

Terms and Condition governing Phillip Prestige Membership Programme

This document lists the benefits and privileges offered under the **Phillip Prestige Membership Programme** ("the Programme") by **Phillip Securities Pte Ltd** ("PSPL"), including any terms and conditions that may be applicable to each of the Privileges.

By participating in the Programme, the Member agrees to the terms outlined herein and acknowledges that all the Privileges are subject to the Member maintaining Phillip Prestige Membership throughout the applicable period.

All Privileges under the Programme are exclusive to Members who hold Phillip Prestige Membership and who fulfil any additional requirements as specified under each Privilege category.

Except for complimentary privileges and exclusive events, all privileges under the Phillip Prestige Membership require Members to contact and engage their **licensed representative(s)**.

1. Definitions

- a) "**Lounge**" refers to third party provider of airport or travel lounges which are available to Member participating in the Programme.
 - b) "**LoungeKey**" refers to services provided by The Collinson Group Limited and designed to enable Member access to Lounge.
 - c) "**Member(s)**" refers to any customer(s) who qualify and participate in the Programme.
 - d) "**PSPL**" refers to Phillip Securities Pte Ltd.
 - e) "**Programme**" refers to Phillip Prestige Membership Programme.
 - f) "**TBR**" refers to TBR Singapore Pte Ltd.
2. Phillip Prestige is an exclusive **by-invitation only** programme where qualifying Members are automatically enrolled. By participating in this programme, Members agree to abide by the Terms and Conditions governing the Phillip Prestige Membership Programme and to be bound by these Terms and Conditions and any amendments thereto.
 3. Membership to the Programme **by-invitation only**, is extended to qualifying customer(s) at the discretion of PSPL, based on internal qualification criteria which may be amended from time to time at PSPL's sole discretion.
 4. PSPL reserves the right to terminate any Member's membership status in the Phillip Prestige Programme at its sole discretion.
 5. Customers in the following categories are **not eligible** to participate in the Programme unless approved by the management of PSPL:
 - Corporate Account holders
 - B2B Account holders
 - PSPL account holders whose accounts have been suspended, cancelled or terminated
 - Employees of all PhillipCapital Group and its partners (e.g., trading representatives, financial advisors) and their immediate families (e.g., spouse and children)

Note: For Joint Accounts, only the first-named account holder is eligible to participate in the Programme.

6. Membership to the Programme provides Members with access to an exclusively curated suite of products and services privileges. These privileges are subject to change at PSPL's sole discretion.
7. Reviews and re-evaluation of Membership status will occur every two (2) years or at any other intervals as determined by PSPL. *Membership does not have a predefined expiry date and will remain valid unless otherwise opted out by the Member, terminated or amended by PSPL.*
8. Members who do not meet the qualifying criteria at time of review may be excluded from the enjoyment and/or redemption of any privileges offered under the Programme.
9. Qualifying and invited Members who do not wish to participate in the Programme or who wish to withdraw at any time during their membership, may opt-out by contacting PSPL. To opt-out, Members can contact the

customer service hotline at (SG) +65 6531 1551, or email to talktophillip@phillip.com.sg. Alternatively, Members may contact their licensed representative(s) for assistance with the opt-out process. Upon submitting an opt-out request, Members will no longer be eligible for the exclusive privileges and services offered under the Programme.

10. PSPL reserves the right to modify or terminate the status or its terms and conditions at any time. Members will be notified of any significant changes. Continued participation in Phillip Prestige following any amendments constitutes acceptance of the revised terms.
11. By participating in the Programme, Members agree and consent to PSPL sharing relevant information with third-party service providers to facilitate the redemption of rewards and privileges.
12. In the event of a dispute regarding the Members eligibility to participate in this Programme or the perks and benefits given as part of the programme, PSPL's decision will be final and binding.
13. Notwithstanding anything herein contained, PSPL reserves the right at any time in its absolute discretion to (i) amend, add to, and/or delete these Terms and Conditions without prior notice (including eligibility; replacement of the prize; promotional mechanics, promotion duration without prior notification, qualifying terms and criteria), and all participants shall be bound by such amendments, additions and/or deletions when effected, or (ii) vary, withdraw, or cancel any items or the promotion without having to disclose a reason thereof and without any compensation or payment whatsoever. PSPL decision on all matters relating to the promotion shall be final and binding on all participants.
14. This advertisement has not been reviewed by the Monetary Authority of Singapore.

