

Regular Saving Trust Plan – SapphirePRO

Additional Terms and Conditions

These additional terms and conditions are supplemental to, and should be read in conjunction with, the terms and conditions of SapphirePRO (the "**SapphirePRO Terms and Conditions**") available on Metis SG's website. Unless otherwise defined, terms defined in the SapphirePRO Terms and Conditions shall have the same meaning in these additional terms and conditions.

1. All applications for the Trust Plan submitted and received by Metis SG from 1st Jan 2022 will be eligible for the promotion under Clause 3 of these additional terms and conditions (the "**Promotion**") provided that:

- (a) Metis SG approves the application; and
- (b) the Trust Plan is issued,

before the expiration of the promotion.

2. Metis SG reserves the right to amend or withdraw the terms of this Promotion at any time without prior notice to you. For the avoidance of doubt, any application for the Trust plan submitted to Metis SG after the Promotion has been withdrawn will not be eligible for the Promotion.

3. For the entire duration of the Promotion, Table 5.1 (Extra Allocation in Percentage Terms) set out under Clause 5.1(b) of the SapphirePRO Terms and Conditions will be replaced with the following promotional rates:

Table 5.1: Extra Allocation in Percentage Terms

Trust Plan Benefits	Details				
	CPT (Years)	Average Monthly Contribution (SGD)			
		500 - 699	700 - 999	1,000 – 1,499	1,500 or above
Extra Allocation Rate in ICP (Promotional Rate)	5 to 9	-	0.2 x CPT	0.3 x CPT	0.5 x CPT
	10 to 19	0.5 x CPT	0.7 x CPT	0.8 x CPT	1.0 x CPT
	20 to 24	1.0 x CPT	1.2 x CPT	1.3 x CPT	1.5 x CPT
	25 to 30	1.5 x CPT	1.7 x CPT	2.0 x CPT	2.5 x CPT

4. Metis SG's decision on all matters relating to this Promotion (including the calculation and issuance of the Extra Allocation) shall be final, conclusive and binding. No appeal will be entertained.

5. Under no circumstances shall Metis SG be liable to any customer or party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.