于Singpass的问题,请点击下方链接游览Singpass常见问题。题页面

https://www.singpass.gov.sg/main/html/faq.html





# 通过 Singpass在 digibank App上开设 银行账户













If you like where this is going, we'd love for you to join us





#### **3** 点击 "Continue with Singpass"以及"I Agree"。

more convenient.

> Name

> Sex

> Race

> Email

> Nationality

> Date of Birth

Registered Address

> Mobile Number

> Employer's Name

Pass Expiry Date > NRIC/FIN

Cancel

> Housing Type

> HDB Type

Alias Name

Married Name

> Hanyu Pinyin Name



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### 4 输入和确认您的个人资料。

- 马来西亚公民请输入马来西亚身份证号码 ٠
- 其他国籍请输入**护照号**以及**护照有效日期**



#### 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







#### 检查 居住地址 是否正确。借记卡将会寄送到这个地址。(若地址不正确, 恳请您更改之后上传水电费账单或其它银行账单作为地址证明)



如果需要更改居住地址,点击 "UPDATE MY ADDRESS"。



(点击 'Show all' 查看更多选项)

Next, what do you work as?		Are you a tax resident in Singapore <b>only</b> ?	
Customer Service			<sup>メ4</sup> 末芯有江が的理想 17元,項型手<br "No"。
Professional Services		Yes	在下一个步骤,您必须提供您在那个 国家纳税的资料证明。
IT Professional		No	(/
Managerial/Senior Management	i	You're a tax resident if you stay or work i country:	n the
Student		<ul> <li>For at least 183 days in a calendar yea</li> <li>Continually for 3 consecutive years</li> </ul>	ar
Show all		Find out more	
			J













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

NEXT









KAD PENGENALAN MALAYSIA

tint





#### 11 设置您的网银登录信息,查看所有资料,确认之后就全部完成了!





#### 当您收到借记卡之后



#### 发送短信至77767或使用DBS/POSB ATM激活借记卡



#### SMS Banking

SMS the following keyword commands to 77767:

- Activate <space> Last 4 digits of Card. E.g. Activate 1234
- For foreign-registered mobile number, please use digibank Online or digibank Mobile app.

#### DBS/POSB ATM

Locate our nearest DBS/POSB ATM. Follow instructions on the ATM screen to complete activation.

- Insert your New Credit/Debit/ATM Card.
- Enter your New Card PIN\*.
- Select More Services.
- Select Cards/PIN/iBanking/Phonebanking.
- Select Activate Card.

#### \*Note:

• If your card application is made online, use the PIN you have created.



## 用 DigiBank App 开户 <u>非使用</u> Singpass



















If you like where this is going, we'd love for you to join us





#### 3 点击"Continue without Singpass"以及"Sign up manually".



\*Foreign

Identification

Number或 FIN 是 移民与关卡局(ICA)

和政府机构向在新 加坡工作、读书或

居住的外国人颁发

您可以在就业准证 卡或原则上批准函

(IPA)上找到它。 FIN 以前缀 F、G 或 M 开头, 后接7

位数字,再加一个

英文字母结尾。例 如 M1234567B

ľη

的识别号码。



#### 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

#### **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



开户需要的资料



#### 输入您的 居住地址。借记卡将会寄送到这个地址。 (您必须上传水电费账单或其它银行账单作为地址证明)



Next, what do you work as? Customer Service **Professional Services** IT Professional Managerial/Senior Management Student Ť Show all

6 请选择您的 <mark>职业</mark>。

(点击 'Show all' 查看更多选项)

### 7 如果您只在新加坡纳税,请选择"Yes"。









俞入您想印在借记卡上的名 立为的借记卡密码并且重复	公字以及六 <b>10</b> 上传全部所需要的 夏确认	资料。
	2. FMJ #X 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	<ul> <li>・ 马来西亚公民,请上传 身份证的正反面照片。</li> <li>・ 如别的国籍,请上传护</li> </ul>
Make our card yours	<b>B</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         Image: Complete copy of your utility bill or bank statement within the last 3 months. See other accepted documents	照页的照片。
Chan Ko Yee	Upload	
<b>提示</b> 1. 借记卡会寄到您之前提供的居住 地址。 2. 收到借记卡后请在使用之前务必 激活借记卡	Student pass/In-Principal Approval(IPA)         Upload copy of both front and back of your         student pass         Upload         Upload         Upload         Upload         Upload         Upload         Upload	<ol> <li>移民与官卡局升出的 In-Principle Approval (IPA) 可以使用为 (b) 任亚 证明 或 (c) 就读证明. IPA 不可以双重使用,只能用为两项.中的一项</li> <li><i>如有在别的国家纳税,您需要上传每个国家的纳税证明资料。</i></li> <li>护照可以双重使用为 a) 身份证明 以及 (d) 纳税国家证明</li> <li>提示: 上传图片时,使用手机相册内的图片会较为清晰</li> </ol>
NEXT	G Singapore Tax Residency Proof Upload the latest copy of your tax residency document. Find out more. Upload	<i>更多资料</i> : <u>开户需要的资料</u> 41

#### 11 检查所有资料是否正确,之后点击 "Confirm Application",就成功完成了!



CONFIRM APPLICATION

### 当您收到借记卡之后



#### 发送短信至77767或使用DBS/POSB ATM激活借记卡



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- Select More Services.
- Select Cards/PIN/iBanking/Phonebanking.
- Select Activate Card.

