

Terms & Conditions for PBPC Lifestyle Rewards

1) Definitions

“**PSPL**” refers to Phillip Securities Pte Ltd.

“**Lifestyle Rewards**” refers to the e-Gift Card issued by Banyan Group.

“**PBPC**” refers to PhillipCapital Bonds Private Client.

2) Qualifying Entitlements to Lifestyle Rewards – e-Gift Card by Banyan Group

2.1 **Platinum Tier Clients** of PBPC are entitled to a **USD 500** Banyan Group e-Gift Card per qualifying calendar year.

2.2 **Solitaire Tier Clients** of PBPC are entitled to a **USD 1,000** Banyan Group e-Gift Card per qualifying calendar year.

2.3 Qualifying Entitlements are non-transferable, and only the PBPC client is permitted to use them.

Only PBPC clients in **Platinum** and **Solitaire** tiers are eligible for the Lifestyle Rewards. Participation in this Lifestyle Rewards shall be governed by these terms and conditions and any amendments made hereto from time to time at PSPL's sole discretion.

3) Validity of Qualifying Entitlements

Qualifying Entitlements are valid from 1 January 2026 to 31 December 2026. Any unutilised Qualifying Entitlements cannot be carried over to the next calendar year.

4) Usage of Entitlements

The e-Gift Card may only be used up to its stated value. Any charges, taxes, fees, or additional costs exceeding the card value must be borne and paid directly by the PBPC client at the time of redemption.

5) No Reimbursement by PSPL

PSPL will not reimburse any costs or expenses arising from the use of the Banyan Group e-Gift Card.

6) Confirmation of Delivery

6.1 Registered Email Address Only

All e-Gift card will be issued and sent only to the official registered email address associated with the PBPC client's qualifying account with PSPL. Under no circumstances shall the e-Gift Card be sent to any other or alternative email address.

6.2 Responsibility for Account Information

It is the PBPC client's sole responsibility to ensure that their registered email address is accurate, current, and accessible. PSPL will not be held liable for any loss, delay, or non-receipt of an e-Gift Card resulting from an incorrect, outdated, or inaccessible email address.

6.3 Email Updates and Changes

Any changes to a PBPC client's registered email address must be completed and verified before issuance of the e-Gift Card. Updates after dispatch will not apply retroactively.

6.4 Non-Transferability

e-Gift Cards are non-transferable and will not be reissued or redirected to any alternative or third-party email address. Once delivered to the registered email address, issuance is considered final and non-reversible. PSPL shall not be responsible for any loss, misplacement, or unauthorized use of an e-Gift Card once it has been delivered to the official registered email address at the time of purchase.

7) Delivery and Support of e-Gift Cards

7.1 Transfer of Responsibility

Once PSPL processes payment and transmits order details to Banyan Group, all responsibilities related to the generation and delivery of the e-Gift Card lie solely with Banyan Group.

7.2 Limitations of PSPL's Liability

7.2.1 PSPL is not liable for e-Gift Cards that are lost, deleted, misplaced, or filtered into spam, junk, or otherwise rendered inaccessible by the PBPC client.

7.2.2 PSPL bears no responsibility for delays, errors, or failures in the e-Gift Card's email transmission.

7.3 Customer Support and Resolution

7.3.1 If a PBPC client does not receive the e-Gift Card after issuance, they must contact Banyan Group Customer Service at: *gifting@groupbanyan.com*

7.3.2 All matters related to non-receipt or retrieval will be handled solely between the client and Banyan Group.

8) Redemption and Bookings

All bookings, reservations, and redemptions must be made directly with Banyan Group.

- PSPL is not involved in and bears no responsibility for any bookings, services, experiences, or transactions provided by Banyan Group.
 - All disputes or service-related issues must be directed solely to Banyan Group.
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9) Applicable Terms & Conditions of Banyan Group

PBPC clients must adhere to all terms, conditions, rules, and restrictions imposed by Banyan Group or its service partners.

Use of the e-Gift Card is subject to both PSPL's and Banyan Group's Terms & Conditions: <https://www.groupbanyan.com/terms-and-conditions>

10) Limitation of PSPL Liability

10.1 PSPL shall not be liable for any loss, damage, claim, expense, or injury (whether direct, indirect, incidental, or consequential) arising from or in connection with the use, non-use, or redemption of the e-Gift Card, including but not limited to service quality, availability, or fulfillment issues encountered with the Banyan Group.

10.2 PSPL shall have the absolute discretion to use any agents, contractors, correspondents or other third party service providers to administer and/or implement the Lifestyle Rewards. PSPL shall not be liable to any clients or third party for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.

10.3 PSPL is not the supplier of any goods or services provided by third parties and shall not be responsible for any issues relating to such goods or services.

11) Amendments and Termination of Lifestyle Rewards

PSPL may at any time vary, delete, or add to these Terms & Conditions. PSPL may also terminate the Lifestyle Rewards or withdraw/cancel entitlements with reasonable notice.

12) Final Decision

PSPL's decision on all matters relating to the Lifestyle Rewards is **final and binding**.

Banyan Group – Client Redemption Information

For full details on how to redeem your Banyan Group e-Gift Card, please refer to the official pages:

- **How to redeem the e-Gift Card:**

<https://gifting.groupbanyan.com/pages/faq>

- **General information on the Banyan Group e-Gift Card:**

<https://gifting.groupbanyan.com/banyan-group-e-gift-card-039500>

<https://gifting.groupbanyan.com/banyan-group-e-gift-card-039500#details>

- **Eligible redemption locations:**

<https://gifting.groupbanyan.com/pages/redemption-locations>