15. Phillip Prestige Membership Programme Privileges ("Privilege(s)")

15.1 Foreign Exchange (FX) Rate Privilege

Members are entitled to preferential foreign exchange (FX) rates on qualifying transactions where the minimum amount in a single transaction is not less than **SGD 200,000.00** (or its equivalent in foreign currency) executed through PSPL Multi-Currency Facility.

Preferential FX rates shall be determined on a per-transaction basis. The published FX rates on POEMS platform are indicative and do not reflect the preferential FX rates. To obtain a more favourable FX rate, Member may also present rate quotations from other capital market entities.

15.2 Share Borrowing and Lending (SBL) Preferential Rates

Members who open and maintain a SBL Account with PSPL are entitled to preferential borrowing rates when borrowing Singapore Exchange-listed securities through the Share Borrowing and Lending facility. The annualised borrowing rate starts from **4% per annum**, though actual rates may vary by counter and are subject to change at PSPL discretion.

The published rates on POEMS platforms are indicative and do not reflect the discounted rates.

15.3 Preferential Loan Processing Fees

Members are entitled to apply for a secured loan from Phillip Credit Pte Ltd, a licensed moneylender, at a preferential processing fee of **0.7%** of the disbursed loan amount. The minimum loan amount eligible under this privilege is **SGD 50,000.00** with a maximum tenure of **Twelve (12) months**.

Eligible loan types include:

- Securities-backed financing (collateralised by unit trusts, stocks, or bonds),
- Insurance-backed financing (collateralised by fully paid in-force insurance policies),
- Premium financing (collateralised by insurance policies).

All loans applications are subject to credit assessment and approval at the sole discretion of Phillip Credit Pte Ltd, a licensed moneylender and member of PhillipCapital Group.

15.4 Contracts for Differences (CFD) Preferential Long Finance Charges

Members who open and maintain a CFD Account with PSPL are entitled to preferential long finance charges which are **0.75% per annum** lower than the respective published rates when holding long CFD positions. Actual rates may vary by counter and are subject to change at PSPL discretion. This privilege applies only to Singapore, Hong Kong and United States equities CFDs, and all Index CFDs.

15.5 Trust Account Setup Preferential Fee and Complimentary Trust Consultation

Members are entitled to a discount of up to **15%** off the standard trust setup fee, subject to the complexity of the trust structure and approval by Phillip Trustee Pte Ltd, a licensed trust company and member of PhillipCapital Group.

Members are also entitled to a **complimentary trust consultation** with estate planning specialists to explore how trust services can assist in Members in their wealth preservation and succession planning journey.

Condition to enjoy the above benefits for Trust Services:

- The Member and Beneficiary(ies) of the trust must be a Singapore citizen or permanent resident of Singapore; and
- A one-time, in-person meeting between the trust specialist and the Member is mandatory as part of the onboarding process.

15.6 Unit Trust Account Reward

15.6.1 Unit Trust Advisory Account

Members who open a Unit Trust Advisory Account are eligible for a one-time reward of **SGD 100.00**, credited to their investment account, provided the following conditions are met:

- Invest a minimum of **SGD 50,000.00** within the same calendar month. The amount may be spread across multiple unit trust funds
- Maintain the invested funds within the Unit Trust Advisory Account for at least **Ninety (90) days**
- 90 days will commence from the last day of the calendar month in which the funds are invested; and
- Be a new investor in unit trust products offered by PSPL
- Money Market Funds and transferred-in unit trust holdings are excluded from this reward

15.6.2 Unit Trust Non-Advisory Account

Members who open a Unit Trust Non-Advisory Account are eligible for a one-time reward of **SGD 100.00**, credited to their investment account, provided the following conditions are met:

- Invest a minimum of **SGD 200,000.00** within the same calendar month. The amount may be spread across multiple eligible unit trust funds
- Maintain the invested funds within the Unit Trust Non-Advisory Account for at least **Ninety (90) days**
- 90 days will commence from the last day of the calendar month in which the funds are invested; and
- Be a new investor in unit trust products offered by PSPL
- Money Market Funds, transferred-in unit trust holdings and funds that are not listed under the Unit Trust Transfer In Campaign are excluded from the reward (For more details please refer to: <https://unittrust.poems.com.sg/transfer-in-promotion/>)

Each Member is eligible for this reward one-time only. Members who have previously invested in or are currently invested in unit trust products through PSPL are excluded from the reward.

