Phillip Nova Invest Beyond Borders Campaign

TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. **("PNPL")** is rewarding **all clients** (new and existing clients) under the **Phillip Nova Invest Beyond Borders Campaign (2 November 2026 – 31 March 2027) ("Campaign")**. By participating in the Campaign, you agree to be bound by the Terms and Conditions **("Terms")** and any such variation which PNPL, in its sole discretion, will continue to advise on its website. PNPL is regulated by the Monetary Authority of Singapore.

Campaign Period

The Campaign shall run **from 2 November 2026 to 31 March 2027**, both dates inclusive.

Eligibility Criteria & Reward Details

1. The Rewards are available to **all clients** (new and existing clients) who satisfy all of the eligibility criteria during the Campaign Period.

Reward 1: Oriental Kopi Shares Welcome Bonus

Eligibility Criteria	Reward Granted	Reward Date	Remarks
Clients must: • BUY at least RM500 worth of **Bursa Malaysia-listed Stocks/ETFs** during the campaign period.	**100 shares of Oriental Kopi (KLSE: KOPI)** *(Worth RM88 on 16 Oct 2026)*	**By the 15th of the following month**, upon verification by PNPL that all eligibility criteria under Reward 1 have been fulfilled. First allocation of reward will be by 15th December 2026.	Fixed quantity of 100 shares, regardless of market value at the time of crediting.

Purchases made under Reward 1 shall also count towards the cumulative trade value required for Reward 2. Reward 1 and Reward 2 are stackable, allowing clients to receive both Reward 1 and one (1) reward tier under Reward 2.

Each client is strictly limited to **receiving Reward 1** a maximum of **one (1) time** throughout the Campaign Period.

Reward 2: Multi-Tier Trading Bonus

Clients must execute **BUY trades in Bursa Malaysia-listed Stocks/ETFs** via the NOVA Trading Platform with a minimum cumulative BUY trade value, including at least one (1) BUY trade in at least two (2) different calendar months during the Campaign Period, to qualify for the corresponding reward as set out below

Eligibility Criteria	Reward Granted	Reward Date	Remarks
Clients must: • Achieve a minimum cumulative BUY trade value of **RM3,000** in Bursa Malaysia-listed Stocks/ETFs during the Campaign Period; and • Execute at least one (1) BUY trade in each of at least two (2) different calendar months.	**100 shares of Affin Bank (KLSE: AFFIN)** *(Worth RM195 on 16 Oct 2026)*	**By the 15th of the following month**, upon verification by PNPL that all eligibility criteria under Reward 2 have been fulfilled. First allocation of reward will be by 15th January 2027.	Fixed quantity of 100 shares, regardless of market value at the time of crediting.
Clients must: • Achieve a minimum cumulative BUY trade value of **RM10,000** in Bursa Malaysia-listed Stocks/ETFs during the Campaign Period; and • Execute at least one (1) BUY trade in each of at least two (2) different calendar months.	**100 shares of Public Bank (KLSE: PBBANK)** *(Worth RM479 on 16 Oct 2026)*		

Clients must: • Achieve a minimum cumulative BUY trade value of **RM50,000** in Bursa Malaysia-listed Stocks/ETFs during the Campaign Period; and • Execute at least one (1) BUY trade in each of at least two (2) different calendar months.	**100 shares of Malayan Banking (KLSE: MAYBANK)** *(Worth RM1,000 on 16 Oct 2026)*		

The qualifying BUY trade value shall be calculated based on the combined aggregate value of BUY trades executed across the **earliest two (2) calendar months** within the Campaign Period in which the client executes at least one (1) qualifying BUY trade (whether consecutive or non-consecutive). Sell trades shall not count towards the qualifying BUY trade value.

For example:

- *If a client executes BUY trades in November and December 2026, their combined BUY trade value from November 2026 and December 2026 will be assessed.*
- *If a client executes a BUY trade in November 2026, makes no BUY trades in December 2026, and executes their next BUY trade in January 2027, their combined BUY trade value from November 2026 and January 2027 will be assessed.*
- *If a client executes a BUY trade in every month from November 2026 to March 2027, only their combined BUY trade value from November 2026 and December 2026 will be assessed.*

The trading reward tiers under Reward 2 are mutually exclusive and non-cumulative. A client's eligibility and reward tier shall be assessed once and locked in at the end of those **earliest two (2) active trading calendar months**. Clients who fulfil the requirements for more than one tier shall receive only one (1) reward corresponding to the highest tier achieved across those two (2) calendar months. Subsequent trades executed in later calendar months shall not qualify for a tier upgrade or an additional reward.

