

Phillip Nova x Marketwise Asia Account Opening Incentive

TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. (“**PNPL**”) is giving away incentives **up to S\$820** to eligible participants (refer to Clause 2 below) of “*Phillip Nova Market Insights Trading Festival*” organised by Marketwise Asia on 19 July 2025 (“**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 between 19th July 2025 to 30th September 2025, both dates inclusive.

Eligibility Criteria & Reward Details

- The Incentives are exclusive to participants / attendees of the abovementioned Campaign who have satisfied the Stages in sequence before the respective stipulated Deadlines, the Eligible Client must:

Stage	Action / Criteria	Deadline	Incentives (Trading Credits)
1	<p><u>Fund & Trade</u></p> <p>a) Participants / Attendees of the abovementioned Campaign shall successfully submit an account (“Trading Account”) application with PNPL, via the link here (“Eligible Clients”).</p> <p>b) Specify “Marketwise Asia”, under the field “<i>How do you know PNPL?</i>” > “<i>Promotion/Campaign</i>” on the Trading Account application.</p> <p>c) Successfully fund S\$500 into the Trading Account and place at least 2 Trades (Forex/ CFDs/ Precious Metals).</p>	31 July 2025	S\$50 + The Traders’ Blueprint eBook worth S\$29
2	<p><u>Multi-Asset Bonus</u></p> <p>Successfully place at least 1 Trade in any exchange-traded Stock, ETFs, or Futures contract via Phillip Nova 2.0 Trading platform.</p>	31 July 2025	+ S\$20
3	<p>A. <u>Consistency Bonus</u></p> <p>Successfully place 4 Trades (Forex/ CFDs/ Precious Metals) in the respective months of August 2025 & September 2025.</p>	31 August 2025 & 30 September 2025	+ S\$50
4	<p>B. <u>Volume Bonus</u></p> <p>Successfully trade more than US\$30million notional volume (Forex/ CFDs/ Precious Metals).</p>	30 September 2025	+ S\$700

Take note of the following that:-

- The Criteria and Actions listed in Stage 1 above, must be fulfilled in order to be eligible for the remaining Incentive;
- All Incentives are stackable; and
- Those Forex/ CFDs/ Precious Metals trades placed on either (1) Phillip MetaTrader (MT5) or (2) Phillip Nova 2.0, are eligible for the Incentives.

- Meet all applicable onboarding requirements, including but not limited to KYC and AML requirements (if any). For the avoidance of doubt, PNPL has the sole and absolute discretion to approve, reject, or revoke any account opening application / Trading Account without providing reason, notice or assuming any liability to any person.
- Must maintain valid and operating (i.e. not closed/suspended) Trading Account during the campaign period.

- (c) Constitute as a new client who did not maintain any Trading Account with PNPL for at least the past 24 months upon its participation to this Campaign;

PNPL reserves the right to refuse to issue incentive to those who categorised as a **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) Individual who is an existing client and/or possessing a Trading Account prior to this Campaign;
- (c) Individual whose trading account is closed / suspended / terminated and/or has yet to commence trading, at the time of crediting;
- (d) PNPL's Employees and/or their Immediate Family Members; or
- (e) 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 Incentive

- 2. Incentives shall be credited into the Trading Account **on / by** the respective following date:

Stage	Date
1	14 th August 2025
2	14 th August 2025
3	14 th October 2025
4	14 th October 2025

If an Eligible Client opens 2 accounts, the Incentives will be credited to only 1 of the accounts.

- 3. In an event where the Eligible Client fulfils the requirements for both his/her Phillip Nova and MT5 Trading Accounts, PNPL will credit the incentive into his/her Phillip MetaTrader 5 trading account by default.
- 4. No prize transfer, assignment, or substitution is permitted.
- 5. 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.
- 6. 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 when it has been rewarded or utilised. In such an event, no person shall be entitled to any payment or compensation from PNPL.
- 7. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Ownership & Rights

- 8. By participating in the Campaign, participant grant PNPL with permission to publish/disclose some of its personal information (including but not limited to its name and photos, use of statements) on its marketing channels without any payment and/or compensation, for promotional, advertising, marketing and/or publicity purposes (where not prohibited by written law). Participants agree to the collection, use and disclosure to third party service providers by PNPL, of any personal data provided by Participant to PNPL in conjunction with the Campaign, for such purposes as PNPL deems reasonably necessary for the administration and management of the Campaign.
- 9. Except where expressly stated, PNPL owns all the intellectual property rights in all the contents and design of the website, flyers, banners and other collaterals and any logos or trademarks displayed on the Website or any platform in connection to the Campaign. Participants may use the materials on the website, flyers, banners, and other collaterals for its personal and non-commercial reference only. Participants may not reproduce, republish, distribute, translate, transmit, display, broadcast or otherwise exploit any materials on the website, flyers, banners, and other collaterals, or use any logos or trademarks displayed on the website, flyers, banners, and other collaterals, without the prior written consent of PNPL and/or relevant third-party owner of intellectual property rights.

Limitation of Liability

10. By entering this Campaign, participant 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 Advertiser 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. Unless otherwise permitted by PNPL, Eligible Client may not be eligible to participate in any other ongoing similar campaign organised by PNPL.
15. 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.
16. 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 Welcome Gift, 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.
17. 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.
18. A person who is not a Participant governed by these Terms shall have no rights under Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any Terms of this Campaign.
19. 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.