



TERMS AND CONDITIONS FOR PIAS X HOMETEAMNS LEARNING SERIES CAMPAIGN (THE “BENEFIT”)

1. Eligible Participants (as defined below) of HomeTeamNS may enjoy a discount on admission for Learning Series organized by Professional Investment Advisory Services Pte. Ltd. (“PIAS”) and HomeTeamNS.
2. To be eligible for the Benefit, you need to meet all the following criteria to qualify (“**Eligible Participant**”):
 - a) You must be a member of HomeTeamNS;
 - b) You must agree to be contacted by a financial adviser representative from Affinity Business, an authorised branch of PIAS, regarding the Learning Series.
3. A financial adviser representative from PIAS will contact you regarding the Learning Series. PIAS reserves the absolute right to verify your eligibility for the Benefit.
4. Each participant must ensure that accurate and valid particulars (including mobile number and email address) are provided to HomeTeamNS and PIAS. HomeTeamNS and PIAS will not be liable if it is not able to contact any participant to follow up on the Learning Series as a result of inaccurate particulars given (including wrong mobile number or email address provided).
5. Each Eligible Participant shall be entitled to only one (1) discounted admission per Learning Series session, and the admission cannot be transferred to another person.
6. The Benefit cannot be exchanged for cash or other products. If the participant cancels the session, he/she will be liable for the full admission fee.
7. The Benefit is non-transferable, non-replaceable, non-cumulative and cannot be used in conjunction with any other benefits, offers, rewards, loyalty programmes and/or discounts.
8. By participating in this Benefit, you consent to HomeTeamNS collecting, processing, disclosing and transferring your personal data and other information (i.e., full name, mobile number, email, date of birth, date of consent, dietary restriction and member type) to PIAS.
9. You understand, acknowledge, and consent to PIAS using photos and recordings taken at this Learning Series which may reflect your identity for publication in PIAS collateral and/or publicity purposes.
10. By submitting the Event Registration Form or Interest Form, you consent to PIAS collecting, using, processing, disclosing and/or transferring your personal data which you have provided in this event to PIAS’ third-party service providers, agents and contractors of PIAS, and product providers, whether located in Singapore or elsewhere, for the following purposes:
 - a) for the administration of this event and Benefit, including third party providers administering the event, or any third parties that PIAS may, in its absolute discretion, consider appropriate or necessary in connection with the event.
 - b) to provide you with information about products and services (including marketing offers and promotions) relevant to your needs, as well as to provide financial advice and

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recommendations, where applicable, via call, email and messages on any messaging platform (including SMS); and

- c) for statistical, research, audit, regulatory and compliance purposes. For details on PIAS' Data Protection Notice,

Please refer to <https://www.pias.sg/personal-data-policy.html>. Should you wish to withdraw your consent, please contact PIAS at dataprotection@pias.sg

11. PIAS has the full discretion to change the mechanics and terms of the Benefit without any prior notice to Eligible Participants or members of the public. PIAS reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any of these terms and conditions, or to withdraw, terminate or suspend the Benefit at any time without notice, reference or liability to any person or party.
12. To the maximum extent permitted by law, neither PIAS nor its related corporations, representatives, agents or HomeTeamNS shall be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special, indirect or consequential damages or losses) in connection with, related to or resulting from the Benefit, the Learning Series or any materials or information provided. PIAS' total aggregate liability (if any) shall not in any event exceed the admission fee paid by the relevant participant. Nothing in these terms excludes or limits any liability that cannot lawfully be excluded or limited.
13. You accept that PIAS' decision on all matters relating to the Benefit is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Benefit, these terms and conditions will prevail.
14. A person who does not participate in the Benefit shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce these terms and conditions.
15. The terms of the Benefit will be governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
16. The Learning Series and all related materials are provided for general educational and information purposes only. They do not constitute financial, investment, tax or legal advice, nor an offer or solicitation to buy or sell any product, and should not be relied upon as such. No advice is to be relied upon unless and until a representative of PIAS has conducted a financial needs analysis and provided personalised written recommendations.
17. Any examples, projections, figures or strategies referred to are illustrative only. PIAS does not warrant or guarantee any particular outcome, return, income, capital protection or protection against inflation. Past performance is not indicative of future results, and the value of investments and any income from them may go down as well as up.
18. All information is accurate at the time of print.

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