Terms and conditions governing GXS Invest October 2025 Welcome Gift Campaign ("Campaign")

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

A. Campaign

1. **Campaign Period**: The Campaign is available from 2 October 2025 to 17 October 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**: The Campaign is available to you if:
    a. during the Campaign Period, you successfully applied for a GXS Invest account and are a new-to-GXS Invest customer; and
    b. your GXS Invest account and GXS Savings Account are active and in good standing with the Bank throughout the Campaign Period and until the point of fulfilment of Cashback (as defined below) for this Campaign,
    ("**Eligible Customer**").

3. **Campaign and how to participate**:
    a. Eligible Customers shall be entitled to receive cashback of S$5 ("**Cashback**") by fulfilling the requirements of this Campaign.
    b. To receive Cashback, an Eligible Customer must:
        i. during the period from the first day of the Campaign Period to 17 October 2025 (both dates inclusive) ("**Investment Period**"):
            1. use your GXS Invest account to make at least the Incremental Investment Amount (as defined below) **in one single** Eligible Investment Transaction;
            2. not make any sell order(s) of the Fund, for the duration of the Investment Period and Investment Holding Period (as defined below).
        ii. throughout the period from the final day of the Campaign Period to 30 November 2025 (both dates inclusive) ("**Investment Holding Period**"), maintain investments in the Fund of at least the Incremental Investment Amount,

    ("**Successful Customer**").
    c. "**Eligible Investment Transaction**" means 'buy' orders in the Fullerton SGD Cash Fund - Class G ("**Fund**") placed and completed before 3:30pm on the final day of the Campaign Period.
    d. "**Incremental Investment Amount**" means the minimum investment amount of S$1,000 during the Campaign Period, **in one single** Eligible Investment Transaction, nett of any withdrawals or sell orders (whether completed or in-progress).

B. Definitions

GXS Savings Account

1. "**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.

GXS Invest

2. "**GXS Invest**" means the GXS Invest account governed by the Invest Account Terms, for which more information and terms and conditions can be found at https://www.gxs.com.sg/tnc.

C. Additional Terms for Cashback

1. Cashback is issued on a first-come-first served basis and is while stocks last.

2. Cashback is limited to the first 2,000 Successful Customers of this Campaign only.

3. You are entitled to receive a maximum of one (1) Cashback under this Campaign, even if you make more than one Eligible Investment Transactions of at least the Incremental Investment Amount during the Investment Period.

4. Cashback shall be credited to the Main Account of a Successful Customer's GXS Savings Account on or before 31 December 2025.

5. Cashback must be credited to you in full in a single transaction. To ensure that you receive your Cashback on the date of crediting, you must ensure that you maintain a GXS Savings Account and the balance in your GXS Savings Account will not be greater than its maximum balance amount if the Cashback is credited. If, at the time of crediting of the Cashback, the maximum balance amount in your GXS Savings Account has been reached for any reason, or the crediting of your Cashback will cause such maximum balance amount to be reached, you will not be able to receive the Cashback (in full or in part). You acknowledge and agree that, if the Bank is unable to credit your Cashback in full to you on the date of crediting, your Cashback will be deemed to be forfeited by you in full.

6. If your GXS Invest account and/or GXS Savings Account is closed prior to the crediting of the cashback for any reason, or if Eligible Investment Transactions are reversed or refunded, the Cashback that has yet to be credited will be forfeited notwithstanding that it was accrued under the Campaign.

7. Cashback is not exchangeable for cash, credit or any other items, and cannot be transferred or assigned.

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

9. 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, or if Eligible Investment Transactions are reversed or refunded, the Bank reserves the right to recover any or all Cashback (or its equivalent value) by deduction from your GXS Savings Account or any account you maintain with us.

D. Additional Terms for Beansprout

1. The Bank is not an agent of Beansprout. The Bank holds a banking licence and is regulated by the Monetary Authority of Singapore. The Bank is a separate entity from Beansprout. The Bank is the provider of GXS Invest and the GXS Savings Account.

2. Terms and conditions of Beansprout, as determined by them from time to time, shall apply. The Bank's terms and conditions are separate from the terms and conditions of Beansprout. The Bank is not responsible for the terms and conditions, or any changes to the terms and conditions, of Beansprout.

E. 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 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.

<u>GXS Invest</u>

GXS Invest is an investment product, not a savings account. Your capital is neither insured by the Singapore Deposit Insurance Corporation nor guaranteed, and may fluctuate with market conditions.

<u>Risk Disclosure Statement</u>

1. All investments come with risks, and you may lose all or part of your investment. Investments are not deposits and should not be treated as deposits.

2. You acknowledge that prior to making an investment, you have received, read and understood the relevant prospectus or other offering document and, where applicable, the product highlights sheet or other materials or documents relating to the investment product which you are applying to invest into,

and agree to be bound by the prospectus and offering and constitutive documents of the investment product.

3. Past performance of an investment does not necessarily reflect its future performance. Any indicative return and/or distribution rate (where applicable) is for illustrative purposes only, and is not a prediction, projection or forecast of the future performance of the investment. There is no guarantee that the indicative return and/or distribution rate (where applicable) will be achieved. The value of investments and investment returns (including dividends, distributions, income or other returns) may rise or fall.

4. Prior to making an investment, you represent and warrant that you are fully aware of the risks involved in the investment, including the risks set out in the Invest Account Terms, and you undertake all investments and investment transactions at your sole risk.

5. You are responsible for your own investment decisions. We do not offer investment advice of any nature, and any information which we provide is not offered as investment advice or recommendations. Any such information which we provide is intended for general circulation and does not take into account the specific investment objectives, financial situation or particular needs of any particular person. You shall place no reliance on us as giving you any advice or making any recommendations. You should seek your own independent financial, professional or other advice if necessary.

6. Unless we inform you otherwise, we are acting as your agent in the investment transaction.

GXS Savings Account

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)