



## Terms and Conditions Governing POSB Smart Buddy Acquisition Promotion with DBS Education Marketplace partner Flying Cape (“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 1 March 2023 to 30 June 2023 (“**Promotion Period**”).
2. To qualify for this Promotion, customers must fulfil the criteria as set out below within the Promotion Period:
  - Signed up for new POSB Smart Buddy payment card/chip and
  - 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 the following complimentary deals from DBS Education Marketplace partner Flying Cape (“**Gift**”):
  - Adam Khoo Learning Centre (AKLC): 4 free trial classes and S\$200 AKLC Online Voucher (worth total of S\$508)
  - LingoAce: 4 free classes (worth total of S\$180)
4. A promotion code will be issued each for AKLC and LingoAce (“**Promo Codes**”). Both Promo Codes will be shared to Participants upon successful application and activation of Smart Buddy, via email to customers' bank registered email address.
5. Participants can redeem the Gift via AKLC and LingoAce deals listed on [DBS Education Marketplace](#). They will then need to enter the respective Promo Codes for each deal before checking out on Flying Cape's site.
6. For the 4 free trial classes and S\$200 AKLC Online Voucher with Adam Khoo Learning Centre, the below terms & conditions apply:
  - Only limited to the first 8,000 redemptions within the promotion period, while stock last.
  - Valid for new students who has not attended any trial classes with AKLC Online
  - Upon redemption, AKLC Online will assist to book your classes according to your preferred date and time.
  - Redemption for the 4 trial classes will be for a single subject only – Students can choose from English Mastery, Science Mastery or Math Mastery.
  - AKLC Online Voucher of \$200 can be used to offset for regular classes of any subjects
  - No refund for partial attendance and lessons are not transferrable.
7. For the 4 free classes with LingoAce, the below terms & conditions apply:
  - Only limited to the first 8,000 redemptions within the promotion period, while stock last.
  - Valid for new students, students with last lesson date more than 1 year prior and students who have attended complimentary classes but have not bought a package with LingoAce.
  - Upon redemption, LingoAce Course Consultant will assist to book your classes according to your preferred date and time.
  - 4 Lessons are valid 2 months from date of redemption.
  - No refund for partial attendance and lessons are not transferrable.
8. The Gift is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
9. The Promo Codes are only valid till 31 July 2023 upon issuance. For example, if the Promo Codes are issued on 01 March 2023, the last day for redemption is 31 July 2023.
10. This Promotion is not to be used in conjunction with any other ongoing DBS or POSB promotion offers.
11. DBS reserves the right to substitute or replace the Gift with another Gift 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.
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 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](http://www.dbs.com/privacy).
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. DBS's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.