

Celebrate SG60 with Phillip Investor Centre

Campaign Terms and Conditions

Definition

1. **"PSPL"** refers to Phillip Securities Pte Ltd
2. **"PIC"** refers to Phillip Investor Centre, a department under PSPL
3. **"Participating Branches"** refers to the selected Phillip Investor Centre for this Campaign
4. Promotion Period will end at the respective branches at the end of operation hours of the branch on 31 August 2025
5. **"Eligible Customer"** refers to new and existing customers who can participate in the **Celebrate SG60** and redeem the allocated Voucher(s) respectively.
(5.1) Customers must be at least 18 years of age.
6. **"Non-Eligible Customer"** refers to customers who do not qualify for the Promotion unless approved by the management of PSPL.
(6.1) All employees (e.g. staff, trading representatives, financial adviser representatives of PhillipCapital group of companies, its related entities, and their immediate family members (e.g. spouse and children)
7. **"Qualifying Customer"** refers to Eligible Customers who complete the criteria (11).
8. **Campaign Period** refers to the period from 1 August 2025 till 31 August 2025, both dates inclusive.
9. Customers who withdraw their purchase within the free-look period will forfeit their eligibility for the voucher(s), and their respective purchase will be disqualified from the campaign.
10. **"Celebrate SG60 Campaign"** refers to the campaign that eligible customers will participate to get incentives by completing the qualifying product purchase(s).
11. **"Qualifying Purchase"** refers to products and services that qualifies the Eligible customer to entitled the voucher rebate in **Celebrate SG60** campaign by completing the below criteria:
 - a. Life Insurance

Category	Qualifying Plan	Value of Voucher	Minimum Annual Premium	To be submitted by
Protection	Regular Premium	S\$60	S\$1,500	31 August 2025 Issued by 30 September 2025
	Single Premium		S\$30,000	
Savings / Retirement	Regular Premium		S\$12,000	
	Single Premium		S\$30,000	
Investment	Regular Premium		S\$6,000	
	Single Premium		S\$30,000	
Exclusion List: China Life Flexi Cash Growth, HSBC Life Wealth Invest, Universal Life, Accident & Health, Tranche Products				

b. Share Builders Plan

Monthly Investment Amount	SBP Credit	Investment Period	Remarks	To be submitted by
S\$100 Any Counter(s)	S\$60* (S\$10 Sign up Bonus + S\$50 Qualifying Bonus)	6 Consecutive month subscription	Limited to 18 - 25 years of age	31 August 2025
S\$300 Selected Counter(s)		3 Consecutive month subscription	Qualifying Bonus up to S\$250	
Selected Counters: Lion-Nomura Japan Active ETF (Powered by AI); Lion-OCBC Securities China Leaders ETF; Lion-OCBC 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				

12. Qualifying customers with Qualifying Purchases eligible to redeem the voucher will be notified by 20 September 2025 and contacted via the email address provided in the POEMS Advisory Account.
13. PSPL reserves the right to vary the terms and conditions or withdraw this Celebrate SG60 Campaign at any time without prior notice. The Voucher(s) is not exchangeable for cash or for any other items.
14. PSPL reserves the right to use any other method or medium at its sole and absolute discretion for the purpose of announcing the Qualifiers of the Celebrate SG60 Campaign.
15. PSPL shall not be liable for any incomplete, lost, late, damaged, illegible or misdirected Entries for any reason whatsoever or problems or technical malfunction of, computer online systems, servers, providers or technical problems, or any combination thereof.
16. PSPL makes no representation as to the quality or performance of the Voucher(s) provided by the merchants. By participating in the Celebrate SG60 Campaign, the Participants acknowledge and accept that the use of each voucher is subject to the terms and conditions of the relevant merchant providing the voucher.
17. PSPL decisions in all matters related to the vouchers and qualifiers shall be final. No correspondence or appeals shall be entertained in relation thereto.

