

TERMS AND CONDITIONS FOR POEMS REWARD PROGRAM ("Terms and Conditions")

Eligibility

1. The POEMS Reward Program ("Reward Program") is open to all POEMS clients of good standing as determined by Phillip Securities Pte Ltd ("PSPL"). Should the client's POEMS account be terminated, suspended or becomes delinquent at any time for any reason, unredeemed Reward Program points will be considered null and void. Clients shall not be entitled to any compensation in respect of such cancellation.
2. By participating in this Reward Program or through any other conduct construed as active participation in the Reward Program, client shall be deemed to have read, understood, and accepted these Terms and Conditions.

Award of Reward Program Points

3. For every S\$1 commission due to PSPL arising from trades done via POEMS 2.0, POEMS Mobile 2.0 and POEMS Mercury on both local (except trades done under Unit Share) and selected foreign markets (NYSE, NYSE MKT LLC, NASDAQ, HKEx, SET, Bursa, SET, TSE, LSE, SSE-A, SZSE-A), client will be awarded 1 Reward Program Point. The number of Reward Program Points awarded is subject to change at PSPL's sole and absolute discretion without prior notice to clients.
4. All accumulated Reward Program Points are non-transferable and have no monetary value. Reward Program Points from multiple accounts cannot be combined.

Expiry of Reward Program Points

5. POEMS Reward Program Points awarded shall expire one calendar year from the date the points are awarded, on the last day of the calendar quarter (31 March, 30 June, 30 September and 31 December).
6. PSPL may from time to time at its sole and absolute discretion, change the period of validity of the Reward Program Points and/or their date of expiry without prior notice to clients.
7. Expired Reward Program Points shall not be redeemable for cash or credit and are not transferable.

Redemption of Reward Program Points

8. Redemption of Reward Points must be done through online redemption system on POEMS 2.0 and once effected, is final. No cancellation or amendments will be entertained.
9. Client shall be fully responsible for the Redemption Letters / Vouchers and Financial Services and their use prior to their respective expiry dates.
10. In the event that the Redemption Letters / Vouchers expire or are lost, misplaced, or damaged prior to client's use, client is not entitled to request PSPL to replace them.
11. Redemption Letters / Vouchers and Gifts not collected within stipulated period shall be deemed as forfeited by clients. No request for replacement will be entertained.
12. PSPL is not obliged to replace any redemption product / gift that is damaged.

Termination

13. For the avoidance of doubt, and without prejudice to any of the Terms and Conditions herein, PSPL may cancel the Reward Program or any of the Reward Program Points awarded to the client for any reason whatsoever at its sole and absolute discretion. Clients shall not be entitled to any compensation in respect of such cancellation.
14. If the client does not accept any addition and/or variation to these Terms and Conditions, the client shall discontinue his/her participation in the Reward Program by giving PSPL written notice 2 calendar weeks in advance. If client continues to request for awards or redemptions after such notification, client shall be deemed to have agreed to the addition and/or variation without reservation.

Other Conditions

15. PSPL shall not be responsible for the content or accuracy of the promotional materials which PSPL may distribute on behalf of any merchant under the Reward Program scheme.
16. Client shall keep PSPL fully indemnified against all and any losses, expenses, costs and damages suffered or incurred by PSPL arising from the client's breach of these Terms and Conditions.
17. In addition to the right of PSPL to disclose information as set out in any terms and conditions in relation to the services provided by PSPL, the client hereby authorises PSPL to disclose information regarding the client and client's Reward Program Points to third parties for the purposes of the Reward Program.
18. PSPL's decision on all matters relating to the Reward Program is final and binding on the client.
19. PSPL reserves the right to make any amendments to the abovementioned Terms and Conditions without prior notice.
20. All staff/salespersons and remisiers are not entitled to the redemption of reward products.