Shorty Awards 2026

DBS

Live more,
Bank less

Banking for a Longevity Society: Empowering Singapore's Super-Aged Society with Secure and Accessible Banking

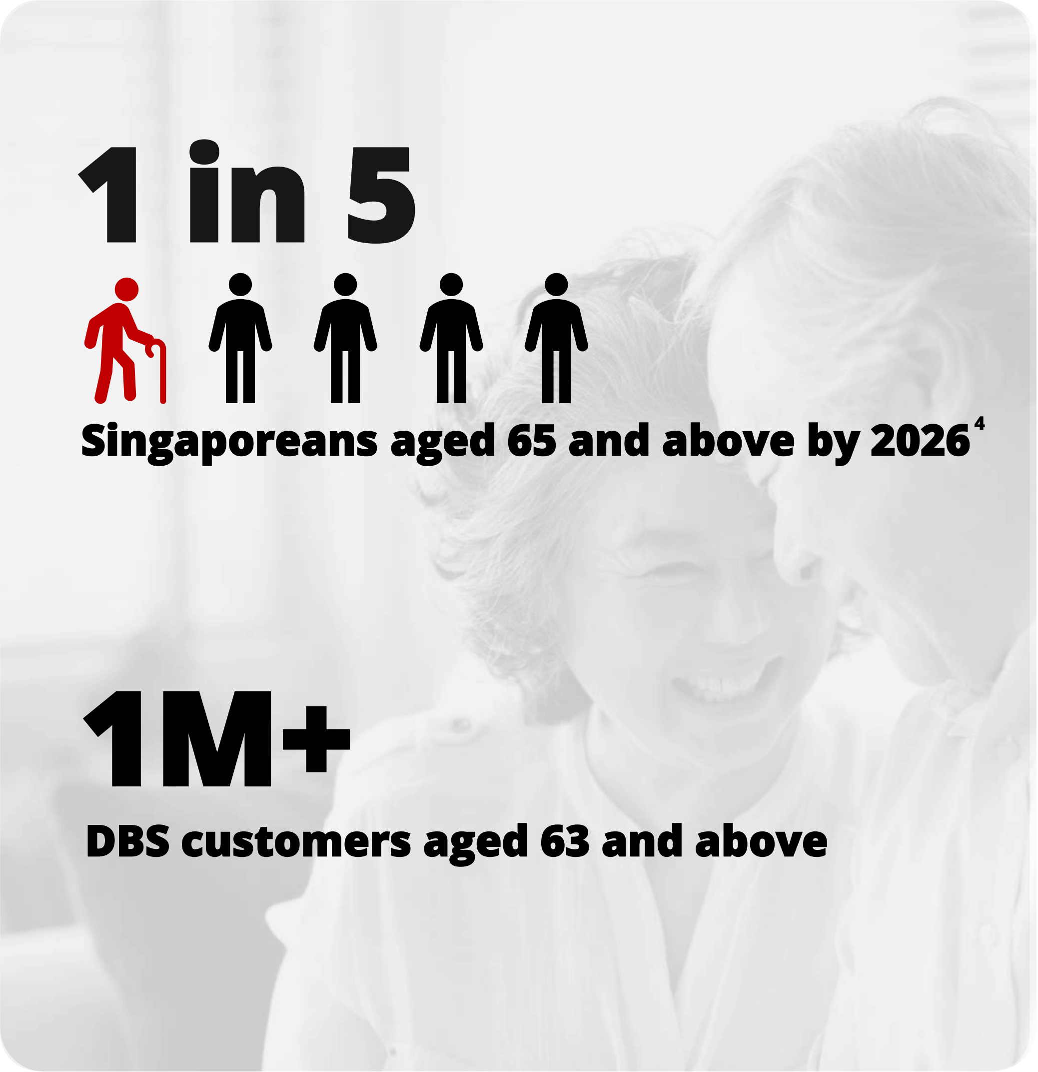
CBG Singapore COO Office

Singapore is Ageing. The Human Touch Matters More Than Ever.

