

FX Trading Campaign October – December 2025

TERMS AND CONDITIONS

Phillip Nova Pte. Ltd. ("PNPL") will reward Eligible Clients who meet the minimum FX traded volume requirements (as defined in Clause 2) during the stipulated period with a trading bonus of up to S\$3,000 (the "**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

1. Subject to PNPL's full discretion, Participant must open a live trading account between 1st October 2025 and 31st December 2025. The Campaign shall run between 1st October 2025 to 28th February 2026, both dates inclusive.

Eligibility Criteria & Reward Details

2. This Campaign is applicable solely to trades executed in spot foreign exchange ("**FX**") currency pairs. Trades in all other capital market products (eg. contracts for differences (CFDs), futures, options, and stocks, etc) shall not be eligible.
3. The Incentives (shown in table below) are exclusive to new clients (Set out in Clause 3b) who participate in the Campaign and achieve the respective tier of Minimum Monthly Traded Lot ("**Eligibility Criteria**") within the first three (3) months from the month when the Eligible Client opened the account successfully with PNPL.

Tier	Minimum Monthly Traded Lots in FX	Bonus
1	≥ 10	S\$200
2	≥ 50	S\$500
3	≥ 100	S\$1,000

- a) Subject to Clauses 4 & 5, New clients who open an account during the Campaign Period and achieve the Eligibility Criteria shall be entitled to receive trading bonuses for three (3) consecutive months, commencing from the month of account activation. For illustrative purposes:
 - i. An account opened in October 2025 will be eligible for October to December 2025.
 - ii. An account opened in December 2025 will be eligible for December 2025 to February 2026.
- b) Such FX traded volume can be executed on either Phillip MetaTrader 5 platform (No commission) or the Phillip Nova 2.0 platform (Commission may apply), PNPL will tabulate the Incentives via these platforms.
- c) For the purposes of this Campaign, one (1) standard lot in FX shall be defined as 100,000 units of the base currency.
- d) For the ease of reference in how PNPL calculates the traded volume under this Campaign, both opening and closing of a position shall be counted separately. Eg. In the same month, Eligible Client purchase 4 lots of FX on 5 November 2025 and sold the same 4 lots on 15 November 2025. In order to achieve Tier 1 in the month of November, Eligible Client has traded 2 more lots. Similarly, a round-turn transaction (e.g., buying one (1) standard lot and subsequently selling one (1) standard lot) shall be treated as two (2) lots traded.
- e) Subject to the requisite monthly traded volume, the trading bonus shall be credited on a monthly basis (refer to Clause 6).
- f) Upon satisfying the abovementioned Tier, Eligible Client shall qualify for the corresponding Bonus. Each Eligible Client will **only be awarded with Bonus of one (1) Tier in a month**, determined by the Traded Lot achieved. In the 3 months of participation, the Maximum bonus that an Eligible Client could achieve is **capped to S\$3,000**.
4. The Incentives are exclusive to clients who satisfy the eligibility criteria of this Campaign within the stipulated period. An Eligible Client must:
 - (a) 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.
 - (b) 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;
- 5. 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

- 6. The trading bonus will be credited to the client's account within fourteen (14) calendar days following the conclusion of the relevant calendar month, provided that the client has met the minimum traded lots for that month and has maintained an active and funded account throughout the said month.
- 7. If an Eligible Client opens both Phillip MetaTrader 5 and Phillip Nova 2.0 accounts, the Incentives will be credited to only 1 of the accounts.
- 8. 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.
- 9. The trading bonus awarded under this Campaign shall be credited directly into the client's trading account as part of the account balance. Such bonus amounts shall be withdrawable in cash and may be utilised in the same manner as other funds in the client's account.
- 10. No prize transfer, assignment, or substitution is permitted.
- 11. 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.
- 12. 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.
- 13. PNPL reserves the right, at its sole discretion, to disqualify any client from participation in the Campaign and/or to forfeit any Incentives awarded if PNPL determines, or has reasonable grounds to suspect, that the client has engaged in trading activity that is manipulative, abusive, excessive, or conducted with the primary purpose of generating traded volume without a bona fide market purpose. Such activity shall include, but is not limited to, churning, wash trades, or other forms of artificial transaction activity.
- 14. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Ownership & Rights

- 15. 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.

16. 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

17. 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.
18. 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.
19. 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.

General Provisions

20. 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.
21. Unless otherwise permitted by PNPL, Eligible Client may not be eligible to participate in any other ongoing similar campaign organised by PNPL.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.