

Cash Free, Germ Free.

With POSB Smart Buddy, your child can now go cash free in school, giving you extra peace of mind for their wellbeing in these unprecedented times.

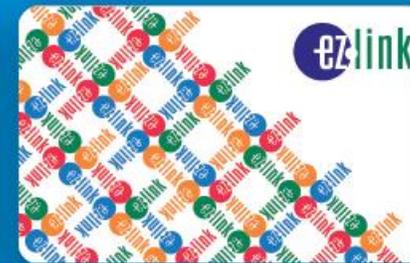
Accepted Payments



Smart Buddy



School Smartcard



EZ-Link card



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.
- It has 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.

More about POSB Smart Buddy



For Parents:

Monitor and manage your child's daily finances.



Features

- Manage daily allowance
- Monitor expenses
- Track savings
- Auto transfer savings to kid's account

*Worried if your child loses the Smart Buddy?
Immediately disable Smart Buddy for payments via the mobile app.*



For Students:

Tap to pay at the school canteen or bookshop, or at any **NETS** retailers out of school.



Choose between a watch or card, the choice is yours!

Features

- Steps Tracker
- Heart Rate Monitor
- Alarms
- Reminders

What do I need for POSB Smart Buddy?



Parents

POSB Savings or DBS Savings/Current Account

All transactions will be displayed on this account statement.



Students

My Account for kids (optional)

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

As a parent, enjoy greater convenience in managing your child's allowance and daily expenses with **POSB Smart Buddy**.

Accepted Payments	School Smartcard / EZ-Link Card	Smart Buddy (Watch or Card)
Top up required?	Yes	No
Deductions made from?	Card's stored value	Parent's bank account
Set spending limit?	No	Yes (Allowance section)
Monitor expenses on Smart Buddy App	Transactions made in Smart Buddy Schools	All transactions (Both in & out of school)
Disable card when lost?	Not available on Smart Buddy app	Yes (Child's Profile section)

Overview: The POSB Smart Buddy Programme

Learn to Save Smart



Automatic transfer of savings

Opt to auto-transfer your child savings into their bank account.



Encourage financial literacy

Your child may have their own login ID to the Smart Buddy App.

Save Regularly with Smiley Stamps



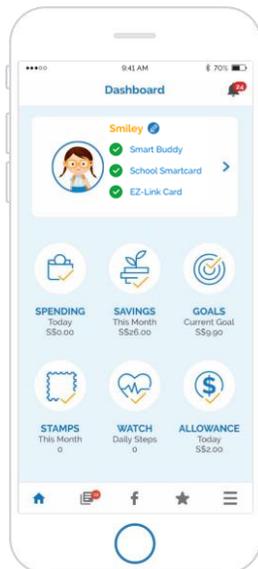
Simply complete 1 stamp card every month to enjoy a

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 15th of the subsequent month.

Develop Healthy Habits & Stay Active



Eat Healthily



Have a balanced diet

29 Aug 09:36AM	\$150
SMART BUDDY Store 2	
Set Meal (Small)	\$150

Exercise Regularly



Take 10,000 steps a day



Sleep Early



Have min. 9 hours of sleep



Set Alarms to send them nudges on the watch

Take regular meals

• Breakfast • Lunch • Dinner



Get them movin'

Enable 'Stay Active' alerts



It's bedtime

Set a reminder for 9pm



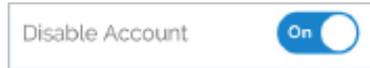
The Smart Buddy App

The POSB Smart Buddy app enables parent(s) to manage their child's daily finances and they may also create a read-only login access for their child who has their own mobile phone.

