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 (1 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 1 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 **1 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

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