

Terms and Conditions Governing POSB Smart Buddy Programme \$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 11 July 2017 to 30 November 2017 (“Promotion Period”).
2. To participate in the Promotion, the student must transact a minimum 5 times using the POSB Smart Buddy Watch and NETS Contactless Payment Chip during the Promotion Period.
3. Each student who fulfills the criteria in Clause 2 will be eligible for 10 digital Smiley Stamps worth S\$5.00 (“Stamps”). Each digital Smiley Stamp is worth S\$0.50.
4. Each student is entitled to receive one (1) set of Stamps worth S\$5.00 throughout the Promotion Period.
5. The Stamps will be reflected within 3 days on the Smart Buddy Mobile App Account (which was used by the student’s parent or guardian for registration) under the “Stamps” section.
6. Total Stamps value will be credited to the student’s POSBkids Account within 14 days after the month the Stamps are earned. For example, if the Student reaches a minimum 5 transactions in July 2017, then the total Stamps value will be credited by 14 August 2017. If the student doesn’t have a POSBkids Account, it’ll be automatically credited to the Parent/Guardian’s (“Parent”) CASA.
7. In the event that the Parent’s CASA and/or the Student’s POSBkids Account is inactive or closed before the total Stamps value is credited, there will be no crediting to the Student’s POSBkids Account or Customer’s CASA.
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\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.