

Terms and Conditions

1. The SBP x Nikko AM – Cash Back Promotion (“Promotion”) is valid from 7 April 2025 (0000 hrs.) to 30 June 2025 (2359 hrs.) (“Promotion Period”), both dates inclusive.

2. How to sign up for the Share Builders Plan?

Complete the following two steps: Submit an online application

a.If you do not have a POEMS account, you can open one [here](#).

b.If you already have a POEMS account, follow these steps:

1. POEMS Mobile 3 App:

- a. Log in to your POEMS Account
- b. Go to Trade > RSP > Share Builders Plan > Apply

2. POEMS 2.0:

- a. Log in to your POEMS Account
- b. Go to Top left menu > Regular Savings Plan > SBP > Apply

3. POEMS Website:

- a. Subscribe via this [here](#)
- b. Submit Original Giro Form

Download and print the GIRO form [here](#). Submit the original signed form to any of our conveniently located [Phillip Investor Centre](#)

Email the form to us using the [Business Reply Envelope](#):

Attention: SBP
250 North Bridge Road,
#06-00 Raffles City Tower
Singapore 179101

OR

Apply e-GIRO:

- a. POEMS Mobile 3 App:

1. Log in to your POEMS Account
2. Tap on “Me” tab > eGIRO > Select SBP (Account no.) > Choose the Bank>Apply

- b. POEMS Website:

1. Log in to your POEMS Account
2. Acc Mgmt > Online Forms > Account Application>eGIRO>Select SBP (Account no.) > Choose the Bank>Apply

3. Only SBP applications and GIRO/eGIRO submissions received within the Promotion Period will be eligible. Any applications received after the Promotion Period or submitted through channels not specified above will not be considered. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. Eligible Counters for the Promotion:
 - a) ABF SG Bond ETF
 - b) NAM-ICBCSG CNBS\$
 - c) NAM-STC CHINA EV
 - d) NIKKO AM STI ETF
 - e) NIKKOAM SGD IGBond ETF
 - f) NIKKOAM-STC A_RT
 - g) AMOVA MSCI AC Asia ex Japan ex China Index ETF
5. The 'Promotion' will consist of:
 - A Cash Back that will be processed approximately 30 working days after completing the consecutive three month subscription period with GIRO.
6. To be eligible for the **Cash Back** during the promotion period ("Eligible Customers"):
 - a) **Existing SBP Customers:**
 - Customers already subscribed into any of the eligible NikkoAM counters, will qualify for the Cash Back when they invest at least S\$300 in incremental fresh funds* in the eligible counters; for three consecutive months with GIRO
 - Customers not yet subscribed to eligible NikkoAM counters, will qualify for the Cash Back after subscribing to at least S\$300 per month in any of the eligible counters; for three consecutive months with GIRO.

*Change of investment instructions between the NikkoAM selected counters will not be considered as fresh funds; and will not qualify for the promotion.

Fresh Fund: Refer to the newly deposited investment amount into the SBP account during the promotion period.

b) New SBP Customers:

- Customers who are new to SBP, will qualify for the Cash Back after subscribing to at least S\$300 per month in any of the eligible NikkoAM counters; for three consecutive months with GIRO.

7. Promotion Details

Promotion Period	T&Cs		Investment Period	Cash Back	Eligible Counter
07 April 2025 – 30 June 2025	<u>New to SBP</u> S\$300 subscription into any of the eligible NikkoAM counters; for three consecutive months with GIRO.	<u>Existing SBP Customers</u> S\$300 of incremental fresh funds* into the eligible counters; for three consecutive months with GIRO.	Three consecutive months subscription	Get S\$20 Cash Back for every S\$300 monthly subscription into any of the eligible counters during the promotion period. Eligible customer is allowed a maximum Cash Back of S\$100 for each SBP account during the promotion period.	a) ABF SG Bond ETF b) NAM-ICBCSG CNBS\$ c) NAM-STC CHINA EV d) NIKKO AM STI ETF e) NIKKOAM SGD IGBond ETF f) NIKKOAM-STC A_RT g) AMOVA MSCI AC Asia ex Japan ex China Index ETF

*Change of investment instructions between the NikkoAM selected counters will not be considered as fresh funds; and will not be eligible for the promotion.

Fresh Fund: Refer to the newly deposited investment amount into the SBP account during the promotion period.

- To participate in the Cash Back promotion, customers must invest at least S\$300 per month into any of the eligible counters for three consecutive months with GIRO, as shown in the table above.
- Eligible customer is allowed a **maximum** cashback of S\$100 for each SBP account during the promotion period
- Existing SBP customers must invest at least S\$300 in incremental fresh funds* in any of the eligible counters for three consecutive months with GIRO.
- New Customers must submit the SBP Online/Physical Form and GIRO /eGIRO application during the promotion period.
- The investment transaction must be successfully made before the 18th of each month or the next business day if the 18th falls on a non-business day during the promotion period.
- The Cash Back will be credited into the eligible customers' SBP ledger approximately 30 working days after completing the consecutive three month subscription period.

