

Refer-A-Friend Promotion

Terms and Conditions

1. This Promotion applies to the referral of new clients for a new Multi-Asset / Forex and CFD account.
2. The promotion is valid till further notice.
3. Only existing Phillip Nova account holders are entitled to the referral benefits.
4. For each successful referral, a Phillip Nova client will be eligible for:
 - a. SGD88 in trading credits if the referrer is a regular Multi-Asset trading account holder
 - b. USD66 in trading credits if the referrer is a Forex and CFD account holder
5. In the scenario where the referred client signs up for both Multi-Asset/Forex and CFD trading accounts, the referring client will be eligible for either SGD88/USD66 (refer to clause 4).
6. To be eligible for this promotion:
 - a. The referred client has to indicate the referrer's name/account number in the designated field when opening an account online. No subsequent claim for referral benefit is allowed if the referrer's name/account number was not indicated in the online account opening form.
 - b. The referred client has to meet all onboarding requirements.
 - c. The referred client funds in the account and does not make any withdrawal for a period of thirty (30) days from the date of account funding or until the reward amount under this Promotion is credited into his/her trading account, whichever is later.
 - d. The referred client has to trade at least 1 lot of Stocks/Futures/FX/CFD/Precious metals within 1 month from the account activation date.
 - e. The referred client's account is not closed/suspended prior to reward crediting.
7. Promotion does not apply to:
 - a. Existing clients who open an additional Multi-Asset / Forex and CFD account.
 - b. PhillipCapital Sales Personnel, remisiers or introducing broker who enjoy other referral schemes.
 - c. Employees of Phillip Nova or any Phillip Group entities, and their family members.
 - d. Individuals who have a trading account with Phillip Nova.
 - e. Individuals whose account is closed/suspended.

- f. Individuals who have not funded the account or have nil or negative balance in the account during the promotion period.
- g. Individuals who have not commence trading on their account.

8. Phillip Nova will not be held liable for any losses incurred by the account holder or his/her referred client as a result of their trading or in relation to this promotion.

9. In the event that signs of fraud, abuse, or suspicious activity are observed in relation to your referral(s), Phillip Nova may, in its sole discretion, forfeit or claw back your referral rewards and restrict your account from receiving rewards from future events/promotions.

10. Every account holder is allowed to receive rewards for up to 10 successful referrals in a calendar month.

11. Phillip Nova may, at its discretion, vary, amend, delete and / or add on to any of these Terms and Conditions, including, but not limited to, terminating this Promotion at any time without giving any reason or prior notice or assuming any liability to any Existing Client(s) / Referred Client(s), and all Existing Clients / Referred Clients shall be bound by such variations, amendments, deletions and / or additions. Phillip Nova shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Promotion.