

Phillip Nova Fly to China Campaign **TERMS AND CONDITIONS**

Phillip Nova Pte. Ltd. (“**PNPL**”) is conducting a lucky draw (“**Campaign**”) where three (3) winners will each receive a **Trip.com Travel Gift Voucher**, valued at SGD 1,000. 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 **15 July 2025 to 15 October 2025** (both dates inclusive), or such other period(s) as may be determined by PNPL from time to time.
2. PNPL will conduct three (3) separate lucky draws, with one (1) winner selected in each draw.

Eligibility Criteria

Step	Requirements for Eligible Client
1	<p>A client who holds a valid live individual Trading Account with PNPL AND is not listed as Non-Eligible Client (refer to Clause 4) below.</p> <p>For non-customers, kindly complete the Account Opening process via this link here.</p>
2	<p>Lucky Draw Qualification: To qualify for entries into the lucky draw, an Eligible Client must execute trades in the following specified products within the campaign period:</p> <p>Product 1: UOBAM FTSE China A50 Index ETF (SGX: JK8)</p> <ul style="list-style-type: none"> • Applicable Trades: Only <u>Buy Trades</u> are applicable. • Entry Earning: Every <u>100 shares bought</u> in JK8 entitles the client to 1 lucky draw entry. <p>Product 2: SGX FTSE China A50 Index Futures (CN)</p> <ul style="list-style-type: none"> • Applicable Trades: Both <u>Buy and Sell Trades</u> are applicable. • Entry Earning: Every <u>5 lots traded</u> (sum of buy and sell lots) in CN entitles the client to 1 lucky draw entry. <p>Accumulation of Trades:</p> <ul style="list-style-type: none"> • Trades in JK8 and CN can be <u>accumulated across multiple transactions</u> to meet the eligibility thresholds and earn lucky draw entries. • The sum of all qualifying trades across both products for each Eligible Client will be tracked to determine their total entries. <p>Cap in Lucky Draw Chances:</p> <ul style="list-style-type: none"> • The total number of lucky draw entries an Eligible Client can earn is capped at <u>100 chances per client per month</u>. • Any trades executed beyond the volume required to reach 100 entries within a calendar month will not generate additional lucky draw entries. <p>For more details, refer to the Campaign Mechanism below.</p>

1. A client is an individual person who holds a valid live individual trading account with PNPL ("Trading Account") AND is not listed as a Non-Eligible Client (refer to Clause 4 below).
 - (a) 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 account opening application / Trading Account without providing any reason, notice or assuming any liability to any person.
 - (b) Client must maintain valid and operating (i.e. not closed/suspended) Trading Account throughout the entire Campaign Period.
2. This Campaign applies exclusively to the purchase of **UOBAM FTSE China A50 Index ETF (SGX: JK8) and SGX FTSE China A50 Index Futures (CN)** during the Campaign Period.
3. PNPL reserves the right to refuse to grant incentive 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.

"Lucky Draw Chances" Mechanism

4. The Eligible Client is entitled to one (1) entry to the lucky draw for **every 100 shares of JK8 or every 5 lots of CN**.

Example 1:

You **bought 500 shares of JK8** on 20 July 2025 and **held all 500 shares of JK8** till the end of the Campaign Period on 15 October 2025. You are entitled to five (5) entries to the 1st lucky draw on 1 September 2025.

Example 2:

You **bought 1,000 shares of JK8** on 20 August 2025 and subsequently **sold 500 shares of JK8** before the end of campaign period on 4 August 2025. You are entitled to ten (10) entries to the 2nd lucky draw on 1 October 2025.

Example 3:

You **bought 10 lots of CN** on 20 July 2025 and subsequently **sold all 10 lots of CN** on 4 August 2025. You subsequently **bought 1,000 shares of JK8** on 10 October 2025. You are entitled to four (4) entries to the 1st lucky draw on 1 September 2025 and ten (10) entries to the 3rd Lucky Draw on 3 November 2025.

