

Terms and Conditions

1. The SBP x HK SDR – Cashback Promotion (“Promotion”) is valid from 01 April 2026 (0000 hrs.) to 30 June 2026 (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 Website:
 - a. Subscribe via this [here](#)

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>GIRO>Select SBP (Account no.) > Choose the Bank>Apply

3. Payment

Eligibility

Based on successful GIRO deduction (regardless of whether GIRO was set up via paper or eGIRO).

GIRO Submission

All new GIRO setups and GIRO updates must be done via eGIRO through POEMS during promotion period.

4. Only SBP Online 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:

- a) Bank of CN HK SDR 1to1
- b) Alibaba HK SDR 5to1
- c) BYD HK SDR 10to1
- d) HSBC HK SDR 5to1
- e) Tencent HK SDR 10to1
- f) MEITUAN HK SDR 5to1
- g) PING AN Insurance HK SDR 2to1
- h) XIAOMI HK SDR 2to1
- i) JD HK SDR 10to1
- j) PETROCHINA HK SDR 1to2
- k) SMIC HK SDR 5to1
- l) CATL HK SDR 30to1
- m) Pop Mart HK SDR 20to1
- n) Laopu Gold HK SDR 50to1
- o) Trip.com HK SDR 50to1
- p) Baidu HK SDR 10to1
- q) China Mobile HK SDR 5to1
- r) Zijin Gold HK SDR 10to1

6. Investment Amount Amendment

6.1 During the Promotion Period, customers may increase or decrease their investment amount.

6.2 Notwithstanding Clause 6.1, if a customer **reduces** their investment amount at any time during the **two (2)-month GIRO subscription period**, the customer will be **disqualified** from the Promotion and will **not** be eligible to receive any cashback under the Promotion (see Illustration A).

Illustration A

Month	Investment counter	Investment Amount S\$	Cashback
April 2026	Tencent HK SDR 10to1	600	S\$0
May 2026	Tencent HK SDR 10to1	200	

Customers can decrease their investment amount, however, if the investment amount is reduced any time during the two-month GIRO subscription period, the customer will no longer qualify for the promotion.

6.3 The cashback amount (if eligible) will be calculated based on the customer’s **investment amount in the first (1st) month** of the GIRO subscription period only, regardless of any subsequent increase in the investment amount in the second (2nd) month (see Illustration B).

Illustration B

Month	Investment counter	Investment Amount S\$	Cashback
April 2026	Tencent HK SDR 10to1	200	S\$10
May 2026	Tencent HK SDR 10to1	600	

Customers can increase their investment amount at any time; however, the cashback will be calculated based on the **first month's investment amount** only. For example, if you invest S\$200 in the first month, then S\$600 in the second month, your cashback will still be S\$10.

6.4 For avoidance of doubt, where a customer invests **S\$200** in the first month and increases the investment amount to **S\$600** in the second month, the cashback will be calculated based on the **S\$200** investment in the first month and the cashback entitlement will remain **S\$10**.

7. The ‘Promotion’ will consist of:

- A Cashback that will be processed approximately 30 working days after completing the consecutive two-month subscription period with successful GIRO deduction.

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 HK SDR counters, will qualify for the Cashback when they invest at least S\$200 in incremental fresh funds* in the eligible counters for two consecutive months with successful GIRO deduction, provided the investment amount is not reduced during this period.
- Customers not yet subscribed to eligible HK SDR counters, will qualify for the Cashback after subscribing to at least S\$200 per month in any of the eligible counters for two consecutive months with successful GIRO deduction, provided the investment amount is not reduced during this period.

*Change of investment instructions between the HK SDR 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 Cashback after subscribing to at least S\$200 per month in any of the eligible HK SDR counters for two consecutive months with successful GIRO deduction, provided the investment amount is not reduced during this period.

9. Promotion Details

Period of Promotion	T&Cs		Investment Period	Cashback	Eligible Counters
01 April 2026 – 30 June 2026	<u>New to SBP</u> S\$200 Subscription into any of the HK SDR eligible counters for two consecutive months with successful GIRO deduction, provided the investment amount is not reduced during this period.	<u>Existing SBP Customers</u> S\$200 of fresh funds* into the HK SDR eligible counters for two consecutive months with successful GIRO deduction, provided the investment amount is not reduced during this period.	Two consecutive months subscription	Get S\$10 Cashback for 2 consecutive S\$200 per monthly subscription into any of the eligible counters during the promotion period. Eligible customer is allowed a maximum Cashback of S\$50 for each SBP account during the promotion period.	1) Bank of CN HK SDR 1to1 2) Alibaba HK SDR 5to1 3) BYD HK SDR 10to1 4) HSBC HK SDR 5to1 5) Tencent HK SDR 10to1 6) MEITUAN HK SDR 5to1 7) PING AN Insurance HK SDR 2to1 8) XIAOMI HK SDR 2to1 9) JD HK SDR 10to1 10) PETROCHINA HK SDR 1to2 11) SMIC HK SDR 5to1 12) CATL HK SDR 30to1

					13) Pop Mart HK SDR 20to1 14) Laopu Gold HK SDR 50to1 15) Trip.com HK SDR 50to1 16) Baidu HK SDR 10to1 17) China Mobile HK SDR 5to1 18) Zijin Gold HK SDR 10to1
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*Change of investment instructions between the HK SDR selected counters will not be considered as fresh funds; and will not be eligible for the promotion.