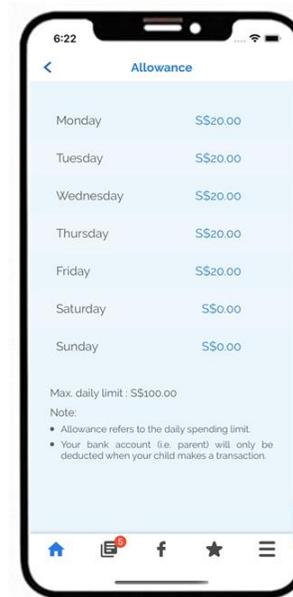
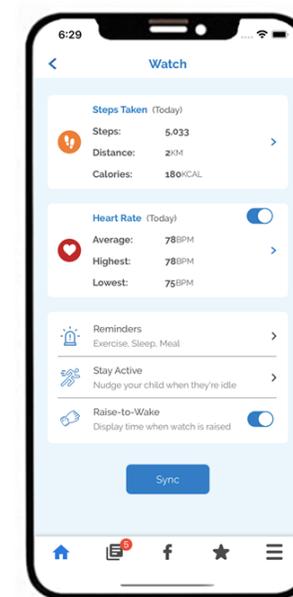
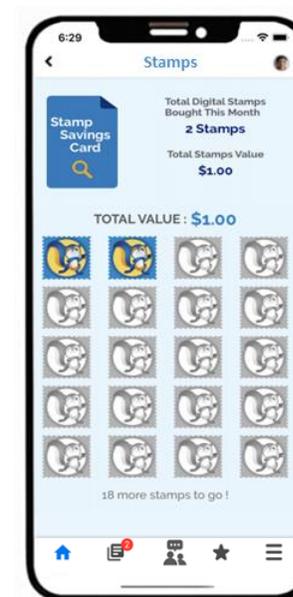
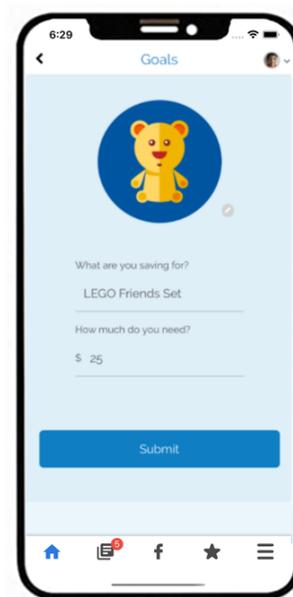
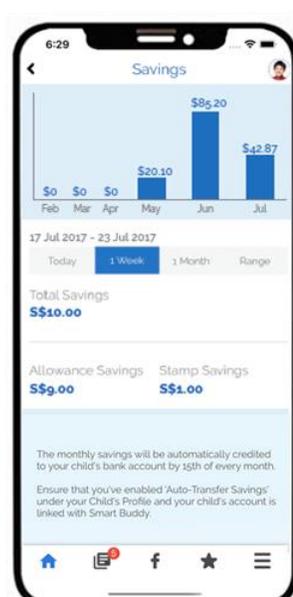
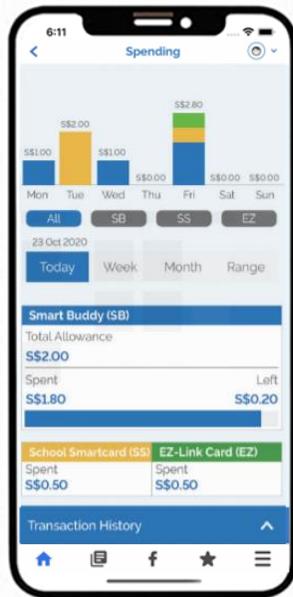
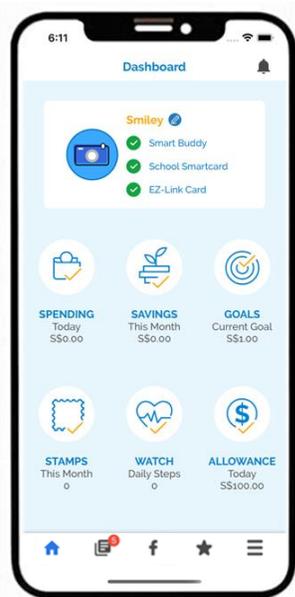
If the child misplaces or loses his / her smart buddy watch or card, the parent can disable the chip immediately and request for a replacement chip via the app easily, whereas if the child was using a School Smart Card or EZLink card, this would not be possible.



[Online User Guide](#)



Sample app screenshots below:



Accepted Cashless Payments in Smart Buddy Enabled Schools



Smart Buddy Terminal

Smart Buddy Card/Watch

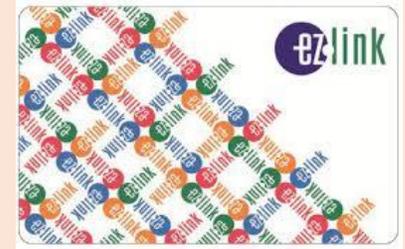
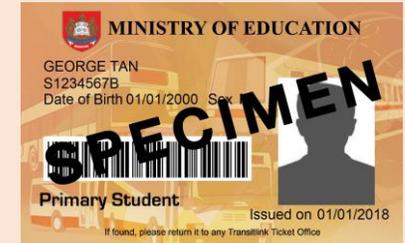


POSB/DBS ATM Card

(with NETS Contactless logo)



Concession Card/EZL



How does it work?



Once price is shown, student taps to pay. Balance will be shown too.



Easily check balance at kiosk



Register now to get started

www.posb.com.sg/sb-schools



PROMOTION



FREE S\$5 Flying Cape eVoucher with a min. purchase of S\$50

Simply make 5 transactions with Smart Buddy card/watch.

