



**TERMS AND CONDITIONS OF THE ASEAN
INVESTMENT CHALLENGE CAMPAIGN
("CAMPAIGN")**

1. INTRODUCTION

- 1.1 This Campaign is conducted by CGS-CIMB Securities (Singapore) Pte. Ltd. ("**CGS-CIMB**") and commences from 1 June 2023 to 29 February 2024. Unless otherwise defined, capitalised terms used in CGS-CIMB's General Terms and Conditions shall have the same meaning when used herein.

2. ELIGIBILITY AND REGISTRATION

- 2.1 This Campaign is open to students currently enrolled in participating Institutes of Higher Learning ("**IHL(s)**") in Malaysia, Indonesia, Singapore and Thailand ("**Participating Countries**"). Students are required to participate in the country in which their respective IHL is located.
- 2.2 Students are allowed to participate as a team (consisting of 2 to 4 participants who are enrolled in the same IHL) ("**Team**") and/or as a sole individual ("**Individual Participant**"). Each Team shall appoint a leader among its members ("**Team Leader**") who will represent his or her Team in all matters relating to this Campaign which includes, but is not limited to, registering for the Campaign, submitting materials for the Campaign, receiving and distributing any prizes received under this Campaign to his or her team members. Participants who participate in a Team and as an Individual Participant cannot be appointed as a Team Leader of their respective Teams.
- 2.3 For the purposes of this Campaign, each Team shall be considered as a single participant, and references to a "participant" in these terms and conditions shall mean either a Team or an Individual Participant, as the case may be. Individual Participants and Teams will compete for the same prizes described in Part 4 below.
- 2.4 Registration opens on 1 June 2023 and closes on 15 September 2023. CGS-CIMB shall have the discretion to extend the registration period or close the registration at an earlier date.
- 2.5 CGS-CIMB shall have the discretion to disqualify any participant that fails to meet the applicable criteria for participation.
- 2.6 For the avoidance of doubt, a participant's registration signifies commitment to participate fully in all aspects of the Campaign. Any failure to do so could result in the disqualification of the participant from this Campaign.

3. MECHANICS

- 3.1 All successfully registered participants will be notified by CGS-CIMB of their successful registration via email within 24 hours and be provided with details of their respective simulated trading account ("**Demo Trading Account**").
- 3.2 For the purposes of the Campaign, each participant will be provided with a Demo Trading Account containing notional simulated capital of USD100,000 which is to be used by the respective participant to conduct simulated trades during the Campaign. For the avoidance of doubt, each Team will share a single Demo Trading Account. Trading is subject to the following requirements:
- (i) All participants are only permitted to trade stocks.
 - (ii) Participants enrolled in IHLs located in Malaysia, Singapore and Thailand are permitted to trade in any of the Malaysia, Singapore, Indonesia and Thailand markets.
 - (iii) Due to local regulations, participants in IHLs in Indonesia are only able to trade in the Indonesia market.
- 3.3 Each participant is required to submit a trading plan to CGS-CIMB by 22 September 2023. Failure to do so may result in disqualification from the Campaign.
- 3.4 A simulated notional trading fee of USD5 is applicable for each trade placed by the participants through their respective Demo Trading Account. Such fee will be deducted from the balance of the



respective Demo Trading Account.

- 3.5 The trading period under this Campaign is from 25 September 2023 to 17 November 2023. Any trades made before 25 September 2023 will not be considered as valid for the purposes of this Campaign. If any such trades are made, the relevant amount of the notional simulated capital will be credited back into the participant's Demo Trading Account by 22 September 2023, 5 pm. The Demo Trading Accounts will thereafter be locked from trading and will reopen on 25 September 2023.

3.6 This Campaign consists of 2 rounds as described below.

(A) Round 1

3.7 Round 1 comprises of the national competition where participants compete locally in the Participating Country in which their respective IHL is located. For the purposes of administering this round, CGS-CIMB shall delegate all administrative, supervisory and other functions of this round in respect of the participants of IHLs in Malaysia, Thailand and Indonesia to the respective CGS-CIMB entities that are incorporated in those countries, i.e., CGS-CIMB Securities Sdn Bhd, PT CGS-CIMB Sekuritas Indonesia and CGS-CIMB Securities (Thailand) Company Limited. Accordingly, all references to CGS-CIMB in these terms and conditions shall mean the CGS-CIMB entity in the respective Participating Country where the context permits.