#### \*Note:

• If your card application is made online, use the PIN you have created.

### 13 使用激活后的借记卡以及六位数密码注册网银

11:28 <b>-7</b> atl 46 🚳	11:28 •••Il 4G 🚳	11:28Il 46 🚳	11:29Il 46 🖅	No Service 🗢 3:30 PM @ 16% 🕞 f	No Service 👻 2:45 PM 🛞 5% 🕞 f	No Service 🐨 6:58 AM @ 11% 🕞 f	No Service 🗢 6:59 AM @ 12% 🦲 f
100 C	× × DBS	× Register for digibank	< Register for digibank	< Register for digibank	Register for digibank	< Registration Review	×
		PERSONAL DETAILS	HOW WOULD YOU AUTHENTICATE YOURSELF?	YOUR CREDIT CARD INFORMATION	CREATE DOER NO	User ID	
diaibank			🕞 Debit / ATM Card >		UserID	Mahila	Successfully completed
	User ID	Identity Type >	Credit Card	Debit Card Number	Create PIN	Widdlie	registration
1	PIN	Identity Number	DBS Physical Token	Dahit Card DN		Email Address	
	Forant Liser ID or PIN?			Debit Card Pily	Re-enter PIN	Mailing Address	IMPORTANT NEXT STOP
		Date of Birth	ją≟j Temporary User ID >				digibank. Log in to set up.
	LOGIN				PERSONAL DETAILS	Primary Account	YOU WILL ALSO ENJOY THE FOLLOWING
	New to digibank?				Enter your mobile no.	This will be your main account for the below	Bank anytime, anywhere with Online Banking
	GET STARTED					mentioned Digital Services.	
	<b>/</b>				Email Address	digibank access will come with the following	Reference No. MB46420962U98
				<sup>公</sup> 时 <b>间化下</b> 和 <b>在</b> 中 全分别客到你之前	5	•iBanking	
					MAILING ADDRESS	- Section 2	
						By clicking on the "Confirm" button, Large to the terms &	~
SIGN UP FOR DIGIBANK					You may update your mailing address at the nearest DBS/POSB branch or AXS station.	conditions governing Electronic Services, eStatement and Consumer Advisory for PayLahl.	
LOG IN		NEXT		NEXT			PROCEED TO DIGIBANK
					NEXT	CONFIRM	





如提供学校或公司证明信,需

或公司的印章。信上也需要有

必须和

您的全名和居住地址.

要使用学校或公司专用信笺。

### 申请开户需要的资料

小贴士: 使用Singpass, 以减少所需提交的资料

## 使用 Singpass 申请

- 1. 身份证明
  - 新加坡籍/永久居民: 无需上传身份证明资料
  - 马来西亚公民:请上传身份证的正反面照片。
  - 其他国籍:请上传护照资料页的照片。
- 2. 附加资料\*:
  - 居住地址证明 (如您没有使用Singpass所提供的地址,您才需要提供)
  - 纳税证明 (如果您的纳税居住地在新加坡以外)
  - **手机号证明** (如果您的手机号属于回收号导致与银行其他客户之前用 号相同)

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  - 马来西亚公民:请上传身份证的正反面照片。
  - 其他国籍:请上传护照资料页的照片。
- 2. 新加坡政府机关派发的准证
  - 实体准证或电子准证 (例如 Student's Pass, Dependant's Pass), 或
  - 移民与管卡局或人力部开出的 In-Principal Approval (IPA)

#### 3. 居住地址证明

- 公司或者学校开出的住址证明信 或
- 您自己名下的手机或水电账单
- 4. 纳税证明
  - 新加坡纳税者 –工作准证的正反面照片 或 新加坡人力部提供的工作 批准信。
  - 别的国家纳税者 纳税国家的护照页
- 5. 手机号证明
  - 电信公司开出的手机号证明信

#### 请提供所有必需的资料.

## 提交资料指南

提交有效资料,避免延误您的申请。如果您的资料不符合标准,我们将通过短信/电子邮件通知您。



1. 提交与您的申请表相符的资料

#### 2. 避免模糊/遮挡文档细节

#### × Ξ Tip: Position your --document where reflection does not blur any part of the

.

#### 3.防止文档细节被裁剪

image.