- g) Failed GIRO deductions during the consecutive three- month subscription period will result in disqualification from cashback eligibility.
 - h) New customers must ensure that their SBP and GIRO applications are received before 30 June 2025 (1800 hrs.)
 - i) If a **physical GIRO** application for a new account is rejected, resubmission will not be accepted.
 - j) If an eGIRO application for a new account is rejected, resubmission is allowed, but approval must be completed within the Promotion Period.
 - k) PSPL will not assume responsibilities for any delays related to Giro submission/applications, which may affect the customer's eligibility for the promotion.
 - l) Existing customers who update their GIRO linkage and experienced a failed GIRO deduction or pending approval during the promotion period will not be eligible for the promotion.
 - m) Please note that GIRO applications take at least 3-6 weeks to process and are managed by the bank not by PSPL.
- a) For existing customers who are already subscribed to any eligible NikkoAM counters, only fresh funds will be considered.
- Example: If Customer A has already subscribed S\$300 before the promotion period and invests incremental fresh funds of S\$300 during the promotion period, the calculated invested amount will be S\$300 for the fresh fund only.
- b) Each customer is eligible to use multiple POEMS accounts to apply for SBP and participate in the promotion.
- Example: Customer A has more than one POEMS account that has an existing SBP; he/she is allowed to use all the POEMS account with SBP subscription to participate. It is essential to ensure that each account fulfills the terms and conditions of the promotion to qualify. We will only consider accounts that meet the specified terms and conditions.

8. Cash Back

Example 1:

Month	Investment counter	Investment Amount	Investment Period	Cash Back
April 2025	ABF SG BOND ETF	S\$300	three consecutive months	S\$20
May 2025	ABF SG BOND ETF	S\$300		
June 2025	ABF SG BOND ETF	S\$300		

*This example should not be considered as financial advice.

Example 2:

Month	Investment counter	Investment Amount	Investment Period	Cash Back
April 2025	ABF SG BOND ETF	S\$100	three consecutive months	S\$20
	NIKKO AM STI ETF	S\$100		
	AMOVA MSCI AC Asia ex Japan ex China Index ETF	S\$100		
May 2025	ABF SG BOND ETF	S\$100		
	NIKKO AM STI ETF	S\$100		
	AMOVA MSCI AC Asia ex Japan ex China Index ETF	S\$100		
June 2025	ABF SG BOND ETF	S\$100		
	NIKKO AM STI ETF	S\$100		
	AMOVA MSCI AC Asia ex Japan ex China Index ETF	S\$100		

*This example should not be considered as financial advice.

- Eligible customer is allowed a maximum Cash Back of S\$100 per SBP account.
- Please refer to examples 1 and 2 on the indicative Cash Back amount.

- The Cash Back will be processed approximately 30 working days after completion of the consecutive three months subscription period.
 - Cash Back will be awarded to eligible customers upon successful investment, approved GIRO linkage, and completion of the consecutive three-month subscription period with GIRO.
9. Cash back is non-transferable. The Cash Back will be credited into the eligible customers' SBP ledger approximately 30 working days after completing the consecutive three month subscription period with GIRO. Should the cash back be unavailable for any reason whatsoever, PSPL reserves the right for final decision.
 10. The first 200 SBP accounts who fulfill the terms and conditions will receive cash back. PSPL has the absolute discretion to exclude any otherwise eligible customer from participating.
 11. Eligible participants will receive an email from rsp@phillip.com.sg approximately 30 working days after completing the consecutive three months subscription period (based on the last known contact information in PSPL's records) regarding cash back information. Eligible customers can check the cash back transaction in their SBP monthly statement. PSPL reserves the right to replace any disqualified customer. PSPL has the absolute discretion to exclude any otherwise eligible customer from participating in the promotion.
 12. The following persons are not eligible for this promotion, unless approved by the management of PSPL:
 - a. PSPL institutional Customer(s) and corporate Customer(s)
 - b. PSPL account holders whose accounts have been suspended, cancelled or terminated
 - c. PSPL and its associated entities and subsidiaries (direct or indirect), e.g., Staff, Trading Representatives and Financial Adviser Representative
 13. PSPL reserves the right at any time in its absolute discretion to (i) amend, add to, and/or delete at any time these Terms & Conditions without prior notice (including eligibility and qualifying terms and criteria), and all participants shall be bound by such amendments, additions and/or deletions when effected, or to (ii) vary, withdraw, and/or cancel any items or the promotion itself without having to disclose a reason, and without any compensation or payment whatsoever. PSPL's decision on all matters relating to the promotion is final and binding on all participants.
 14. By participating in the cashback, participants agree and consent to allow PSPL to use their name, or likeness in all matters related to this cashback including any advertising or publicity without additional compensation or notification.
 15. By taking part in this promotion, you acknowledge that you have read, understood and consented to these Terms and Conditions.

16. This promotion is subject to PSPL's standard terms and conditions of business, where applicable, and PSPL reserves the right at its absolute discretion to determine Customer(s)' entitlement for the promotion, to amend the terms and conditions of, and/or to suspend or terminate this promotion without prior notice or liability to any person. In the event of any dispute involving the interpretation of terms and conditions or any disagreement arising from this promotion, PSPL reserves the right to make the final decision.

Disclaimers:

- i. This promotion is intended for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units in any fund and the income from them may fall as well as rise. Past performance figures as well as any projection or forecast used in this promotion are not necessarily indicative of future or likely performance of any fund. You should read the prospectus of the respective ETFs (which is available on websites of the issuers) and understand their structure and associated risks before deciding to invest. Any opinion or view herein is made on a general basis and is subject to change without notice. You may wish to obtain advice from a financial adviser before making a commitment to purchase any investment products mentioned herein. In the event that you choose not to obtain advice from a financial adviser, you should consider whether the investment product is suitable for you. SBP is a Regular Savings Plan and is not a deposit and not principal protected nor a capital guaranteed plan.
- ii. Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the shares and the income from them may fall as well as rise. Past performance is not necessarily indicative of future performance. Investments in Regular Savings Plan are designed to produce returns over the medium to long term and are not suitable for short-term speculation.
- iii. Any opinion or view herein is made on a general basis and is subject to change without notice.
- iv. 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.
- v. The information is correct as at the date of print and the company reserves the right to revise the charges.
- vi. This advertisement has not been reviewed by the Monetary Authority of Singapore.