FSMOne Rewards Programme Terms and Conditions

1 Eligibility and Status

1.1 By opening an FSMOne account, you will automatically be a member of the loyalty programme named “FSMOne Rewards Programme” (the “Programme”) operated by FSMOne (the “Company”) and/or its Affiliates. The Programme membership is non-transferable and will be terminated upon account closure.

1.2 Upon successful registration, all FSMOne account holders shall automatically be accorded with the Programme member status and may commence accumulating “FSMOne Rewards Points” (the “Points”). The Programme offers 4 tiers of status (the “Account Status”) according to the current value or cost of the AUA of all account(s) registered under the same account holder.

Holdings	Status
S$0 to S$99,999.99	Ruby
S$100,000 to S$199,999.99	Silver
S$200,000 to S$499,999.99	Gold
S$500,000 and above	Diamond

1.3 Account status of Silver, Gold and Diamond will earn additional Rewards Points on top of the standard Points awarded for qualifying transactions.

1.4 Account holders who have declared themselves as Accredited Investors are granted FSM+ status in addition to existing status, namely Ruby+, Silver+, Gold+ and Diamond+. FSM+ enjoy the below perks including but not limited to:
a. priority invitation to closed-door events,
b. access to new SGX IPO private placement issue,
c. access to new HKEX IPO issue,
d. access to Bond Express and restricted fund investment.

1.5 Account holders who are Gold, Gold+, Diamond, and Diamond+ status are refers as FSM Prestige clients, and enjoy the below perks including but not limited to:
a. discounted stocks processing fees,
b. discounted market data service subscription fees,
c. discounted estate planning services fees.
d. discounted Unit Trusts Platform fee for Diamond and Diamond+ account holders.

1.6 The Company may, at its sole and absolute discretion, modify or cancel the Programme eligibility, status and perks.

2 Points issuance

2.1 Rewards Points are awarded to Account Holders on a per NRIC/passport basis (i.e. Rewards Points of all active FSMOne accounts of the same NRIC/passport holder will be consolidated).

2.2 Rewards Points accumulated are valid for two years from the date of credit. Account Holder must use the Points during their validity. Should there be any termination or closure of account(s), the unused Points will be forfeited. Expired and forfeited Points cannot be reinstated even if the Account Holders subsequently open a new account.

2.3 CPFIS-OA, CPFIS-SA and SRS transactions are not eligible for Reward Points. Only payments made by Cash Account, Auto-Sweep and/or switch buy from parking facility funds are eligible. Switching and transfer-ins/transfer-outs are not eligible.

2.4 Rewards Points can be accumulated via:

Transaction Based:

Product	Transaction	Rewards Points
Bonds	For every S$1,000 worth of transaction (combination of buy and sell)	80 Points
Stocks (Including DLCs and Warrants)	For every S$1,000 worth of transaction (combination of buy and sell)	8 Points

Holdings Based:

Product	Monthly Average AUA	Rewards Points
Unit Trusts	For every S$1,000.00	25 Points per Year
Bonds		
Managed Portfolios (MAPS)		
Stocks & ETFS (Including DLCs and Warrants)	S$1,000.00 – S$99,999.99	500 Points per Year
	S$100,000.00 – S$499,999.99	1,250 Points per Year
	S$500,000.00 – S$999,999.99	2,500 Points per Year
	S$1,000,000.00 and above	5,000 Points per Year

Ad-hoc basis (including marketing promotions or other related activities):

Type	Description	Rewards Points
Promotion	As per promotion's terms and conditions*	
Ongoing	FSMOne Referral Programme	From 5,000 Points*
Ongoing	First Transaction Rewards	From 1,000 Points*
Ongoing	Birthday Month Rewards	From 800 Points*

*Additional points tiered accordingly to status.

Summary of Calculations / Eligibility:

	Included in Calculation of Status Tiers (Ruby, Silver, Gold, Diamond)?	Eligible to earn Rewards Points?	
		CASH HOLDINGS	CPF / SRS HOLDINGS
Unit Trusts	YES	YES (Holdings, First Transaction, Birthday) NO (Transaction)	NO

Bonds (Wholesale Bonds, Retail Bonds and Bond Express)	YES	YES (Holdings, Transaction, First Transaction, Birthday)	N.A.
Managed Portfolios (MAPS)	YES	YES (Holdings, First Transaction, Birthday) NO (Transaction)	N.A.
Stocks	YES	YES (Holdings, Transaction, First Transaction, Birthday)	NO
ETFs	YES	YES (Holdings, First Transaction)	NO
Debit Card	N.A.	YES (First Transaction, Birthday) NO (Holdings, Transaction)	N.A.
Cash Solutions (Auto-Sweep)	YES	NO (Holdings, Transaction, First Transaction, Birthday)	N.A.
Cash Solutions (Multi-currency Cash Accounts)	YES	NO (Holdings, Transaction, First Transaction, Birthday)	N.A.

