

Seedly Review Grab Gift Bonus

CMC Markets Singapore Invest Pte. Ltd.

Offer Period: 26 November 2024 to 15 December 2024 or until fully redeemed

Introduction

1. These terms and conditions ("Terms") form the basis of the offer to participate in the "Seedly Review Grab Gift Bonus" 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 satisfied the following Eligibility Criteria ("Eligible Customer"):
 - (a) he/she has an Account on the CMC Invest platform (the "Platform");
 - (b) he/she is invited to participate in the Offer by email from CMC Invest ("Email");
 - (c) he/she is a resident of Singapore; and
 - (d) 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.

Offer Period

7. The Offer is open from 26 November 2024 until 15 December 2024 or until this Offer is fully redeemed, whichever is earlier or such other period as CMC Invest may determine at its sole discretion ("Offer Period").

The Offer Mechanics

8. To participate in this Offer, Eligible Customers must during the Offer Period (1) leave a review ("Review") of CMC Invest's products and/or services through Seedly's website at <https://seedly.sg/reviews/online-brokerages/cmc-invest/> and (2) include their CMC Invest Account number at the end of their Review ("Participation Criteria").

9. The first 50 Eligible Customers (“Winners”) to complete the Participation Criteria may be awarded a S\$25 Grab Gift Voucher (the “Bonus”).
10. CMC Invest may announce the Winners by 5 January 2025 and will notify him/her of the Bonus redemption details via email.
11. Each Winner shall redeem their Bonus within two (2) months of being notified by CMC Invest. Failure by a Winner to redeem his/her Bonus within the aforementioned time period 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.
12. 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.
13. The Bonus is a voucher redeemable through an independent third-party not associated with CMC Invest. 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.
14. All Winners 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 Winners 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.
15. By participating in this Offer, each Eligible Customer authorises and consents to the use, reproduction or adaptation of their details and submissions in their Review or part thereof by CMC Invest for such marketing purposes as it deems fit in its sole discretion. Each Eligible Customer warrants and represents that their submission in their Review is an accurate representation of their real-life experience using CMC Invest’s products and/or services.

Legal

16. The Offer is only available once for each customer and does not include multiple accounts being opened by the same customer.
17. 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.
18. 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) actions or circumstances exist that suggest the manipulation of 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; or (4) 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) if in CMC Invest's view, 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 law or regulation or regulatory framework which CMC Invest is subject to. In such an event, no person shall be entitled to any payment or compensation from CMC Invest.

19. 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.
20. 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.
21. The Offer must only be used for personal and non-commercial purposes. Any personalised links should not be published or distributed publicly.
22. 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.
23. Unless expressly stated or agreed to by CMC Invest, this Offer cannot be combined or used in conjunction with any other offer, rebate or promotion offered by CMC Invest.
24. 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.
25. 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.
26. 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.
27. This Offer and these Terms are governed by the laws of Singapore and are subject to the exclusive jurisdiction of the Singapore courts.
28. These Terms are dated 27 November 2024.

Important Information and Risk Warning

29. 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.

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