3.8 To determine the ranking of the participants in Round 1, each participant will be assessed and graded based on the following components:

(i) Completing the e-learning modules (weightage: 20%):

- a. Each participant will be granted access to a series of e-learning modules from 1 July 2023 to 17 November 2023. The e-learning modules will cover 3 topics, namely basic financial literacy, technical topics and environmental, social and governance (“**ESG**”) topics; and
- b. Participants are not allowed to share their access to these e-learning modules with non-participants. Doing so may result in disqualification from the Campaign.
- c. For the avoidance of doubt, each Team will share a single account to access the e-learning modules, and will be required to complete the e-learning modules on such account.

(ii) Making 3 sets of trades in ESG stocks (weightage: 20%):

- a. The ESG stocks can be selected by the participants from the list provided by the local exchange of the Participating Country in which their respective IHL is located; and
- b. For purposes of this component, 1 trade shall mean 1 buy trade and 1 sell trade collectively.

(iii) Total profit and loss reflected in each participant's respective portfolio (weightage 40%).

(iv) Risk Management (20%). In this section, judging shall be based on:

- a. Drawdown risk (6%)
- b. Diversification (6%)
- c. Risk-reward (8%)

3.9 Participants may refer to CGS-CIMB's Campaign website page for the full evaluation criteria for Round 1.

3.10 Participants are required to close their trade positions by the end of the challenge in order to qualify.

3.11 The following participants will be entitled to receive a cash prize as described in Part 4 below based on their respective rankings:

- (i) Top 15 participants from the IHLs of Malaysia who attain the highest score in Malaysia; and
- (ii) Top 10 participants from the IHLs of Indonesia, Singapore and Thailand who attain the highest score in their respective Participating Country.

3.12 In addition, the top 3 participants from the IHLs of each Participating Country who attain the highest score in their respective Participating Country (“**Finalists**”) will progress to compete in Round 2 (i.e a total of 12 Finalists). If any of the Finalists do not wish to progress to compete in Round 2, his or her spot will be offered to the participant who attained the next highest score in that respective Participating Country.

(B) Round 2

- 3.13 To determine the ranking of the Finalists in Round 2, each Finalist will be assessed and graded based on the following components:
- (i) Risk management (weightage: 20%). In this section, judging shall be based on:
 - a. Drawdown risk (6%)
 - b. Diversification (6%)
 - c. Risk-reward (8%)
 - (ii) ESG stocks (weightage: 35%). In this section, judging shall be based on:
 - a. Portfolio ESG objectives (5%)
 - b. Choice of stocks (5%)
 - c. Analysis of ESG factors (5%)
 - (iii) Online presentation (weightage: 45%). In this section, judging shall be based on:
 - a. Presentation skills (25%)
 - b. Q&A session (20%)
- 3.14 Participants may refer to CGS-CIMB's Campaign website page for the full evaluation criteria for Round 2.
- 3.15 The Finalists will be entitled to receive a prize as described in Part 4 below based on their respective ranking.

4. PRIZE

- 4.1 The participants who won in Round 1 and Round 2 respectively will be notified by CGS-CIMB by email and will receive the following cash prizes which shall be credited into the respective winner's bank account, the details of which are to be provided to CGS-CIMB. If a Team wins, the cash prize will be credited into the relevant Team Leader's bank account, and the Team Leader shall be responsible for distributing the cash prize equally to the other team members of the Team. CGS-CIMB shall not be responsible for ensuring that the Team Leader distributes the cash prize and/or that the cash prize is distributed equally in the manner stated above. The currency of the cash prize will correspond to the Participating Country in which the winner's IHL is located.

Round 1:

Ranking based on score	Malaysia (RM)	Indonesia (IDR)	Singapore (SGD)	Thailand (THB)
1st	5,000	100,000,000	3,000	40,000
2nd	4,000	60,000,000	2,000	20,000
3rd	3,000	40,000,000	1,000	10,000
4th	2,000	5,000,000	500	8,000
5th	1,000	5,000,000	500	7,000
6 th	500	5,000,000	100	3,000
7th - 10th (applicable to Malaysia, Singapore and Thailand)	500 each	-	100 each	3,000 each
7th – 10th (applicable to Indonesia)		2,500,000		
11 th – 15 th (applicable to Malaysia)	300 each	-	-	-

Round 2

- (i) **Grand prize winner:** SGD20,000
 - (ii) **1st runner-up:** SGD10,000
 - (iii) **2nd runner-up:** SGD8,000
- 4.2 CGS-CIMB reserves the right to withdraw the cash prize or substitute the cash prize with other types of rewards (but shall not be under any obligation to do so) without prior notice and without assigning any reason.