15.7 Life Insurance Reward

Members who meet the following criteria are eligible for a one-time reward of **SGD 100.00** credited to their investment account, provided the following condition are met:

- Purchase of a regular premium life insurance policy where the annualised premium is at least **SGD 1,200.00**, or a single premium policy where the premium is at least **SGD 50,000.00**
- Maintain the policy for a minimum of **Ninety (90) days** from the date of issuance
- Premiums for regular policies must be paid in **Annual mode**
- Policies cancelled within the **Ninety (90) days** are not eligible

Each Member is eligible for this reward one-time only. Members who have previously purchased life insurance products through PSPL will not be eligible for this reward.

HSBC Life Wealth Invest and all **limited tranche policies** are excluded from the reward.

15.8 Phillip SMART Portfolio (“SMART”) Reward

Members who open a Phillip SMART Portfolio (“SMART”) Account and invest a minimum of **SGD 50,000.00** into **Phillip SMART Portfolio 1, 2, or 3** within a **single calendar month** shall receive a one-time reward of **SGD 100.00** credited to their Phillip SMART Portfolio account, subject to the following conditions:

- Funds must be maintained in the account for a continuous period of **Six (6) months**, commencing from the first day of the month following the investment (“measurement period”)
- No net withdrawals may be made during the measurement period

For the Portfolios description and terms, please visit: <https://smart.poems.com.sg>.

Each Member is eligible for this reward one-time only. Members who have previously invested in or are currently invested in a managed account through PSPL are excluded from the reward.

15.9 Bond Trading Reward

Members who have not previously transacted in bonds with PSPL and complete a single wholesale bond trade of not less than **SGD 250,000.00** (or its equivalent in foreign currency) through a POEMS Account will receive a one-time reward of **SGD 150.00 supermarket voucher**.

This privilege applies only to **wholesale bond transactions** and specifically **excludes**:

- SGS Treasury Bills
- SGS Bonds
- Exchange-traded bonds

15.10 Complimentary Airport Lounge Access for Margin

Members are entitled to **three (3)** complimentary LoungeKey airport lounge Passes per quarter, based on a qualifying cumulative average debit balance of more than **SGD 1,000,000.00** during the preceding quarterly lookback period.

Eligible account types include:

- Margin (M)
- Cash Plus (CP)
- Share Financing (V)

Entitlements will be **made available for redemption** in the month following the end of each quarterly lookback period, as follows:

- 1 Jan – 31 Mar: Passes available from April onwards
- 1 Apr – 30 Jun: Passes available from July onwards
- 1 Jul – 30 Sep: Passes available from October onwards
- 1 Oct – 31 Dec: Passes available from January of the following year

For the redemption process and terms governing the use of LoungeKey Airport Lounge passes, please refer to **section 18.1**

16. Complimentary Beverages

Members are entitled to complimentary beverages at Phillip Securities office located at Raffles City Tower Level 6, upon presenting a valid Phillip Prestige membership identification.

This redemption is subject to all the following conditions:

- Member must present a valid Phillip Prestige digital identification at the point of redemption
- This privilege is non-transferable and may only be redeemed by the named Phillip Prestige Member
- Redemption is available from 9:00 AM to 4:30 PM, Monday to Friday, excluding public holidays
- Redemptions are not available between 12:00 PM and 1:00 PM (lunch hour).

17. Exclusive Invitation to Prestige Events

Phillip Prestige Members may receive exclusive invitations to attend events organised or hosted by PSPL under the Phillip Prestige Programme. These may include private seminars, networking events, or other customer engagement sessions.

This invitation is subject to all the following conditions:

- Attendance is strictly by invitation only and limited to Phillip Prestige Members
- Invitations are extended at the sole discretion of PSPL and may be based on event-specific eligibility criteria
- Event attendance is subject to availability on a first-come, first-served basis unless otherwise stated
- Invitations are non-transferable and may not be assigned to a third party without PSPL prior consent
- PSPL reserves the right to change, cancel, or postpone an event including declining participation of any Members without obligation to disclose a reason

Participation in any of these events is subject to the Member maintaining Phillip Prestige Membership at the time of invitation and event attendance.

18. Entitlement to Complimentary Airport Lounge & Limousine Transfers

Phillip Prestige Members are entitled to **Two (2)** complimentary LoungeKey Airport Lounge Passes OR **Two (2)** complimentary one-way limousine airport transfers per calendar year.

18.1 Complimentary LoungeKey Airport Lounge Passes

Overview

Members are entitled to complimentary access to a global network of premium airport lounges through LoungeKey. Whether travelling for business or leisure, this benefit offers a tranquil space to relax, recharge or work before your flight with the terms as outlined below.

