

Terms and Conditions Governing POSB Smart Buddy \$5 Digital Smiley Stamps Promotion (“Promotion”)

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

1. The Promotion period shall be from 1 January to 31 December 2020 (“Promotion Period”).
2. To participate in the Promotion, the student must transact a minimum 5 times using the NETS Contactless Payment Chip during the Promotion Period.
3. Each student who fulfils the criteria in Clause 2 will be eligible for 10 digital Smiley Stamps worth S\$5.00 (“Stamps”).
4. Each student is entitled to receive one set of Stamps throughout the Promotion Period.
5. The Stamps will be reflected within 3 days on the Smart Buddy Mobile App under the “Stamps” section.
6. Total Stamps value will be credited to the Student’s POSB/DBS deposit account linked with POSB Smart Buddy (“Child’s Account”) by 15th of the subsequent month from the month the Stamps were earned. For example, if the Student is rewarded the Stamps in July 2020, then the Stamps will be credited by 15 August 2020. If there isn’t a linked Child’s Account, the Stamps will be credited to the Parent/Guardian’s deposit account (“Parent’s Account”).
7. If the Parent’s or Child’s Account is inactive or closed, there will be no crediting done.
8. DBS’ decision on all matters relating to the Programme is final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Programme 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, NETS 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.

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.