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#### 4.提交完整的身份证明资料



#### 5. 提交清晰的图片



6.避免图像歪斜



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接受

th Fi Passport	美型/Type 岡米科/Country P CHN 陸名/Name	Code \$P \$5 \$ \$7 / Passport No.
	性到/Sex 词第/Nationality	出生且新/Date of bath
	出生地点/Place of birth	29 AUG 1999 愛好時/Date of issue
	签发地点/Place of issue	# 2 / / / Jose of expiry 99 11 7月/.IUL 2026 1411 3
	签发机关/Authority	待服人整名/Beater's signature





参考样本 (护照)

#### 护照照片需要清晰与完整并显示所有的资料



#### 接受



## 参考样本 (居住地址证明)

### **电信公司账单**必须清晰与完整



全名和其它的资料必须和您开户提交的资料 一致。



此单必须是最近三个月的账单。



接受





## 参考样本 (居住地址证明)

#### Certification letter必须清楚和完整

- 需要使用公司专用信笺,并有授权人士的签 名和公司的印章。
- 6件出具日期必须在开户申请的前三个月之内。
- 名字和居住地址必须和您开户时所提供的资料一致。





Present this for verification purposes when requested by relevant authorities and third

2 Use the Scan QR code function to scan:



参考样本 (新加披就读证明)

#### 电子准证 (学生证) 必须清晰与完整

- 全名和其它的资料必须和您开户提交的资料 一致。
- 学生证必须处于有效状态(根据准证派发以及 过期日作为判断)







**REPUBLIC OF SINGAPORE** LONG-TERM VISIT PASS



Pass Issued by

Immigration &

Checkpoints Authority

ADDRESS

#01-55

**123 GOLDWATER AVE** 

SINGAPORE 345123

How to verify

parties.

1 Go to www.file.gov.sg/verify

FOR VERIFICATION USE

2 Use the Scan QR code function to scan:

Present this for verification purposes when requested by relevant authorities and third



3 View real-time verification results

## 参考样本 (关系证明的相关准证)

#### 电子准证 (长期准证 - Long-Term Visit Pass, 家属准证 - Dependant's Pass) 必须 清晰与完整

- 全名和其它的资料必须和您开户提交的资料 一致。
- 准证必须处于有效状态(根据准证派发以及过 Ο 期日作为判断)



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#### Accepted

Immigration & Checkpoints	s Authority - SOLAR	17/06/2022, 17:40
		062219365
Your ref	ICA Isoland Due Mont	ICA Building 10, Kallang Read 908-00 Singapore 208718 (Highs://www.iCA.gov.sg
Our ref: IN Registrar's ( 21 Lower Ki Singapore 1	IS/# Diffice ent Ridge Road #04-01 UHL 19077	17 JUN 2022
*IHL- Application (Please scan b for your queue Dear Sir/Ma	2022-APP- ID: IHL-2022-APP-00009150 In Surrichte af the Belf Bervios Tickeling Klock taket)	*
IN-PRINCIP	LE APPROVAL: STUDENT'S PASS-COM	MPLETION OF FORMALITIES
A NAME FIN COURSE	: MASTER OF COMPUTING	DATE OF BIRTH :
We	are pleased to inform you that your STP a	pplication for the above-mentioned course and duration has been
2 This completion	In-Principle Approval (IPA) is only valid fo of all 3 steps in ANNEX A.	or $\pmb{\varepsilon}$ months from the date shown above and is subject to the
3 You Checkpoint.	must present a copy of this letter with you If you require a visa, this IPA letter also se se your entry in Singapore. You will be gra	ir valid passport for immigration clearance at the Singapore erves as a pre-approved visa. Possession of a valid IPA letter does inted a visit gess at the checkpoint if you are eligible to enter
not guarante Singapore. I an e-Appoi	Please ensure that you have a valid stay in ntment does not constitute a legal extern	n Singapore. This IPA letter and/or the successful booking of nsion of the applicant's stay in Singapore.
not guarants Singapore. an e-Appol 4 You termination	Please ensure that you have a valid stay in Intment does not constitute a legal exter are required to surrender the Student's Pr of studies.	n Singapore. This IPA letter and/or the successful booking of nsion of the applicant's stay in Singapore.
not guarant Singapora, an e-Appel 4 You termination Yours faithf	Please ensure that you have a valid stay in Intment does not constitute a legal exten are required to surrender the Student's Pr of studies.	- Singapore. This IPA letter and/or the successful booking of naion of the applicant's stay in Singapore.
not guarant Singapora, an e-Appel 4 You termination Yours faithft https://eservices.ica.gov.s	Please ensure that you have a valid stay in Interent does not constitute a legal exter are required to surrender the Student's Pr of studies. //ly.	Singapore. This IPA letter and/or the successful booking of nation of the applicant's stay in Singapore. ass for cancellation within 7 days of the date of cessation or Page 1 of 4.



## 参考样本 (新加披就读证明)

### 移民与管卡局开出的 In-Principle Approval (IPA) 必须清晰与完整

a 全名和其它的资料必须和您开户提交的资料 一致。





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若您需要帮助请点击此处.

银行的服务人员将通过电话联系您



了解如何在电子时代保护自己的网银。 无时无刻接收 最新网络安全讯息。

了解更多请点击 #BSharp







## End of guide

