

Phillip Nova SGX Campaign (July-December 2026)

TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. ("PNPL") is rewarding **40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS)** to new clients ("**Eligible Clients**") under the Phillip Nova SGX Campaign (July-December 2026) ("**Campaign**"). 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

The Campaign shall run **from 15 July 2026 to 31 December 2026**, both dates inclusive.

Eligibility Criteria & Reward Details

1. The Reward is exclusive to Eligible Clients who satisfy all of the following requirements during the Campaign Period.

Reward	Eligibility Criteria	Reward Date	Remarks
40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS)	<p><u>New NOVA Trading Account Opening</u></p> <p>Eligible Clients must:</p> <ul style="list-style-type: none"> • Successfully open a new NOVA Trading Account with PNPL; • Deposit a minimum of S\$1,000 into the NOVA Trading Account <u>within 30 days from account opening date</u>; • Invest at least S\$1,000 in ANY Singapore-listed Stocks and/or ETFs via the NOVA Trading Platform <u>within 30 days from account opening date</u>; • Not withdraw any portion of the qualifying deposit (S\$1,000) for <u>30 days from the deposit date</u>. <p>Eligible Clients who fulfil all of the above requirements and are assessed by PNPL as Customer Account Review (CAR)-qualified will receive 40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS). Eligible Clients who fulfil all of the above requirements but are not CAR-qualified will instead receive S\$80 in Trading Credits.</p>	By the 15 th calendar day of the month, following the month in which all qualifying conditions have been fulfilled and verified by PNPL.	Open a NOVA Trading Account here

2. A client is an individual person who holds a valid live NOVA Trading Account with PNPL ("Trading Account") AND is not listed as a Non-Eligible Client (refer to Clause 5 below).
3. A new client is defined as an individual who does not have and/or has not had any NOVA Trading Account with PNPL within the 24 months immediately prior to participation in this campaign.
4. New clients must open a NOVA Trading Account via the [Campaign Online Account Opening Link](#)/QR Code (as 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 valid and operating (i.e. not closed/suspended) NOVA Trading Account throughout the entire Campaign Period.
5. PNPL reserves the right to refuse to grant reward to those who are categorised as a Non-Eligible Client and not eligible to participate in the Campaign as follows:
1. A sole proprietorship, company, partnership, and any entity that constitute as a Corporate entity;
 2. PNPL's Employees and/or their Immediate Family Members;
 3. 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 Reward

6. PNPL will reward the **40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS)** by the 15th calendar day of the month, following the month in which all qualifying conditions have been fulfilled and verified by PNPL.
7. Leveraged and Inverse ("L&I") Products are classified as Specified Investment Products ("SIP") which may have features and risks that are more difficult for retail consumers to understand (Learn more about SIP [here](#)). In accordance with applicable regulatory requirements, only clients who have been assessed by PNPL as Customer Account Review ("CAR") qualified are eligible to receive the **40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS)** under this Campaign.
8. Eligible Clients who fulfil all Campaign eligibility requirements but are not CAR-qualified at the time the reward is determined shall not be entitled to receive the 40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS). In lieu of the 40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS), such clients will receive **S\$80 in Trading Credits**, which will be credited to their NOVA Trading Account by the 15th calendar day of the month following the month in which all qualifying conditions have been fulfilled and verified by PNPL. Eligible Clients who are entitled to receive the 40 Units of the Phillip-Nova MSCI Singapore Daily (2x) Leveraged Product (SGX: LSS) may not opt to receive S\$80 in Trading Credits instead. Trading Credits are non-transferable, non-exchangeable for cash and are subject to PNPL's prevailing terms and conditions governing the use of Trading Credits.

9. 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.
10. 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 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.
11. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Limitation of Liability

12. 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.
13. 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.
14. 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

15. 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.
16. 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.
17. 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 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.
18. 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.
19. 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.
20. 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 product 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.

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 <https://www.phillipnova.com.sg/disclosure>) before trading in this product.

Investments are subject to investment risks. The risk of loss in leveraged trading can be substantial. You may sustain losses in excess of your initial funds and may be called upon to deposit additional margin funds at short notice. If the required funds are not provided within the prescribed time, your positions may be liquidated. The resulting deficits in your account are subject to penalty charges. The value of investments denominated in foreign currencies may diminish or increase due to changes in the rates of exchange. You should also be aware of the commissions and finance costs involved in trading leveraged products. This product may not be suitable for clients whose investment objective is preservation of capital and/or whose risk tolerance is low. Clients are advised to understand the nature and risks involved in margin trading.

The value of the units in any fund and the income from them may fall as well as rise. 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. Investors cannot redeem the units with the manager for the scheme or may only redeem units with the manager for the scheme under certain specified conditions. Listing of the units does not guarantee a liquid market for the units

While care has been taken to ensure the accuracy of the information in this document, PNPL and its affiliates make no warranty as to the accuracy, completeness, merchantability or fitness for any purpose, of the information contained in this document or as to the results obtained by any person from the use of any information or investment product mentioned in this document. PNPL reserves the right to make changes to such information from time to time. Any change, omission or error in such information, shall not form the basis for any claim, demand or cause of action against PNPL or any of its affiliates and PNPL and its affiliates expressly disclaim liability for the same.

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