STI Futures National Day Lucky Draw 2026

TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. ("**PNPL**") is conducting a lucky draw ("**Campaign**") where the 1st prize winner will receive an **OPPO Find N6 Fold (512GB)**. For full details, please refer to the respective sections below. 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

1. PNPL will commence the Campaign from **Monday, 3rd August 2026 to Monday, 31st August 2026** (both dates inclusive), or such other period(s) as may be determined by PNPL from time to time.

2. PNPL will conduct one (1) lucky draw, with 10 winners selected in the draw.

Winner	Prize
1st	OPPO Find N6 Fold worth up to SGD2,500
2nd	Cash prize of SGD1,000*
3rd	Cash prize of SGD500*
4th to 10th	Cash prize of SGD100 each*

***Note:** Winners of the top three (3) prizes are required to visit Phillip Nova's office for a photo-taking session. Prizes awarded to all winners will be credited to their respective NOVA trading accounts.

Eligibility Criteria

To qualify for entry into the Lucky Draw, participants must fulfil all the following conditions:

Step	**Requirements for Eligible Client**
1.	Participants must be a client who holds a valid live individual trading account with PNPL ("Trading Account") AND is not listed as a Non-Eligible Client (refer to Clause 1 below). For new client, kindly complete the account opening process via this link **here** and MUST indicate the Campaign code "STI Futures" under the "How do you know PNPL?" section.
2.	The Eligible Client must trade at least three (3) lots of SGX STI Futures (Comm code: ST). Note: Every three (3) lots entitle to one (1) entry to the lucky draw. Eg. Eligible Client will have a maximum of five (5) entries after trading fifteen (15) lots of STI Futures during the campaign period of **Monday, 3rd August 2026 to Monday, 31st August 2026**. For more details, refer to the "Campaign Mechanics" section below.

Only participants who have completed all two (2) steps as outlined above within the promotional period shall be deemed eligible for the Lucky Draw.

Phillip Nova reserves the right to verify participants' compliance with the above requirements. Entries found to be incomplete, inaccurate, or submitted outside of the promotional period shall be deemed invalid.

1. PNPL reserves the right to refuse to grant prizes to those who are categorized as **Non-Eligible Client** and not eligible to participate in the **Campaign** as follows:

   a) A sole proprietorship, company, partnership, and any entity that constitute as a Corporate entity;
   b) PNPL's Employees and/or their Immediate Family Members;
   c) 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 Prize Fulfilment

2. Unless otherwise stated, the draws will be conducted virtually at 12:00 PM Singapore Time (SGT) via GoToWebinar on 7th September 2026.

3. A link to join the virtual lucky draw will be published on the Nova Platform Announcement at least three (3) calendar days before the scheduled draw date.

4. PNPL will contact the winners for the necessary follow-ups. Winners are required to reply PNPL for the prize collection details and agree to complete PNPL's verification process (i.e. submission of Account Number and personal identification documents). The awarding of the Prize is subject to successful identity verification to the full satisfaction of PNPL.

5. For clients who are residing overseas, PNPL will credit a cash prize of SGD2,000 for 1st prize winner into the trading account for client.

6. In the event that the selected winner is not eligible, deceased, cannot be contacted, does not respond or claim within thirty (30) calendar days to PNPL's notification, or refuses the prize, the prize will be forfeited and PNPL, in its sole discretion, may choose whether to re-draw a new winner or donate or forfeit the prize accordingly.

7. No prize transfer or assignment by winners is permitted.

8. 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.

9. 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 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.

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

Prize Redemption

11. Eligibility & Redemption
(a) The winners (1st to 10th place) will be determined by a lucky draw.

12. Fraud & Misuse
(a) Any attempt to duplicate, resell, or misuse the prize will result in immediate disqualification from the redemption program. PNPL reserves the right to take legal action where necessary.
(b) In case of any suspected fraudulent activity, PNPL may suspend or cancel the prize without prior notice.

13. General Terms
(a) PNPL reserves the right to amend, vary, or cancel these terms and conditions at its sole discretion without prior notice.
(b) In the event of any dispute, PNPL's decision shall be final and binding.

Limitation Of Liability

14. 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.

15. Participants 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 merchants in connection with this Campaign.

16. 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

17. 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.

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 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, or adjust the Campaign or Prize, type and distribution of this Campaign, at any time and in its sole and absolute discretion. All Eligible Client 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 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.

21. 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.

22. 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.

23. In the event of any inconsistency, dispute, or interpretation issue between the English version and any translation of these Terms and Conditions, the English version shall prevail.

Disclaimer

24. This promotion 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.
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.

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 trading in this product.

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