

Terms and conditions governing GXS Bank x Shell Campaign ("Campaign")

By participating in the Campaign with GXS Bank Pte. Ltd. ("GXS" or "Bank"), you agree to the following terms and conditions ("Terms"):

A. GXS Bank x Shell Campaign

1. **Campaign Period:** The Campaign is available from 01 September 2025 to 30 November 2025 (both dates inclusive) or any such date(s) as may be determined and notified by the Bank in its sole discretion ("**Campaign Period**").
2. **Eligibility:**
 - a. The Campaign is available to you if:
 - i. you fulfil the requirements under one or more Campaigns under this Campaign during the Campaign Period; and
 - ii. all your GXS Bank accounts maintained by you are active and in good standing with the Bank throughout the Campaign Period and until the point(s) of fulfilment of the Vouchers (as defined below) for this Campaign.
 - b. You will not be eligible to participate in the Save Campaign for any new GXS Savings Account you successfully open, if you previously held and closed a GXS Savings Account.
3. **Campaigns:** This GXS Bank x Shell Campaign comprises the following four (4) campaigns:
 - a. **Free Drink Campaign** for new GXS Bank product sign-ups;
 - b. **Borrow Campaign** (GXS FlexiLoan) for S\$100 worth of Shell vouchers;
 - c. **Save Campaign** (GXS Savings Account) for S\$40 worth of Shell vouchers; and
 - d. **Spend Campaign** (GXS FlexiCard) for S\$15 worth of Shell vouchers.

B. Free Drink Campaign

1. The **Free Drink Campaign** is available to new and existing GXS Bank customers.
 2. You shall be entitled to redeem a complimentary 500ml coconut drink at a participating Shell station ("**Gift**") if, during the Campaign Period, you:
 - a. successfully scan in person the GXS Bank Quick Response code ("**GXS Bank QR Code**") provided at the participating Shell locations listed on our website; and
 - b. successfully sign up, via the landing page for the GXS Bank QR Code, for a new GXS Bank product which is any one or more of the following GXS Bank products:
 - i. GXS FlexiLoan;
 - ii. GXS Savings Account;
 - iii. GXS FlexiCard; and/or
 - iv. GXS Invest
- ("Successful Customer").**
3. The Gift must be redeemed using the Gift Voucher. The Gift Voucher shall be in the form of a Shell voucher code. If you are a Successful Customer for the Free Drink Campaign, the Shell voucher code for the Gift Voucher will be notified to you by the Bank to your last known email address in the Bank's records by the 14th day of the calendar month following the month of your successful GXS Bank product account opening in accordance with Clause B2 herein.
 4. Gift Vouchers are limited to the first 5,000 Successful Customers of the Free Drink Campaign only. Limited to one (1) Gift Voucher per Successful Customer of the Free Drink Campaign.

5. The Bank and/or Shell reserves the right to replace, exchange, vary or substitute the Gift with an item(s) of equivalent value at its sole discretion at the point of Gift redemption without prior notice or reason and without liability to any persons.

C. Borrow Campaign

1. The **Borrow Campaign** is available to new and existing GXS FlexiLoan customers.
2. You shall be entitled to receive S\$100 worth of Shell vouchers ("**Borrow Vouchers**") if:
 - a. you draw down a single GXS FLexiLoan instalment loan OR perform a Balance Transfer loan drawdown in the following manner:
 - i. Instalment Loan: draw down a single GXS FlexiLoan instalment loan of at least S\$10,000 and such loan has a tenure of not less than six (6) months; OR
 - ii. Balance Transfer: perform a Balance Transfer drawdown of at least S\$10,000, and such loan has a tenure of not less than six (6) months; and
 - b. you name your Instalment Loan drawn or Balance Transfer performed in accordance with Clause C2(a) "**Shell**" ("**Loan**"); and
 - c. you do not make early, full repayments of any existing total loan outstanding during the Campaign Period, including for your Loan, unless such repayment is for the final instalment payment and occurs in the final instalment month ("**Successful Customer**").
3. You will not be a Successful Customer under the Borrow Campaign if:
 - a. you make any early repayments on your Loan;
 - b. you repay more or less than the stated monthly loan repayment amount on any given repayment period for the first 12 scheduled repayments of your Loan;
 - c. you default on any GXS FlexiLoan repayments;
 - d. any information which you have provided to the Bank during the GXS FlexiLoan application process has materially changed prior to drawdown of, or during the tenure of, the Loan; or
 - e. there are or has been any revision to your credit rating during the Campaign Period.
4. The Bank reserves the right to reject any application, suspend, terminate or close any GXS FlexiLoan account and/or change or vary any term of the GXS FlexiLoan offered (including the credit limits or any interest rate) at its sole and absolute discretion, including but not limited to if the Bank determines (at its sole discretion) that an eligible customer or Successful Customer has not fulfilled the terms of the Borrow Campaign and/or otherwise any misrepresentation, misconduct, fraud, and/or unfair or illegal conduct has been exhibited on the part of the eligible customer or Successful Customer at any time.
5. The Borrow Vouchers shall be in the form of Shell voucher code(s). If you are a Successful Customer for the Free Drink Campaign, the Shell voucher code(s) for the Borrow Vouchers will be notified to you by the Bank to your last known email address in the Bank's records, within one (1) month after the fourth (4th) billing cycle for your Loan.
6. Borrow Vouchers are limited to the first 200 Successful Customers of the Borrow Campaign only. Limited to one (1) set of Borrow Vouchers per Successful Customer of the Borrow Campaign, regardless of the number of drawdowns you have performed during the Campaign Period, if they have successfully complied with the terms and conditions of this Promotion ("**Successful Participant**").

