

POSB

Neighbours first, bankers second

As a key institution in Singapore, POSB has served Singaporeans from all walks of life since its founding in 1877. They include the young, families, seniors and the community at large.

From creating a nationwide savings movement to playing a key role in the development of Singapore, our aim as Singapore's oldest and most loved bank is to always remain at the forefront of providing pioneering financial solutions that cater to the evolving needs of Singaporeans.

Other than bringing value to Singaporeans, POSB has also continuously entrenched itself as the "People's Bank" by widening its reach in the community through various initiatives.



For children and families

We announced the successful trial run of a global first – the POSB Smart Buddy programme. The programme creates a contactless payments ecosystem within the school environment to help cultivate sensible savings and spending habits among young students in an interactive, engaging manner. Our accompanying mobile app allows parents to remotely manage their children's spending and savings, while empowering students to monitor their own finances.

POSB also partnered the Info-communications Media Development Authority of Singapore (IMDA) to launch an e-savings programme that uses robotics to engage primary school students. With support from students of Nanyang Polytechnic, the POSB eYoung

Savers programme was the first project by a bank to be showcased on IMDA Lab on Wheels, a bus-based interactive programme that aims to ignite passion in technology among the young through engaging and experiential activities.

Through this collaboration, we hope to promote financial literacy and further spread the culture of saving among the young, while incorporating elements of technology and robotics.

Close to 7,500 participants joined us at the eighth edition of the POSB Passion Run for Kids. A total of SGD 1 million was raised for the POSB Passion Kids Fund, bringing the total amount raised to date to SGD 5.74 million. The fund has benefitted over 245,000 children to date.



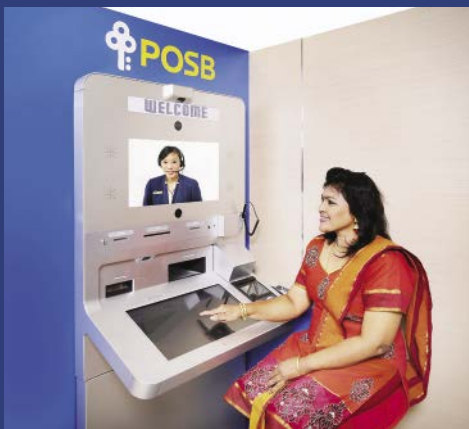
For seniors

As part of the POSB Active Neighbours programme, we have been hiring seniors and training them to assist others at our branches, with the aim of promoting more active lifestyles for older Singaporeans. Today, we have over 80 Active Neighbours across our branches, where they also actively share the convenience of digital banking.

As an organisation that banks most of Singapore, we recognise the need to invest in our communities and services to prepare ourselves for the future challenges of an ageing population. We have put in place dementia training for our branch staff and equipped them with knowledge on how to engage with customers who display signs of dementia. They are trained to take extra care and exercise patience with customers who may have dementia, and to always show

respect and provide reassurance. Over 1,000 frontline staff have been trained.

Through various programmes done in partnership with North East CDC, IMDA and non-profit women's education centre WINGS, we have reached out to seniors in the community to educate them on financial literacy, self-service banking and digital skills. These programmes benefitted over 800 seniors in the past year.



For the community

In Singapore, we believe in contributing towards an inclusive society where everyone can access our services. While we ramp up our digital offerings, we understand our customers' need to continue to access our physical locations and have provided new and innovative ways for them to do so. In August 2016, we piloted POSB Video Teller Machines (VTMs), the first of its kind in Singapore. POSB VTMs are able to provide round-the-clock branch banking services to customers, with the option of "face-to-face" assistance from bank tellers via live-video streaming. In addition to providing services such as balance enquiries, change of particulars and statement requests,

POSB VTMs are also able to dispense Internet banking security tokens as well as debit cards instantly.

In the lead-up to the nation's 51st birthday, we announced the return of the iconic POSB Save-As-You-Earn (SAYE) programme. First launched in 1974, the POSB SAYE programme was introduced to encourage Singaporeans to cultivate a habit of setting aside a portion of their salary as savings. Those who did so were rewarded with bonus interest on their savings. The bonus interest and additional benefits were also offered exclusively to full-time national servicemen to recognise their

contributions towards nation building under the POSB Save-As-You-Serve initiative.

We continue to offer our customers greater value through our innovative products, services and deals. In October 2016, we launched a "bank and earn" programme which rewards our customers based on their banking relationships with us. Since most of our customers already conduct regular banking transactions with us, this means that they can enjoy monthly cashbacks with POSB Cashback Bonus without doing a lot more.