

BeanSprout Exclusive Promo

CMC Markets Singapore Invest Pte. Ltd.

Offer Period: 22 September 2025 to 31 December 2025

Introduction

1. These terms and conditions ("Terms") form the basis of the offer to participate in the "BeanSprout Exclusive Promo" Offer (the "Offer").
2. CMC Markets Singapore Invest Pte. Ltd. (UEN 202217639M) ("CMC Invest"), is the provider of this Offer. Any person who participates in the Offer accepts these Terms in full and agrees to be bound by all decisions of CMC Invest without limitation or qualification. CMC Invest is regulated by the Monetary Authority of Singapore.
3. CMC Invest reserves the right to vary or cancel any of these Terms at any time, subject to applicable laws.
4. Capitalised terms used but not defined herein shall have the meaning given to them in the CMC Invest General Terms and Conditions ("GTCs") and shall be construed accordingly.

Conditions of Eligibility

5. The Offer is only available to persons who have satisfied the following eligibility criteria (as defined below) (each, an "Eligible Customer"):
6. The eligibility criteria (the "Eligibility Criteria") are as follows:
 - (a) he/she does not have, nor previously had, an account on the CMC Invest Platform (an "Account");
 - (b) he/she is a resident of Singapore and is aged 18 or above;
 - (c) he/she is not an immediate family member of an employee of CMC Invest or any other company within CMC Invest's group, as determined by CMC Invest in its absolute discretion; and
 - (d) he/she must be eligible to open an Account as determined by CMC Invest in its absolute discretion.

Offer Period

7. The Offer shall begin on 22 September 2025 and shall expire on 31 December 2025, or such other period as CMC Invest may determine at its sole discretion ("Offer Period").

The Offer Mechanics

8. Eligible Customers who satisfy the criteria as stated in clause 9 below ("Criteria") before the end of the Offer Period may receive the bonus ("Bonus"). Unless otherwise determined by CMC Invest, CMC Invest shall award the Bonus into the Account of a successful Eligible Customer on the fifth (5th) Business Day of the calendar month following the calendar month in which the Eligible Customer successfully created an Account.
9. The Criteria and its corresponding Bonus are as follow:

Criteria	Bonus
Successfully create an Account within the Offer Period using the Unique Referral Link.	One (1) Grab Voucher amounting to SGD 20

For the purposes of this Offer:

"BeanSprout" shall mean the online investment advisory platform operated by Global Wealth Technology Pte. Ltd.;

"Grab Voucher" shall mean a voucher issued or made available by Grab Holdings Limited or its subsidiaries or affiliates which, subject to the relevant terms and conditions, may be used or redeemed via the Grab mobile application or platform for eligible goods, services, promotions, offers, or discounts; and

"Unique Referral Link" means the unique website link, 'https://signup.invest.cmcmarkets.com.au/sg/create-log-in?promo=beansprout' (or such other unique website link as provided by BeanSprout), which is made available by BeanSprout in respect of the Offer to Eligible Customers via email (or such other method of communication as determined by CMC Invest).

10. Failure by any Eligible Customer to redeem his/her Bonus within one (1) month of receipt of the Bonus shall entitle CMC Invest to deem their entitlement to the

Bonus as forfeited and CMC Invest reserves the right to deal with the unclaimed Bonus in any manner in its sole discretion.

11. The Bonus is non-transferable, non-refundable and non-exchangeable for cash, credit, goods or benefits-in-kind, unless otherwise agreed to by CMC Invest. CMC Invest may at any time and without notice in its sole discretion and without assigning any reason, substitute the Bonus with any other item of a similar or greater value without prior notice.
12. The Bonus is a voucher redeemable through an independent third-party not associated with CMC Invest or any other company within CMC Invest's group. CMC Invest does not make any warranty or representation in relation to any product or services redeemable using the Bonus and expressly disclaims all liability and shall not be held in any way liable in respect of the same or any usage of the Bonus.
13. All Eligible Customers agree and acknowledge that the Bonus may contain an expiry date and may be subject to further terms and conditions as may be set by the issuing party from time to time and CMC Invest expressly disclaims all liability and shall not be held in any way liable in respect of such terms and conditions. All Eligible Customers agree and acknowledge that it is their responsibility to ensure that the Bonus is utilised in accordance with its terms and conditions and CMC Invest is not liable to make any payment or offer any compensation if they do not receive the full benefit of the Bonus as a result of their failure to do so.
14. Please note that an Eligible Customer may also be eligible for a bonus depending on the Account Tier they qualify for under the "Welcome Bonus" Offer. Please refer to <http://www.cmcinvest.com/en-sg/welcome> for more details.

