

## **Terms & Conditions**

### **General**

1. 'PCSB' refers to Phillip Capital Sdn Bhd.
2. 'Bursa' refers to Bursa Malaysia.
3. 'US' refers to United-States of America.
4. 'CFD' refers to Contract for Differences.
5. Client refers to PCSB CFD client.
6. Promotion refers to ***Unlock Bursa & USD CFDs with NOVA!***
7. Promotion period is from **16<sup>th</sup> March 2026 to 15<sup>th</sup> June 2026** (both dates are inclusive).
8. Products refer to PCSB official website (<https://www.phillip.com.my/cfds/>) for full list of Bursa and US Shares CFD.

### **Eligibility**

1. This promotion is open to all new and existing CFD clients.
2. Employees, affiliates, or representatives of PCSB are not eligible to entitle this promotion.
3. The promotion for part 1 ,2 & 3, applicable to all shares CFDs trades (Bursa and US).
4. Clients must trade through NOVA platform to be eligible to the promotion.
5. 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.
6. 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.
7. PCSB reserves the right to exclude any participant from the promotion or disqualify those who do not meet the Terms and Conditions.
8. PCSB reserves the right to modify, substitute, or terminate the promotion or rewards at any time without prior notice or compensation.
9. By participating in the promotion, participants agree to the Terms and Conditions, accept that all decisions by PCSB are final, and consent to the use of their information for marketing purposes.
10. Participants also agree to appear in promotional materials related to the campaign if required.

**Promotion Mechanism**

**Part 1: Trade CFDs Now with Exclusive Promo Rates**

1. This promotion is open to all existing and new CFD clients.
2. All CFD trades executed via the Nova platforms will enjoy promotional commission and financial rates. Trades executed during the promotion period, from **16th March 2025 to 15th June 2026 (inclusive)**, are eligible for the promotional rates outlined in the table below except for financial charges for US CFDs which will remain at board rate.

CFDs	Commission Rates	Financial Charges
Malaysia	0.35% of the shares value	5.5% of the shares value
US	0.35% of the shares value	8% of the shares value (board rate)

3. PCSB reserves the right to disqualify any entry that does not comply with these Terms and Conditions or is deemed to be inappropriate, offensive, or in violation of the platform’s guidelines.
4. PCSB reserves the right to cancel, modify, or suspend the promotion at any time for any reason, including technical issues or fraud.

**Part 2: TNG Bonus: Account Activation & Re-Engagement Incentives**

1. New clients/inactive existing clients who successfully open a CFD trading account during the promotion period and execute at least 100 units (minimum) of Bursa Shares CFDs OR at least 1 unit of US Shares CFDs will receive RM 100 of Touch ‘n Go (TNG) Reload Pin.
2. Inactive existing clients (“Inactive Clients”) refers to those who have not executed any CFDs trades in the past six (6) months prior to the promotion period (“Inactive Clients”).
3. The first trading activity must be executed **within thirty (30) days** from the account activation date to be eligible for the TNG rewards.
4. The rewards are strictly for new/inactive clients who meet all eligibility criteria within the promotion period. Trades executed through online (self-executed) or via call-in via NOVA platform are eligible.
5. The rewards is limited to the **first 20 new/inactive clients** per month based on account created date (account activation email received) on a first-come, first-served basis.
6. Eligible clients will receive the TNG Reload Pin latest by the date as scheduled below:

Account Activated Period	Latest Date to Receive TNG Reload Pin
16 <sup>th</sup> -31 <sup>st</sup> March 2026	15 <sup>th</sup> May 2026
1 <sup>st</sup> – 30 <sup>th</sup> April 2026	15 <sup>th</sup> June 2026
1 <sup>st</sup> -31 <sup>st</sup> May 2026	15 <sup>th</sup> July 2026
1 <sup>st</sup> – 15 <sup>th</sup> June 2026	30 <sup>th</sup> July 2026

**Part 3: Trade & Earn: Get Cashback Bonus from Phillip!**

1. This promotion is open to all new and existing clients trading CFDs products.
2. All eligible clients will be rewarded with cashback rewards based on their total monthly gross commission generated according to the tiers below throughout the promotional period:

Tier	Total Monthly Gross Commission Generated	Cashback Rewards (RM)
Tier 3	RM10,000 and above	1500
Tier 2	RM4,000 – RM9,999	1000
Tier 1	RM1,500 – RM3,999	500

3. Trades executed between 16<sup>th</sup> March 2026 and 15<sup>th</sup> June 2026 (both dates inclusive) will be considered.
4. All trades executed through online (self-executed) or via call-in via NOVA platform are eligible.
5. Cashback rewards will be directly credited to clients’ trading account, the rewards are non-exchangeable for other products or services and non-transferable to another person’s trading account.
6. Clients are allowed to make withdrawal for the cashback rewards once received.
7. Cashback will be credited directly to the client’s trading account latest by the date as scheduled below:

Period	Latest Date to Receive Cashback rewards
16 <sup>th</sup> March – 15 <sup>th</sup> April 2026	1 <sup>st</sup> May 2026
16 <sup>th</sup> April - 15 <sup>th</sup> May 2026	1 <sup>st</sup> June 2026
16 <sup>th</sup> May – 15 <sup>th</sup> June 2026	1 <sup>st</sup> July 2026