18. In the event of any inconsistency between these terms and conditions and other marketing or promotional materials, these terms and conditions shall prevail.
19. By participating in the Celebrate SG60 Campaign, Participants hereby agree to all the terms and conditions of participation in the campaign as set out herein, including all amendments, additions, replacements and modifications hereto as may from time to time be made by PSPL.
20. By participating in the Celebrate SG60 Campaign, the Participant represents and warrants for the benefit of PSPL that the information submitted in each Entry to PSPL is true, accurate, complete and up to date.
21. By participating in the Celebrate SG60 Campaign, the qualifiers understand that any changes made to the product purchased after the campaign entry may affect Voucher(s) eligibility and they will be automatically disqualified from Voucher(s) eligibility if:
- They downgrade or change the product to one of lower value or a different category that does not meet the original qualifying criteria.
 - They cancel or replace the product with one that fails to fulfill the minimum requirements of the campaign, as stated at the time of participation.
 - They substitute with a product of a shorter coverage period or lesser value than the originally purchased product.
22. By participating in the Celebrate SG60 Campaign, the qualifiers must not have withdrawn their marketing consent to PSPL at the point of collection of the Voucher(s). Doing so will result in the qualifier(s) being and their Voucher(s) forfeited.
23. Participants may be contacted via their registered email address where participants will be required to provide further information including but not limited to their photograph or a video of themselves and personal details for the purposes of verification of age, identity and their status as a POEMS Account holder.
24. The judging and determination of the eligibility of any person to participate in the Campaign and selection of qualifiers shall be at the sole and absolute discretion of PSPL. The decisions of PSPL on all matters relating to this Campaign are final, conclusive and binding. PSPL shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning this Campaign or its decisions and no appeal, correspondence or demands or claims will be entertained.
25. All details and particulars submitted by Participants must be accurate, true and complete. Incomplete, inaccurate and illegible Entries will be disqualified. If PSPL subsequently determines that a person is in fact not eligible, or if a Voucher(s) Qualifier does not fulfil his or her obligations for any reason whatsoever, PSPL may at its discretion, disqualify the Participant and clawback/cancel any or all of the Voucher(s) without prior notice.
26. PSPL may replace, modify or withdraw the Voucher(s) at any time without notice or liability. Voucher(s) are not transferable and cannot be substituted with any other Voucher(s).
27. PSPL makes no representation as to the quality or performance of the Voucher(s) provided by the merchants/vendors in connection with the Campaign. The Participants acknowledge and accept that use of the Voucher(s) may be further subject to the terms and conditions of the relevant merchant providing the Voucher(s).
28. Participants hereby assign to PSPL, all rights, title and interest in all intellectual property rights created during the registration and documentation process and to fully disclaim and waive all intellectual property rights and moral rights. If necessary, Participants shall execute all further documents and deeds necessary to effect, perfect, record or register such assignment at the Participant's own cost.
29. PSPL is the sole owner of any and all intellectual property arising from submission of an Entry and creation Celebrate SG60 Campaign Content and it may use and license others to use the Entry content and Celebrate SG60 Campaign in which Qualifiers appear, in any and all media by any manner or means whether or not now known or invented, used or contemplated, throughout the world, for an unlimited number of times in perpetuity without any further payment made to Qualifiers.
30. PSPL may request a valid identification of NRIC number/passport number of any Qualifier before the Voucher(s) is awarded.
31. PSPL reserves the right to forfeit any Voucher(s) for any Qualifier who does not adhere to the terms and conditions of the Celebrate SG60 Campaign upon the verification process.
32. PSPL reserves the right to cancel, modify, suspend or delay the Celebrate SG60 Campaign at its sole discretion.
33. PSPL has the right to use the names, photographs, videos and/or other submission materials of the participants and all other entries for publicity purposes without any prior notice to you. The participants shall not be entitled to claim ownership or other forms of compensation for the materials.
34. PSPL reserves the right to change, amend, delete or add to these Terms and Conditions without prior notice at any time and the participants shall be bound by such changes.
35. By participating in the promotion, each eligible customer is deemed to have accepted and agreed that PSPL may collect, use and disclose your personal data for the purpose of these promotions in accordance with the Personal Data Protection Act 2012 and our data protection policy.
36. By participating in the Celebrate SG60 Campaign, Participants hereby agree to all the terms and conditions of participating in the Campaign as set out herein, including but not limited to the eligibility criteria, Voucher(s), the collection, use and transfer of personal data by PSPL, in accordance with the relevant PSPL Privacy Statement and all amendments, additions, replacements and modifications hereto as may from time to time be made by PSPL.