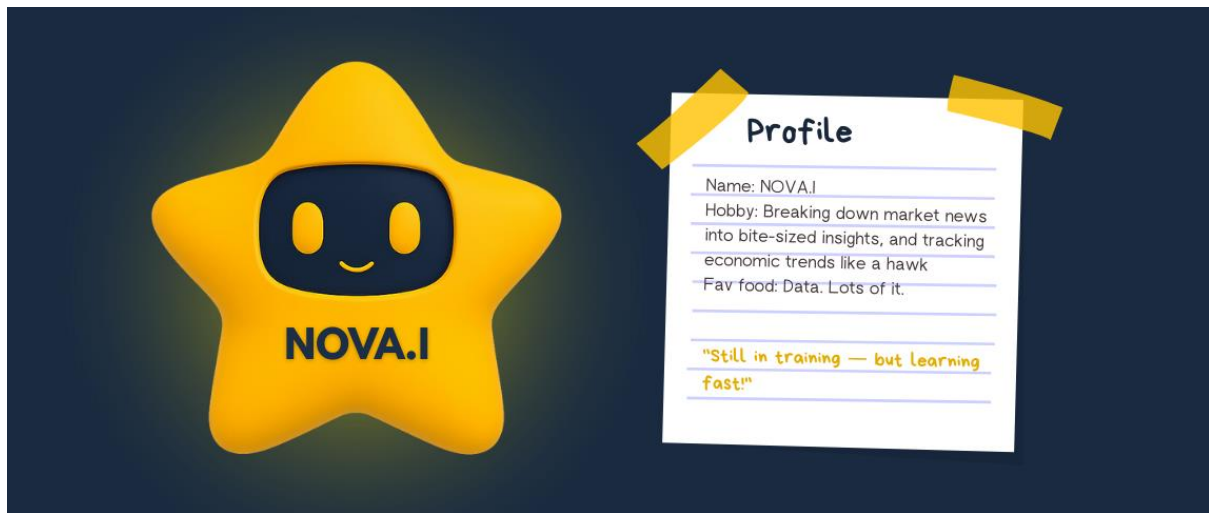


NOVA.I (Beta) feedback campaign



Introducing Our New AI Chatbot: NOVA.I

Phillip Nova 2.0 has recently launched **NOVA.I**, an AI chatbot designed to provide real-time financial content and enhance your trading journey.

NOVA.I can assist you with:

- **Market Analysis & Q&A:** Get answers to a wide range of questions about market movements, specific stocks, and financial concepts.
- **Trading Ideas:** Receive trading ideas based on your queries, technical indicators, and market trends.
- **Educational Support:** Use it as an on-demand resource to help new and experienced investors better understand trading strategies and financial instruments.

To help us provide a better experience, we invite you to try NOVA.I and provide your genuine feedback on how we can improve it. Eligible participants will be rewarded with **SGD10**.

Terms and Conditions

1. Eligibility

- 1.1. This promotion is open to both existing and new clients of Phillip Nova Pte Ltd (PNPL).
- 1.2. Non-clients must register for a Multi-Asset Account to be eligible. The account opening link is: https://bit.ly/AAH_ADS_2025Q3Q4_NOVAIFeedback_OAOV2

2. Promotional Mechanism

- 2.1. The promotional period is from 22nd September to 30th November 2025.
- 2.2. To qualify, participants must provide specific, written feedback on their experience interacting with NOVA.I and suggestions on how they wish NOVA.I could assist their trading or investment journey.
- 2.3. Feedback must be submitted on the Phillip Nova 2.0 Mobile App under the NOVA.I and provide a specific comment for improvement or a "wish list" item in the feedback icon.

2.4. The SGD10 reward will be credited to eligible clients' Phillip Nova accounts by mid-December 2025.

3. Account Opening (for non-clients)

3.1. Certain Phillip Nova products are classified as Specified Investment Products (SIPs). Under regulatory requirements, retail investors will be assessed to determine if leveraged trading is appropriate for them. More information is available here: <https://www.phillipnova.com.sg/cka-car/>.

4. 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;

4. No Warranties

4.1. While best efforts have been made to ensure that the information on the website is reliable or reproduced from sources that PNPL believes to be reliable at the date of publication, no warranty is made as to its accuracy, completeness, or adequacy. PNPL has no obligation to update, modify, or amend the website to correct any inaccuracies that may subsequently become apparent.

5. Copyright and Trademark

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6. Governing Law and Jurisdiction

6.1. These terms and conditions are governed by and shall be construed in accordance with the laws of Singapore. Each participant is subject to the exclusive jurisdiction of the courts of Singapore for any disputes arising under these terms and conditions.

7. Severability

7.1. If any provision (or part of any provision) of these terms and conditions is or becomes illegal, invalid, or unenforceable under the law of any jurisdiction, this will not affect the legality, validity, or enforceability in that or any other jurisdiction of any other provision (or any other part of that provision) of these terms and conditions.