2. From **2 November 2026 to 31 March 2027**, both dates inclusive, all Phillip Nova clients will also enjoy a **reduced commission rate of 0.06% for Bursa Malaysia trades**, subject to a **minimum commission fee of RM10 per order.**

3. A client is an individual person who holds a valid live NOVA Trading Account with PNPL ("Trading Account").

4. New clients must open a NOVA Trading Account via the Campaign Online Account Opening Link/QR Code provided by PNPL.
   1. 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 NOVA Trading Account Opening Application without providing any reason, notice or assuming any liability to any person.
   2. Client must maintain a valid and operating (i.e. not closed/suspended) NOVA Trading Account throughout the entire Campaign Period.

Notification and Issuance of Reward

5. PNPL will reward Clients who fulfil all applicable qualifying conditions under **Reward 1** with **100 shares of Oriental Kopi (KLSE: KOPI) by the 15th of the following month**, upon verification by PNPL that all eligibility criteria under Reward 1 have been fulfilled. First allocation of reward will be by 15th December 2026. The rewards are fixed quantities of shares regardless of their market value at the time of crediting. The value of the shares is subject to rise and fall.

6. Clients who fulfil all applicable qualifying conditions for the respective tiers under **Reward 2** will receive the **corresponding reward of 100 shares of Affin Bank shares (KLSE: AFFIN) OR 100 shares of Public Bank (KLSE: PBBANK) OR 100 shares of Malayan Banking (KLSE: MAYBANK) by the 15th of the following month**, upon verification by PNPL that all eligibility criteria under Reward 2 have been fulfilled. First allocation of reward will be by 15th January 2027. The rewards are fixed quantities of shares regardless of their market value at the time of crediting. The value of the shares is subject to rise and fall.

7. 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 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 NOVA 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.

Limitation of Liability

10. 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.

11. Participant 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 PNPL in connection with this Campaign.

12. 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

13. 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.

14. 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.

15. PNPL reserves all rights to revise, alter or delete any Terms in the Campaign at any time without prior notice to Client; including but not limited to, and the right to postpone, temporarily halt, or terminate this Campaign at any time and in its sole and absolute discretion. All 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.

16. 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.

17. 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.

18. 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.

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. 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 securities. 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 https://www.phillipnova.com.sg/disclosure/) before trading in investment products.

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

辉立 Nova「投资无国界」推广活动

条款与条件

辉立 Nova 私人有限公司（Phillip Nova Pte. Ltd.，以下简称“PNPL”）将通过“辉立 Nova「投资无国界」推广活动”（Phillip Nova Invest Beyond Borders Campaign，活动期间为 2026 年 11 月 2 日至 2027 年 3 月 31 日，以下简称“本活动”），向所有符合资格的新客户及现有客户提供奖励。

参与本活动即表示您同意遵守本条款与条件（以下简称“本条款”），以及 PNPL 可能全权酌情作出并持续通过其官方网站公布的任何修订。

PNPL 受新加坡金融管理局（Monetary Authority of Singapore，MAS）监管。

活动期间

本活动于 **2026 年 11 月 2 日至 2027 年 3 月 31 日**举行，首尾两日均包括在内。

参与资格与奖励详情

1. 所有在活动期间符合以下全部资格条件的新客户及现有客户，均有资格获得相应奖励。

奖励一：东方咖啡股票迎新奖励

参与资格	**奖励内容**	**奖励发放日期**	**备注**
客户须在活动期间买入总值至少 **RM500** 的马来西亚交易所上市股票或交易所交易基金（ETF）。	**100 股东方咖啡（Oriental Kopi，KLSE: KOPI）股票**（截至 2026 年 10 月 16 日，价值 RM88）	经 PNPL 核实客户已符合奖励一的全部资格条件后，于次月 15 日或之前发放。首批奖励将于 2026 年 12 月 15 日或之前发放。	奖励固定为 100 股，不受股票实际入账时的市场价值影响。

奖励一项下的合资格买入交易金额亦将计入奖励二所要求的累计买入交易金额。**奖励一与奖励二可同时获得。** 符合资格的客户可同时获得奖励一及奖励二其中一个等级的奖励。

