

Phillip Nova “Discover & Trade Japan with Phillip Nova”

TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. (“**PNPL**”) is giving away incentives **up to S\$30** to eligible participants (refer to clause 2 below) of “**Discover & Trade Japan with Phillip Nova**” organised by Phillip Nova (“**Campaign**”). By participating in the Campaign, eligible participants agree to be bound by these Terms and Conditions (“**Terms**”) and any such variation which PNPL, in its sole discretion, will advise on its website.

Campaign Period

1. The Campaign shall run between 1st Oct 2026 and 31st December 2026, both dates inclusive.

Eligibility Criteria & Incentive Details

2. The Incentives are exclusive to participants of the Campaign who satisfy the criteria (“**Eligible Client**”) below before the respective stipulated deadlines.

Stage	Action / Criteria	Qualifying Period	Incentives
First Trade Credit	Eligible Client refers to holder of a Nova Trading Account with PNPL. Place at least one Qualifying Trade in any TSE-listed stock or ETF between 1 October 2026 and 31 October 2026. Account opening link: https://bit.ly/AAH_PRO_2026Q4_PNP_L_X_Discover_Japan_OAOV2	1 st Oct – 31 st Oct 2026	Receive \$10 in Trading Credits * The S\$10 Trading Credit for qualifying October trades will be credited to the Eligible Client's account by 30th November 2026.
Additional Bonus	Have qualified for the First Trade Credit and place at least one Qualifying Trade in November 2026 and at least one Qualifying Trade in December 2026.	1 st Nov – 31 st Dec 2026	Receive an additional \$20 in Trading Credits * The additional S\$20 Trading Credit for Qualifying Trades in November and December 2026 will be credited to the Eligible Client's account by 29th January 2027.

*** Note:**

- The Campaign is open to all Phillip Nova trading account holders, including accounts opened during the Campaign Period.
- A **Qualifying Trade** refers to a successfully executed buy transaction in any stock or ETF listed on the Tokyo Stock Exchange (“TSE”) and traded through a Phillip Nova trading account.

3. The Eligible Client must:
 - (a) meet all applicable onboarding requirements, including but not limited to KYC and AML requirements (if any). For the avoidance of doubt, PNPL has the sole and absolute discretion to approve, reject, or revoke any account opening application / Trading Account without providing any reason, notice or assuming any liability to any person.
 - (b) must maintain a valid and operating (i.e. not closed/suspended) Trading Account during the Campaign Period.

PNPL reserves the right to refuse to issue Incentives to those who are categorised as a **Non-Eligible Client** and not eligible to participate in the Campaign as follows:

- (a) A sole proprietorship, company, partnership, and any entity that constitutes a Corporate entity;
- (b) Individual whose trading account is closed / suspended / terminated and/or has yet to commence trading, at the time of crediting the Incentives;
- (c) PNPL's employees and/or their immediate family members; or
- (d) 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

4. The First Trade Credit will be credited by 30th November 2026. The Additional Bonus will be credited by 29th January 2027, subject to the Eligible Client satisfying all applicable criteria.
5. If an Eligible Client opens 2 accounts, the Incentives will be credited to the NOVA account only.
6. No transfer, assignment, or substitution of Incentives 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 Incentives; or (b) reclaim, clawback or deduct the Incentive amount from the trading account when it has been rewarded or utilised. In such an event, no person shall be entitled to any payment or compensation from PNPL.
9. PNPL reserves the right, at its sole discretion, to disqualify any client from participation in the Campaign and/or to forfeit any Incentives awarded if PNPL determines, or has reasonable grounds to suspect, that the client has engaged in trading activity that is manipulative, abusive, excessive, or conducted with the primary purpose of generating traded volume without a bona fide market purpose. Such activity shall include, but is not limited to, churning, wash trades, or other forms of artificial transaction activity.
10. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Ownership & Rights

11. By participating in the Campaign, participants grant PNPL the permission to publish/disclose some of its personal information (including but not limited to its name and photos, use of statements) on its marketing channels without any payment and/or compensation, for promotional, advertising, marketing and/or publicity purposes (where not prohibited by written law). Participants agree to the collection, use and disclosure to third party service providers by PNPL, of any personal data provided by participant to PNPL in conjunction with the Campaign, for such purposes as PNPL deems reasonably necessary for the administration and management of the Campaign.
12. Except where expressly stated, PNPL owns all the intellectual property rights in all the contents and design of the website, flyers, banners and other collaterals and any logos or trademarks displayed on the Website or any platform in connection to the Campaign. Participants may use the materials on the website, flyers, banners, and other collaterals for its personal and non-commercial reference only. Participants may not reproduce, republish, distribute, translate, transmit, display, broadcast or otherwise exploit any materials on the website, flyers, banners, and other collaterals, or use any logos or trademarks displayed on the website, flyers, banners, and other collaterals, without the prior written consent of PNPL and/or relevant third-party owner of intellectual property rights.

Limitation of Liability

13. By entering this Campaign, participants agree to release, discharge, and hold harmless 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. Participant agrees 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 the Participant 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. Unless otherwise permitted by PNPL, Eligible Client may not be eligible to participate in any other ongoing similar campaign organised by PNPL.
18. 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.
19. PNPL reserves all rights to revise, alter or delete any Terms of the Campaign at any time without prior notice to Eligible Clients; including but not limited to, and the right to postpone, temporarily halt, or terminate this Campaign, or adjust the Incentives, type and distribution of this Campaign, at any time and in its sole and absolute discretion. All Eligible Clients 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.
20. The Terms should be read in conjunction with the terms and conditions stipulated in the Customer Trading Agreement, Product Disclosures, and Risk Warnings available at PNPL's 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.
21. A person who is not a Participant governed by these Terms shall have no rights under Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any Terms of this Campaign.
22. This Campaign and the Terms shall be governed by the laws of Singapore and each Participant agrees to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Disclaimer

This is provided to you for general information only and does not constitute a recommendation, an offer or solicitation to buy or sell the investment products mentioned. It does not have any regard to your specific investment objectives, financial situation or any of your particular needs. Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of your acting based on this information.

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units in any fund and the income from them may fall as well as rise. Past performance figures as well as any projection or forecast used in this publication are not necessarily indicative of future or likely performance of any fund. Any advice contained in this publication is made only on a general basis and is subject to change without notice. You should read the prospectus of the respective ETFs (which is available on websites of the issuers) and understand their structure and associated risks before deciding to invest. You may wish to obtain advice from a qualified financial adviser, pursuant to a separate engagement, before making a commitment to purchase any of the investment products mentioned herein. In the event that you choose not to obtain advice from a qualified financial adviser, you should assess and consider whether the investment product is suitable for you before proceeding to invest and we do not offer any advice in this regard unless mandated to do so by way of a separate engagement.

You are advised to read the trading account Terms & Conditions and Risk Disclosure Statement (available online at www.phillipnova.com.sg/disclosure) before investing in this product.

This advertisement has not been reviewed by the Monetary Authority of Singapore.