

MoneySmart Exclusive Promo

CMC Markets Singapore Invest Pte. Ltd.

Offer Period: 1 October 2024 to 30 November 2024

Introduction

1. These terms and conditions (“Terms”) form the basis of the offer to participate in the “MoneySmart Exclusive Promo” Offer (“Offer”).
2. Taking part in this Offer constitutes acceptance of these Terms.
3. CMC Markets Singapore Invest Pte. Ltd. (UEN 202217639M) (“CMC Invest”), is the provider of this Offer. CMC Invest is regulated by the Monetary Authority of Singapore.
4. CMC Invest reserves the right to vary or cancel any of these Terms at any time, subject to applicable laws.
5. Capitalised terms used but not defined herein have the meaning given to them in the CMC Invest General Terms and Conditions (“GTCs”) and shall be construed accordingly.

Conditions of Eligibility

6. The Offer is only available to individuals who have satisfy the following Eligibility Criteria (“Eligible Customer”):
 - (a) he/she does not have, or did not previously have, an Account on the CMC Invest platform (the “Platform”);
 - (b) he/she is a resident of Singapore;
 - (c) he/she is not an immediate family member of an employee of CMC Invest or any other company within its group as determined by CMC Invest in its absolute discretion; and
 - (d) he/she must be eligible to open an Account on the Platform as determined by CMC Invest in its absolute discretion.

Offer Period

7. The Offer is open from 1 September 2024 until 30 November 2024 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 after opening an Account may receive the corresponding bonus as stated in clause 9 (“Bonus”). CMC Invest may award the Bonus into the Account within 5 Business Days from 1 December 2024.
9. The Criteria and its corresponding Bonus are as follow:

Tier	Criteria	Bonus
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MoneySmart Exclusive	<ol style="list-style-type: none"> 1. Successfully sign up for an Account using MoneySmart's unique referral link; 2. Fund the aforementioned Account with S\$100 cash; and 3. Do not make any cash withdrawals from the Account before the end of the Offer Period 	S\$10 cash bonus
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10. Please note that an Eligible Customer may also be eligible for a Bonus depending on the Tier they qualify for under the "Welcome Bonus" Offer. Please refer to <https://www.cmcinvest.com/en-sg/welcome-grab> for more details.
11. The Bonus will not be awarded in respect of any Transactions that are subsequently voided, reversed or cancelled by CMC Invest in accordance with our GTCs. If the Bonus has already been paid in respect of any Transactions that are subsequently voided, reversed or cancelled by CMC Invest, CMC Invest will reclaim the Bonus (or its cash equivalent) awarded in respect of such Transactions from a participant's Account.

Legal

12. The Offer is only available once for each customer and does not include multiple accounts being opened by the same customer.
13. Each person who successfully 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.
14. CMC Invest reserves the right to forfeit, withhold and/or withdraw any Bonus award or where the Bonus has been awarded, reclaim and/or deduct any Bonus award where, in CMC Invest's view, (1) transactions are made to manipulate the Offer; or (2) whether the Eligible Customer may have breached or, in CMC Invest's view, potentially breached, any law, regulation or licensing requirement or (3) where CMC Invest suspects (in its sole discretion) non-compliance with these Terms or the GTCs or any misrepresentation or inaccuracy about the proper satisfaction of the Eligibility Criteria/ Criteria. In such an event, no person shall be entitled to any payment or compensation from CMC Invest.
15. A failure by CMC Invest to enforce any 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.
16. 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.
17. The Offer must only be used for personal and non-commercial purposes. Any personalised links should not be published or distributed publicly.
18. All persons taking part in the Offer, to the maximum extent permitted by law, release from, and indemnify CMC Invest against, all liability, cost, loss or expense 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 a participant 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.

19. 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.
20. 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.
21. 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.
22. 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.
23. This Offer and these Terms are governed by the laws of Singapore and are subject to the exclusive jurisdiction of the Singapore courts.
24. These Terms are dated 1 October 2024.

Important Information and Risk Warning

25. 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.
26. This advertisement has not been reviewed by the Monetary Authority of Singapore.