Notification And Issuance of Incentive

5. Unless otherwise stated, the draws will be conducted virtually at 12:00 PM Singapore Time (SGT) via GoToWebinar on the first business day of the following month: 1 September 2025, 1 October 2025, and 3 November 2025.
6. A link to join the virtual lucky draw will be published on the Nova Platform Announcement at least three (3) days before the scheduled draw date.
7. There will be a total of three (3) Trip.com travel gift vouchers worth SGD 1,000 each, issued as digital vouchers. Any unused portion of the voucher will not be refunded. Any additional costs incurred beyond the value of the voucher shall be borne and paid by the winner.
8. Winners who do not wish to receive the Trip.com travel gift voucher worth SGD 1,000 may choose to receive an alternative prize of SGD 800 in Trading Credit, which will be credited directly to their Trading Account.
9. Each participant is eligible to win only one (1) prize throughout the entire campaign period. Participants who have won a prize in any previous Lucky Draw conducted during the campaign will not be eligible to win in subsequent draws.

10. 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.
11. In the event that the selected winner is not eligible, perish, cannot be traced or does/do 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.
12. No prize transfer or assignment by winners is permitted.
13. 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.
14. 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.
15. All decisions made by PNPL regarding any aspect of the Campaign, shall be final.

Voucher Redemption

16. Eligibility & Redemption
 - (a) The voucher redemption is available to clients who have fulfilled the eligibility criteria set by Phillip Nova Pte Ltd (PNPL).
 - (b) Eligible clients may receive either a physical voucher or an e-voucher, depending on the nature of the promotion. The type of voucher issued will be at the sole discretion of PNPL.
 - (c) Vouchers (both e-vouchers and physical vouchers) are valid for redemption only at participating merchants, as specified in the voucher details.
 - (d) Each voucher is subject to the terms and conditions set by the respective merchant and must be used before the expiry date specified by the merchant. PNPL is not responsible for any restrictions imposed by the merchant on the use of the voucher.
17. Use of Vouchers
 - (a) Vouchers are non-transferable, non-exchangeable, and cannot be converted into cash, store credit, or any other form of compensation.
 - (b) The voucher must be used in accordance with the terms set by the participating merchants. Any restrictions on the use of the voucher (e.g., minimum spend, eligible products/services) will be stated in the voucher details.
 - (c) The voucher cannot be used in conjunction with other discounts, promotions, or vouchers unless otherwise specified.
 - (d) For physical vouchers, any lost, stolen, or damaged vouchers will not be replaced under any circumstances.
18. Non-Receipt & Expiry
 - (a) E-vouchers will be sent to the recipient via their registered email or mobile number. PNPL is not responsible for any issues arising from incorrect, outdated, or inaccessible contact details provided by the client.
 - (b) Physical vouchers must be collected in person, as specified in the redemption details. PNPL will not be responsible for any uncollected vouchers after the designated collection period.
 - (c) If the recipient does not receive the e-voucher, they must notify PNPL within [X] days from the date of issuance. Requests made after this period will not be entertained.
 - (d) Vouchers that are lost, deleted, expired, or otherwise unredeemed will not be reissued or extended under any circumstances.

19. Fraud & Misuse

- (a) Any attempt to duplicate, resell, or misuse the voucher 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 voucher without prior notice.

20. General Terms

- (a) PNPL reserves the right to amend, vary, or cancel these terms and conditions at its sole discretion without prior notice.
- (b) PNPL shall not be liable for any losses, damages, or claims arising from the use or non-use of the voucher, including but not limited to disputes with merchants.
- (c) In the event of any dispute, PNPL's decision shall be final and binding.

Limitation Of Liability

- 21. 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.
- 22. 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 Advertiser in connection with this Campaign.
- 23. 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

- 24. 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.
- 25. 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.
- 26. 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.
- 27. 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.
- 28. 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.
- 29. 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.