Fresh Fund: Refers to newly deposited investment amounts 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 two consecutive months with successful GIRO deduction, as shown in the table above.
- b) Eligible customer is allowed a maximum Cashback of S\$50 for each SBP account during the promotion period.
- c) Existing SBP customers must invest at least S\$200 using incremental fresh funds* in any of the eligible counters for two consecutive months with GIRO linkage.
- d) New Customers must submit the SBP Online Form and apply eGIRO 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 two-month subscription period.
- g) Failed GIRO deductions during the consecutive two month subscription period will result in disqualification from Cashback eligibility.
- h) If an eGIRO for a new account is rejected, resubmission is allowed, but approval must be completed within the Promotion Period.
- i) Existing customers who are eligible for the promotion and wish to update their GIRO linkage must apply via eGIRO.

- j) Existing customers who update their GIRO linkage and experienced a failed GIRO deduction or pending approval or using paper GIRO during the promotion period will not be eligible for the promotion.
 - k) Please note that paper GIRO submission not available for the promotion.
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- a) For existing customers who are already subscribed to any eligible HK SDR counters, only fresh funds will be considered.
 - Example: If Customer A has already subscribed S\$200 before the promotion period and invests incremental fresh funds of S\$200 during the promotion period, the calculated invested amount will be S\$200 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 accounts with SBP subscription to participate. However, the minimum monthly investment requirement (S\$200) applies to each POEMS account with SBP subscription separately and cannot be combined across accounts. 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.

10. Cashback

Example 1:

Month	Investment counter	Monthly Investment Amount	Investment Period	Cashback
April 2026	Tencent HK SDR 10to1	S\$200	Two consecutive months	S\$10
May 2026	Tencent HK SDR 10to1	S\$200		

*This example should not be considered as financial advice.

Example 2:

Month	Investment counter	Monthly Investment Amount	Investment Period	Cashback
April 2026	Tencent HK SDR 10to1	S\$100	Two consecutive months	S\$10
	BYD HK SDR 10to1	S\$100		
May 2026	Tencent HK SDR 10to1	S\$100		
	BYD HK SDR 10to1	S\$100		

*This example should not be considered as financial advice.

Example 3:

Month	Investment counter	Monthly Investment Amount	Investment Period	Cashback
April 2026	Tencent HK SDR 10to1	S\$1200	Two consecutive months	S\$50
May2026	Tencent HK SDR 10to1	S\$1200		

*This example should not be considered as financial advice.

Note: There is a Cashback cap of S\$50 per account.

Example 4:

Month	Investment counter	Monthly Investment Amount	Investment Period	Cashback
April 2026	Tencent HK SDR 10to1	S\$600	Two consecutive months	S\$50
	BYD HK SDR 10to1	S\$600		
May 2026	Tencent HK SDR 10to1	S\$600		
	BYD HK SDR 10to1	S\$600		

*This example should not be considered as financial advice.

- Please refer to examples 1,2,3,4 on the indicative Cashback amount.
- Eligible customer is allowed a maximum Cashback of S\$50 per SBP account.
- The Cashback will be processed approximately 30 working days after completion of the consecutive two months subscription period.

Cashback will be awarded to eligible customers upon successful investment, approved GIRO linkage, and completion of the consecutive two month subscription period with GIRO.

11. Cashback is non-transferable. The Cashback will be credited into the eligible customers' SBP ledger approximately 30 working days after completing the consecutive two-month subscription period with GIRO. If the customer terminates their SBP account before the Cashback is credited, the customer will not be eligible for the promotion. Should the Cashback be unavailable for any reason whatsoever, PSPL reserves the right for final decision.
 - a. In the event that the Customer submits SBP Termination Form before the cashback is credited, PSPL reserves the right, at its sole discretion, to forfeit and/or cancel the cashback, and no cashback shall be payable.
 - b. Customers are deemed to have read, understood, and accepted these Terms & Conditions. PSPL shall have no obligation to notify or remind Clients regarding cashback eligibility, status, or crediting upon receipt of the SBP Termination Form.
12. Customers should read the Terms and Conditions before participating in the promotion.

13. The first 100 SBP accounts that fulfill all terms and conditions will receive the Cashback. PSPL has the absolute discretion to exclude any otherwise eligible customer from participating. This promotion is on a first-come, first-served basis. The first 100 customers will be determined based on meeting all required criteria stated in the Terms & Conditions.

If more than 100 customers fulfil the Terms & Conditions, only the first 100 qualifying accounts will be eligible for Cashback, and PSPL reserves the right to disqualify any subsequent qualifiers.

14. Eligible customer will receive an email from rsp@phillip.com.sg approximately 30 working days after completing the consecutive two 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.

15. 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

16. 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 customer 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 customers.

17. By participating in the Cashback promotion, customer agree and consent to allow PSPL to use their name, or likeness in all matters related to this Cashback promotion including any advertising or publicity without additional compensation or notification.

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

19. 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. 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.