



## Terms and Conditions Governing POSB Lunar New Year Kids Promotion 2025 (“Promotion”).

1. The Promotion Period is from 22 January 2025 to 31 March 2025 (“Promotion Period”).
2. The Terms and Conditions Governing this Promotion are to be read in conjunction with the Terms and Conditions Governing My Account (Kids) and the Terms and Conditions Governing POSB Smart Buddy Programme.
3. First 350 DBS Customers who do the respective Qualifying Actions will be entitled to the corresponding Promotional Gifts:

Qualifying Action/s	Gift
<ol style="list-style-type: none"><li>a. Open a new Joint-Alternate with Child Deposit Account; and</li><li>b. Link it to POSB Smart Buddy (new or existing); and</li><li>c. Deposit at least S\$888 fresh funds<sup>1</sup> into the Joint-Alternate with Child Deposit Account and maintain it till 31 March 2025, 8pm.</li></ol>	POSB Smiley Gold Bar (while stocks last)
<ol style="list-style-type: none"><li>a. Deposit at least S\$888 fresh funds<sup>1</sup> into existing Joint-Alternate with Child Deposit Account and maintain it till 31 March 2025, 8pm.</li></ol>	POSB Smiley Gold Bar (while stocks last)
<ol style="list-style-type: none"><li>a. Open a new POSB Smiley Child Development Account (CDA) with a Child Savings Account (CSA) being a Joint-Alternate My Account (Kids) automatically opened; and</li><li>b. Deposit at least S\$888 fresh funds<sup>1</sup> into the Child Savings Account (CSA) and maintain it till 31 March 2025, 8pm.</li></ol>	POSB Smiley Gold Bar (while stocks last)

<sup>1</sup>Fresh Funds refer to fund(s) directly deposited through cheque(s), cashier’s order(s), demand draft(s), cash deposits, FAST credit, PayNow, telegraphic transfer, share payment, IBG funds transfer and MEPS receipt. These exclude any funds from any DBS/POSB account and funds deposited via any POSB/DBS cheque(s), POSB/DBS cashier’s order(s) or POSB/DBS demand draft(s) and SAL/PAY deposits. Fresh Funds deposited via cheque(s), cashier’s order(s) and demand draft(s) must be done by 31 March 2025, 8pm. Multiple deposits are allowed. Only applicable for SGD deposits.

4. The Gift is not transferable and is not exchangeable for cash, credit, or any other item in part or in whole and is not replaceable. DBS may substitute the Gift with any other item of similar or other value, such value to be determined by DBS.
5. From April 2025 onwards, eligible Customers will receive a redemption email sent to the bank-registered email address with details on how to redeem the Gift at a designated redemption venue.
6. Gifts must be collected within 1 calendar month from the date of the redemption email informing you to do so, failing which the Gift will be deemed to be unclaimed and you will be deemed to have relinquished your entitlement to the Gift.
7. If the child’s Smart Buddy payment card/chip is terminated, blocked, or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS Cards General Promotions Terms & Conditions) during the Promotion Period, DBS reserves the right to forfeit any Reward value.



8. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
9. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding, and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding, and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
12. 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 Promotion, 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](http://www.dbs.com/privacy).

Deposit Insurance Scheme Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.