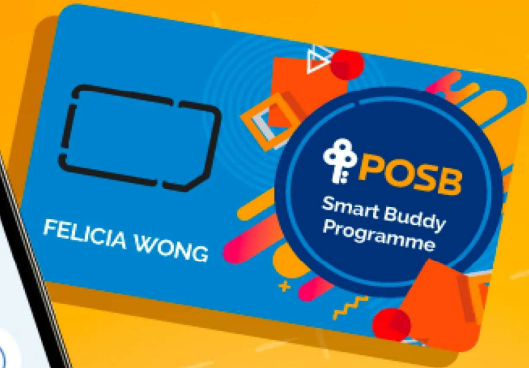


# POSB Smart Buddy

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



DIGITAL PAYMENT



STAMP SAVINGS



ALLOWANCE SAVINGS



**POSB, serving Singaporeans from all walks of life since 1877.**



**Including the young, families, seniors and the community at large.  
POSB has been advocating the value of thrift and savings  
as part of our brand promise as the people's bank.**

**1969**



**Saving  
with Smiley  
Squirrel**  
It's Fantastical!

**Iconic  
National School  
Savings Campaign**

**2015**



**2017 - Today**



**Over the years, POSB has been actively engaging our younger generation.**

# Overview: The POSB Smart Buddy Programme

- Launched in Aug 2017, the POSB Smart Buddy Programme is the **World's First In-school Wearable Tech Programme** to enable a contactless payments ecosystem to help cultivate sensible saving and spending habits among young students.
- We have an accompanying **Smart Buddy mobile app** that allows parents to remotely manage their children's spending, savings and even set saving goals for their children, thereby helping their children cultivate saving habits in a digital and interactive way.
- The POSB Smart Buddy Programme also supports students covered under the **Financial Assistance Scheme (FAS)** providing a **unified payment solution for every student**.
- Our Smart Buddy NETS payment terminals in schools accept (1) Smart Buddy card / watch, (2) School Smart Cards, EZLink cards and selected NETS Flashpay cards and (3) DBS/POSB NETS contactless debit cards, **allowing interoperability** across banks.
- The POSB Smart Buddy Programme has since **received more than 10 international awards and accolades** for innovation, seamless digital payments and excellent customer banking experience.
- In Apr'22, we are the **first bank to sign an MOU with MOE** to roll-out Smart Buddy e-payment options to all (330+) MOE schools in Singapore by 2025.





# What are the Benefits for Parents & Kids?



## 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.



## 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 10th of the subsequent month.



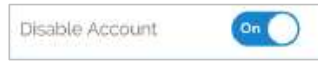
# The Smart Buddy Mobile App

- The POSB Smart Buddy app enables parent(s) to manage their child’s daily finances and parents may create a read-only login access for their child to allow them to also view and track their spending and savings via their own mobile devices.
- The app ultimately serves as a basic personal finance tool for parents (and child) to understand basic spending and savings habits. It also allows the child to set saving goals, track their steps / heart rates and auto-sweep their monthly “savings”.
- What’s more, if the child misplaces or loses his / her smart buddy watch or card, the parent can disable the chip immediately and request for a replacement chip via various bank channels. If the child were using a School Smart Card or EZLink card, this would not be possible.

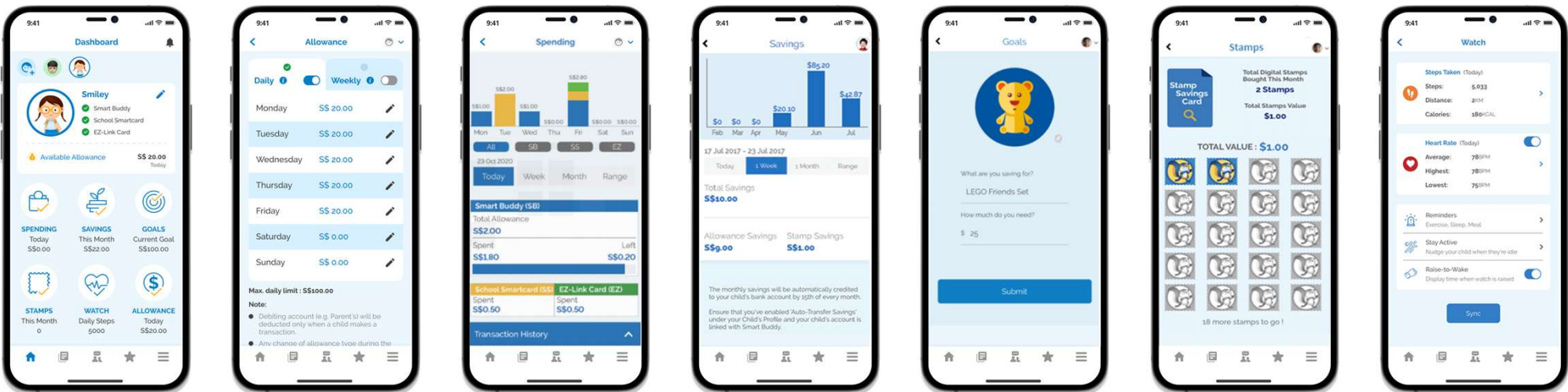


Online User Guide:

[www.posb.com.sg/sbapp-guide](http://www.posb.com.sg/sbapp-guide)



Some Smart Buddy app features below:



# The Smart Buddy Watch

It encourages a healthy lifestyle for children and all data can be synced to the POSB Smart Buddy App.

- ✓ Full colour TFT LCD screen with captive touch
- ✓ Battery life up to 10 days with normal use
- ✓ Water resistant (IP67 rated) and durable

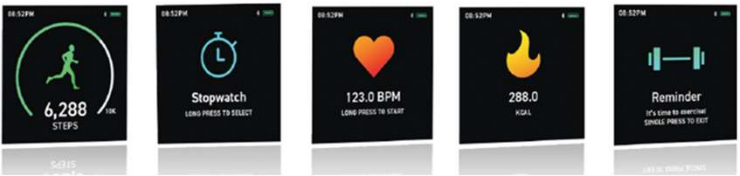


### Features

- ✓ Digital/Analog clock
- ✓ Fitness Tracker
- ✓ Heart Rate Tracker
- ✓ Stopwatch
- ✓ Reminders/Nudges



With the watch, your child may tap to pay plus you may utilise the fitness tracking and reminders feature as seen below to encourage your child to develop healthy habits.






# Register now to get started

[www.posb.com.sg/sb-schools](http://www.posb.com.sg/sb-schools)



## Register for POSB Smart Buddy today

-  Parents need a **POSB or DBS Deposit Account**
-  (Optional) **My Account** for kids



\*The Smart Buddy Pack (with your card / watch) will be sent to your registered mailing address within 7 working days upon successful application.

Sign up here:

[go.posb.com.sg/sb-roadshow](http://go.posb.com.sg/sb-roadshow)



Get your  
Smart Buddy  
Pack\* for  
**FREE**

## POSB Smart Buddy 2X Savings Booster

We'll match every dollar your child saves,  
up to S\$10 monthly

[go.posb.com.sg/2x-savings](http://go.posb.com.sg/2x-savings)



Promotion ends 31 December 2024.  
Terms and conditions apply.