Flying Cape is an online booking and advisory platform for all your tuition and enrichment needs. Visit Flying Cape on www.flyingcape.com.sg/posb

Promotion terms and conditions apply.

Promo Period: 3 Jan 2022 to 31 March 2022.

As the saying goes, good habits start young.

You may also open a **My Account** for your child when you apply for **POSB Smart Buddy**.

Enjoy the following:

FREE Account Opening Gift	FREE S\$1 Gift Deposit	FREE POPULAR Membership	NO Coin Deposit Fee	NO Minimum Balance	Deposit Edusave Award
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Terms and conditions apply.



Apply for Smart Buddy via digibot

1. Go to our registration link:
www.posb.com.sg/sb-schools

Click “**Apply now**”

POSB Bank Cards Insure Borrow Invest Learn Marketplace Search Login

Bank > Accounts > For Kids

POSB Smart Buddy

At a Glance
Why Smart Buddy
→ [Apply for Smart Buddy](#)
Get the Smart Buddy app
Power up your Smart Buddy experience
Resources

Apply for Smart Buddy

For parents of students from Smart Buddy enabled schools
[Click here to check if your child's school is Smart Buddy enabled](#)

This means your child can tap-and-pay with Smart Buddy in their school (including selected canteens and bookshops), and at any **NETS retailers** out-of-school. Smart Buddy options available for your child:

Primary school (6 to 12 years old)	Smart Buddy Watch and Card, OR Smart Buddy Card only
Secondary school (13 to 17 years old)	Smart Buddy Card only (without watch)

Apply now

Your child's school not Smart Buddy enabled yet? Submit a request here.

For parents of students from non-Smart Buddy enabled schools
You can still apply for a Smart Buddy card (without watch) for your child to tap-and-pay at any **NETS retailers** out-of-school with this logo: **NETS)))**
Some retailers include:

2. Click ‘**Yes**’ to proceed with application via digibot

You are in Personal Banking ATM & Branch Help & Support

POSB Bank Cards Insure Borrow Invest Learn Marketplace Search Login

Apply for POSB Smart Buddy

For parents of students from Smart Buddy enabled schools

→ [At a Glance](#)
What you need to apply
Application process

At a Glance
You are applying for Smart Buddy on behalf of your child attending a **Smart Buddy enabled school**. Please wait for the application process to launch in the digibot chatbot in the bottom right corner of this window.
Can't find your child's school in the list of Smart Buddy enabled schools? Apply [here](#) in the digibot chatbot.

What you can expect for your child

digibot

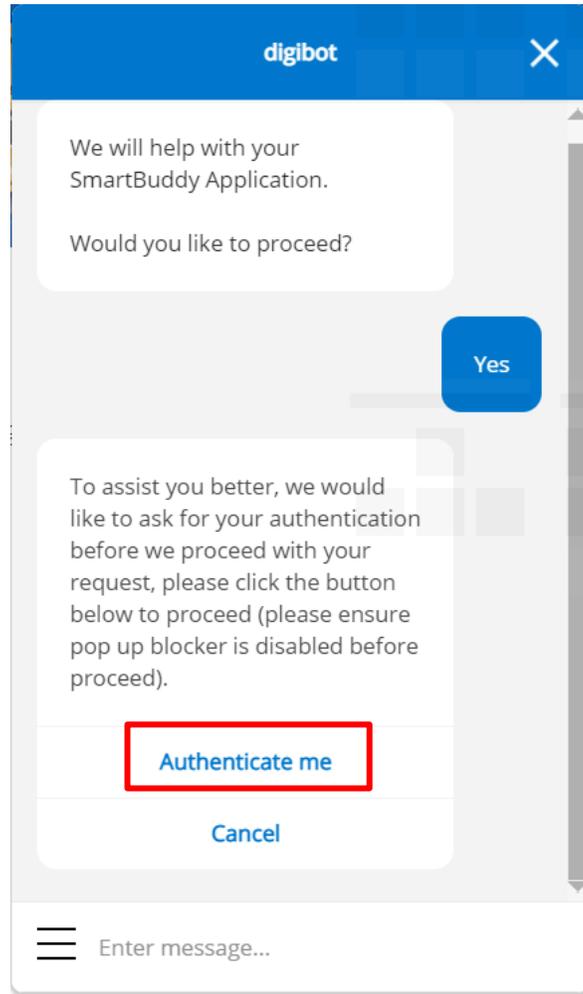
We will help with your SmartBuddy Application.
Would you like to proceed?

