

USER GUIDE ON POSB PAYROLL ACCOUNT ONLINE OPENING FOR MIGRANT DOMESTIC WORKER (MDW)

Updated in Aug 2026

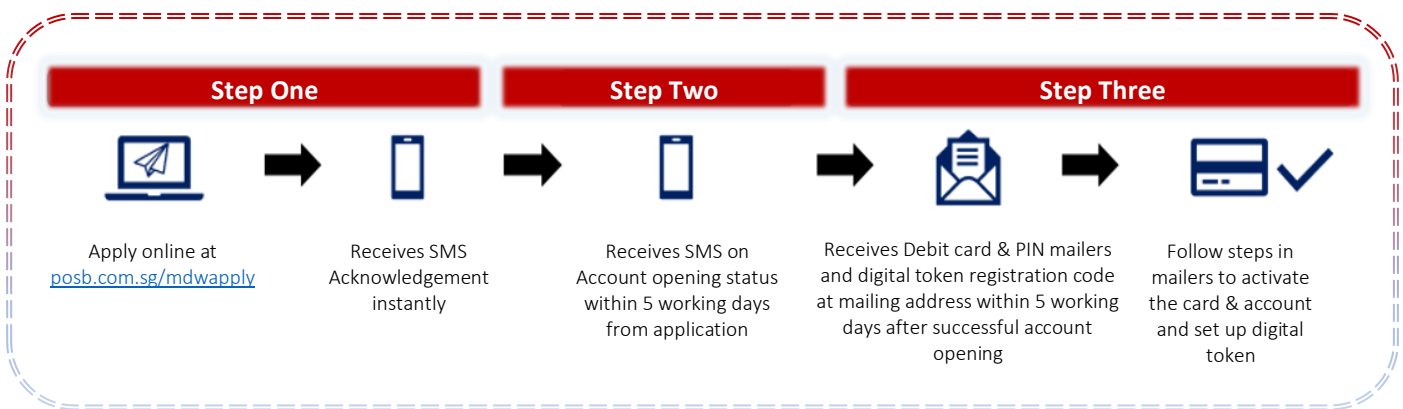
Introduction

You can now apply for a POSB Payroll Account [here](#) to facilitate your employer to pay your salary directly into this account. With this account, you can enjoy these benefits:

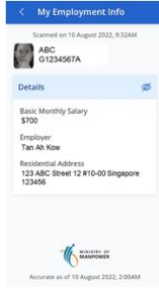
- Transparent salary records
- Ease of managing your salary with our digital services
- Instant fund transfers via DBS PayNow using your mobile number
- Remit salary home via DBS Remit at \$0 transfer fee, at your convenience

What's more, when you apply online, you get to enjoy Service Charge Waiver with No Initial Deposit!

Overview of Online Account Opening



To apply for an account online, you will need to have the following ready:

 Passport Minimum 6 months	 Work Permit Front & Back	 SGWorkPass App Screenshot Proof of Residential	 Mobile Number For Bank OTP and	 Email Address For digibank application
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Please take note of below pointers to help you as you submit your account application online.

* All personal details below to be filled refers to that of the Migrant Domestic Worker.

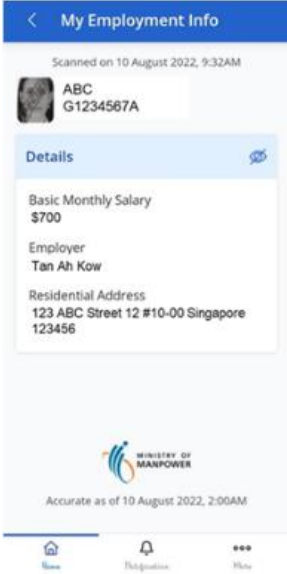
1	Personal Details Section	
a)	Email Address and Mobile Number Key in your personal email address and personal mobile number registered under your name.	Email address Mobile number +65 If the application is incomplete/unsuccessful we will send you an email/SMS. For existing POSB/DBS account holders, please ensure email and mobile number provided are as per Bank's record.
b)	Identity Type and Nationality Under Identity type, select [Foreigner Passport] for all other Countries [Malaysian IC] for Malaysians only Under Nationality, select your [Nationality]	Identity type Foreigner Passport ▼ Nationality (Country/Region) Please select ▼
c)	Salutation, Name, Passport Number and Date of Birth Under Salutation, select your [Salutation] . Under Name as shown on NRIC/Passport, - For MDWs from Indonesia and Myanmar, key in your name as per your Passport. - For MDWs from Philippines, key in your name in this sequence: Surname Given Name Middle Name Under NRIC/Passport, enter your [Passport number] (instead of your Work Permit Number or FIN). Under Date of birth, enter in format [DD MM YYYY] .	Salutation Name as shown on NRIC/Passport Select ▼ NRIC/Passport number (do not input FIN number) Date of birth DD MM YYYY
d)	Industry and Occupation Under Industry, select [Others] Under Occupation, select [Foreign Domestic Worker]	Industry Others ▼ Occupation Foreign Domestic Worker ▼
e)	List of documents required Please read through to ensure you have all the relevant documents ready for the application Click [Continue] if you have all documents ready, or [Exit] if you are missing any relevant documents.	List of documents required You will need to upload clear and complete photos/scanned copies of the required documents below. For the proof of residential address document, please ensure the residential address and date of issued are visible on the photo/scanned copy. A residential address is a non-commercial local or overseas address where the customer resides. - Valid Passport (biodata page); and - Employment pass / In-Principal Approval (IPA) issued by Ministry of Manpower*; and - Latest copy (last 3 months) of any of the items below as proof of residential address. - IPA issued by Ministry of Manpower* - Work Permit (for Foreign Domestic Workers with Work Permits issued before 24 August 2020) - SGWorkPass App Screenshot (for Foreign Domestic Workers with Work Permits issued after 24 August 2020) - Letter of Offer - Letter of employment - Latest payslip - Local utility bill - Local telecommunication bill - Local bank statement/credit card statement - Letter issued by government of other public bodies regulated for AML practices in a FATF member country - Letter from regulated insurance companies in a FATF member country - Letter from school (restricted to official letters from educational institutions or schools under the purview of Council for Private Education or Ministry of Education) *IPA can only be accepted for either point 2 or 3, not both. *For applicants who are non-Singapore Residents, but are existing customers of DBS Bank in other markets (DBS China, DBS Hong Kong, DBS India), please ensure you have signed Regional Treasures Client Servicing Program - Acknowledgement by Customer Form. Please reach out to our Branch Staff to obtain the form. Applications will be rejected should the name and passport / employment pass number listed on your application form and on the document differ from items 1 and 2 uploaded.
f)	Gender Under Gender, select your [Gender] .	Gender Male Female

