

Terms and Conditions Governing ePOSBkids Account Opening Smart Buddy Watch Promotion 2019 (“Promotion”)

This should be read in conjunction with the [Terms and Conditions Governing POSB Smart Buddy Programme](#).

1. The Promotion period is from 1 March 2019 to 30 June 2019 (“**Promotion Period**”).
2. To qualify for the Promotion, customer must fulfil the criteria as set out below:

Account to open online	Conditions to fulfill	Gift
ePOSBkids Account (Joint-alternate)*	By second month of account opening: <ul style="list-style-type: none">▪ Deposit and maintain a minimum average daily balance of S\$1,000 for at least 6 consecutive months (“6-month Period”).	Receive A POSB Smart Buddy Watch & A Limited-Edition Strap (Worth S\$50.00)

*ePOSBkids Account (Joint-alternate) online application is only available for customers with existing DBS/POSB accounts and Digibank.

3. ePOSBkids Account must be successfully opened within the Promotion Period via POSB website to be eligible for the promotion.
4. The Joint Applicant (“**Child**”) who already has an existing ePOSBkids Account will not be eligible for the Promotion.
5. Customers that fulfilled the conditions as set out in Clause 2, 3 & 4 (“**Eligible Customers**”) are entitled to receive a POSB Smart Buddy Watch (“**Watch**”) plus a Limited-Edition Watch Strap Worth S\$50.00 (“**Strap**”) upon successful Watch redemption.
6. Each Eligible Child is strictly entitled to 1 Gift throughout the Promotion Period.
7. Strap is only limited to the first 1,000 redemption on a first-come-first-serve basis, while stocks last.
8. Watch & Strap are strictly non-redeemable for cash, non-transferable, non-assignable and non-exchangeable.
9. Redemption email will be sent to Eligible Customers as per the dates stated in the table below. Redemption of Watch and Strap must be made via the link provided and within the redemption period stated in the redemption email.

Account Opening Month	Redemption Email	Redemption Period
March 19	By 31 May 19	1 – 30 Jun 19
April 19	By 30 Jun 19	1 – 31 Jul 19
May 19	By 31 Jul 19	1 – 31 Aug 19
June 19	By 31 Aug 19	1 – 30 Sep 19

10. Upon successful redemption, Watch and a NETS Contactless Payment Chip (“**Chip**”), both of which will be mailed to the Eligible Customers’ registered mailing address with POSB/DBS within 7 working days and Strap will be separately mailed to the same mailing address by the end of the following month.
11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. DBS reserves the right to substitute or replace either of the gift with another gift of similar value without giving any prior notice or liability to any party.
13. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. 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.

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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.