(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
17 April 2014 (17.04.2014)

WIPO | PCT

(10) International Publication Number
WO 2014/058386 A1

(51) International Patent Classification:
G06Q 40/02 (2012.01)

(21) International Application Number:
PCT/SG2012/000376

(22) International Filing Date:
9 October 2012 (09.10.2012)

(25) Filing Language: English

(26) Publication Language: English

(71) Applicant: **DBS BANK LTD** [SG/SG]; 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore 018982 (SG).

(72) Inventors: **MONAGHAN, Stephen**; 6 Marina Boulevard, #11-22, The Sail, Singapore 01898 (SG). **WONG, Jun-Jie, Andrew**; 192 Bishan St. 13, #24-501, Singapore 570192 (SG).

(74) Agent: **ALLEN & GLEDHILL LLP**; One Marina Boulevard #28-00, Singapore 018989 (SG).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK,

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR PROVIDING A BANKING PRODUCT USING A PERSONAL USER DEVICE

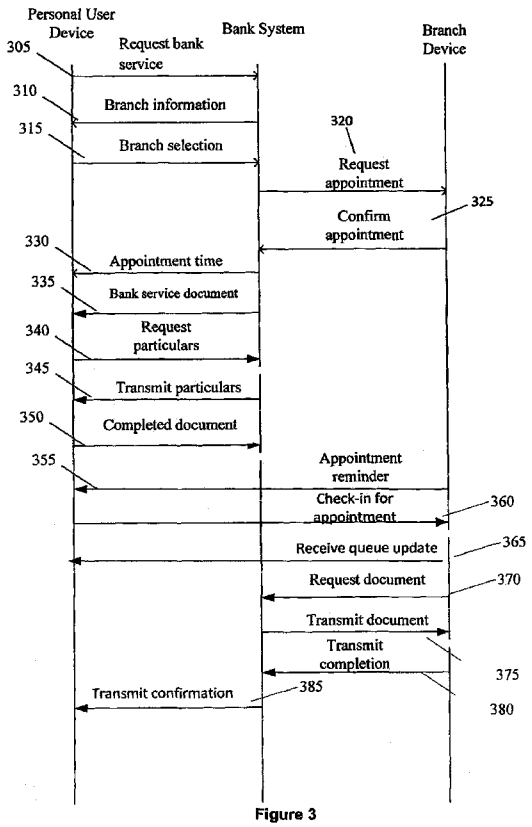


Figure 3

(57) Abstract: This document discloses of a system and method for the provision of banking products and services. More particularly, this document discloses of a system and method for the provision of banking products and services using a personal user device to guide the user through the process of applying for a banking product and/or service.

WO 2014/058386 A1

EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*