每位客户在整个活动期间最多只能获得**一次奖励一**。

奖励二：多等级交易奖励

客户须在活动期间通过 **NOVA 交易平台** 买入马来西亚交易所上市股票或 ETF，达到指定的累计买入交易金额，并在**至少两个不同的日历月份内，每个月分别完成至少一笔买入交易**，方可获得以下相应等级的奖励。

参与资格	**奖励内容**	**奖励发放日期**	**备注**
累计买入交易金额至少 **RM3,000**，且在至少两个不同的日历月份内，每个月分别完成至少一笔买入交易。	**100 股艾芬银行（Affin Bank，KLSE: AFFIN）股票**（截至 2026 年 10 月 16 日，价值 RM195）	经 PNPL 核实客户已符合奖励二的全部资格条件后，于次月 15 日或之前发放。首批奖励将于 2027 年 1 月 15 日或之前发放。	奖励固定为 100 股，不受股票实际入账时的市场价值影响。
累计买入交易金额至少 **RM10,000**，且在至少两个不同的日历月份内，每个月分别完成至少一笔买入交易。	**100 股大众银行（Public Bank，KLSE: PBBANK）股票**（截至 2026 年 10 月 16 日，价值 RM479）		
累计买入交易金额至少 **RM50,000**，且在至少两个不同的日历月份内，每个月分别完成至少一笔买入交易。	**100 股马来亚银行（Malayan Banking，KLSE: MAYBANK）股票**（截至 2026 年 10 月 16 日，价值 RM1,000）		

合资格买入交易金额将根据客户在活动期间内，最早两个曾完成至少一笔合资格买入交易的日历月份之买入交易总额计算。这两个日历月份可以连续，也可以不连续。**卖出交易金额不计入合资格买入交易金额。**

例如：

- ***情况一：*** *如果客户于 2026 年 11 月及 12 月均完成买入交易，则以这两个月的累计买入交易金额进行评估。*

- ***情况二：*** *如果客户于 2026 年 11 月完成买入交易，12 月没有买入交易，并于 2027 年 1 月再次完成买入交易，则以 2026 年 11 月及 2027 年 1 月的累计买入交易金额进行评估。*
- ***情况三：*** *如果客户在 2026 年 11 月至 2027 年 3 月期间每个月均完成买入交易，则仅以 2026 年 11 月及 12 月的累计买入交易金额进行评估。*

奖励二的各等级互不叠加，每位客户仅可获得其中一个等级的奖励。客户的奖励资格及等级将在最早两个有合资格买入交易的日历月份结束后进行一次性评估，并于评估完成后确定，不再更改。

若客户同时达到多个奖励等级的要求，将仅获得该两个日历月份内所达到的**最高等级奖励一份**。在之后月份进行的交易将不计入奖励等级升级计算，亦不会使客户获得额外奖励。

2. 2026 年 11 月 2 日至 2027 年 3 月 31 日期间（包括首尾两日），所有辉立 Nova 客户均可享有马来西亚交易所交易佣金优惠：

- **优惠佣金率：0.06%**
- **每笔订单最低佣金：RM10**

3. 本条款所指的“客户”，是指在 PNPL 持有有效 NOVA 真实交易账户（以下简称“交易账户”）的个人。

4. 新客户必须通过 PNPL 提供的本活动专属线上开户链接或二维码开立 NOVA 交易账户。

4.1 客户须符合所有适用的开户要求，包括但不限于了解您的客户（Know Your Customer，KYC）及反洗钱（Anti-Money Laundering，AML）相关规定（如适用）。

为免生疑问，PNPL 拥有唯一及绝对酌情权，可批准、拒绝或撤销任何 NOVA 交易账户开户申请，而无须提供任何理由或通知，亦无须因此向任何人士承担任何责任。

4.2 客户必须在整个活动期间维持有效且正常运作的 NOVA 交易账户，即账户不得被关闭或暂停使用。

奖励通知与发放

5. 符合奖励一全部适用资格条件的客户，经 PNPL 核实后，将于次月 15 日或之前获发 **100 股东方咖啡（Oriental Kopi，KLSE: KOPI）股票。**首批奖励将于 2026 年 12 月 15 日或之前发放。奖励股票数量固定，不受股票入账时的市场价值影响。股票价值可能随市场波动而上涨或下跌。

