

# POSB Smart Buddy

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



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

Introduce your child to the concept of money and teach them to be a savvy saver in a contactless payment world.



**Pay digitally** in school 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.

## Boost your child's savings with the Stamp Savings Programme



### Receive 10% Cash Savings Bonus

when your child completes 1 stamp card every month

- ♥ 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.

## Grow your child's savings with My Account

Automatically save unspent Smart Buddy allowance by linking their **My Account** with Smart Buddy. Apply now and enjoy the following benefits:

**FREE**

S\$1 Welcome Gift Deposit

**NO**

Coin Deposit Fee

**NO**

Minimum Balance

Apply for **My Account** now at [www.posb.com.sg](http://www.posb.com.sg)

Terms and conditions apply.



## Why parents love

- ♥ Manage your child's allowance easily
- ♥ Be notified of your child's spending in real-time
- ♥ Gain curated insights of your child's spending and saving habits.
- ♥ Disable payments immediately if card/ watch is lost



## Why kids love it

- ♥ Tap and pay with their card/ watch, like grown-ups do
- ♥ Uncover trends from their own spending & saving habits through engaging visuals, via their own log-in ID (child access)
- ♥ Develop healthy habits via the watch's fitness tracking features



## 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-pg](https://go.posb.com.sg/sb-pg)



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

## Introducing a new way to use Smart Buddy — meet **PayBuddy!**

A secure chip holder your child can carry as a keychain or lanyard, making tap-and-go payments safe and easy. Get yours now with this exclusive launch offer:

[go.posb.com.sg/sb-promo](https://go.posb.com.sg/sb-promo)



Ends 31 Dec 2025 or while stocks last. T&Cs apply.



# Get the Smart Buddy app now

The app is also compatible with your child's School Smartcard and EZ-Link card.



	Smart Buddy watch / card	School Smartcard / EZ-Link card
<b>Disable card when lost*</b> <small>*All spendings will be declined except for transport expenses</small>		
<b>Auto-transfer child's Smart Buddy savings to their account</b>		
<b>Set child's allowance with spending limit</b>		
<b>Child's allowance debited from</b>	Parent's Linked bank account	Stored value in card (top-up required)
<b>View transactions in-app (available for both parent and child access)</b> Only transactions made on Smart Buddy terminals in school and NET retailers outside of school will be tracked and reflected in the app.  <small>Note: The use of Smart Buddy card / watch is not recommended for transport use as full adult fare will be charged.</small>	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

**Register for PayNow**



## PayNow for Kids

Ensure your child receives school and award payouts directly into their bank account by registering PayNow with their NRIC. It's quick and easy – register now online via digibot.

[go.posb.com.sg/paynow-kids](https://go.posb.com.sg/paynow-kids)



## My Account for Kids

Open a savings account that grows with your child – plus enjoy a \$S1 gift deposit to kick-start their financial journey.

[go.posb.com.sg/my-account-kids](https://go.posb.com.sg/my-account-kids)



## POSB Parents Facebook Group

Join our welcoming online community for parents – where you can exchange parenting tips, get advice on family financial planning, and learn how to raise money-smart kids.

[go.posb.com.sg/POSBParents](https://go.posb.com.sg/POSBParents)



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### 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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.