g)	Marital status Under Marital Status, select your [Marital Status] .	Marital Status Single Married Others
h)	Race Under Race, - For MDWs from India, select [Indian]. - For MDWs from other countries, select [Others]	Race Chinese Malay Indian Others
i)	Type of residence Select the [type of residence] where you are staying at employer's address.	Type of residence Please select Please select HDB - Standard / Executive / Maisonette HDB - Studio Apartment for Senior Citizens HDB - HUDC / Executive Condominium HDB - Shop with Accomodation Condominium / Private Apartment Terrace / Bungalow
i)	Residential address Select whether your residential address is a [Singapore or Overseas Address] . Generally, the address as stated on your Work Permit is a Singapore Address.	Residential address Singapore Address Overseas Address
k)	Residential address Under Postal code, enter [Postal code] as stated on your Work Permit. Block number (for HDB only) and Street Name will be automatically filled. Under Level, enter [Level] Under Unit number, enter [Unit number] For Work Permits issued before 24 Aug 2020: If the address where you are currently staying is different from the address stated on your Work Permit, you will need to upload a copy of the [Change in Helper's Workplace Address] Letter from the Ministry of Manpower together with the required supporting documents.	Please ensure your residential address is as per your supporting documents. A residential address is a non-commercial local or overseas address where the customer resides. P.O. Box, V Box and C/O addresses are not allowed. Postal code Block no. (for HDB only) Street 1 Street 2 Level Unit 
l)	Mailing address The checkbox is checked by default. Press [Continue] to have your Card and PIN mailers delivered to the place you are staying at (residential address).	Mailing Address ☒ My mailing address is the same as the residential address entered above.

2	Additional Details Section	
a)	> One Nationality and Change of name Enter [Yes] or [No] accordingly	In the past/present, have you held more than one nationality or change of name? Yes No
b)	FATCA declaration FATCA is introduced by the U.S. Department of Treasury and Internal Revenue Service to encourage better tax compliance by preventing U.S. persons from avoiding taxation on their income and assets. Under FATCA regulations, we are required to identify account holders who are U.S. persons and disclose their account information to the Inland Revenue Authority of Singapore (IRAS). IRAS will in turn submit the information to the U.S. authorities. If you were not born in the U.S., and you are not a U.S. citizen nor a permanent resident of the U.S., you can select 'No' for all the questions below. If otherwise, please answer the questions accordingly.	Foreign Account Tax Compliance Act (FATCA) Self certification on US citizenship/tax residency status. To learn more about US tax residency, click here. Are you a US resident? ☐ Yes ☒ No Are you a US citizen? ☐ Yes ☒ No Are you a green card holder? ☐ Yes ☒ No
c)	Start self certification The CRS is an internationally agreed standard for automatic exchange of financial account information in tax matters, endorsed by the Organisation for Economic Co-operation and Development. Under CRS, we are required to identify account holders who are tax residents of reportable jurisdictions, and submit to the IRAS a return setting out the CRS information of reportable accounts. IRAS would in turn exchange the information with the tax authorities of certain participating jurisdictions. Please complete in the information required in the CRS self-certification accordingly.	Common Reporting Standard (CRS) Self certification on other tax residency status. To learn more about other tax residency, click here. Click here to start your self certification
d)	CRS declaration Each country has its own tax residency rules. A person who stays in Singapore for more than half a year would be a Singapore tax resident. If you are a Singapore tax resident, your Tax Identification Number (TIN) would be your FIN Number . Under I am a tax resident of, enter [Singapore] Under My Taxpayer Identification Number, key in your [FIN Number]	Common Reporting Standard (CRS) I am a tax resident of Singapore My Taxpayer Identification Number/equivalent number FIN Number Add Another Tax Residency Status
e)	Education level Under Education level, select [Other Diploma / Professional Qualification] as your highest education level achieved.	Education level Other Diploma / Professional Qualification
f)	Purpose for this account Under Purpose for this account, select [Payroll].	Purpose for this account (multiple selection allowed) Savings Investments Payroll Loan Repayment Transactional Others Next or Press tab