D. Save Campaign

1. The **Save Campaign** is available to new-to-GXS Savings Account customers who successfully open your GXS Savings Account during the Campaign Period only.
2. You shall be entitled to receive Shell vouchers worth S\$40 ("**Save Vouchers**") if you:
 - a. successfully open your GXS Savings Account during the Campaign Period; and
 - b. successfully fulfil the following requirements under this Save Campaign:
 - i. deposit at least S\$10,000 in Fresh Funds (as defined below) into your GXS Savings Account by the end of the month in which you opened your GXS Savings Account ("**Funding Period**"); and
 - ii. create one (1) new Saving Pocket in your GXS Savings Account, and name the Saving Pocket "**Shell**"; and
 - iii. throughout the corresponding holding period to your Funding Period ("**Holding Period**"), maintain a day end balance of at least S\$10,000 in your "Shell" Saving Pocket for every day of the Holding Period:

Account Opening Date	Funding Period	Holding Period (both dates inclusive)
1 to 30 September 2025	By 30 September 2025	30 September 2025 to 31 March 2026
1 to 31 October 2025	By 31 October 2025	31 October 2025 to 30 April 2026
1 to 30 November 2025	By 30 November 2025	30 November 2025 to 31 May 2026

3. "**Fresh Funds**" means funds not transferred from any GXS Savings Account (i.e. not transferred from a Main Account, any Saving Pocket or a Boost Pocket). For this Campaign, Fresh Funds refer to the incremental amount in aggregated balance in your GXS Savings Account (i.e. aggregate of your Main Account, all Saving Pockets and all Boost Pockets), over such aggregated day end balance in your GXS Savings Account on **31 August 2025**.
4. You must ensure that your one (1) "Shell" Saving Pocket is a new Saving Pocket. A renamed Saving Pocket will not be eligible as a Saving Pocket for this Campaign, notwithstanding that the Saving Pocket has been renamed as "Shell".
5. The Save Vouchers shall be in the form of Shell voucher code(s). If you are a Successful Customer for the Save Campaign, the Shell voucher code(s) for the Save Vouchers will be notified to you by the Bank to your last known email address in the Bank's records within 14 business days after the end of your Holding Period.
6. Save Vouchers are limited to the first 1,250 Successful Customers of the Save Campaign only. Limited to one (1) set of Save Vouchers per Successful Customer of the Save Campaign.

E. Spend Campaign

1. The **Spend Campaign** is available to new-to-GXS FlexiCard customers who successfully open your GXS FlexiCard account during the Campaign Period only.
2. You shall be entitled to receive S\$15 worth of Shell vouchers ("**Spend Vouchers**") if, during the Campaign Period, you successfully make four (4) or more Qualifying Transactions on your GXS FlexiCard ("**Successful Customer**").

3. **“Qualifying Transaction”** means a transaction of equal to or greater than S\$15.00, that is charged at an eligible Shell location in Singapore and settled within the Campaign Period. Transactions which are charged during the Campaign Period but only settled after the Campaign Period will not be a Qualifying Transaction under this Spend Campaign.
4. The Spend Vouchers shall be in the form of Shell voucher code(s). If you are a Successful Customer for the Spend Campaign, the Shell voucher code(s) for the Spend Vouchers will be notified to you by the Bank to your last known email address in the Bank’s records by the end of the calendar month following the month of your successful GXS FlexiCard account opening.
5. Spend Vouchers are limited to the first 500 Successful Customers of the Spend Campaign only per calendar month. Limited to one (1) set of Spend Vouchers per Successful Customer of the Spend Campaign.

