

## Terms and Conditions

1. *The SBP x Singapore Exchange ETFs – Cash Credit Promotion (“Promotion”) is valid from 15 May 2026 (0000 hrs.) to 30 September 2026 (2359 hrs.), both dates inclusive (“Promotion Period”).*
2. **This Promotion is open to new Share Builders Plan (“SBP”) Customers only.**
3. A “New SBP Customer” refers to a Customer who:
  - a. Submits a successful **SBP online application** during the Promotion Period; and
  - b. Has **not submitted any SBP application prior to the Promotion Period**, regardless of when GIRO setup or investments commence.
4. Customers who submitted an SBP application **before 15 May 2026** are **not eligible** for this Promotion.
5. The Promotion is available on a **first-come, first-served basis** and is limited to the **first 100 qualifying SBP Accounts** that fully satisfy all Terms & Conditions.
6. All investments under this Promotion must be made via successful GIRO deductions.
7. Paper GIRO submissions are not eligible.
8. Any failed GIRO deduction during the three-month qualifying period will result in disqualification from the Promotion.
9. To qualify for the Cash Credit, eligible Customers must:
  - a. Invest a **minimum of S\$200 per month**,
  - b. Invest across **at least two (2) selected SGX-listed ETF counters per month**; and
  - c. Maintain the investment for **three (3) consecutive months via successful GIRO deductions**.
10. Investments made into a single ETF counter only will not be eligible for this Promotion, even if the total monthly investment amount meets the S\$200 requirement.
11. The investment transaction for each month must be successfully executed on or before the 18th day of the month, or the next business day if the 18th falls on a non-business day.

12. Eligible Counters for the Promotion:

- a) Phillip SING Income ETF
- b) Amova Straits Times Index ETF
- c) Lion-CM CSI Dividend Index ETF
- d) Lion-OCBC Securities APAC Financials Dividend Plus ETF
- e) Lion-OSPL Low Carbon S\$
- f) UOBAM Ping An FTSE ASEAN Dividend Index ETF
- g) SPDR Straits Times Index ETF

13. The 'Promotion' will consist of:

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

14. Promotion Details

Period of Promotion	T&Cs	Investment Period	Cash Credit	Eligible Counters
15 May 2026 – 30 September 2026	<u>New to SBP</u> Invest a minimum of S\$200 per month across at least 2 selected ETF counters for three consecutive months via GIRO, with successful deductions, and provided the investment amount is not reduced during this period.	Three consecutive months subscription	Receive <b>S\$20 Cash Credit*</b> when you invest a minimum of <b>S\$200</b> per month across at least <b>2 selected ETF counters</b> for three consecutive months during the promotion period.  Eligible Customers can receive a maximum Cash Credit of S\$100 per SBP Account during the	1) Phillip SING Income ETF 2) Amova Straits Times Index ETF 3) Lion-CM CSI Dividend Index ETF 4) Lion-OCBC Securities APAC Financials Dividend Plus ETF 5) Lion-OSPL Low Carbon S\$ 6) UOBAM Ping An FTSE ASEAN Dividend Index ETF 7) SPDR Straits Times Index ETF

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\*Changes to investment instructions between the selected ETF counters during promotion period are not allowed and will not be eligible for the promotion.

Eligible Customers are entitled to a maximum Cash Credit of S\$100 per SBP Account during the promotion period.

New Customers must submit the SBP Online Application Form and complete the eGIRO setup within the promotion period.

- a) 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.
  - b) The Cash Credit will be credited into the eligible Customers' SBP ledger approximately 30 working days after completing the three consecutive months of subscription with successful GIRO deductions.
  - c) Any failed GIRO deductions during the three consecutive months subscription period will result in disqualification from Cash Credit eligibility.
  - d) If an eGIRO application is rejected, resubmission is allowed; however, approval must be completed within the promotion period.
  - e) Please note that paper GIRO submissions are not eligible for this promotion.
- a) Each Customer is eligible to use multiple POEMS Accounts to apply for SBP and participate in the promotion.
- For example, a Customer with more than one POEMS Account with SBP subscriptions may use all eligible Accounts to participate. However, the minimum monthly investment requirement (S\$200) must be fulfilled separately for each POEMS Account and cannot be combined across Accounts.
  - Each Account must meet all the stated terms and conditions of the promotion to qualify. Only Accounts that satisfy the eligibility criteria will be considered.