Yes No

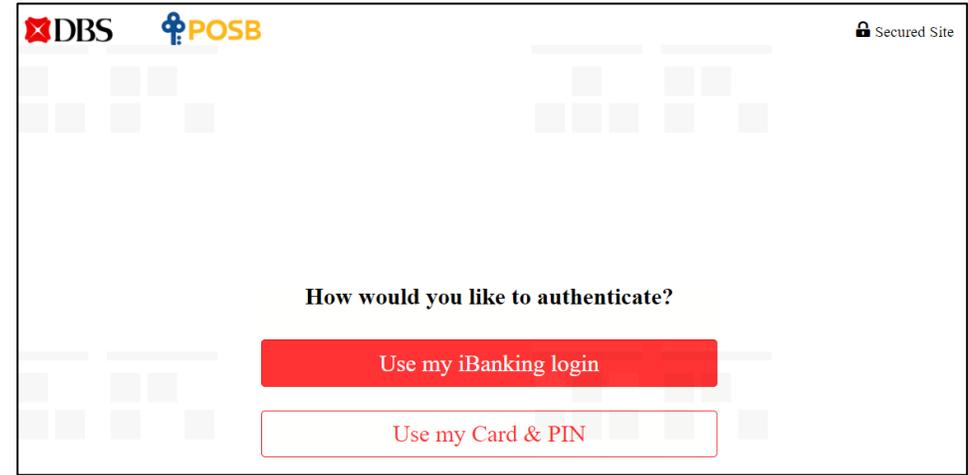
Enter message...

Apply for Smart Buddy via digibot (Cont'd)

3. Select '**Authenticate Me**' to proceed with the authentication



4. Select (a) iBanking Login or (b) Card & PIN

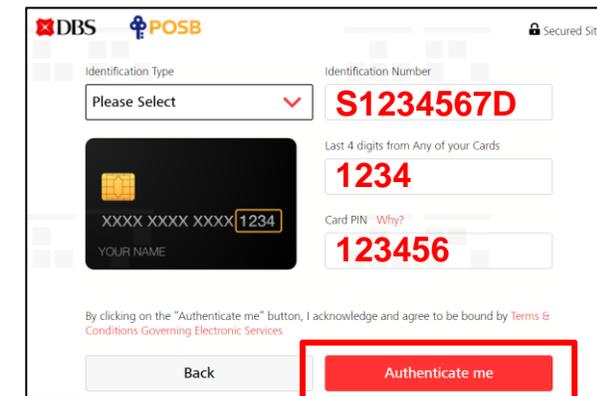


4(a). iBanking Login

- Enter iBanking User ID & PIN

4(b). Card & PIN

- Enter ID, Last 4-digit of any card & Card PIN



Apply for Smart Buddy via digibot (Cont'd)

5. Click on 'Get OTP via SMS' to receive OTP and enter

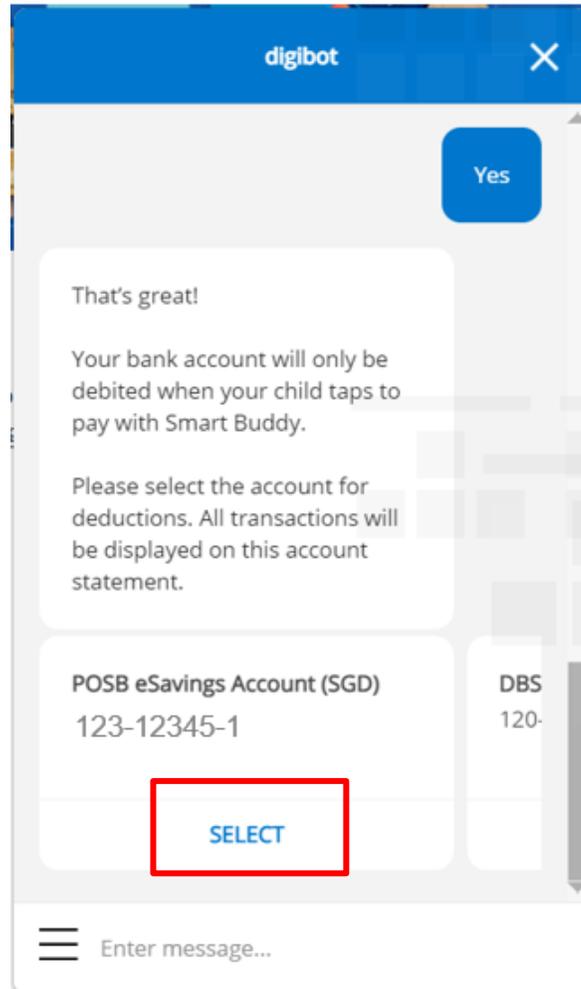
The screenshot shows the DBS POSB iB Secure Device interface. At the top, there are logos for DBS and POSB, and a 'Secured Site' indicator. Below the logos, there are two tabs: 'iB Secure Device' and 'SMS'. The 'SMS' tab is selected. On the left, there is an illustration of a smartphone with an 'SMS' notification. The main content area contains two numbered steps: 1. 'The OTP has been sent to +XX-XXXX1470' with a 'Get OTP via SMS' button. A mouse cursor is pointing at this button. 2. 'Input the 6-digit SMS OTP' with a text input field containing '123456' and a 'ber here' placeholder. At the bottom, there are two buttons: 'Cancel' and 'Submit'. The 'Submit' button is highlighted with a red rectangular box.