2.5 The Rewards Points computation cut-off on the last day of every calendar month. This includes the Account Status as of the last day of the month, transaction completed in the calendar month, and Average Monthly AUA. For example, Rewards Points awarded in July are based on the account status, transaction and holding as of June. These apply to:-

- Transaction-based Rewards Points
- Holding-based Rewards Points
- FSMOne Referral Programme
- First Transaction Rewards
- Birthday Month Rewards

2.6 Rewards Points for ad-hoc marketing promotions or other related activities will be awarded according to the respective promotion’s Terms and Conditions.

2.7 The Company may suspend the calculation and accrual of Points to rectify any errors in calculation or adjust the calculation as it reasonably deems fit without giving you prior notice or reason.

3 Utilisation of Points

3.1 Rewards Points can be used to redeem items listed in our Rewards Catalogue. The items may be subjected to additional terms and conditions of the Company or the third-party merchant that offers the items.

3.2 All item redemptions are subject to the final acceptance by FSMOne.com. The Company may at its sole and absolute discretion and without prior notice, reject request to redeem Points for any reason whatsoever, including without limitation, where:

a. There are insufficient Points to redeem for the item;
b. The item is no longer made available or out-of-stocks;

c. The Points use for redemption have been issued in error;
d. The Company reasonably believes that the redemption transaction may be suspicious, illegal, involves any criminal activity or involves points that have been obtained through dishonest or fraudulent means or abusive behaviour.

3.3 The Rewards Points balance and redemption are reflected in the Account Holder's Rewards Account Summary page. This may be corrected or revised by FSMOne.com at any time to correct any computational or recording errors.

3.4 Points that have been redeemed for a reward cannot be exchangeable for another Reward, or refunded under any circumstances.

3.5 All Rewards are not exchangeable for cash, not refundable, cannot be replaced if lost, damaged or expired.

3.6 For redemptions of collectable vouchers and/or gift items, account holders can choose to self-collect at FSMOne.com office at **50 Raffles Place, #36-01 Singapore Land Tower, Singapore 048623** during the opening hours (Monday to Friday, 8:30 AM to 5:30 PM) or opt for mail delivery. FSMOne.com is not responsible for lost, stolen, unused or expired items which are delivered thru mail.

3.7 All reward redemptions generally take up to 6 weeks to complete.

3.8 You shall be responsible for any taxes, levies or duties that arise in connection with the issuance of Points to you, your redemption of Points and/or the utilization of Rewards you have redeemed and all costs and expenses relating to the same shall be borne by you. When you redeem a tax-deductible item, you authorise FSMOne.com to submit your information to the relevant authorities and organisations to facilitate auto-inclusion of the tax deductible.

4 **General Conditions**

4.1 By participating in FSMOne Rewards Programme, the clients agree that they have read, understood, and agree to be bound by all terms and conditions stated herein. FSMOne.com's discretion on all matters relating to the Programme is final and binding on the account holder.

4.2 FSMOne.com shall not be responsible for any injury, pain, loss, or damages suffered by account holders in connection with any of the Rewards Items redeemed through the Programme.

4.3 Fraud, dishonest, inappropriate conduct and abuse relating to the earning of Rewards Points or redemptions of Rewards Items may result in the forfeiture and/or cancellation of accrued Rewards Points.

4.4 FSMOne.com is not a supplier of the Rewards Items listed in the Rewards Catalogue and will not accept any liability in relation thereto. Account holders who redeem any of the items featured in the Rewards Catalogue, are customers of the vendor and shall direct any queries or complaints pertaining to such redeemed items to the vendors. FSMOne.com shall not in any way be responsible for dealing with such queries or complaints.

4.5 Upon successful redemption, In the event that the Rewards Item from the supplier (merchant gift voucher) is out of stock, FSMOne.com will replace the voucher/gift of equivalent value at its own discretion.