## 15. Cash Credit

### Example 1:

Month	Investment counter	Monthly Investment Amount S\$	Investment Period	Cash Credit
May 2026	PHI SING INCOME	100	3 consecutive months subscription	S\$20
	Amova STI ETF	100		
June 2026	PHI SING INCOME	100		
	Amova STI ETF	100		
July 2026	PHI SING INCOME	100		
	Amova STI ETF	100		

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

Example 1: Customers must invest a total of at least S\$200 per month across a minimum of 2 selected ETF counters for three consecutive months to qualify for the Cash Credit. For example, investing S\$100 in each of two selected ETFs monthly from May to July 2026 will be eligible.

### Example 2:

Month	Investment counter	Monthly Investment Amount	Investment Period	Cash Credit
May 2026	PHI SING INCOME	S\$200	Three consecutive months	S\$0
June 2026	PHI SING INCOME	S\$200		
July 2026	PHI SING INCOME	S\$200		

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

Example 2: Customers who invest the full S\$200 per month into a single ETF counter for three consecutive months will not be eligible for the Cash Credit, as the promotion requires investments to be spread across at least two selected ETF counters.

Example 3:

Month	Investment counter	Monthly Investment Amount S\$	Investment Period	Cash Credit
May 2026	PHI SING INCOME	600	3 consecutive months subscription	S\$100
	Amova STI ETF	600		
June 2026	PHI SING INCOME	600		
	Amova STI ETF	600		
July 2026	PHI SING INCOME	600		
	Amova STI ETF	600		

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

Example 3: Customers who invest more than the minimum requirement (e.g., S\$1,200 per month across 2 selected ETF counters) for three consecutive months will still be eligible for the Cash Credit, capped at a maximum of S\$100 per SBP Account.

- Please refer to Examples 1, 2, and 3 for indicative Cash Credit amounts and scenarios, including eligible and non-eligible case
- Eligible Customers are allowed a maximum Cash Credit of S\$100 per SBP Account.
- The Cash Credit will be processed approximately 30 working days after completion of the consecutive three months subscription period.

16. Cash Credit will be awarded to eligible Customers upon successful investment, approved GIRO linkage, and completion of the consecutive three month subscription period with GIRO.

17. Cash Credit is non-transferable. The Cash Credit will be credited into the eligible Customers' SBP ledger approximately 30 working days after completing the consecutive three-month subscription period with eGIRO. If the Customer terminates their SBP Account before the Cash Credit is credited, the Customer will not be eligible for the promotion. Should the Cash Credit 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 Cash Credit is credited, PSPL reserves the right, at its sole discretion, to forfeit and/or cancel the Cash Credit, and no Cash Credit 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 Customers regarding Cash Credit eligibility, status, or crediting upon receipt of the SBP Termination Form.

## 18. Investment Amount Amendment

6.1 During the Promotion Period, Customers may increase their monthly investment amount during the three-month subscription period.

6.2 Notwithstanding Clause 6.1, if a customer **reduces** their investment amount at any time during the **three (3)-month GIRO subscription period**, the Customer will be **disqualified** from the Promotion and will **not** be eligible to receive any Cash Credit under the Promotion (see Illustration A).

### Illustration A

Month	Investment counter	Investment Amount S\$	Cash Credit
May 2026	PHI SING INCOME	300	S\$0
	Amova STI ETF	100	
June 2026	PHI SING INCOME	200	
	Amova STI ETF	200	
July 2026	PHI SING INCOME	200	
	Amova STI ETF	200	

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

6.3 The Cash Credit 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\$	Cash Credit
May 2026	PHI SING INCOME	200	S\$40
	Amova STI ETF	200	
June 2026	PHI SING INCOME	400	
	Amova STI ETF	200	
July 2026	PHI SING INCOME	400	
	Amova STI ETF	200	

Customers can increase their investment amount per counter at any time; however, the Cash Credit 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\$400 in the second month, your Cash Credit will still be S\$40.

6.4 For avoidance of doubt, where a Customer invests **S\$400** in total for the first month and increases the total investment amount to **S\$600** in the second month, the Cash Credit will be calculated based on the **S\$400** investment in total for the first month and the Cash Credit entitlement will remain at **S\$40**.

19. Customers should read the Terms and Conditions before participating in the promotion.

20. The first 100 SBP Accounts that fulfill all terms and conditions will receive the Cash Credit. 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 Cash Credit, and PSPL reserves the right to disqualify any subsequent qualifiers.

21. Eligible Customer will receive an email from [rsp@phillip.com.sg](mailto: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 Credit information. Eligible Customers can check the Cash Credit 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.

22. 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

23. 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.

24. By participating in the Cash Credit promotion, Customer agree and consent to allow PSPL to use their name, or likeness in all matters related to this Cash Credit promotion including any advertising or publicity without additional compensation or notification.
25. By taking part in this promotion, you acknowledge that you have read, understood and consented to these Terms and Conditions.
26. 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.