6. Confirm if mobile no. if valid

The screenshot shows a mobile application interface titled 'digibot'. The main text reads: 'like to ask for your authentication before we proceed with your request, please click the button below to proceed (please ensure pop up blocker is disabled before proceed)'. Below this text are two buttons: 'Authenticate me' and 'Cancel'. A message box below the buttons states 'Authentication is successful'. Below the message box, it asks 'Is your mobile number still valid?' and displays the user's details: 'Name: Tan Ah Meng' and 'Mobile Number: 6512345678'. At the bottom, there are three buttons: 'Yes', 'No', and 'Cancel'. The 'Yes' button is highlighted with a red rectangular box. At the very bottom, there is a text input field with a hamburger menu icon and the placeholder text 'Enter message...'.

Apply for Smart Buddy via digibot (Cont'd)

7. Select bank account for deduction



digibot

Yes

That's great!

Your bank account will only be debited when your child taps to pay with Smart Buddy.

Please select the account for deductions. All transactions will be displayed on this account statement.

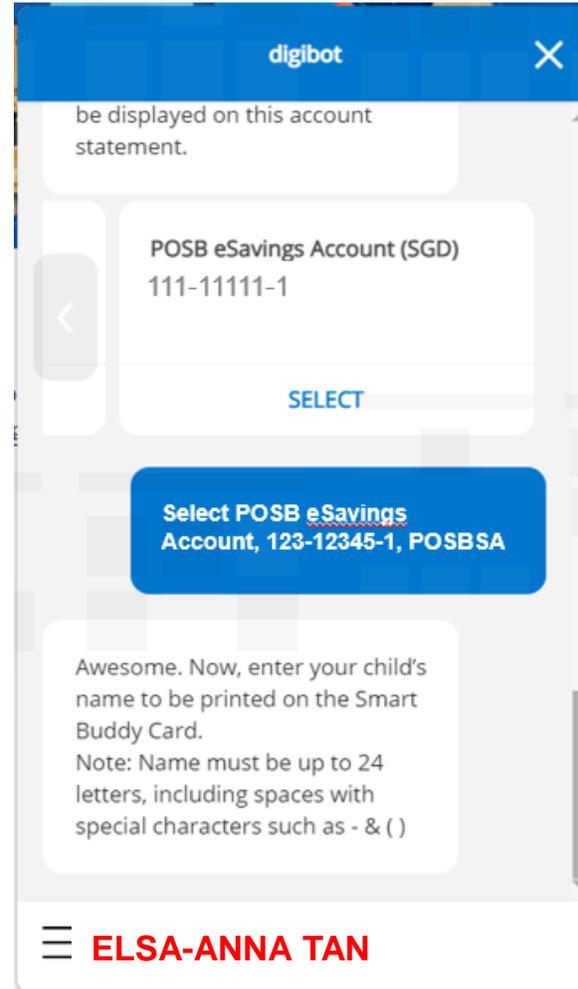
POSB eSavings Account (SGD) 123-12345-1

DBS 120-

SELECT

Enter message...

8. Enter Child's Name to be printed on Smart Buddy card
- Up to 24 characters, incl. spaces & special characters such as - & ()



digibot

be displayed on this account statement.