Why this matters to us

As Singapore ages, many seniors continue to rely on branches for support, reassurance and guidance. While digital banking offers convenience, human interactions remain essential for customers facing threats from scams, mobility challenges and cognitive decline. That's why DBS is reimagining banking through age-inclusive branches, empowered frontline staff and community outreach, helping seniors bank safely, independently and with dignity.

- Digital banking is growing, but human support remains essential[1]
- The human touch is a critical defence against scams[2]
- Accessible and inclusive branch experiences enable seniors to bank independently[3]



1. ABS, Banking a Longevity Society (2026) – https://www.abs.org.sg/docs/library/singapore-banks-come-together-to-help-seniors-plan-well-age-well-and-ease-the-burden-on-their-loved-ones.pdf
2. SPF / ST reporting on scam losses among seniors – https://www.straitstimes.com/singapore/elderly-more-prone-to-scams-as-they-are-generally-more-trusting-experts-say
3. ABS, Banking a Longevity Society (2026) – https://www.abs.org.sg/docs/library/singapore-banks-come-together-to-help-seniors-plan-well-age-well-and-ease-the-burden-on-their-loved-ones.pdf
4. Source: PMO Strategy Group, Singapore Public Sector Outcomes Review 2024. https://spor.performancereports.gov.sg/citizens/opportunities-for-all-at-every-stage-of-life/retirement/

Helping Seniors Bank Safely, Independently and Confidently

Our Holistic Approach to Age-Inclusive Banking

Safe

1 **Safeguarding seniors from scam**

- Cognitive breaks in the banking journey
- Staff intervention protocols
- Scam related engagements and communications

Enable

2 **Creating more accessible and inclusive banking experiences**

- Dialling up convenience for less mobile seniors
- Increasing dementia awareness amongst staff
- Strengthen inclusivity at branch

Empower

3 **Building confidence for independent banking**

- Digital literacy
- Enhancing legacy planning
- Peer support networks

The Impact We're Making for Seniors (1/2)

The impact of our efforts to protect seniors from scams through prevention, education and timely intervention.

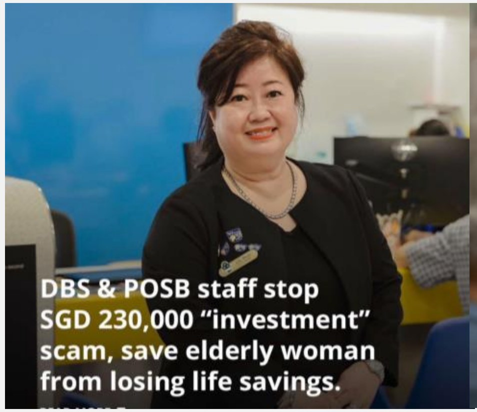
Safe: Safeguarding seniors from scam

Our Frontline Staff: A Crucial Line of Defence Against Scams

543 scam cases avoided | **$21M+** potential scam losses prevented *FY2025*

Customer saved from a scam exploiting family relationships

Staff alerted authorities and helped thwart an ongoing scam



Frontline intervention prevented a customer from losing life savings

5. DBS Sustainability Report 2025. https://www.dbs.com/iwov-resources/images/sustainability/reporting/pdf/web/DBS_SR2025.pdf

Beyond Individual Interventions

10,000+ seniors reached through scam awareness and digital literacy programmes in FY2025, equipping them to identify scam tactics and bank more safely.[5]

180 branch and community sessions conducted to equip seniors with the knowledge to identify evolving scam tactics.

Enhanced cognitive breaks and staff intervention protocols introduced to protect vulnerable customers at critical withdrawal moments.

The Impact We're Making for Seniors (2/2)

The impact of our efforts to improve accessibility and empower seniors to navigate banking with confidence.

Enable: Creating more accessible and inclusive banking experiences

Delivering Banking Services Beyond the Branch

84 homebound seniors served through bedside banking services.