1) Each *LoungeKey* digital pass is valid for **one (1) single entry** at any participating airport lounge.

How to Redeem?

Step 1: Member must first email talktophillip@phillip.com.sg with the following details:

- Full name of the Phillip Prestige Member. (First and last name must match passport details)
If an additional LoungeKey digital pass is required for another individual, their full name must also be provided as per passport details.
- Number of *LoungeKey* digital passes required.
- The email must be sent from the **registered email address** with PSPL.
(PSPL will only send the *LoungeKey* digital pass(es) to the Members registered email address.)

Step 2: Redemption requests will be acknowledged within **five (5) working days**, subject to verification of membership.

Step 3: Upon successful verification, *LoungeKey* digital pass(es) will be sent via email from *LoungeKey* within **48 hours** to the Members registered email.

Step 4: Once received, Member may present the *LoungeKey* digital pass(es) at any lounge counter for access to the Airport Lounge.

To locate a participating lounge, visit: <https://loungefinder.loungekey.com/en/PhillipCapital>

2) Member must ensure that their full name (**First and Last**) must match their passport details and email address are correctly submitted during the redemption. PSPL shall not be held liable for any inaccurate information that result in a failed lounge access. Any issued digital pass(es) that cannot be used due to incorrect details will be considered a redeemed entitlement.

3) Only Phillip Prestige Members are eligible. The *LoungeKey* Pass entitlement is **non-transferable**, and the Member must be present at the point of lounge entry.

4) Each member may redeem up to **Two (2)** *LoungeKey* digital passes per request.

5) The *LoungeKey* digital passes do not include access for additional guests into the lounge.

6) In the event a Phillip Prestige Member wishes to bring an accompanying guest to access the airport lounge, an additional *LoungeKey* digital pass must be redeemed (subject to entitlement). Each pass is valid for **one (1) single entry**. At least one of the redeemed passes must be issued under the Phillip Prestige Members name. *Redemption of both passes in names other than the Member is strictly not allowed.*

7) Each *LoungeKey* digital pass **is valid for Six (6)** months from the date of issuance. Extension is strictly not allowed beyond the stated validity period on the *LoungeKey* digital pass.

8) Any unused *LoungeKey* digital pass(es) that have been issued cannot be reinstated, reissued, extended, or carried forward.

9) The *LoungeKey* digital pass(es) are non-refundable, non-transferable, non-cancellable, non-exchangeable for cash or other benefits, and must not be resold to third parties.

10) Children under the age of 3 are generally admitted free, but access policies may vary depending on the lounge. Members should check individual lounge terms and conditions provided by *LoungeKey* before their visit.

11) PSPL reserved the right to revoke and Phillip Prestige Membership, any remaining *LoungeKey* digital passes already issued to the Member will remain valid until their expiry date.

12) PSPL shall not be liable for any additional fees or charges incurred at the lounge. These may include, but are not limited to, à la carte menu, premium alcoholic drinks, taxes, or any damages caused. Such charges are the sole responsibility of the Member and must be settled directly with the lounge, in accordance with the lounge's specific policies.

13) PSPL shall have the absolute discretion to use any agents, contractors, correspondents or other third-party service providers to administer and/or implement the Programme. PSPL shall not be liable to any Member or third party for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.

14) Phillip Prestige members are entitled to the **complimentary LoungeKey Airport Lounge Pass**, as determined by PSPL in the Programme. Participation in this Programme shall be governed by these terms and conditions and any amendments made hereto from time to time at PSPL's sole discretion.

15) PSPL is not the supplier of any of the goods and/or services provided by any agent, correspondent or other third-party service provider and shall not in any way be liable for any goods, and/or services, the quality or performance of such goods and/or services supplied/provided by any agent, correspondent or other third-party service provider pursuant to the Member. Notwithstanding anything herein, PSPL shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by any agent, correspondent or other third-party service provider. PSPL will be responsible for any direct or indirect loss resulting out of any Member and/or individual failing to board their flight. Member is responsible for checking the relevant entry requirements for any country being visited and correct travel documentation for the journey.

16) PSPL reserves the right at its absolute discretion to vary, delete or add to any of these terms and conditions from time to time by giving notice. Notwithstanding any provision to the contrary, PSPL is entitled, at any time, in its reasonable discretion and with reasonable notice, to terminate the Programme or withdraw, cancel or invalidate any Entitlement(s) already issued.

