



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

**1. INTRODUCTION**

- 1.1 This Campaign is conducted by CGS-CIMB Securities (Singapore) Pte. Ltd. ("CGS-CIMB") and commences from 27 June 2022 until 31 January 2023. Unless otherwise defined, capitalised terms used in CGS-CIMB's General Terms and Conditions shall have the same meaning when used herein.

**2. MECHANICS**

- 2.1 This Campaign is open to students / undergraduates currently enrolled in any of the following 10 participating Institutes of Higher Learning in Singapore:
- i) Nanyang Polytechnic
  - ii) Ngee Ann Polytechnic
  - iii) Republic Polytechnic
  - iv) Singapore Polytechnic
  - v) Temasek Polytechnic
  - vi) Singapore Institute of Management (SIM)
  - vii) Singapore Management University (SMU)
  - viii) Nanyang Technological University (NTU)
  - ix) National University of Singapore (NUS)
  - x) Singapore University of Social Sciences (SUSS)
- 2.2 Students may participate in the Campaign as a sole participant or as a team of up to four persons. Forming a team of students from different Institutes of Higher Learning is not permitted for the purposes of this Campaign.
- 2.3 For students who are participating in a team ("Team"), the students would need to nominate one member of their Team as the Team's representative ("Team Representative"). Once the Team has been formed, the Team Representative will represent his or her Team in all matters relating to the Campaign. This includes but is not limited to, registering for the Campaign, submitting materials for the Campaign, receiving and distributing the prize to other team members.
- 2.4 Once a Team has nominated a Team Representative, the Team Representative is required to register his or her Team at <https://cgs-cimb.com/en/investmentchallenge>. Similarly, students who are participating individually will be required to register at the same website indicated above. Registration is open from 27 June 2022 until 29 July 2022. CGS-CIMB maintains the discretion to extend or close the registration at an earlier date. Prior notice would be given in such an event.
- 2.5 CGS-CIMB maintains the discretion to disqualify any individuals or Teams that fail to meet the above criteria (e.g. not a current student / undergraduate from the above mentioned Institutes of Higher Learning in Singapore)

- 2.6 For the avoidance of doubt, an individual's / Team'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 individual / Team from this Campaign.
- 2.7 All successfully registered individuals / Teams will be notified of successful registration via email by August 2022. All successfully registered individuals / Teams will also be invited to attend a virtual opening briefing during which CGS-CIMB will provide further details on the upcoming activities of the Campaign, including but not limited to financial literacy webinars and such other administrative matters to facilitate the conduct of the Campaign.
- 2.8 As part of the Campaign, CGS-CIMB will be conducting a series of financial literacy webinars. These webinars will be conducted in the month of September 2022, for which the specific dates and sign-up procedures will be shared during the opening brief as detailed above.
- 2.9 While not mandatory, all participants are strongly encouraged to attend these webinars. The topics of some of these webinars will be directly related to the Campaign. In particular, the concepts covered in the said webinars will be part of the Judging Criteria (as defined below) used to determine the winning individuals and/or Teams.
- 2.10 Upon conclusion of the webinars, each individual / Team is required to submit at least one trading plan by 28 September 2022. Failure to do so may result in disqualification from the Campaign.
- 2.11 For the purposes of the Campaign, each individual / Team will be provided with a simulated trading account ("Demo Trading Account") together with a simulated Demo Trading Account balance of S\$5,000, which is to be used by the individual / Team to conduct simulated trades during the Investment Challenge (October 2022 to December 2022). For the purposes of this Campaign, the trades that such participants will conduct using the Demo Trading Account is limited to CFD (Contracts For Difference) equities in Singapore and US markets that are available on the Demo Trading Account.
- 2.12 Positions that have not been squared off by the end of the Investment Challenge will not be accounted for profit and loss ("P&L"). CGS-CIMB will determine the applicable P&L only on squared positions.
- 2.13 Each individual / Team is expected to maintain a trade journal throughout the event, which will be reviewed in the final presentation round for the Finalists (as defined below). Details of what should be included in a trade journal will be covered in the webinars. In order to determine the ranking for all individuals / Teams for the purposes of this Campaign, the performance of each individual / Team will be assessed based on the following key indicators ("Judging Criteria"), each carrying an equal weightage:
- i) Net profit and loss reflected in the Demo Trading Account; and
  - ii) Risk management;
- 2.14 Based on their performance above, the top 5 individuals / Teams ("Finalists") will be invited to attend a closing ceremony organised by CGS-CIMB in January 2023. The Finalists will then be required to prepare a presentation with reference to their trade journals, to a panel comprising of the senior management of CGS-CIMB and other external invited parties.

- 2.15 All 5 individuals / Teams will be ranked in order of the most points scored. This score will be a total from the scores accorded (based on the (i) Judging Criteria; and (ii) those from the presentation detailed in Para 2.14.

### **3. PRIZE**

- 3.1 All 5 individuals / Teams will be notified of their ranking, after all individuals / Teams have made their respective presentations. All decisions made during closing ceremony will be final.

- 3.2 The individuals / Teams will receive the following amounts which shall be credited into a bank account, the details of which are to be provided by the individual / Team Representative to CGS-CIMB:

- i) 1<sup>st</sup> prize: S\$10,000
- ii) 2<sup>nd</sup> prize: S\$8,000
- iii) 3<sup>rd</sup> prize: S\$5,000
- iv) 4<sup>th</sup> and 5<sup>th</sup>: S\$3,000 each
- v) Consolation: S\$1,000 each (5 teams)

- 3.3 The Team Representative is responsible for distributing the relevant amount equally to the individual team members of the Team. CGS-CIMB shall not be responsible for ensuring that the Team Representative distributes the prize money and/or that the prize money is distributed in the manner stated above. Each Team is advised choose their Team Representative carefully.

- 3.4 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.

- 3.5 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.

- 3.6 CGS-CIMB shall be entitled at its sole and absolute discretion to forfeit the cash prize from any participating individual / Team.

### **4. GENERAL**

- 4.1 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.

- 4.2 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.

- 4.3 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.

- 4.4 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.
- 4.5 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.
- 4.6 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.
- 4.7 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 a reason thereof and without any compensation or payment whatsoever.
- 4.8 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.
- 4.9 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.
- 4.10 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.
- 4.11 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 conditions.