Legal

15. The Offer is only available once for each Eligible Customer and does not extend to the same Eligible Customer participating across multiple Accounts.
16. Each person who takes part in the Offer is responsible for any and all taxes payable (if any) as a result of this Offer being awarded, received or accepted.
17. CMC Invest reserves the right to forfeit, withhold and/or withdraw any Bonus (whether in part or in whole) or where the Bonus has been awarded, reclaim and/or deduct such Bonus awarded (even as a debt) where, in CMC Invest's sole discretion, (1) actions or circumstances exist that suggest the manipulation of the Offer by any Eligible Customer; or (2) the Eligible Customer has breached or is likely to breach any law, regulation or licensing requirement; or (3)

suspects that there is any non-compliance by any Eligible Customer with these Terms or the GTCs; or (4) there is any misrepresentation or inaccuracy by any Eligible Customer about the proper satisfaction of the Eligibility Criteria and/or the Criteria; or (5) the Eligible Customer engages or purports to engage in any act or be involved in any circumstances that are intended or may reasonably be expected to harm the reputation, business prospects or operations of CMC Invest; or (5) the continuation of this Offer or the Eligible Customer's conduct in relation to this Offer would constitute a violation of any existing or future laws, regulations or regulatory frameworks which CMC Invest is subject to. Upon the occurrence of any event stated in this clause 17, no person shall be entitled to any payment or compensation from CMC Invest.

18. A failure by CMC Invest to enforce any provision of these Terms in any instance(s) will not give rise to any claim by any person or prevent CMC Invest from taking enforcement action later.
19. CMC Invest retains the right to withdraw or amend the Offer and these Terms at any time, without prior notice and at its sole discretion.
20. The Offer must only be used for personal and non-commercial purposes. Any personalised links should not be published or distributed publicly.
21. All persons taking part in the Offer, to the maximum extent permitted by law, agree to release CMC Invest from, and indemnify CMC Invest against, all liabilities, costs, losses or expenses arising out of or in connection with the Offer including (but not limited to) personal injury and damage to property and whether direct or consequential, foreseeable, due to any negligent act or omission or otherwise. CMC Invest will not be liable to any person in relation to the Offer (including for any losses arising as a result of use of the Offer) and the provisions of clause 36 of the GTCs shall apply to the Offer as if set out here in full.
22. Unless expressly stated or agreed to by CMC Invest, this Offer cannot be combined or used in conjunction with any other introductory offer, rebate or promotion offered by CMC Invest.
23. CMC Invest's decisions in any matter in relation to the Offer will be final and conclusive. All valuations and calculations for the purposes of the Offer will be determined by CMC Invest and are final and binding.
24. CMC Invest collects personal information from all participants in order to conduct the Offer. The participant consents and authorises CMC Invest to collect, store, use and disclose the information provided by such participant or collected during or after the Offer (including name, contact details, email addresses, other personal data and information and photographs) for the purpose of or in connection with the Offer and ancillary purposes. Information collected from participants in the Offer is further subject to CMC Invest's Privacy and Cookies Policies.

25. A person who is not a party to this Offer and these Terms will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.
26. This Offer and these Terms are governed by the laws of Singapore and are subject to the exclusive jurisdiction of the Singapore courts.
27. These Terms are dated as of 22 September 2025.

Important Information and Risk Warning

28. This advertisement does not take into account the specific investment objectives, financial situation or particular needs of any person. It is not to be regarded, or construed, as providing any financial, investment or trading advice/recommendation. All forms of investments and trading carry risks, including the risk of losing all of the invested amount. Losses can exceed your deposits. Such activities may not be suitable for everyone so ensure you understand the risks involved and consider carefully whether the financial product is suitable for you before investing or trading. Do consult a professional adviser before investing or trading. Refer to important information/risk disclosure on the website at www.cmcinvest.sg.
29. These Terms and the Offer have not been reviewed by the Monetary Authority of Singapore.