

Terms and Conditions

1. The SBP x Lion Global Investors (LGI) – Cashback Promotion (“Promotion”) is valid from 1 July 2025 (0000 hrs.) to 30 September 2025 (2359 hrs.) (“Promotion Period”), both dates inclusive.
2. Please refer to the [SBP Product Information](#) for details on the product, handling fees, and other charges before applying for the plan.
3. How to sign up for the Share Builders Plan?

Complete the following two steps:

- Submit an online application:

If you do not have a POEMS account, you can open one [here](#) before proceeding with the steps below.

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

POEMS Mobile 3 App:

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

POEMS Website:

- Subscribe [here](#)

Apply e-GIRO:

POEMS Mobile 3 App:

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

POEMS Website:

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

4. Only SBP applications and 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.

5. Eligible Counters for the Promotion:

- i. Lion-Nomura Japan Active ETF (Powered by AI)
- ii. Lion-OCBC Securities China Leaders ETF
- iii. Lion-OCBC Securities APAC Financials Dividend Plus ETF
- iv. Lion-OCBC Securities Singapore Low Carbon ETF
- v. Lion-China Merchants CSI Dividend Index ETF
- vi. Lion-China Merchants Emerging Asia Select Index ETF

6. The 'Promotion' will consist of:

- A cashback that will be processed approximately 30 working days after completing the consecutive three-month subscription period via GIRO.

7. To be eligible for the **cashback** during the promotion period ("Eligible Customers"):

a) Existing SBP Customers:

- Customers who have already subscribed to any of the eligible Lion Global Investors' counters, will qualify for the Cashback when they invest at least S\$300 in incremental fresh funds* in the eligible counters; for three consecutive months via GIRO
- Customers who have not subscribed to eligible Lion Global Investors' counters, will qualify for the Cashback after subscribing and investing at least S\$300 per month in any of the eligible counters for three consecutive months via GIRO.

*Funds invested as a result of change of investment instructions between the Lion Global Investors' selected counters will not be considered as fresh funds and hence not qualified 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 cashback after subscribing to any of the eligible Lion Global Investors' counters with at least S\$300 per month invested; for three consecutive months via GIRO.

8. Promotion Details

Promotion Period	T&Cs		Investment Period	Cashback	Eligible Counter
01 July 2025 – 30 September 2025	<u>New to SBP</u> S\$300 subscription into any of the eligible Lion Global Investors' counters; for three consecutive months via GIRO.	<u>Existing SBP Customers</u> S\$300 of incremental fresh funds* into the eligible Lion Global Investors' counters; for three consecutive months via GIRO.	Three consecutive months subscription	Get S\$50 Cashback for every S\$300 monthly subscription into any of the eligible counters during the promotion period. Eligible customer is allowed a maximum cashback of S\$250 for each SBP account during the promotion period.	<ul style="list-style-type: none"> • Lion-Nomura Japan Active ETF (Powered by AI) • Lion-OCBC Securities China Leaders ETF • Lion-OCBC Securities APAC Financials Dividend Plus ETF • Lion-OCBC Securities Singapore Low Carbon ETF • Lion-China Merchants CSI Dividend Index ETF • Lion-China Merchants Emerging Asia Select Index ETF

*Change of investment instructions between the Lion Global Investors' 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.

- a) To participate in the cashback promotion, customers must invest at least S\$300 per month into any of the eligible counters for three consecutive months via GIRO, as shown in the table above.

- b) Eligible customers are allowed a **maximum** cashback of S\$250 for each SBP account during the promotion period.
 - c) Existing SBP customers must invest at least S\$300 in incremental fresh funds* in any of the eligible counters for three consecutive months via GIRO.
 - d) New Customers must submit the SBP Online application and eGIRO application during the promotion period.
 - e) 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.
 - f) The cashback 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 eGIRO submission are submitted before 30 September 2025 (1800 hrs.)
 - i) If an eGIRO application for a new account is rejected, resubmission is allowed, but approval must be completed within the Promotion Period.
 - j) PSPL will not assume responsibilities for any delays related to Giro submission, which may affect the customer's eligibility for the promotion.
 - k) 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.
- a) For existing customers who have already subscribed to any eligible Lion Global Investors' 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 who has more than one POEMS account with an existing SBP is allowed to use all the POEMS accounts 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.