F. Definitions

1. **“GXS FlexiCard”** means the GXS FlexiCard governed by the Card Account Terms, for which more information and terms and conditions can be found at <https://www.gxs.com.sg/tnc>.
2. **“GXS FlexiLoan”** means the GXS FlexiLoan, also comprising Balance Transfer, governed by the GXS FlexiLoan Terms and Conditions, for which more information and terms and conditions can be found at <https://www.gxs.com.sg/tnc>.
3. **“GXS Savings Account”** means the GXS Savings Account governed by the Deposit Account Terms, for which more information and terms and conditions can be found at <https://www.gxs.com.sg/tnc>.

G. Additional Terms for Gift and Vouchers

1. For purposes of this Section G, **“Voucher”** shall mean Gift Voucher, Borrow Voucher, Save Voucher and Spend Voucher.
2. Vouchers are issued on a first-come-first served basis and are while stocks last.
3. Vouchers shall be redeemed via the Shell app and in accordance with the terms and conditions set out in the Vouchers. By using the Vouchers, the Successful Customer agrees to the terms and conditions of the relevant merchant issuing the Voucher.
4. Voucher is not exchangeable for cash, credit or any other items, and cannot be transferred or assigned.
5. In the event a Voucher is lost, misplaced, damaged or stolen, your entitlement to a replacement voucher is subject to the sole discretion and final determination of the Bank. Where a replacement voucher is issued, the Bank reserves the right to deduct the full cost or retail value of the Voucher from your GXS Savings Account, GXS FlexiCard account or any account you maintain with us if the original Voucher is utilised.
6. Any unredeemed Voucher(s) within any prescribed redemption period shall be forfeited. If your Voucher has been forfeited, you shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having downloaded or logged into the GXS Bank app or Shell app or non-receipt of the Voucher. Strictly no extension of such prescribed redemption period will be allowed.
7. Only Successful Customers who receive the Voucher will be entitled to redeem the Voucher.

8. Successful Customers shall accept the Voucher “as is”. The Bank is not the supplier of the Voucher(s), good(s) and service(s) and makes no representation or warranty as to the quality, merchantability and/or fitness of purpose of the Voucher(s), good(s) and service(s) provided by any merchant or service provider. The Bank assumes no liability or responsibility for the acts or defaults of the merchants or for any non-delivery, non-performance or defects in the Voucher(s), good(s) and/or service(s). The Bank is not an agent of the merchants. Any disputes over the Voucher(s), product quality and/or services by a merchant should be resolved directly between the Successful Customer and the relevant merchant.
9. The Bank reserves the right to replace, exchange, vary or substitute the Vouchers with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
10. If the Bank at any time determines at its sole and absolute discretion that any of the requirements of the Campaign were not met or complied with, the Bank reserves the right to recover the equivalent value of the Voucher by deduction from your GXS Savings Account, GXS FlexiCard account or any account you maintain with us.

H. Additional Terms for Shell

1. The Bank is not an agent of Shell. The Bank holds a banking licence and is regulated by the Monetary Authority of Singapore. The Bank is a separate entity from Shell. The Bank is the provider of the GXS Bank products including GXS FlexiLoan, GXS Savings Account, GXS FlexiCard and GXS Invest.
2. Terms and conditions of Shell, as determined by them from time to time, shall apply. The Bank's terms and conditions are separate from the terms and conditions of Shell. The Bank is not responsible for the terms and conditions, or any changes to the terms and conditions, of Shell.

I. General

1. This Campaign is not valid with other offers or campaigns unless otherwise stated.
2. The Bank may add to, amend, modify or vary any or all of these Terms at any time without notice or liability to any person.
3. The Bank's records and decisions on all matters relating to the Campaign (including but not limited to the eligibility of any person to participate in the Campaign and the awarding of any cashback, voucher or item) shall be final, conclusive and binding on all customers. We are not obliged to entertain any correspondence.
4. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to the Campaign, these Terms shall prevail.
5. The Bank, employees and/or independent contractors shall not be liable for any loss, liability, expense, damage and/or injury whatsoever or howsoever incurred or sustained by any person by reason of, arising from or in connection with the Campaign including the redemption or use of any good, service, product or facility of any merchant (if applicable) or for any other reason.
6. The Bank is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider.

7. These Terms shall be governed by and interpreted in accordance with Singapore law, and you agree to submit to the exclusive jurisdiction of the Singapore courts.
8. A third party who is not a party to these Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any provision of these Terms.
9. These Terms shall apply in conjunction with the Deposit Account Terms, Card Account Terms, Rewards Terms, GXS FlexiLoan Terms and Conditions and Invest Account Terms, which shall apply. Unless otherwise stated, all capitalised terms used in this Campaign shall have the meanings set forth in these terms and conditions (as applicable) or as otherwise defined elsewhere in these Terms.
10. All information is accurate at the time of publication.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

GXS Bank Pte. Ltd. (UEN: 202005626H)