"*Chloe Ng did a tremendous job with the opening of the joint alternate account. I also appreciate Marie Yee for helping us and offering an exception, as my sister's husband is unwell and could not make a second trip. Good and excellent service. Well done.*"

Customer Verbatim

Creating More Accessible and Senior-Friendly Branches

- **23 branches upgraded** with accessibility features including sit-down counters and improved circulation spaces.
- **95% satisfaction** with senior-friendly seating across surveyed branches.*

Empower : Building confidence for independent banking

Empowering Seniors Through Active Neighbours

Active Neighbours at branches fostering peer-to-peer support within the branch network.

"*We help seniors overcome barriers to digital banking, one step at a time. The greatest reward is seeing their confidence grow. And their independence flourish.*"

POSB Active Neighbour, 62yo

Enabling Informed and Independent Banking

- **138 frontline staff trained** to better support customers living with dementia.
- **Legacy planning awareness integrated** into digital literacy and branch engagements.

Survey conducted across 21 branches with customer and staff respondents.

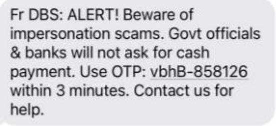
1. Safe: Safeguarding Seniors from Scams

Scam prevention requires more than awareness. We combine behavioural safeguards, frontline intervention and community education to protect seniors before financial harm occurs

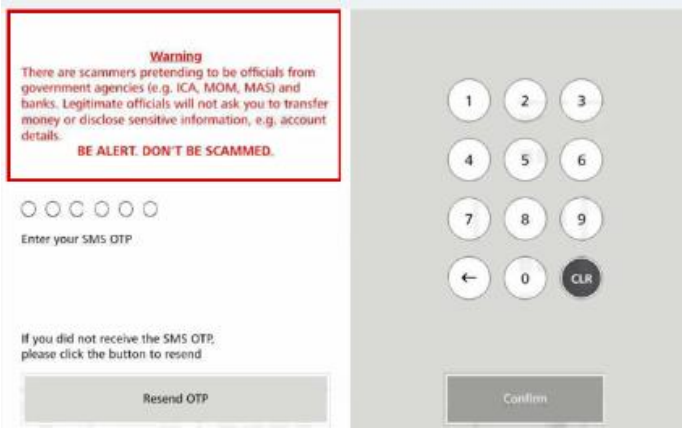
Our Multi-Layered Defence Against Scams

Building Moments for Customers to Stop before they Act

- **Lowered the cash withdrawal declaration threshold from S$100K to S$15K,** enabling earlier identification and intervention in potential scam cases.
- **Introduced scam warning messages within OTP SMSes** for ATM cash withdrawals above the card limit and below $15K, providing customers with a critical moment to pause and reconsider potential scam instructions.



- **Introduced prominent scam warning screens at ATMs,** prompting customers to pause and review potential scam red flags before completing cash withdrawals.



Equipping Frontline Staff to Spot and Prevent Scams

- Branch staff are empowered with **enhanced scripts and training** to understand withdrawal purposes and provide tailored assistance, protecting customers from potential scams.
- **Reinforced staff training** through integrating scam information and relevant case studies during branch huddles, inclusive of dementia awareness training to help identify and protect customers with cognitive decline
- **Developed bilingual visual aids to help staff educate and remind customers** on common scam typologies and reinforce key scam warning signs.

Educating and Reminding Seniors to Stay Ahead of Evolving Scams

- **Enhanced anti-scam alerts at cash withdrawal touchpoints to remind customers of** common scam warning signs before funds are withdrawn.

- **Distributed Scameleon envelopes and scam alert cards** to raise awareness of common scam tactics and reinforce key scam prevention messages.

- **In FY2025, educated over 10,000 seniors on emerging scam threats, including government impersonation scams,** through 180 digital literacy classes and community outreach events.[5]

5. DBS Sustainability Report 2025. https://www.dbs.com/iwov-resources/images/sustainability/reporting/pdf/web/DBS_SR2025.pdf

2. Enable: Creating more accessible and inclusive banking experiences (1/2)

As seniors face mobility and cognitive challenges, DBS is refining banking services and building staff capabilities to ensure banking remains accessible, inclusive and within reach.