6. 符合奖励二相应等级全部适用资格条件的客户，经 PNPL 核实后，将于次月 15 日或之前获得以下其中一项奖励：

- 100 股艾芬银行（Affin Bank，KLSE: AFFIN）股票；或
- 100 股大众银行（Public Bank，KLSE: PBBANK）股票；或
- 100 股马来亚银行（Malayan Banking，KLSE: MAYBANK）股票。

首批奖励将于 2027 年 1 月 15 日或之前发放。奖励股票数量固定，不受股票入账时的市场价值影响。股票价值可能随市场波动而上涨或下跌。

7. 如任何参与者出现以下情况，PNPL 保留取消其活动参与资格的权利：

(a) 对 PNPL 及 / 或本活动实施作弊或欺诈行为；

(b) 干扰或试图干扰本活动的参与流程或运作；

(c) 操纵或试图操纵本活动的运作；

(d) 违反本条款，包括提供虚假信息（例如虚假账户、身份或照片），或故意隐瞒信息；或

(e) 因任何原因曾被列入禁止参与活动的黑名单。

8. 若任何客户其后因任何原因被发现不符合本活动的参与资格，PNPL 有权随时：

(a) 取消、撤回或暂缓发放有关奖励；或

(b) 如奖励已发放或使用，从客户的 NOVA 交易账户中追回、收回或扣除相应奖励金额。

在上述情况下，任何人士均无权向 PNPL 要求任何付款或赔偿。

9. PNPL 就本活动任何事项所作出的决定均为最终决定。

责任限制

10. 参与本活动即表示参与者同意免除 PNPL 及其合作伙伴、关联公司、附属公司、广告代理、代理人，以及其员工、高级职员、董事及代表，就参与本活动或任何与本活动相关的活动，以及接受、使用、不当使用或持有本活动项下任何奖励而引起的任何索赔、损失及损害承担责任。

11. 参与者同意，就因与本活动相关的疏忽行为、不作为、欺诈、故意不当行为，或违反任何义务、承诺、陈述或保证而引起的任何损失、索赔、要求、责任、成本及费用，包括但不限于人身伤害或死亡、财产损失或损坏、违反任何义务、保证或陈述、知识产权侵权索赔、罚款及处罚，对 PNPL 作出赔偿，并使 PNPL 免受损害。

12. PNPL 不对任何人士因本活动而产生或遭受的任何损失承担责任，不论该等损失如何产生，包括但不限于交易及交易佣金计算错误，以及佣金价格其后发生的任何变动。交易金融工具涉及各种风险，并不适合所有投资者。您的损失可能超过初始投资金额。

其他条款

13. 本活动或其任何广告内容均不应被视为购买或出售任何期货、金融或投资产品的要约或招揽。所有资料及数据（如有）仅供参考，过往表现不应被视为未来表现的指标。本活动中的任何内容均不应被视为任何意见或建议。

14. PNPL 拥有全权酌情决定权，以判断任何涉嫌滥用、欺诈、违反本条款或违反本条款原意的情况。PNPL 拥有最终决定权，且无义务提供任何理由。

15. PNPL 保留在不事先通知符合资格客户的情况下，随时修订、更改或删除本活动任何条款的权利，包括但不限于随时全权酌情决定延期、暂时暂停或终止本活动。所有符合资格客户均须受有关修改、修订、删除及 / 或新增条款所约束。PNPL 无义务说明任何理由，亦无义务就任何与本活动有关的事项与任何人士进行沟通。

16. 本条款应与 PNPL 网站所载的《客户交易协议》、产品披露及风险警示中的相关条款与条件一并阅读。若本条款与任何与本活动相关的广告、促销、宣传或其他资料之间存在任何不一致，应以本条款为准。PNPL 拥有对本条款的最终解释权。如发生任何争议，PNPL 的决定将为最终决定并具有约束力，且不再接受任何进一步沟通。

17. 任何并非受本条款约束的参与者，均无权根据《合约（第三方权利）法令》（Contracts (Rights of Third Parties) Act，Cap 53B）执行本活动的任何条款。

18. 本活动及本条款均受新加坡法律管辖，每位参与者均同意接受新加坡共和国法院的专属司法管辖。

19. 如本条款及细则之英文版本与任何译本之间存在任何不一致、争议或解释差异，应以英文版本为准。

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