

POSB Smart Buddy

Kick-start your child's
smart money habits for
the digital future



Cultivate good money habits early with POSB Smart Buddy.

It lets your child



Pay digitally in school (canteen and bookshop) and outside of school (NETS)) retailers)



Track spending and savings



Set savings goals

Note: The Smart Buddy card / watch is not recommended for transport use (i.e. MRT and Buses) as full adult fare will be charged.



Learn the concept and value of money

via discussions about allowance and savings while using the Smart Buddy mobile app.



POSB Smart Buddy is the official partner for e-payments in all schools across Singapore and the **world's first** in-school wearable tech savings & payments programme.

Why parents love it



- ♥ Easy customising daily allowance
- ♥ Never miss an allowance; deducts directly from parent's account
- ♥ Unspent allowance credited directly into child's savings account
- ♥ Transactions can be monitored
- ♥ Lost card can be simply disabled
- ♥ Mobile app features useful for instilling good money habits



Why kids love it



- ♥ Tap and pay via watch or card, like grownups do
- ♥ Track money habits and keep goals on track with own login ID on the mobile app
- ♥ Steps tracker
- ♥ Alarms and reminders
- ♥ Heart rate monitor



Save Regularly with Smiley Stamps

Simply complete 1 stamp card every month to enjoy a **10% bonus!**

- ♥ Your child may tap his / her Smart Buddy at the bookshop to get Smiley Stamps for S\$0.50 each.
- ♥ Monitor your child's Stamp Savings on the Smart Buddy app.
- ♥ Simply complete 1 Smiley Savings Card (i.e. 20 stamps) per month to receive a 10% bonus!

Note: Total Stamp Value and 10% bonus (i.e. S\$1) will be credited to your child's account by the 15th of the subsequent month.



To register for POSB Smart Buddy,

- ✓ Parents need a **POSB or DBS Savings / Current Account** (Transactions will be displayed on this account statement)
- ✓ (Optional) **My Account** for kids

The Smart Buddy Pack will be sent to your registered mailing address within 7 working days upon successful application.



Link and save

Automatically save unspent Smart Buddy allowance into your child's linked **My Account**. Don't have a **My Account** yet? Simply apply now and enjoy the following:

FREE Account Opening Gift	FREE S\$1 Gift Deposit	FREE POPULAR Membership	FREE Coin Deposit Fee	FREE Minimum Balance	FREE Edusave Award
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Apply for **My Account** now at www.posb.com.sg

Terms and conditions apply.



Sign up promotion: Complimentary S\$5 Flying Cape eVoucher

Simply sign up and activate your POSB Smart Buddy card / watch. Flying Cape is Singapore's largest online booking and advisory platform for all your tuition and enrichment needs. Visit Flying Cape at <https://www.flyingcape.com.sg/POSBVoucherRedemption>.

Promotion terms and conditions apply.
Promo period: 01 May 2021 to 31 December 2022.

If your child chooses not to have a Smart Buddy watch / card, Smart Buddy Terminals also accept these cashless payments. He / she will have to link them to the Smart Buddy mobile app to track in-school spending only.



School Smartcard



EZ-Link card

	Smart Buddy watch / card	School Smartcard / EZ-Link card
Disable card when lost	✓	✗
Auto-transfer child's Smart Buddy savings to their account	✓	✗
Set child's allowance with spending limit	✓	✗
Child's allowance debited from	Parent's linked bank account	Stored value in card (top-up required)
View transactions in-app (available for both parent and child access) *Only transactions made on Smart Buddy terminals in school and NETS retailers outside of school would be tracked and reflected in the app. The use of Smart Buddy for transport fares (i.e. MRT / Bus) is not recommended as these non-NETS related transactions are not tracked and cannot be disabled via the app.	All transactions (in and out-of-school)	Only transactions in school



Download the app now!



Requires iOS 9.0 or later



Requires Android 5.0 and up

Get your child ready for the digital future with POSB Smart Buddy, today! Register now and start the journey to good money habits together with your child.

www.posb.com.sg/sb-schools 🔍



PayNow for children
Help your child register for PayNow via NRIC to receive school and other award payouts directly to their bank account. Register online now via digibot. Scan to find out more!

go.posb.com.sg/paynow-kids 🔍



Online Community for Parents
The Burrow knows best. Join our safe and supportive community to get exclusive access to handy parenting tips and finance discussion topics as we tackle life's milestones with you!

go.posb.com.sg/POSBParents 🔍



Education Marketplace
Explore a wide range of educational deals, from academic and enrichment classes to professional courses by reputable education institutions. Whether to develop your child's passions or picking up a new skill, there's something for you and your child.

go.dbs.com/sg-emp 🔍

Terms and conditions apply.

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.