



Terms and Conditions Governing POSB Smart Buddy 6 Free E-Learning Classes and S\$50 eVoucher 88tuition Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions as well as the [Terms and Conditions Governing POSB Smart Buddy Programme](#).

1. The Promotion is valid from 01 January 2025 to 31 December 2025 (“**Promotion Period**”).
2. To qualify for this Promotion, customers must fulfil the criteria as set out below within the Promotion Period:
 - (a) Signed up for new POSB Smart Buddy payment card/chip and/or
 - (b) Activated POSB Smart Buddy payment card/chip on the POSB Smart Buddy Mobile App.
3. Customers who fulfill the criteria (“**Participants**”) in Clause 2 will be entitled to receive 6 Free E-Learning Classes and a S\$50.00 eVoucher (‘eVoucher’) from 88tuition via push notification on the POSB Smart Buddy Mobile Application and email to customers’ bank-registered email address.
4. To redeem the 6 Free E-Learning Classes, Participants will have to sign up for a [88tuition account](#) as a new 88tuition user to enjoy the 6 Free E-Learning Classes, to be used within 14 days upon creation of the 88tuition account.
5. To redeem the eVoucher, Participants will have to sign up for a [88tuition account](#) or sign in to an [existing account](#) and enter the eVoucher Coupon Code before making payment to enjoy the S\$50.00 off any 88tuition e-learning courses.
6. This eVoucher is not applicable for any other products on the 88tuition site including but not limited to live classes.
7. The eVoucher is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
8. The eVoucher is only valid till 30 April 2025 upon issuance. For example, if the eVoucher is issued on 01 January 2025, the last day for redemption is 30 April 2025.
9. DBS reserves the right to substitute or replace the eVoucher with another eVoucher of similar value without giving any prior notice or liability to any party. DBS may vary these Terms and Conditions without notice or withdraw or terminate the Promotion without any notice or liability to any party.
10. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Programme, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. DBS’s decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.