9. Cashback

Example 1:

Month	Investment counter	Investment Amount	Investment Period	Cashback
July 2025	Lion-China Merchants CSI Dividend Index ETF	S\$300	three consecutive months	S\$50
August 2025	Lion-China Merchants CSI Dividend Index ETF	S\$300		
September 2025	Lion-China Merchants CSI Dividend Index ETF	S\$300		

*This example should not be deemed as financial advice.

Example 2:

Month	Investment counter	Investment Amount	Investment Period	Cashback
July 2025	Lion-China Merchants CSI Dividend Index ETF	S\$100	three consecutive months	S\$50
	Lion-OCBC Securities Singapore Low Carbon ETF	S\$100		
	Lion-OCBC Securities China Leaders ETF	S\$100		
August 2025	Lion-China Merchants CSI Dividend Index ETF	S\$100		
	Lion-OSPL Low Carbon S\$	S\$100		

	Lion-OCBC Securities China Leaders ETF	S\$100		
September 2025	Lion-China Merchants CSI Dividend Index ETF	S\$100		
	Lion-OCBC Securities Singapore Low Carbon ETF	S\$100		
	Lion-OCBC Securities China Leaders ETF	S\$100		

*This example should not be deemed as financial advice.

Example 3:

Month	Investment counter	Investment Amount	Investment Period	Cashback
July 2025	Lion-China Merchants CSI Dividend Index ETF	S\$2500	three consecutive months	S\$250
August 2025	Lion-China Merchants CSI Dividend Index ETF	S\$2500		
September 2025	Lion-China Merchants CSI Dividend Index ETF	S\$2500		

*This example should not be deemed as financial advice.

Example 4:

Month	Investment counter	Investment Amount	Investment Period	Cashback
July 2025	Lion-China Merchants CSI Dividend Index ETF	S\$1000		S\$250
	Lion-OCBC Securities Singapore Low Carbon ETF	S\$1000		

	Lion-OCBC Securities China Leaders ETF	S\$1000	three consecutive months	
August 2025	Lion-China Merchants CSI Dividend Index ETF	S\$1000		
	Lion-OCBC Securities Singapore Low Carbon ETF	S\$1000		
	Lion-OCBC Securities China Leaders ETF	S\$1000		
September 2025	Lion-China Merchants CSI Dividend Index ETF	S\$1000		
	Lion-OCBC Securities Singapore Low Carbon ETF	S\$1000		
	Lion-OCBC Securities China Leaders ETF	S\$1000		

*This example should not be deemed as financial advice.

- Eligible customer is allowed a maximum cashback of S\$250 per SBP account.
- Please refer to examples 1,2,3 and 4 on the indicative cashback amount.
- The cashback will be processed approximately 30 working days after completion of the consecutive three months subscription period.
- Cashback will be awarded to eligible customers upon successful investment, approved GIRO linkage, and completion of the consecutive three-month subscription period via GIRO.

10. Cashback is non-transferable. The cashback will be credited into the eligible customers' SBP ledger approximately 30 working days after completing the consecutive three-month subscription period via GIRO. Should the cashback be unavailable for any reason whatsoever, PSPL reserves the right for final decision.

11. The first 200 SBP accounts who fulfill the terms and conditions will receive cashback. PSPL has the absolute discretion to exclude any otherwise eligible customer from participating.

12. 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 cashback information. Eligible customers can check the cashback 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.
13. 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
14. 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.
15. 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.
16. By taking part in this promotion, you acknowledge that you have read, understood, and consented to these Terms and Conditions.
17. 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.