

## Terms and Conditions

1. The SBP x Phillip Capital Management (PCM) – Cashback Promotion (“Promotion”) is valid from 1st Oct 2025 (0000 hrs.) to 31st Dec 2025 (2359 hrs.) (“Promotion Period”), both dates inclusive.
2. The first 50 SBP account fulfill the terms and conditions will be eligible for Cashback.
3. Please refer to the [SBP Product Information](#) for details on the product, handling fees, and other charges before applying for the plan.
4. 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

5. SBP applications, with valid eGIRO linkage, submitted 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 will not be entertained.

6. Eligible Counters for the Promotion:

- i. Phillip SING Income ETF
- ii. Phillip-China Universal MSCI China A 50 ETF
- iii. Phillip SGX APAC Dividend Leaders REIT ETF
- iv. Lion-Phillip S-REIT ETF

7. The 'Promotion' will consist of:

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

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

a) **Existing SBP Customers:**

- Customers already subscribed into any of the eligible PCM counters, will qualify for the Cashback when they invest at least S\$200 fresh funds\* in the eligible counters; for three consecutive months via GIRO
- Customers not yet subscribed to eligible PCM counters, will qualify for the Cashback after subscribing to at least S\$200 per month in any of the eligible counters; for three consecutive months via GIRO.

\*Change of investment instructions between PCM eligible counters will not be considered as fresh funds; and will not qualify for the promotion. Please refer to Scenario A.

**Scenario A**

Client A is an existing SBP client who has been investing S\$200 per month into Phillip SING Income ETF before the PCM cashback promotion which is September 2025. The client changes the investment instruction to invest S\$200 per month into Lion-Phillip S-REIT ETF instead during the promotion period. This scenario is not considered as fresh fund and not eligible for the cashback promotion

Month	Investment counter	Investment Amount	Investment Period	Cash Back
September 2025	Phillip SING Income ETF	S\$200	Three consecutive months	S\$0
October 2025	Lion-Phillip S-REIT ETF	S\$200		
November 2025	Lion-Phillip S-REIT ETF	S\$200		
December 2025	Lion-Phillip S-REIT ETF	S\$200		

\*This example should not be deemed as financial advice.

**Fresh Funds:** 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 at least S\$200 per month in any of the eligible PCM counters; for three consecutive months via GIRO.

**Note:** The total investment amount can be distributed across multiple eligible PCM counters to qualify for the entitled investment amount.

For a better understanding, please refer to No.10, which illustrate how the investment amount can be spread across different eligible counters.

## 9. Promotion Details

Promotion Period	T&Cs		Investment Period	Cashback	Eligible Counter
01 October 2025 – 30 December 2025	<u>New to SBP</u>  <b>S\$200</b> subscription into any of the PCM eligible counters; for three consecutive months via GIRO.	<u>Existing SBP Customers</u>  <b>S\$200</b> fresh funds* subscription into the PCM eligible counters; for three consecutive months via GIRO.	Three consecutive months subscription	Get <b>S\$20 Cashback</b> for every <b>S\$200 monthly</b> subscription into any of the eligible counters during the promotion period.  Eligible customers are allowed a maximum Cashback of <b>S\$60</b> for each SBP account during the promotion period.	<ul style="list-style-type: none"> <li>Phillip SING Income ETF</li> <li>Phillip-China Universal MSCI China A 50 ETF</li> <li>Phillip SGX APAC Dividend Leaders REIT ETF</li> <li>Lion-Phillip S-REIT ETF</li> </ul>

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

**Fresh Funds:** 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\$200 per month into any of the eligible counters for three consecutive months with GIRO, as shown in the table above.
- b) Eligible customers are allowed a **maximum** Cashback of S\$60 for each SBP account during the promotion period
- c) Existing SBP customers must invest at least S\$200 fresh funds\* in any of the eligible counters for three consecutive months via GIRO.
- d) New Customers must submit the SBP Online application with eGIRO linkage 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 via GIRO.
- 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 applications, with eGIRO linkage, are submitted before 31 December 2025 (1800 hrs.)
- i) If the eGIRO linkage for a new SBP application is rejected, resubmission is allowed, but the linkage 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 encounter a failed GIRO deduction during the promotion period will not be eligible for the promotion.

- a) For existing customers who are already subscribed to the eligible PCM counters, only the incremental new subscription amount will be considered.

- Example: Customer A increases his subscription into Phillip SING Income ETF from \$200 to \$400 monthly during the promotion period, only the incremental subscription amount of \$200 will be considered for the Cashback promotion.

- b) Each customer is eligible to use multiple POEMS accounts to apply for SBP and participate in the promotion.

- Example: Customer A has 3 SBP accounts; he/she is allowed to use all 3 accounts to subscribe for the eligible counters within the promotion period. It is essential to ensure that each account fulfils the terms and conditions of the promotion to qualify. We will only consider accounts that meet the specified terms and conditions.

## 10. Cashback

### Example 1:

Month	Investment counter	Investment Amount	Investment Period	Cash Back
October 2025	Phillip SING Income ETF	S\$200	Three consecutive months	S\$20
November 2025	Phillip SING Income ETF	S\$200		
December 2025	Phillip SING Income ETF	S\$200		

\*This example should not be considered as financial advice.

### Example 2:

Month	Investment counter	Investment Amount	Investment Period	Cash Back
October 2025	Phillip SING Income ETF	S\$100	Three consecutive months	S\$20
	Phillip-China Universal MSCI China A 50 ETF	S\$100		
November 2025	Phillip SING Income ETF	S\$100		
	Phillip-China Universal MSCI China A 50 ETF	S\$100		
December 2025	Phillip SING Income ETF	S\$100		
	Phillip-China Universal MSCI China A 50 ETF	S\$100		

\*This example should not be considered as financial advice.

- Eligible customers are allowed a maximum Cashback of S\$60 per SBP account.
- Please refer to examples 1 and 2 on the indicative Cashback amount.
- The Cashback will be processed approximately 30 working days after the completion of consecutive three months subscription into eligible counters.
- Cashback will be awarded to eligible customers upon successful GIRO linkage and the completion of consecutive three-month subscription into eligible counters.
- Clients must submit the SBP online application and obtain e-GIRO approval on or before 31 December 2025.

I. If a client applies after the monthly investment date (18 December 2025), the first investment will start from January 2026 to March 2026. In this case, the client is eligible for the promotion.

II. If a client's first investment starts in December 2025, the investment must continue until February 2026 to qualify. The client is eligible for the promotion.

11. 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 into eligible counters. Should the Cashback be unavailable for any reason, PSPL reserves the right of final decision on all matters relating to this promotion.
12. The first 50 SBP subscriptions that fulfil the required terms and conditions will receive Cashback. PSPL has the absolute discretion to decide on the final eligibility of participating customers.
13. An email will be sent to eligible participants' registered email address from [rsp@phillip.com.sg](mailto:rsp@phillip.com.sg) to notify them of their Cashback eligibility. Eligible customers can view the Cashback transaction in their SBP monthly statement.
14. 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
15. 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.

16. By participating in the Cashback promotion, 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.
17. By taking part in this promotion, you acknowledge that you have read, understood and consented to these Terms and Conditions.
18. 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.