

## Frequently Asked Questions (FAQ)

**1. What is the SBP Cash Credit promotion?**

The SBP Cash Credit Promotion allows eligible Customers to receive S\$20 Cash Credit for investing a minimum of S\$200 in fresh funds per month across at least 2 selected ETF counters for three consecutive months with successful GIRO deductions, provided the investment amount is not reduced during this period.

**2. What is the maximum Cash Credit for each POEMS Account?**

The maximum Cash Credit per SBP Account is S\$100.

**3. How much Cash Credit with every S\$200 investment amount?**

You will receive S\$20 Cash Credit after successfully completing three consecutive months of subscription via GIRO, subject to a maximum Cash Credit cap of S\$100 per SBP Account.

**4. Am I eligible for the Cash Credit if I subscribe to any eligible counters with a total of S\$200 (e.g., Counter A: S\$100, Counter B: S\$100) over three consecutive months via GIRO, even if I do not subscribe S\$200 for each eligible counter per Account?**

Yes, you will be eligible for the Cash Credit as long as the total monthly investment is at least S\$200 across a minimum of 2 selected ETF counters. The S\$200 investment amount does not need to be allocated equally or per counter. Please refer to the example below.

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

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

**5. If I invest S\$200 in Phillip SING Income ETF month for three consecutive months, will I receive S\$20 Cash Credit?**

No, you will not be eligible for the Cash Credit. The promotion requires a minimum investment of S\$200 per month across **at least 2 selected ETF counters**, with successful GIRO deductions for three consecutive months.

Month	Investment counter	Monthly Investment Amount	Investment Period	Cash Back
May 2026	PHI SING INCOME	S\$200	3 consecutive months	S\$0
June 2026	PHI SING INCOME	S\$200		
July 2026	PHI SING INCOME	S\$200		

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**6. What are the eligible counters for this Cash Credit promotion?**

There are 7 eligible counters:

- 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

**7. How do I get the maximum Cash Credit of S\$100?**

To receive the maximum Cash Credit of S\$100, you must invest at least S\$1,000 per month across at least 2 selected ETF counters for three consecutive months via GIRO.

Month	Investment counter	Monthly Investment Amount	Investment Period	Cash Back
May 2026	PHI SING INCOME	S\$500	3 consecutive months	S\$100
	Amova STI ETF	S\$500		
June 2026	PHI SING INCOME	S\$500		
	Amova STI ETF	S\$500		
July 2026	PHI SING INCOME	S\$500		
	Amova STI ETF	S\$500		

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**8. What happens if my GIRO deduction fails once during the two-month subscription period?**

You will not be eligible for the promotion. The investment must be continuous for three months via Giro. Any missed or delayed payments will result in disqualification.

9. **Can I change my investment to a different eligible counter during the promotion period?**  
**Eg. I invest in Amova STI ETF with S\$500 in the beginning and change to Lion-CM CSI Dividend Index ETF subsequently?**

A: No, your investment will not qualify for the promotion.

Month	Investment counter	Monthly Investment Amount	Investment Period	Cash Back
May 2026	PHI SING INCOME	S\$500	3 consecutive months	S\$0
	Amova STI ETF	S\$500		
June 2026	PHI SING INCOME	S\$500		
	Lion-CM CSI Dividend Index ETF	S\$500		
July 2026	PHI SING INCOME	S\$500		
	Lion-CM CSI Dividend Index ETF	S\$500		

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10. **Can I change the investment amount for the eligible counter during the 3 consecutive months subscription?**

Yes, Customers can increase and decrease their investment amount but if you reduce your investment during the three-month GIRO subscription period, you will not qualify for the promotion. (Refer to illustration A below)

The Cash Credit is calculated based on your first month's investment amount. 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\$10. (Refer to illustration B below)

Illustration A

Month	Investment counter	Investment Amount S\$	Investment Period	Cash Credit
May 2026	PHI SING INCOME	300	3 consecutive months	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.

illustration B

Month	Investment counter	Investment Amount S\$	Investment Period	Cash Credit
May 2026	PHI SING INCOME	200	3 consecutive months	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 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.

Illustrations A & B are for reference purposes only and should not be considered financial advice.

**11. What is an example of 3 consecutive months subscription with GIRO?**

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

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**12. When can I receive the Cash Credit?**

The Cash Credit will be credited to your SBP Account ledger approximately 30 working days from the end of your consecutive 3-month subscription period with GIRO.

**13. If I apply for the SBP application during the promotion period but only submit the GIRO application after the promotion period, am I eligible?**

No. To qualify for this promotion, both the SBP online application and the GIRO application (apply by eGIRO) must be submitted within the promotion period and successfully processed/approved. The SBP online application and GIRO application must be completed within the promotion period to be eligible.

**14. Is GIRO the only payment method for this promotion?**

Yes

**15. May I submit GIRO via paper form or e-GIRO to qualify for the promotion?**

To be eligible for this promotion, clients must submit e-GIRO. Paper GIRO (physical form) submissions are not accepted during the promotion period.

**16. If my SBP Account is terminated during the promotion period and I reapply during the promotion period, will I still be eligible for the promotion as new SBP Customer?**

No