Removing Barriers to Banking

Extending Banking Beyond the Branch

- **Provides bedside banking services for seniors** who are unable to visit branches, ensuring continued access to essential banking services.
- **Partnered with care institutions** such as NTUC Health to bring banking services directly to seniors living in nursing homes.
- **84 homebound seniors** served through bedside banking services (68 in 2025; 16 YTD Apr 2026).

Supporting Customers Living with Dementia

Partnered with Dementia Singapore and the Agency for Integrated Care, to **train 138 frontline staff to better support customers living with dementia** and enable continued access to banking services.

The training includes:

- Tips to interact with customers living with dementia
- New processes designed to support customers living with dementia and guide staff in handling their banking needs

2. Enable : Create more accessible and inclusive banking experiences (2/2)

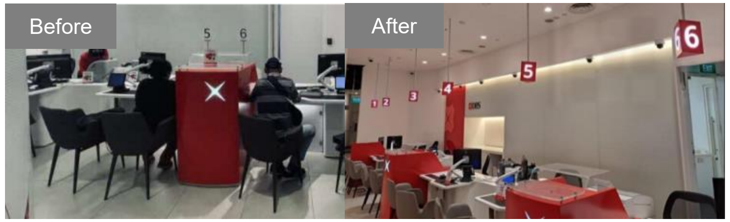
As branches remain an important touchpoint for many seniors, DBS has redesigned branch environments to improve accessibility, comfort and independence for customers of all abilities.

Making Everyday Banking More Accessible at Branches

Creating More Accessible Branch Environments

Wayfinding & Navigation

- **Enhanced branch signage and visibility** to help customers navigate service points more easily,
- **Improved lighting in key service areas to enhance visibility,** making it easier for seniors to read signage, forms and service information.

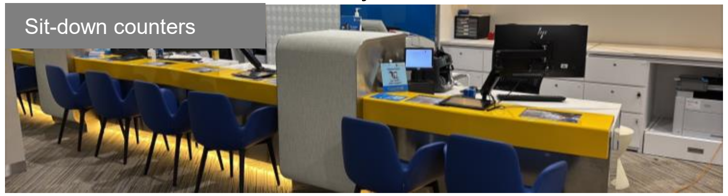


- **Introduced accessibility buzzers** for customers with hearing or visual impairments, ensuring they can track their queue and receive assistance more independently.

Comfort & Accessibility for Seniors

- **Introduced ergonomic seating and dedicated CARE chairs** to provide greater comfort and support for seniors during branch visits.

- **Installed sit-down service counters across 23 branches,** making banking more accessible for seniors and customers with mobility needs.



- **Redesigned branch layouts with wider passageways and wheelchair-friendly circulation** to support easier movement within branches.

Embedding Accessible Design

- A 2024 accessibility study informed the **development of a Branch Accessibility Checklist**, embedding accessibility considerations into branch design and helping create more inclusive banking environments.
- **Enhanced convenience for seniors by improving access to commonly needed banking services,** such as balance enquiries, passbook updates/replacements, and document collections, **through Branch Connect Kiosks and dedicated service counters,** reducing waiting and processing times.

Branch Connect Kiosk

3. Empower : Building confidence for independent banking

We empower seniors with the knowledge, confidence and support to navigate banking independently and make informed financial decisions.

Empowering Seniors Through Knowledge and Support

Building Confidence Through Peer Support

Active Neighbours at branches to support customers with digital banking and self-service transactions, helping seniors build confidence while learning from peers who understand their needs.

Planning Ahead with Confidence

- **Raised awareness of Lasting Power of Attorney (LPA) through branch engagements and digital literacy classes**, encouraging early planning for future care and decision-making needs.
- **Equipped frontline staff with LPA-related knowledge and empowered them to engage joint account holders** when signs of cognitive decline are observed, enabling earlier support and intervention.
- **Enabled smoother estate and account management** for families through earlier planning and clearer support pathways.

Link : [What is LPA?]

Building Confidence for Everyday Banking

- Reached over 10,000+ seniors through 180 branch-based and community outreach **digital literacy classes, teaching them how to use ATMs, self-service banking facilities, and digital banking services independently.**[5]