POSB eSavings Account (SGD) 111-11111-1

SELECT

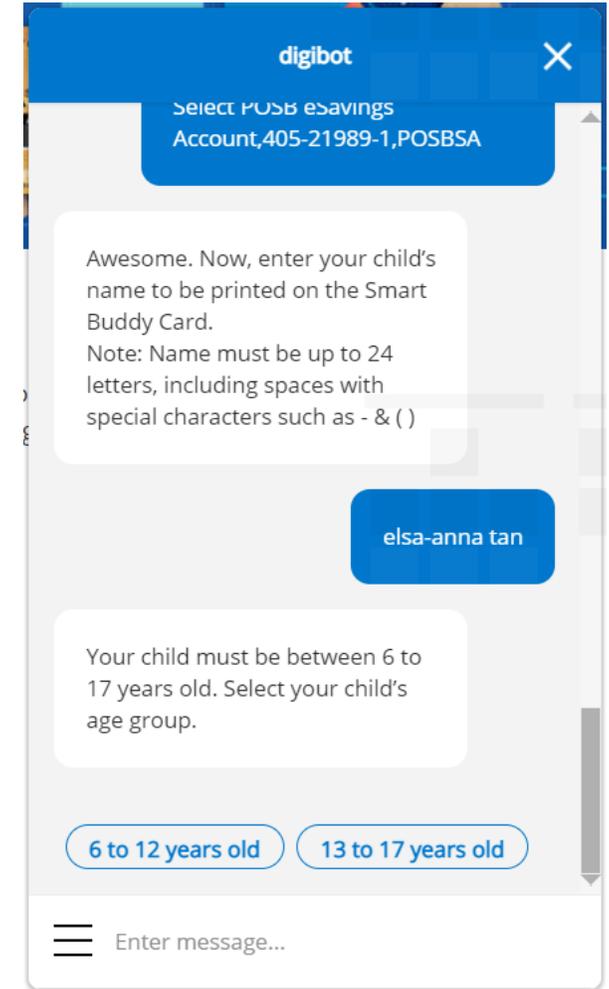
Select POSB eSavings Account, 123-12345-1, POSBSA

Awesome. Now, enter your child's name to be printed on the Smart Buddy Card.

Note: Name must be up to 24 letters, including spaces with special characters such as - & ()

ELSA-ANNA TAN

9. Select age group '6 to 12 years old' or '13 to 17 years old'



digibot

Select POSB eSavings Account, 405-21989-1, POSBSA

Awesome. Now, enter your child's name to be printed on the Smart Buddy Card.

Note: Name must be up to 24 letters, including spaces with special characters such as - & ()

elsa-anna tan

Your child must be between 6 to 17 years old. Select your child's age group.

6 to 12 years old 13 to 17 years old

Enter message...

Apply for Smart Buddy via digibot (Cont'd)

10(a). 6 to 12 years old

- Select your child's preferred Smart Buddy (Watch & Card) or (Card Only)

digibot

letters, including spaces with special characters such as - & ()

elsa-anna tan

Your child must be between 6 to 17 years old. Select your child's age group.

elsa-anna tan

6 to 12 years old

Select your child's preferred Smart Buddy.

Watch & Card Card Only Back

Enter message...

10(b). 13 to 17 years old

- Smart Buddy Card without watch will only be issued

digibot

elsa-anna tan

Your child must be between 6 to 17 years old. Select your child's age group.

elsa-anna tan

13 to 17 years old

Please note that a Smart Buddy card (without the watch) will be issued to students between 13 to 17 years old.

Ok Cancel Back

Enter message...

11. You have an option to link your Child's Bank Account to Smart Buddy

digibot

Please note that a Smart Buddy card (without the watch) will be issued to students between 13 to 17 years old.

Ok

You may auto-transfer your child's monthly Allowance & Stamp Savings into your child's bank account.

Link your child's account with Smart Buddy?

Yes No

Enter message...

Apply for Smart Buddy via digibot (Cont'd)

12(a). No linkage of Child's Bank Account

digibot

6 to 12 years old

Select your child's preferred Smart Buddy.

Watch & Card

You may auto-transfer your child's monthly Allowance & Stamp Savings into your child's bank account.

Link your child's account with Smart Buddy?

No

Enter message...

12(b). Link Child's Bank Account

- Select Child's Identity Type, enter ID no.

digibot

bank account.

Link your child's account with Smart Buddy?

Yes

Select your child's identity type.

Singapore NRIC - Pink/Blue

Enter your child's Singapore NRIC, example: S1234567A.

S1234567D

Enter message...

12(b). Link Child's Bank Account (Cont'd)

- Select Bank Account Type, enter Bank Account No.

digibot

What account does your child have?

If you don't want to proceed with the linkage, please select "Cancel Linkage"

POSB Savings/ ePOSBkids

Cool! Enter your child's account number (with dashes).
Example : 123-12345-1.

Do not enter the same account number that you have selected earlier for deduction - 405-21989-1.

123-12345-1

Enter message...

Apply for Smart Buddy via digibot (Cont'd)

13(a). Summary Page

- *Without Child's Bank Account*

Looks like we're done! Click **'Submit'** to proceed if the information is correct.

Parent's Info:
Name: Tan Ah Meng
Debiting A/C: 123-12345-1

Child's Info:
Name: ELSA-ANNA TAN
Age Group: 6 to 12 years old
Smart Buddy: Watch & Card

By submitting the application, you have read and agree to be bound by the [Terms & Conditions](#) of the Program.