g)	Source(s) of funds for the deposits Under Source(s) of funds for the deposits, select [Salary] .	Source(s) of funds for the deposits (multiple selection allowed) Salary ☒ Savings ☐ Inheritance / Proceeds ☐ Others ☐
h)	Annual income range Select your annual income range.	Annual income range None ☐ Below S\$30,000 ☒ S\$30,000 - S\$60,000 ☐ S\$60,001 - S\$90,000 ☐ S\$90,000 & Above ☐
i)	Source(s) of wealth is/are derived from Select where your income will come from.	Source of wealth is/are derived from (multiple selection allowed) Business Ownership ☐ Employment ☒ Inheritance / Gift ☐ Investments ☐ Others ☐
k)	Estimated net worth Select your estimated net worth.	Estimated net worth Less than S\$50,000 ☒ S\$50,000 - S\$350,000 ☐ S\$350,001 - S\$750,000 ☐ S\$750,001 - S\$1,500,000 ☐ More than S\$1,500,000 ☐
l)	Anticipated Account Activities Deposits Anticipated Deposits is the estimated number of times that money will be put into this account in a month. This includes transactions such as cash deposits, fund transfers and salary crediting.	Deposits (including inward remittances) Estimated no. of transactions per month 1 Estimated amount per month SGD 800
m)	Anticipated Account Activities Withdrawal Anticipated Withdrawals is the estimated number of times money will be withdrawn from this account in a month. This includes transactions such as cash withdrawals and remittances.	Withdrawal (including outward remittances) Estimated no. of transactions per month 4 Estimated amount per month SGD 400

n)	Preferred Name to appear on the Card Choose your name to appear on your card (limited to 19 characters). If your full name is too long, you can use only your Given Name .	Your preferred name to appear on the card
o)	PayNow Registration Checkbox using Mobile Number and FIN is checked by default. You may uncheck the boxes if you do not want to have PayNow registered via Mobile Number and/or FIN.	I would like to register PayNow for my account. Please register my: ☒ Mobile Number ☒ NRIC/FIN If you have an existing PayNow registration linked to another account/s, this setup will not be changed. For Foreigners, kindly also note that FIN registration to PayNow may not be successful if your FIN number has not been updated to our records. Your PayNow nickname will be same as the preferred name of your Debit Card
p)	eStatement Checkbox for eStatement is checked by default.	☒ I would like to have eStatement All of your eligible accounts will be consolidated into a combined eStatement.
q)	Application code Tick the application code checkbox and key in your FIN number .	☒ I have an application code FIN Number
r)	Marketing communications Tick the checkbox to select how you would like to receive marketing communications.	How would you like to receive DBS marketing & promotions materials? ☒ Mobile Message ☒ Email ☐ Post ☐ Call Next or Press Tab
s)	Passport (biodata page) Upload a clear and full image of your passport	
t)	Front of employment pass Upload a clear and full image of the front of your work permit	
u)	Back of employment pass Upload a clear and full image of the back of your work permit	
v)	Supporting Document for Tax Residency Declaration Upload a clear and full image of the back of your work permit	

w)	Proof of Residential Address Upload a clear screenshot of the SGWorkPass App where [Residential Address] is displayed. To access the required Proof of Residential Address: 1. Ensure mobile phone has the latest version of the SGWorkPass app 2. Select [Scan Pass QR Code] and scan the QR code at the bank of the MDW's work permit 3. Select [My Employment Info] and login using SingPass* 4. The resulting screen should bear the name, FIN, and residential address of the MDW * To access the [My Employment Info] screen, MDWs are required to have their SingPass access setup. You may refer to https://www.singpass.gov.sg/home/ui/assets/pdf/Singpass_Registration_Guide.pdf for instructions.	
x)	Proof of Mobile Number Ownership If you encounter the following screen asking for 'Proof of Mobile Number Ownership' document, a 'Proof of Ownership' letter from your Telco* must be uploaded. * 'Proof of Ownership' letter can be obtained from your telco provider - Singtel Retail Shops, Starhub Shops or M1 Shops. Upload a clear and full image of the Proof of Mobile Number Ownership letter	Proof of Mobile Number Ownership In the absence of local telecommunication bill, provide confirmation letter from telco on letterhead + Upload your document 