TERMS AND CONDITIONS GOVERNING 2025 YEAR-END FESTIVE 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. 2025 YEAR-END FESTIVE CAMPAIGN

1. **Campaign Period**: The Campaign is available from 17 November 2025 to 31 December 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 you are a new or existing GXS Bank retail banking customer who maintains a GXS Bank Account (as defined below) during the Campaign Period ("**Eligible Customer**"), unless otherwise stated herein.

   b. You will not be eligible to participate in this Campaign in respect of any new GXS Bank Account you successfully open, if you held and closed an account for the GXS Bank Account previously.

   c. Your GXS Bank Account must be active and in good standing with the Bank throughout the Campaign Period and until the point(s) of fulfilment of the Prizes and Cashback for this Campaign. If your relevant GXS Bank Account is closed prior to the fulfilment of the Prize or Cashback for any reason, the Prize and Cashback will be forfeited in full.

3. **Campaign**:
   a. This Campaign comprises a **Lucky Draw** and three (3) sub-campaigns for cashback.

   b. Under the **Lucky Draw** ("**Draw**"), you stand to win one (1) of fifteen sets of (15) Takashimaya voucher prizes (each worth S$10,000) ("**Voucher Prize**") or fifteen (15) sets of meals for two at 3-starred Michelin restaurant Odette (each worth S$1,800) ("**Dining Prize**") (each a "**Prize**", and collectively are "**Prizes**").

   c. The sub-campaigns under this Campaign are:
      i. **Save Campaign** for a S$40 cashback or more;
      ii. **Invest Campaign** for a S$5 cashback; and
      iii. **Borrow Campaign** for a S$100 cashback.

B. DEFINITIONS

1. "**GXS Bank Account**" means any one or more of the GXS FlexiCard account, GXS Debit Card, GXS Savings Account, GXS Invest account or GXS FlexiLoan account (as the context requires).

   GXS FlexiCard

2. "**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.

3. "**GXS FlexiCard Rewards**" means the GXS FlexiCard Rewards governed by Section B of the Rewards Terms, for which more information and terms and conditions can be found at https://www.gxs.com.sg/tnc.

GXS Savings Account and GXS Debit Card

4. "**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.

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

6. "**GXS Debit Card Rewards**" means the GXS Debit Card Rewards governed by Section A of the Rewards Terms, for which more information and terms and conditions can be found at https://www.gxs.com.sg/tnc.

GXS FlexiLoan

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

GXS Invest

8. "**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. LUCKY DRAW

Chances for the Draw

1. An Eligible Customer who successfully fulfils the requirements of the Campaign will be automatically allotted one or more chances for the Draw in accordance with these Terms (each a "**Chance**") ("**Successful Customer**").

2. The Qualifying Action(s) (as defined below) to be a Successful Customer and be allotted Chance(s) are to:
    a. **Spend on your GXS FlexiCard and/or GXS Debit Card** (see Section D below);
    b. **Save with your GXS Savings Account** (see Section E below);
    c. **Invest with your GXS Invest account** (see Section F below); and/or
    d. **Borrow with your GXS FlexiLoan account** (see Section G below).

Illustration for Qualifying Actions and Chance allotment for reference only:

	Qualifying Action	**Chance Allotment**	**Sub-Campaign**
Spend on GXS Debit Card (see Section D **below)**	First **Qualifying Transaction** of the day	**1** chance	-
	Bonus Qualifying Action: Minimum of one (1) **Qualifying Transaction** daily throughout December 2025	Bonus **100** chances	-
Spend on GXS FlexiCard (see Section D **below)**	First **Qualifying Transaction** of the day	**1** chance	-
	Bonus Qualifying Action: Minimum of one (1) **Qualifying Transaction** daily throughout December 2025	Bonus **100** chances	-

