

**Phillip Nova Phillip-Nova MSCI Singapore Daily Social Media Campaign
TERMS AND CONDITIONS**

Phillip Nova Pte. Ltd. (“**PNPL**”) is conducting a lucky draw (“**Campaign**”) where one (1) winner will receive an **iPhone 17 Pro Max (256GB)**. For full details, please refer to the respective sections below. By participating in the Campaign, you agree to be bound by the Terms and Conditions (“**Terms**”) and any such variation in which PNPL, in its sole discretion, will continue to advise on its website. PNPL is regulated by the Monetary Authority of Singapore.

Campaign Period

1. PNPL will commence the Campaign from **1 October 2025 to 15 October 2025** (both dates inclusive), or such other period(s) as may be determined by PNPL from time to time.
2. PNPL will conduct one (1) lucky draw, with one (1) winner selected in the draw.

Eligibility Criteria

To qualify for entry into the Lucky Draw, participants must fulfil all of the following conditions:

- a. Follow Phillip Nova’s official social media account(s) on either Facebook or Instagram;
- b. “Like,” “Share,” and “Comment” on the selected social media post ([Facebook](#), [Instagram](#)) and
- c. [Submit this required entry form on the Phillip Nova website.](#)

Only participants who have completed all three (3) steps as outlined above within the promotional period shall be deemed eligible for the Lucky Draw.

Each participant is entitled to submit one (1) entry only for the Lucky Draw. Multiple entries from the same individual (including entries using different social media accounts or email addresses) will be disqualified.

Phillip Nova reserves the right to verify participants’ compliance with the above requirements. Entries found to be incomplete, inaccurate, or submitted outside of the promotional period shall be deemed invalid.

1. PNPL reserves the right to refuse to grant incentive to those who are categorized as **Non-Eligible Client** and not eligible to participate in the **Campaign** as follows:
 - a) A sole proprietorship, company, partnership, and any entity that constitute as a Corporate entity;
 - b) PNPL’s Employees and/or their Immediate Family Members;
 - c) All agencies and/or service providers engaged by PNPL (including but not limited to advertising agencies, promotions agencies, printing companies, event management agencies and any persons assisting or who are involved in the Campaign) and their Employees and Immediate Family Members.

Notification And Issuance of Incentive

2. Unless otherwise stated, the draws will be conducted virtually at 12:00 PM Singapore Time (SGT) via GoToWebinar on 5 November 2025.
3. A link to join the virtual lucky draw will be published on the Nova Platform Announcement at least three (3) days before the scheduled draw date.
4. PNPL will contact the winners for the necessary follow-ups. Winners are required to reply PNPL for the prize collection details and agree to complete PNPL’s verification process (i.e. submission of Account Number and personal identification documents). The awarding of the Prize is subject to successful identity verification to the full satisfaction of PNPL.
5. In the event that the selected winner is not eligible, perish, cannot be traced or does/do not respond or claim within thirty (30) calendar days to PNPL’s notification, or refuses the prize, the prize will be forfeited and PNPL, in its sole discretion, may choose whether to re-draw a new winner or donate or forfeit the prize accordingly.

6. No prize transfer or assignment by winners is permitted.
7. PNPL reserves all rights to disqualify any incomplete submissions or submissions that did not abide by the Terms herein. PNPL further reserves the right to disqualify the participation in this Campaign if any participant: (a) has cheated or committed fraud on PNPL and/or this Campaign; (b) tampered or attempted to tamper with the participation process/operation of this Campaign; (c) manipulated or attempted to manipulate the operation of this Campaign; (d) conduct is in breach of the Terms including providing false information (such as fake accounts, personas or photos) or deliberately withholding information; or (e) has been blacklisted from previous participation for whatsoever reason.
8. If any Eligible Client is subsequently found to be ineligible for the Campaign for any reason, PNPL is entitled to at any time, (a) forfeit, withdraw or withhold the reward amounts; or (b) reclaim, clawback or deduct the reward amount from the trading account if it has been rewarded or utilised. In such an event, no person shall be entitled to any payment or compensation from PNPL.
9. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Prize Redemption

10. Eligibility & Redemption
 - (a) The prize redemption is available to clients who have fulfilled the eligibility criteria set by Phillip Nova Pte Ltd (PNPL).
11. Fraud & Misuse
 - (a) Any attempt to duplicate, resell, or misuse the prize will result in immediate disqualification from the redemption program. PNPL reserves the right to take legal action where necessary.
 - (b) In case of any suspected fraudulent activity, PNPL may suspend or cancel the prize without prior notice.
12. General Terms
 - (a) PNPL reserves the right to amend, vary, or cancel these terms and conditions at its sole discretion without prior notice.
 - (b) PNPL shall not be liable for any losses, damages, or claims arising from the use or non-use of the prize, including but not limited to disputes with merchants.
 - (c) In the event of any dispute, PNPL's decision shall be final and binding.

Limitation Of Liability

13. By entering this Campaign, participants agree to release, discharge, and hold harmless of PNPL and its partners, affiliates, subsidiaries, advertising agencies, agents and their employees, officers, directors, and representatives from any claims, losses, and damages arising out of their participation in this Campaign or any Campaign-related activities and the acceptance and use, misuse, or possession of any reward hereunder.
14. Participants agree to indemnify PNPL against any losses, claims, demands, liabilities, costs and expenses for personal injury or death, loss, damage to property, breach of any obligations, warranty or representation, intellectual property infringement claims, fines and penalties, which may be imposed on or which PNPL may suffer or incur or which may be made, instituted or asserted against PNPL arising out of or by reason of negligent acts, omissions, fraud, wilful misconduct, or a breach of obligations, covenants, representations or warranties by Advertiser in connection with this Campaign.
15. PNPL shall not assume any liability for any loss incurred or suffered by any person in connection with the Campaign, howsoever arising, including without limitation, any error in computing trades and trade commissions, and any subsequent changes to commission prices. Trading in financial instruments carries various risks and is not suitable for all investors. It is possible to lose more than your initial investment.

Miscellaneous

16. No content on this Campaign or its advertisement shall be considered an offer or solicitation for the purchase or sale of any futures, financial or investment products. All information and data, if any, are for reference only and past performance should not be viewed as an indicator of future results. No content on this Campaign shall be considered as an opinion or recommendation.

17. PNPL has sole discretion to determine cases of suspected abuse, fraud, or breach of the Terms or intent of the Terms. PNPL shall have the final decision and not obliged to provide reasons for the same.
18. PNPL reserves all rights to revise, alter or delete any Terms in the Campaign at any time without prior notice to Eligible Client; including but not limited to, and the right to postpone, temporarily halt, or terminate this Campaign, or adjust the Welcome Gift, type and distribution of this Campaign, at any time and in its sole and absolute discretion. All Eligible Client shall be bound by such variations, amendments, deletions and/or additions. PNPL shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Campaign.
19. The Terms should be read in conjunction with the terms and conditions stipulated in Customer Trading Agreement, Product Disclosures, and Risk Warnings available at the website. In the event of any inconsistency between these Terms and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these Terms herein shall prevail. PNPL has the right to the final interpretation of these Terms. In the event of any dispute, the decision of PNPL shall be final and binding and no further correspondence will be entertained.
20. A person who is not a Participant governed by these Terms shall have no rights under Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any Terms of this Campaign.
21. This Campaign and the Terms shall be governed by Laws of Singapore and each Participant agrees to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.