Submit **Restart Application**

Enter message...

13(b). Summary Page

- *With Child's Bank Account*

information is correct.

Parent's Info:
Name: Tan Ah Meng
Debiting A/C: 123-12345-1

Child's Info:
Name: ELSA-ANNA TAN
Age Group: 13 to 17 years old
ID Type: Singapore NRIC
ID No: S1234567D
Crediting A/C: 123-12345-1

Smart Buddy: Card Only

By submitting the application, you have read and agree to be bound by the [Terms & Conditions](#) of the Program.

Submit **Restart Application**

Enter message...

14. You can choose to apply for My Account (Personal/Joint-Alt) for your child.

Exclusive Promotion

As the saying goes, good habits start young. Open a new bank account for your child today!

- ✓ FREE Account Opening Gift
- ✓ FREE S\$1 Gift Deposit
- ✓ FREE POPULAR 1-year Student Membership
- ✓ No coin deposit fee so they save more
- ✓ Auto-transfer of unutilized Smart Buddy allowance

Choose between a personal (in child's name) or joint-alternate account (in the name of parent or child).

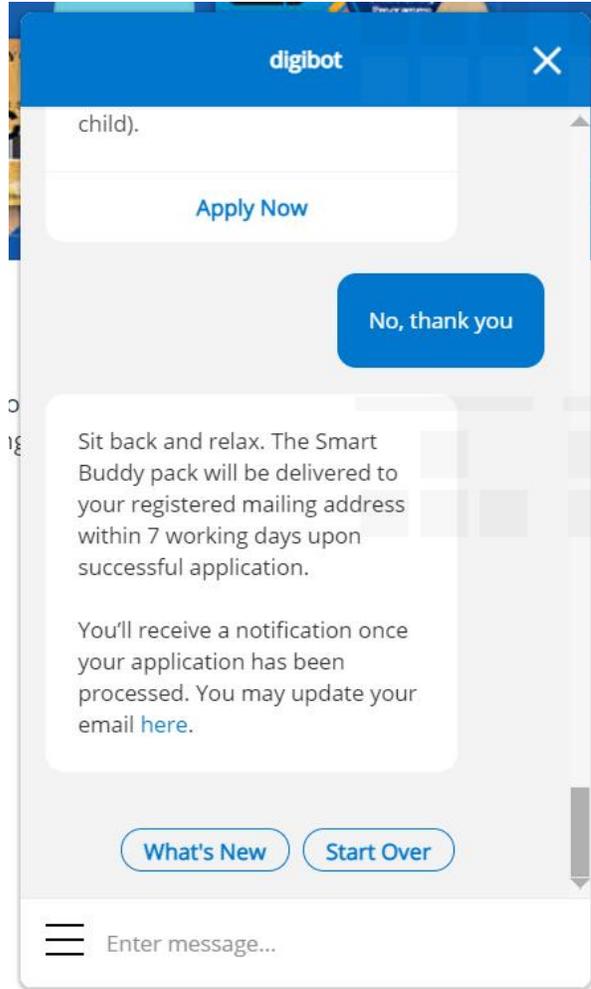
Apply Now

No, thank you

Enter message...

