

Terms & Conditions

General

1. "PCSB" refers to Phillip Capital Sdn. Bhd.
2. "Client" refers to PCSB client.
3. "Promotion" refers to "POEMS Smart Investing Welcome Gift Campaign".
4. "Promotion Period" refers to **1st February 2026 until further notice.**
5. "Reward" refers to **RM100 Touch 'n Go eWallet Credit.**
6. "OAO" refers to "Online Account Opening".
7. PCSB is not obliged to personally inform clients about this Promotion, as it may be communicated through various channels including but not limited to the PCSB website, landing pages, social media platforms, email communications and other marketing channels.
8. PCSB has the sole discretion to exclude any person from participating in this Promotion without any obligation to provide notice and/or reason.
9. PCSB reserves the right to amend, terminate, withdraw, suspend, substitute or vary this Promotion and/or these Terms and Conditions at any time without prior notice and without any obligation to provide compensation.
10. By participating in this Promotion, all participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions. Any decision by PCSB relating to any aspect of the Promotion, including eligibility and reward entitlement, shall be final, binding and conclusive. No correspondence, queries, appeals or protests (whether verbal or written) will be entertained.

Eligibility

1. This Promotion is open to new clients who fulfil **all** of the following criteria:
 - Apply for a POEMS Securities account through the [designated OAO link](#), and complete the Online Account Opening ("OAO") application.
 - Successfully make payment of the CDS account opening fee via FPX.
 - The account must be approved and activated by PCSB.
 - The applicant must be a first-time POEMS Securities account holder.
2. The following persons are **not eligible** for this Promotion:
 - Existing POEMS clients
 - Reactivated account holders
 - Futures-only account applications
 - CFD-only account applications
 - Applications submitted through branch-assisted, dealer-assisted, referral, walk-in or any non-digital channels
3. PCSB reserves the sole discretion to determine the eligibility of any participant.

Promotion Mechanism

1. Eligible clients will receive one (1) RM100 Touch 'n Go eWallet Credit.
2. Each eligible client is entitled to receive the Reward once only throughout the Promotion Period.
3. Reward eligibility will be determined based on PCSB's tracking records and verification process.
4. PCSB's tracking records shall be final and conclusive in determining whether an account application originated from the designated OAO link and qualifies for the Reward.
5. The Reward is non-transferable, non-exchangeable and cannot be redeemed for cash.

Disqualification

1. PCSB reserves the right to disqualify any participant if:
 - The account opening application is incomplete, rejected, cancelled or abandoned.
 - The CDS fee payment is unsuccessful, reversed or refunded.
 - The account application cannot be attributed to the [designated OAO link](#).
 - Duplicate or multiple account applications are detected under the same individual.
 - Any information provided by the participant is found to be false, inaccurate or

misleading.

Reward Fulfilment

1. Eligible clients will be verified by PCSB before reward distribution.
2. The Reward will be sent to eligible clients via email in the calendar month following the month in which the account is successfully approved and activated.
3. PCSB reserves the right to verify all eligibility requirements prior to reward distribution.
4. PCSB shall not be responsible for any delay, failure or inability to deliver the Reward arising from inaccurate information provided by the participant or circumstances beyond PCSB's control.