

Terms and Conditions of SingSaver x CMC Invest Exclusive (the "Promotion")

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a CMC Invest brokerage account (the "CMC Invest Account") with CMC Markets Invest (Singapore) Pte. Ltd. ("CMC Invest") via SingSaver during the Promotion Period, (optionally) fund any amount (as specified in Clause 6) into the CMC Invest Account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

- i. 15 Jan 2024 - 14 Feb 2024, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise "Eligible Customers", a user is required to, during the Promotion Period:

- i. Be a Resident of Singapore who is a New CMC Invest Customer;
- ii. Submit an application for a CMC Invest Account through SingSaver during the Promotion Period;
- iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their CMC Invest Account, within 14 days after completing their application for the CMC Invest Account;
- iv. Have their application for the CMC Invest Account approved by the Product Provider; and
- v. Fund the CMC Invest Account with any amount (as specified in Clause 6) during the Promotion Period.

B. For the avoidance of doubt, in order to comprise "Eligible Customers", a user is only required to fund the CMC Invest Account with the specified amount and is **not** required to subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.

5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is CMC Invest (Singapore) Pte. Ltd.

6. Promotion Rewards

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the CMC Invest Account via a single deposit into the CMC Invest Account:

- A. SGD 20 (via PayNow), when Eligible Customers successfully opens an account with CMC Invest (no funding required); and/or
- B. SGD 60 cash bonus (paid into their CMC Invest Account) (to be fulfilled by CMC Invest), when Eligible Customers funds a minimum S\$500 amount into the CMC Account within the Promotion Period and completes 2 trade Transactions by 14 February 2024. SGD 60 is capped for the first 500 eligible customers who fulfill Criteria 6B.

- i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

- ii. For the avoidance of doubt, Eligible Customers will be able to receive both Promotion Rewards set out under Clause 6A and 6B, provided that the requisite conditions are fulfilled.

- iii. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

- iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). For the avoidance of doubt, the Promotion Reward set out in Clause 6B is fully managed and fulfilled by CMC Invest.

7. Additional Eligibility Requirements

- i. "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.

- ii. "New CMC Invest Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with CMC Invest (whether the CMC Invest Brokers Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. General Reward Terms

- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
 - a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
 - b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
 - a) are required to have a PayNow account;
 - b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
 - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;
 - d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and
 - e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.
- iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from

the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.

iv. Where the Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of such rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New CMC Invest Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. General Promotion Terms and Conditions

i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. SingSaver and the Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Promotion Rewards.

ii. All queries regarding the CMC Invest Account, including but not limited to application status and the CMC Invest Account itself should be directed to the Product Provider.

iii. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any

aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfill all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

x. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xi. Eligible Customers who qualify to receive the Promotion Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiii. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.

xiv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xv. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvi. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with SingSaver's [Privacy Policy](#).

xvii. By applying for a CMC Invest Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the CMC Invest Account, in accordance with SingSaver's [Privacy Policy](#);

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's [Privacy Policy](#); and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a CMC Invest Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xviii. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.

xix. SingSaver and the Product Provider accept no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Customers release SingSaver, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xx. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.

xxi. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the campaign/promotion prizes, are the property of their respective owners. SingSaver

and the Product Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Promotion does not take into account investment objectives, financial situations or financial needs.

xxiii. Disclaimer: CMC Invest provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on www.cmcinvest.sg. This advertisement has not been reviewed by the Monetary Authority of Singapore.