

Terms and Conditions for ProsperUs Account Opening Campaign (the “Campaign”)

1. This Campaign is valid from 15 April 2022 to 30 September 2022 (both dates inclusive) (“the Campaign Period”).
2. The first 500 new clients who successfully open a new ProsperUs global investment account with CGS-CIMB Securities (Singapore) Pte. Ltd. (“CGS-CIMB”) and input a unique referral code into the referral code field of the on boarding page during the Campaign Period, and who:
 - (i) make an initial funding of SGD2,000 or more and who do not effect a withdrawal on all or any part of this sum for at least 30 calendar days; and
 - (ii) execute at least three trades by 31 October 2022 after their account has been set up, shall be entitled to receive SGD100 credit into their global investment account.
3. The SGD100 credit will be credited within 21 days from the execution date of their 3rd trade.
4. To fulfil the trading requirement in paragraph 2(ii) above:
 - (a) all three trades must be executed by 31 October 2022; and
 - (b) new clients can trade in any product available on the ProsperUs platform with the exclusion of any mutual funds, FX and Crypto FX products.
5. The unique referral codes can be obtained from certain articles or from certain marketing material disseminated directly or on the social media/landing pages of the SNACK insurance platform (“SNACK”) by NTUC income or from certain social media channels and/or personalities who will make known these referral codes in their social media content.
6. In conjunction with NTUC income, SNACK policyholders also stand to benefit from the following:
 - i) Every SNACK policyholder will be provided with an extra SGD10,000 of additional free term life insurance coverage by NTUC income, for 360 days (<https://www.income.com.sg/snack/prosperus-x-snack>);
7. The existing commission rates available at <https://www.prosperus.asia/pricing/> will continue to be in force during the Campaign Period. All other fees such as clearing fees, SGX trading and settlement fees, GST, etc., shall continue to be borne by you.
8. CGS-CIMB employees, representatives and agents are not eligible for this Campaign.
9. This Campaign is not valid in conjunction with any other ongoing campaigns on the ProsperUs website at <https://www.prosperus.asia/category/promotion/>.
10. By participating in this Campaign, each participant is deemed to have read, understood and agree to be bound by the foregoing terms and conditions of the Campaign, CGS-CIMB’s General Terms and Conditions, and the terms and conditions of any other agreement(s) that you may have entered into with CGS-CIMB.

11. CGS-CIMB reserves the right in its absolute discretion to terminate, vary, delete or add to any of the Campaign's terms and conditions herein, at any time without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever to the client.
12. CGS-CIMB, its affiliates, its and their respective employees, directors, officers, representatives and agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered, borne or arising from this Campaign.
13. The decision of CGS-CIMB on all matters relating to or arising from this Campaign (including the eligibility of any trade to be considered within the scope of this Campaign, and the eligibility of any person to participate in this Campaign) is absolute, final and binding and no correspondence and/or requests to retract and/or to modify any such decisions shall be considered. In the event of any inconsistency between these terms and conditions and any marketing material relating to this Campaign, these terms and conditions shall prevail.
14. CGS-CIMB reserves the right to terminate or suspend this Campaign for any reason and without any prior notice whatsoever.
15. Any person who is not a participant of this Campaign shall not have any rights under the Contracts (Rights of Third Parties) Act 2001 to benefit from these terms and conditions.
16. These terms and conditions are governed by and interpreted according to the laws of Singapore and the participants in this Campaign agree to submit to the exclusive jurisdiction of the courts of Singapore.