17) PSPL's decision on all matters relating to the Programme is final and binding on all Phillip Prestige Members. Member using the Airport Lounge shall adhere to terms and conditions of the agents, contractors, correspondents or other third-party service providers to administer and/or implement the Programme.

18) In the event, the member is unable to find the email with the *LoungeKey* digital pass(es) in their inbox, please check the junk or spam folder for an email from *LoungeKey*. If the member is still unable to locate the *LoungeKey* digital pass(es). Do reach the **Phillip Prestige Services Hotline** at **6531 1551** or email **talktophillip@phillip.com.sg**.

19) If Members encounter issues with using the *LoungeKey* digital pass, please contact *LoungeKey* support at:

- **United Kingdom:** +44 (0) 208 865 0767
- **Hong Kong:** +852 3071 5062
- **USA / Dallas:** +1 469 334 4174

The full terms and conditions for *LoungeKey* are available at:
<https://portal.loungekey.com/en/phillipcapital/conditions-of-use/>

18.2 Complimentary limousine airport transfers

Overview

Phillip Prestige Members are entitled to complimentary limousine airport transfers to and from Singapore Changi Airport. This exclusive privilege provides convenience, comfort and a premium travel experience subject to the terms as outlined below.

- 1) Each airport transfer refers to a one-way transfer to or from Singapore Changi Airport in **one (1) single** vehicle.
- 2) Each redemption code entitles the Member to **two (2) one-way limousine airport transfers**. These may be utilised as a **round-trip** (e.g. one arrival and one departure transfer) or as **two separate one-way transfers** on different occasions.
- 3) Phillip Prestige Members must redeem their limousine airport transfer entitlement **at least five (5) working days** before the intended date of use. Redemption is non-transferable, and the Phillip Prestige Member must be a passenger during the use of the Entitlement.

How do Redeem?

Step 1: Member must first email talktophillip@phillip.com.sg with the following details:

- Full name of the Phillip Prestige Member.
- The email must be sent from the registered email address with PSPL.
(PSPL will only send the redemption code to the Members registered email address.)

Step 2: Requests will be acknowledged within **five (5) working days**, subject to successful verification of Phillip Prestige membership.

Step 3: Upon receiving the redemption code, Member must proceed to the official booking portal at <https://system.tbglobal.com/limo/phillipprestige> and submit the code to complete the limousine airport transfer booking. Each code may be used to book both one-way transfers at once or on separate occasions.

4) All Airport Transfer bookings must be made at least **three (3) working days** before the desired pick-up. Last minute bookings made within **two (2) working days** will be subject to availability. Bookings during peak periods and citywide events will also be subject to availability. Bookings are subject to confirmation. An email confirmation will be sent within 48 hours to Member if the booking is successful.

5) The validity period of each redemption code will be specified in the email sent to you upon issuance. Please refer to that email for the expiry date and ensure your transfers are booked and completed before the code expires. *If only one of the **two (2) one-way transfers** is used before the redemption code expires, the unused transfer will be forfeited.*

6) The Entitlements are non-transferable and the Phillip Prestige Members must be a passenger during the use of the Qualifying Entitlements.

7) Any unutilised Entitlements cannot be carried over to the next calendar year.

8) If the terms and conditions of this Programme are not met, PSPL will not reimburse any cost or expenses arising from the use of Airport Transfers.

9) The limousine model for the Airport Transfer is pre-determined and at the sole discretion of PSPL and/or its agents, contractors or representatives. Pick-up details and requirements must be accurately provided during the booking process. Incomplete information or last-minute changes may result in the inability to provide the Airport Transfer. All additional charges arising shall be fully borne by the Member.

10) The following fees and charges will be levied by the limousine service provider to the Member should these scenarios occur:

a) Cancellation: Any cancellation or amendment must be made at least 24 hours prior to the scheduled Airport Transfer. Cancellations or amendments submitted less than 24 hours to the scheduled Airport Transfer will result in the **forfeiture of one (1) one-way transfer entitlement** under the redemption code.

b) No Show: A 'no show' is defined as the Member failing to show up for an arranged Airport Transfer. A 100% cancellation fee based on estimated charges will be imposed for a no show and **one (1) one-way transfer**

entitlement will be deducted. The grace period for waiting for any Airport Transfer shall be limited to the following in (i) & (ii), beyond which, it will be treated as a 'no show':