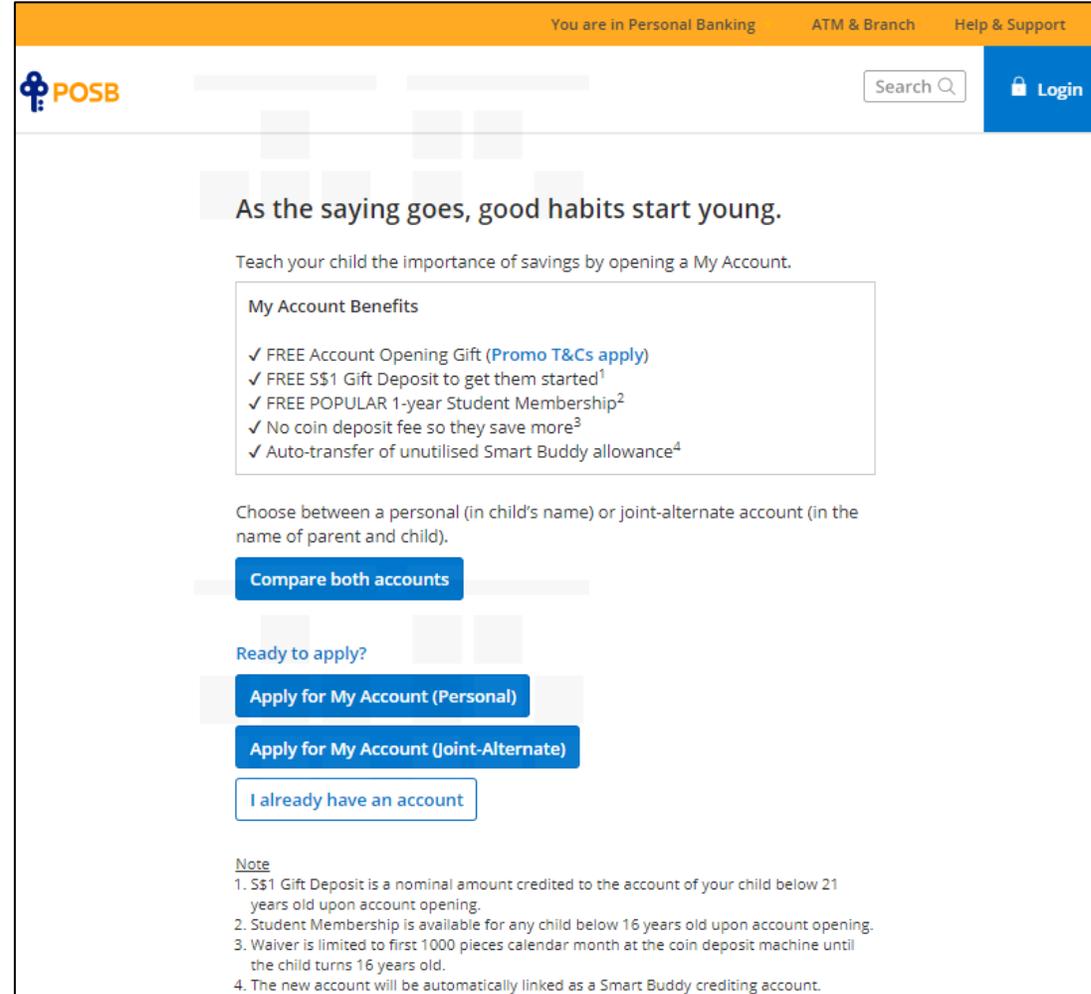
Apply for Smart Buddy via digibot (Cont'd)

14(a). If select '**No, thank you**', your Smart Buddy application has been successfully submitted



14(b). If select '**Apply Now**'

- You will be directed to a PWEB page to apply for My Account (Personal / Joint-Alternate) for your child



Frequently Asked Questions (FAQ)

Is cash still accepted in these participating schools?

- Yes, children may opt to pay using their Smart Buddy or cash at the canteen or bookshop

What should I do if my child loses his/her Smart Buddy watch?

- You may temporarily disable the Smart Buddy watch by switching the "Disable Account" to "On" under your child's profile. In the event the watch is found, you may enable it again by switching the "Disable Account" to "Off".
- To permanently terminate the payment chip, you may contact POSB hotline at 1800 111 1111 and request for a replacement. There will be a fee of S\$30 for a replacement.

What happens if my child's Smart Buddy watch is faulty (i.e. damaged, unable to charge)?

- Your child may perform a 1-to-1 exchange at the social workers at APSN Tanglin School.
- Alternatively, you may perform a 1-to-1 exchange at our Replacement Centre:
[Smart Buddy Watch Service Centre \(c/o STYL Solutions Pte Ltd\)](#)
3015A Ubi Road 1, #06-02, Singapore 408705
Operation Hours: Monday to Friday, 9.30am to 5.30pm
(Closed on Public Holidays)
**Note: Please call 6518 3127 to make an appointment prior to your visit.*
- Do remember to remove the payment chip from the faulty watch and insert it into the new watch. Thereafter, set up the new watch via the 'Watch' section on the Smart Buddy Mobile App.

Is the Smart Buddy app a wallet?

- No, it is not a wallet. The Smart Buddy app only provides transactional info (e.g. allowance balance, spending and saving trends etc.) and useful tips on personal finance and money matters for both parent and child.

Can my child enjoy concession fare rates for their MRT and bus ride, if they use the Smart Buddy card/watch?

- No. The Smart Buddy card/watch is not recommended for MRT or bus rides. All transit usage will be priced at full adult fare. Please use child's concession card or EZ-Link card for public transport.

Where can my child purchase new watch or watch straps?

- You can purchase online at <https://eshoppenow.com/>

You can check out our full list of FAQs [here](#).

For any enquiry or feedback,
you may reach us at posbsmartbuddy@dbs.com

Or

Join our POSB Parents – Online Community for Family Financial
Tips at <https://www.posb.com.sg/personal/posb-parents.page>