

Phillip-Nova MSCI Singapore Daily Leveraged and Inverse (L&I) Products Promotion
TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. ("PNPL") is giving away **Phillip-Nova MSCI Singapore Daily Leveraged and Inverse (L&I) Products ("Eligible Products")** under this campaign ("Campaign").

- **New Clients:**
 - Receive 10 Shares of Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product when you open a trading account during the Campaign period, **AND**
 - Up to 40 Shares of Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product **OR** up to 90 Shares of Phillip-Nova MSCI Singapore Daily (-1X) Inverse Product when you trade the Eligible Products.
- **Existing Clients:**
 - Receive up to 40 Shares of Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product **OR** up to 90 Shares of Phillip-Nova MSCI Singapore Daily (-1X) Inverse Product when you trade the Eligible Products.

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

- ❖ PNPL will commence the Campaign from **6 October 2025 to 28 February 2026** (both dates inclusive), or such other period(s) as may be determined by PNPL from time to time.

Eligibility Criteria

Step	Requirements for Eligible Client	Applicable Reward
1	All clients must have a valid live individual Trading Account with PNPL AND are not listed as Non-Eligible Client (refer to Clause 4) below. Additionally, clients must be at least 21 years old during the campaign period AND complete Customer Account Review (CAR).	
2	For non-customers, kindly complete the Account Opening process via this link here. New clients are entitled to a welcome reward of 10 Shares of Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product (SGX: LSS) during the campaign period. <i>Price of LSS as of 2 October 2025: SGD 2.487</i>	<u>Welcome Reward</u> 10 Shares of Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product (SGX: LSS)
3	First Trade Bonus will be rewarded based on the total number of shares of Eligible Products purchased in a client's first BUY Trade during the Campaign period. <ul style="list-style-type: none"> • Rewards are given on a 1-to-1 matching basis with the product traded by the client. • The shares to be rewarded are denominated in SGD (SGX: LSS and SGX: SSS) <ul style="list-style-type: none"> ○ If the client trades LSS or LSU, LSS will be rewarded ○ If the client trades SSS or SSU, SSS will be rewarded. 	<u>First Trade Bonus</u> Up to 40 Shares of Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product (SGX: LSS) <u>OR</u> Up to 90 Shares of Phillip-Nova MSCI Singapore Daily (-1X) Inverse Product (SGX: SSS)

	<ul style="list-style-type: none"> The rewards are capped at 40 shares for LSS, or 90 shares for SSS. <p>Example 1: Client A buys 40 shares of LSS on 6 October 2025. PNPL will reward Client A with an additional 40 shares of LSS.</p> <p>Example 2: Client B buys 200 shares of SSU on 10 October 2025. PNPL will reward Client B with an additional 90 shares of SSS (The reward for SSS is capped at 90 shares).</p> <p><i>Price of LSS as of 2 October 2025: SGD 2.487</i></p> <p><i>Price of SSS as of 2 October 2025: SGD 1.097</i></p>	
4	<p>To qualify for the reward, an Eligible Client must execute trades in the following specified products within the campaign period:</p> <p>Product 1: Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product</p> <ul style="list-style-type: none"> SGX Code: LSS [SGD-Denominated] SGX Code: LSU [USD-Denominated] <p>Product 2: Phillip-Nova MSCI Singapore Daily (-1X) Inverse Product</p> <ul style="list-style-type: none"> SGX Code: SSS [SGD-Denominated] SGX Code: SSU [USD-Denominated] 	
5	<p>Lucky Draw Qualification:</p> <p>To qualify for entries into the lucky draw, an Eligible Client must execute trades in the Eligible Products within the period of 6 October 2025 to 30 November 2025:</p> <ul style="list-style-type: none"> Every 100 Shares of any of the Eligible Products (LSS/LSU/SSS/SSU) bought entitles the client to 1 lucky draw entry The sum of all qualifying trades in the Eligible Products from 6 October 2025 to 30 November 2025 will be tracked to determine each client's total lucky draw entries. There is no cap to the total number of lucky draw entries. 	<p><u>Lucky Draw Prize</u></p> <p>iPhone 17 Pro Max</p> <p><u>Lucky Draw Date</u></p> <p>5 December 2025</p>

- A client is an individual person who holds a valid live individual trading account with PNPL ("Trading Account") AND is not listed as a Non-Eligible Client (refer to Clause 4 below).
 - Client shall meet all applicable onboarding requirements, including but not limited to KYC and AML requirements (if any). For the avoidance of doubt, PNPL has sole and absolute discretion to approve or reject or revoke any account opening application / Trading Account without providing any reason, notice or assuming any liability to any person.
 - Client must maintain valid and operating (i.e. not closed/suspended) Trading Account throughout the entire Campaign Period.
- This Campaign applies exclusively to the purchase of **Phillip-Nova MSCI Singapore Daily Leveraged and Inverse (L&I) Products** during the Campaign Period.

3. Leveraged and Inverse (L&I) Products are classified as Specified Investment Products (SIP). Under regulatory requirements, retail investors will be assessed to determine if the level of risk inherent in trading ETFs is appropriate for the individual. For more information, please click [here](#).
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) 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.
5. PNPL's Employees and/or their Immediate Family Members are not eligible to enter into the lucky draw.

Notification And Issuance of Incentive

6. Unless otherwise specified:
 - a) PNPL will **credit the Welcome Reward into client's trading account** on the **Wednesday of the following week** after their new account opening approval date.
 - b) PNPL will **credit the First Trade Bonus into client's trading account** on the **Wednesday of the following week** after their first BUY Trade in the Eligible Products.
 - c) PNPL will **conduct the Lucky Draw for 1 x iPhone 17 Pro Max** at 12:00 PM Singapore Time (SGT) via GoToWebinar on the **5 December 2025**.
7. For clients aged 21 and above who have not completed the Customer Account Review (CAR), PNPL will withhold the reward of 10 shares of the Phillip-Nova MSCI Singapore Daily (2X) Leveraged Product (SGX: LSS). The reward will be credited to the client's trading account once the CAR has been successfully completed.
8. 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.
9. PNPL will contact the lucky draw winner for the necessary follow-ups. The winner is 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.
10. 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.
11. No reward transfer or assignment by winners is permitted.
12. 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.
13. 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.

14. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Limitation Of Liability

15. 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.
16. 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.
17. 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

18. 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.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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.