I. Airport Arrival pickups in APAC destinations: 60-minute grace waiting time from actual flight landing time.

II. All other pickups including Airport Departures: 15-minute grace waiting time. Member will bear the cost of extra transfer cost after the grace waiting time at 25% of the transfer cost will be charged for every 15 min of waiting time (if applicable).

c) No-Show by Driver: If there is a no-show by driver, Member must call TBR shall arrange with TBR for an immediate rescue alternative within one hour. If a rescue limousine is unavailable at point of No-Show, there will be no charge imposed on the member.

d) The Limo service provider - TBR, will release the driver upon end of grace waiting period if the member is not on board by the 60th min for arrival and 15th min for departure. Upon the release of the driver, TBR will send a notification email to phillipprestige@phillip.com.sg to update on members no show.

11) Child/Booster seats: It is mandatory by law in Singapore to have a child/booster seat for children below the height of 1.35m. The driver reserves the right to decline pickups if a baby or child appears without Member prior request for a seat. Each child or baby seat costs SGD27.00.

12) Pets are not allowed on board, even if they are in travel crates or bags.

13) Airport transfer service is unavailable for areas with postal code beginning with 62, 63, 69, 70 and 71.

14) The Airport Transfer does not include any additional stops. Any on the road add-ons such as mid-stops, additional distance incurred, last minute cancellations, amendment fee or additional waiting time will not be allowed.

15) Maximum capacity for each vehicle type is as follows:

a) Sedan and First Class: maximum of 3 passengers and a maximum of 2 suitcases (max dimensions 28" each)

b) People carrier: maximum of 4 passengers and a maximum of 4 suitcases (max dimensions 28" each)

c) Carry-on luggage is considered cabin suitcase, passengers may carry their own bags in vehicle if it makes no potential damage to the vehicle interior. The assigned driver reserves the right to reject excess luggage for safety regulations.

16) PSPL will not be liable for a driver's no show or vehicle breakdown.

17) PSPL shall have the absolute discretion to use any agents, contractors, correspondents or other third-party service providers to administer and/or implement the Programme. PSPL shall not be liable to any Member or third party for any act, omission or neglect on the part of such agents, contractors, correspondents or third parties.

18) Only Member with Phillip Prestige membership is entitled to the complimentary Airport Limousine Transfers, as determined by PSPL in the Programme. Participation in this Programme shall be governed by these terms and conditions and any amendments made hereto from time to time at PSPL's sole discretion.

19) PSPL is not the supplier of any of the goods and/or services provided by any agent, correspondent or other third-party service provider and shall not in any way be liable for any goods, and/or services, the quality or performance of such goods and/or services supplied/provided by any agent, correspondent or other third-party service provider pursuant to the Member. Notwithstanding anything herein, PSPL shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by any agent, correspondent or other third-party service provider. Neither PSPL nor its agents will be responsible for any late pick up or long travel time because of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause members to arrive late or miss their flight.

20) For pick-ups from Changi International Airport, Member are encouraged to book their airport limousine pick up based on their estimated flight arrival times (ETA) to allow the airport limousine service provider to track

changes in flight timing.

21) PSPL reserves the right at its absolute discretion to vary, delete or add to any of these terms and conditions from time to time by giving notice. Notwithstanding any provision to the contrary, PSPL is entitled, at any time, in its reasonable discretion and with reasonable notice, to terminate the Programme or withdraw, cancel or invalidate any Entitlement(s) already issued.

22) PSPL's decision on all matters relating to the Programme is final and binding on all Phillip Prestige Members. Member using the Airport Transfer shall adhere to terms and conditions of the agents, contractors, correspondents or other third-party service providers to administer and/or implement the Programme.

23) In the event, the Member is unable to find the redemption code email from Phillip Prestige in their email inbox. Please check the junk or spam folder for an email from Phillip Prestige. If the member is still unable to locate the redemption code email. Do reach the **Phillip Prestige Services Hotline** at **6531 1551** or email **talktophillip@phillip.com.sg**.

24) If a Member experiences any technical difficulties with the booking system, please email TBR at res.asia@tbrglobal.com or contact 24/7 Customer Support Hotline: +852 5804 2960 (HK) / +65 6950 0410 (SG) for further assistance.

The full terms and conditions for TBR are available at: www.tbrglobal.com/terms

19. Contact Information

For more information regarding any privileges under the Programme, Member may contact their licensed representative (s) or reach the **Phillip Prestige Services Hotline** at **6531 1551** or email talktophillip@phillip.com.sg