

Celebrate SG60 with Phillip Investor Centre

General Terms and Conditions

- i. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these terms and conditions and any other instructions, terms and conditions that PSPL may issue from time to time.
- ii. PSPL assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, distorted or delayed electronic transmission which may limit an Eligible Customer's ability to participate in the Promotion.
- iii. PSPL has the sole and absolute discretion to exclude any Eligible Customers from participating in the Promotion without any obligation to furnish notice and/or reason.
- iv. PSPL reserves the right to disqualify or disregard any Eligible Customer who does not comply with the terms and conditions.
- v. PSPL may at its discretion forfeit the Promotion, or, if already awarded, reclaim the Promotion at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event PSPL subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Promotion.
- vi. PSPL reserves the right to replace any Promotion with items of similar value at any time without prior notice.
- vii. PSPL shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Promotion.
- viii. PSPL reserves the right to deal with any unclaimed Promotion in any manner it deems fit.
- ix. PSPL reserves the right to request for the Eligible Customers' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Customers' claim to the Promotion at the time of collection.
- x. PSPL is under no obligation whatsoever to disclose the identity of the Eligible Customers or to publish the same for any reason at any point of time.
- xi. The Promotion is non-transferable, not exchangeable for cash, credit or any other items of equivalent value.
- xii. By participating in this Promotion, each Eligible Customer agrees and consents to the collection, use and disclosure of any and all personal data of the Eligible Customer by PSPL and its advertising and promotional agencies for the purpose of administering and/or publicizing the Promotion, and providing the Eligible Customer with marketing, advertising and promotional information or materials relating to the products and services that PSPL offers.
- xiii. PSPL may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person,
 - a. suspend, cancel or terminate the Promotion, or
 - b. delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion.
- xiv. PSPL's determination of all matters in connection with the Promotion shall be final, binding and conclusive.
- xv. PSPL is not obliged to give any reason or prior notice on any matter concerning the Promotion Period or the Promotion. No appeal, correspondence or claims will be entertained. PSPL has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to redeem the Promotion. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
- xvi. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold PSPL, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by PSPL's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and Customer or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of the Promotion, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
- xvii. PSPL makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Promotion. Any dispute about the same must be resolved directly with the Merchant. The Merchant Terms and Conditions apply.
- xviii. In the event of any inconsistency or discrepancy between the terms and conditions and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these terms and conditions shall prevail.
- xix. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Promotion, are the property of their respective owners. PSPL is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
- xx. Failure by PSPL to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- xxi. The Terms and Conditions shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
- xxii. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- xxiii. In case of dispute, the decision of PSPL shall be final.
- xxiv. PSPL, its affiliates and their respective employees and agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered, borne or arising from this promotion.
- xxv. The Eligible Customer understands that he/she is entitled to withdraw his/her consent for the collection, use and disclosure of his/her personal data by notifying the Data Protection Officer ("DPO") of in writing. The Eligible Customer also understands that by withdrawing his/her consent may mean that PSPL is unable to proceed with the respective Promotion Redemption.
- xxvi. PSPL reserves the right at any time in its absolute discretion to
 - (1) amend, add to, and/or delete at any time of these Terms & Conditions without prior notice (including eligibility and Eligible terms and criteria), and all participants shall be bound by such amendments, additions and/or deletions when effected, or to
 - (2) 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 are final and binding on all customers.

xxvii. By taking part in this campaign, the customer acknowledges that he / she has read and consented to these Terms & Conditions.

xxviii. This campaign will be valid from 1 August 2025 until 31 August 2025, both dates inclusive.

xxix. Only Customers who are account holders with PSPL are eligible for this promotion:

1. Phillip Investor Centre @ Ang Mo Kio
2. Phillip Investor Centre @ Bukit Batok
3. Phillip Investor Centre @ Boon Keng
4. Phillip Investor Centre @

iv. Important Note

This promotion is provided to you for general information only and does not constitute a recommendation, an offer or solicitation to buy or sell any investment products mentioned herein. It does not have any regard to your specific investment objectives, financial situation or any of your particular needs. Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of your acting based on this information.

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of any investments and the income from them may fall as well as rise. <The risk of loss in leveraged trading can be substantial and you could lose in excess of your initial funds.>

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.

You are advised to read the trading account Terms & Conditions and Risk Disclosure Statement (available online at <https://www.poems.com.sg/website-disclaimer/>) before trading in investment products.

Access to services and your account may be affected by market conditions, system performance and other reasons. Third party research and information obtained from sources are deemed reliable; however, PSPL does not guarantee its accuracy or completeness and makes no warranties with respect to results to be obtained from its use.

Information is correct as of 10/7/2025.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Other Notes:

NIL