4.6 FSMOne.com is not liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the company, its servants or its agents.

4.7 To the extent as permitted by applicable laws, FSMOne.com reserves the right at any time to:

a. vary, modify or amend the terms and conditions of the FSMOne Rewards Programme (including adding or deleting any terms);
b. terminate or modify the FSMOne Rewards Programme;
c. revoke, adjust and/or recalculate any Points awarded;
d. change the number of Points required for redemption of specific Reward or substitute any Reward with another of a similar value;
e. change the number of Points that can be earned;
f. modify the qualifications and eligibility for earning Points;
g. modify the activities that earn Points;
h. withhold or cease the awarding Points to you;
i. modify the method used to calculate the number of Points to be awarded;
j. change or withdraw any benefits related to a particular Account Status Tier;
k. change the Points validity duration,

without prior notice to you and at its sole discretion.

5 FSMOne Referral Programme

5.1 FSMOne.com Account Holders with an active account (“referrer”) may refer “New to FSMOne.com” friends and/or family members (“referee”) to open an FSMOne.com investment account.

5.2 Referrer will be awarded Rewards Points when the referee successfully opened an account with the referrer account number as referral code.

5.3 For ad-hoc Referral Programme promotions, the promotions’ mechanics, Terms and Conditions apply. The Rewards Points will be calculated and credited according to the respective promotion’s Terms and Conditions.

6 First Transaction Rewards

6.1 FSMOne.com clients who make their first transaction on either Unit Trusts, Bonds (Wholesale Bonds, Retail Bonds and Bond Express), Stocks/ETFs, Managed Portfolios (MAPS) and Debit Card will be awarded 1,000 Rewards Points.

6.2 The Rewards Points are awarded independently for each investment product. E.g.: If a client makes a first transaction into Managed Portfolios (MAPS), he/she will be credited with 1,000 Rewards Points. Subsequently, if the client makes another transaction into Bond Express, he/she will be eligible to receive another 1,000 Rewards Points.

6.3 First Transaction Rewards are awarded one-time per eligible products on a per NRIC/passport holder account basis. For example, a account holder used his/her main account to purchase Unit Trusts for the first time, he/she will be awarded with 1,000 Rewards Points (Unit Trusts First Transaction Rewards). Subsequent purchase of Unit Trusts in another account will not be awarded again.

6.4 CPFIS-OA, CPFIS-SA and SRS transactions are not eligible for First Time Rewards. Only payments made by Cash Account, Auto-Sweep and/or switch buy from parking facility funds are eligible. Switching and transfer-ins/transfer-outs are not eligible.

6.5 RSP is not eligible for First Transaction Rewards.

7 Birthday Month Rewards

7.1 Account Holders who transacted within their birthday month will be awarded Rewards Points according to their Status Tier:

Status	Rewards Points
Diamond / Diamond +	2,500 Points
Gold / Gold+	1,800 Points
Silver / Silver+	1,200 Points
Ruby / Ruby+	800 Points

7.2 Each active account under the same Account Holder is eligible to earn Birthday Month Rewards so long it fulfils the qualifying transaction criteria in clause 7.3 individually.

7.3 The qualifying transaction must be at least S$1,000 in a single account in either one of the following:

a. Unit Trust (net of buy and sell transactions)
b. Bonds (combination of buy and/or sell transactions)
c. Stocks (combination of buy and/or sell transactions)
d. MAPS (net of buy and sell transactions)
e. Spend at least S$500 with FSMOne Debit Card.

Qualifying transaction includes Unit Trust and MAPS RSP(s), and Stocks sell from CDP-linked account. For net of transaction basis, the final amount must at least S$1,000.
For transactions denominated in non-SGD currency, the calculation into SGD currency will be taken from the foreign exchange rate of the contract.

7.4 The calculation of the minimum investment of S$1,000 or spending of S$500 with FSMOne Debit Card criteria are on a single account basis only; it cannot be combined with transactions in two or more FSMOne.com accounts.

7.5 The Birthday Rewards is given according to the FSMOne account status cut-off on the last day of the calendar month, regardless of the type of FSMOne Debit Card possessed by the account holders.

7.6 CPFIS-OA, CPFIS-SA, and SRS transactions are not eligible for Birthday Rewards. Only payments made via a Cash Account and/or Auto-Sweep are eligible. Applicable to RSP and Buy transactions only.

7.7 The Birthday Rewards is a one-off reward on the first criteria met per NRIC/passport holder basis per year.

All information is accurate at the time of printing or posting online, dated 9 June 2026.