4.3 Although CGS-CIMB shall endeavour to distribute the cash prize promptly, CGS-CIMB shall not be responsible for any delays whatsoever nor shall there be any compensation payable in respect of any such delays.

4.4 CGS-CIMB shall be entitled at its sole and absolute discretion to forfeit the cash prize from any participant.

5. GENERAL

5.1 CGS-CIMB's records and other documents evidencing any person's participation in the Campaign shall be absolute, final and conclusive. All participants of the Campaign shall abide by any and all decisions made by CGS-CIMB in relation to the Campaign, and CGS-CIMB shall not be obligated to respond to any enquiries, appeals, objections or to otherwise explain any decision made in relation to the Campaign.

5.2 CGS-CIMB shall not be responsible or liable for incomplete, lost, late, damaged, illegible or misdirected mail, e-mail or other communications, technical hardware or software failures of any kind, lost or unavailable network connections, or any failed, incomplete, garbled or delayed electronic transmission which may affect a participant's participation in the Campaign.

5.3 Without prejudice to the generality of the foregoing, in no event shall CGS-CIMB, its affiliates, and any of their respective employees, directors, officers, representatives and agents be liable for any loss or damages (including, without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Campaign, even if CGS-CIMB had been advised of the possibility of such loss in advance. All such loss is hereby expressly excluded.

5.4 By participating in the Campaign, each participant is deemed to have read, understood and agrees to be bound by the relevant rules, regulations, decisions of CGS-CIMB, these terms and conditions, CGS-CIMB's General Terms and Conditions, and the terms and conditions of any other agreement(s) that such participant may have entered into with CGS-CIMB. Any breach or failure to comply with the foregoing shall result in the disqualification of the participant from the Campaign. Any fraud or abuse (as determined by CGS-CIMB in its sole discretion) by any participant of the Campaign or a breach of these terms and conditions by a participant shall result in the forfeiture of the Participant's eligibility to participate in the Campaign.

5.5 Participants are also deemed to have read, understood and agree to be bound by the relevant rules, regulations, terms of use and/or terms and conditions of the Campaign website.

5.6 By participating in the Campaign, each participant hereby consents to CGS-CIMB collecting, using and disclosing such participant's personal data for purposes reasonably required by CGS-CIMB to administer the Campaign and for such other purposes as described in CGS-CIMB's General Terms and Conditions which the participant confirms to have read and understood.

5.7 Notwithstanding anything contained herein, CGS-CIMB reserves the right at any time in its absolute discretion to:

- (i) amend, add to and/or delete any of these terms and conditions without prior notification (including without limitation, the eligibility and qualifying terms and criteria), and all participants shall be bound by such amendments, additions and/or deletions when effected;
- (ii) terminate or suspend the Campaign for any reason and without any prior notice whatsoever; and
- (iii) withdraw or substitute the cash prize without having to disclose any reason thereof and without any compensation or payment whatsoever.

5.8 The results of the Campaign and CGS-CIMB's decisions on all matters relating to the Campaign are absolute, final and binding on all participants. No correspondence, queries, appeals, objections or requests to explain such decisions shall be considered or responded to. In the event of any inconsistency between these terms and conditions and any brochure, marketing or Campaign material relating to the Campaign, these terms and conditions shall prevail.



- 5.9 These terms and conditions shall be governed by and construed in accordance with Singapore law, and the participants agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 5.10 This Campaign shall not be construed as an offer, recommendation or solicitation to buy or sell any Securities (as defined under CGS-CIMB's General Terms and Conditions). All participants are advised to make their own independent evaluation and to consult professional advisers before undertaking any transaction.
- 5.11 Any person who is not a participant shall not have any rights under the Contracts (Rights of Third Parties) Act 2001 to enforce or benefit from these terms and condition