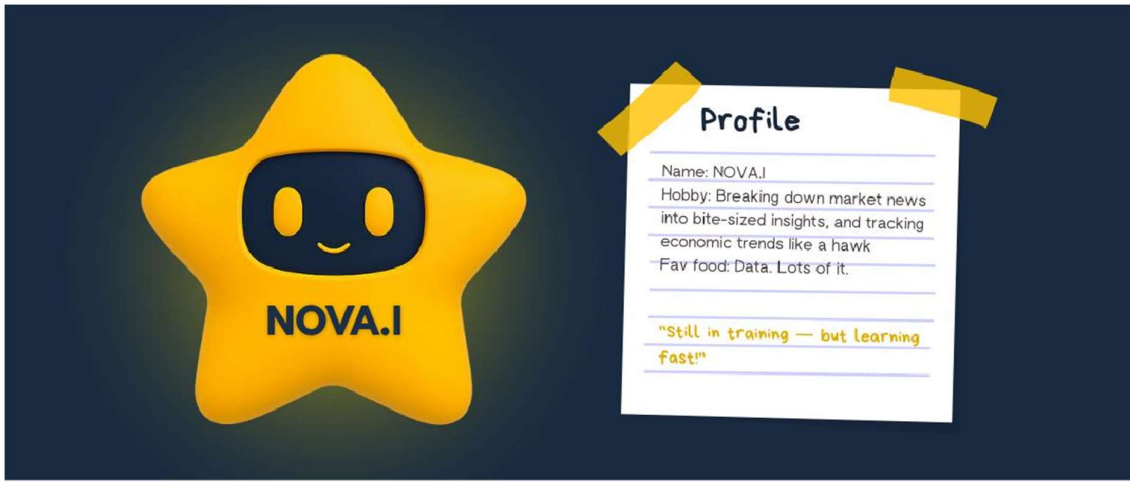


NOVA.I (Beta) feedback campaign



Introducing Our New AI Chatbot: NOVA.I

Phillip Nova 2.0 has recently launched **NOVA.I**, an AI chatbot designed to provide real-time financial content and enhance your trading journey.

NOVA.I can assist you with:

- **Market Analysis & Q&A:** Get answers to a wide range of questions about market movements, specific stocks, and financial concepts.
- **Trading Ideas:** Receive trading ideas based on your queries, technical indicators, and market trends.
- **Educational Support:** Use it as an on-demand resource to help new and experienced investors better understand trading strategies and financial instruments.

To help us provide a better experience, we invite you to try NOVA.I and provide your genuine feedback on how we can improve it. Eligible participants will be rewarded with **limited-edition Touch' n Go cards**.

Terms and Conditions

General

1. 'PCSB' refers to Phillip Capital Sdn Bhd.
2. Client refers to PCSB client
3. Promotion refers to "Tell us what you think of NOVA.I and get limited-edition Touch' n Go cards!"
4. Promotion period is from 1st October 2025 to 15th October 2025 (both dates are inclusive).

Eligibility

1. This promotion is open to both existing and new clients of Phillip Capital Sdn Bhd (PCSB).
2. 1. This promotion is applicable to all existing and new clients of PCSB except for:

i L2, L3, L5, L6 clients

ii Local Participants

iii Corporate clients

iv Special clients

3. Client who has a pending request to close his/her account during the promotion period will not be eligible for the promotion nor entitled to redeem the rewards.
4. PCSB is not obliged to personally inform clients on this promotion as the promotion is informed through email, our Facebook page and website. PCSB will not be liable to clients for failing to receive the rewards.
5. PCSB will not be liable for any loss and/or damages suffered by any client arising from this promotion.
6. PCSB reserves the right to disqualify any participant that does not meet the Terms and Conditions of the promotion or for any other reason deemed fit.
7. PCSB reserves the right to change/substitute the rewards as deemed fit and the rewards are non-transferrable, non-exchangeable and non-convertible to whatsoever item(s) and/or cash.
8. PCSB reserves the right to amend/terminate/withdraw/substitute this promotion without any obligation to furnish any notice and/or reason and without any payment or compensation.
9. By participating in the promotion, all eligible participants are deemed to have read, understood and agree to be bound by the Terms & Conditions herein and further agree that any decision made by the organizers and/or any organizer in relation to every aspect of the promotion, including the rewards shall be final, binding and conclusive. No correspondence, queries, appeals or protest (whether verbal or written) will be entertained.
10. By participating in this promotion, all participants are deemed to have given their consent to appear in future publicity materials or other promotional events and activities related to this promotion.

Promotional Mechanism

1. The promotional period is from 1st October to 15th October 2025.
2. To qualify, participants must provide specific, written feedback on their experience interacting with NOVA.I and suggestions on how they wish NOVA.I could assist their trading or investment journey.
3. Feedback must be submitted on the Phillip Nova 2.0 Mobile App under the NOVA.I and provide a specific comment for improvement or a "wish list" item in the feedback icon.
4. The limited-edition Touch' n Go cards reward will be given to eligible clients by mid-December 2025.

Winner Selection and Prize Fulfilment

1. All winners shall bear their own costs and expenses related to the collection or redemption of their prizes.
2. The top twenty (20) participants who provide the most constructive feedback, as determined by PCSB at its sole discretion, shall be deemed the winners of the respective prizes. The Company's decision regarding the selection of winners shall be final and binding, and no correspondence or appeal will be entertained.
3. In the event a winner is unable to present himself/herself with his/her Malaysia identity card at the branch, PCSB reserves the right to forfeit the winner's Prize without prior notice and to select a new winner.
4. The winner must be physically present for prize collection.
5. Winners of the limited-edition Touch 'n Go cards will be notified by PCSB after the conclusion of the promotion for the purpose of prize collection.
6. Notification will be sent via email and/or phone number registered with PCSB.
7. Winners are required to collect their prizes within six (6) weeks from the date of notification. Failure to collect the prize within the stipulated timeframe will result in forfeiture of the prize. PCSB reserves the right, at its sole discretion, to reassign the forfeited prize to the next eligible participant who has provided the most constructive feedback.