Save with GXS Savings Account (see Section E below)	Deposit at least S$10,000 in Fresh Funds into a Saving Pocket named "**Xmas**" by 31 Dec 2025, and hold until 31 January 2026	**10** chances for every S$10,000 in Fresh Funds in **Xmas**	Save Campaign
Invest with GXS Invest account (see Section F below)	Invest S$1,000 in Incremental Investment Amount, and hold until 31 January 2026	**10** chances for every S$1,000 in Incremental Investment Amount	Invest Campaign
Borrow with GXS FlexiLoan account (see Section G below)	Borrow at least S$10,000 in a single loan with a minimum 12-month tenure, and name your loan "**Xmas**"	**50** chances for every S$10,000 drawn down under "**Xmas**"	Borrow Campaign

3. Successful Customers with Chance(s) will also receive a 2x multiplier on the aggregated Chances allotted based on all the Qualifying Actions completed (i.e. be allotted double the aggregated Chances allotted for completing Qualifying Actions):
    a. if you are an Eligible Customer who is a new-to-GXS Bank retail banking customer during the Campaign Period; OR
    b. if you are an Eligible Customer who is an existing GXS Bank retail banking customer prior to the start of the Campaign Period and you make a Successful Referral during the Campaign Period. For "**Successful Referral**", see Section H below.

Illustration for Chance Multiplier for reference only:

	Chance Multiplier
Eligible Customer who is new-to-GXS Bank retail banking during the Campaign Period	2x
Eligible Customer who makes at least one (1) Successful Referral during the Campaign Period (see Section H below)	2x

4. Chances accumulated and allotted are not transferable and may be cancelled upon the suspension, cancellation and/or termination of the relevant GXS Bank Account, without the Bank incurring any liability to you or any other person. Chances cannot be transferred to or combined with Chances awarded to any other GXS Bank customer. In the event that any GXS Bank Account is closed for any reason and another GXS Bank Account is subsequently opened by you, Chances accumulated from the closed account will not be transferred to the new account.

5. We reserve the right not to allot Chances at our discretion, for instances of reversals, cancelled, void, disputed transactions or abuse of the Campaign, for any other reason whatsoever, and without any compensation or liability to you.

6. A Successful Customer's name will be automatically submitted to the Draw pool when each Chance is allotted. If you (Eligible Customer) do not wish to participate in the Draw (i.e. wish to opt out of the chance to win a Prize), please inform the Bank via the GXS Bank app, Help Centre: GXS Chat (Recommended) or Contact Us Form, or calling the GXS Hotline: 1800 866 6685 or (+65) 6866 6685 (from overseas) on or before the last day of the Campaign Period, i.e. 31 December 2025.

Draw and Draw Date

7. The Draw will be conducted on 23 February 2026 ("**Draw Date**") between 10:00 am to 06:00 pm (Singapore time) at the GXS Bank office located at 3 Media Close, #09-00, Singapore 138498 (or such other date, time or location as the Bank may determine at its sole and absolute discretion without prior notice). The Draw will be witnessed by an external auditor or other scrutineer appointed by the Bank at its sole and absolute discretion.

8. The Draw will be conducted to 15 **Voucher Prizes** and 15 **Dining Prizes** (each a "**Prize**", collectively "**Prizes**").

9. During the Draw, a total of thirty (30) winners will be selected at random from the pool of Successful Customers to receive one (1) Prize each for the Campaign ("**Winner**") by the Bank using such methods and in such manner (which may be manual or computerised) as the Bank may determine in its sole discretion.

10. The first fifteen (15) Winners will receive the Voucher Prize and the next fifteen (15) Winners drawn will receive the Dining Prize.

11. The Bank reserves the right to deal with any unclaimed Prize(s) in a manner that we the Bank deems fit, including but not limited to drawing an alternative or reserve winner(s) to replace any Winner who is or may be subsequently found to be ineligible or disqualified from the Draw, or whose Prize is unclaimed or forfeited for any reason.

Winner of the Draw

12. Each Winner is limited to win only one (1) Prize. Once a Successful Customer has been selected as a Winner for a Prize during the Draw, the Successful Customer cannot be selected to receive another Prize.

13. If the Winner is subsequently discovered to not be a Successful Customer or not be eligible or qualified to receive or claim a Prize (which eligibility or qualification shall be determined at the Bank's sole discretion) for any reason, the Bank reserves the right to forfeit the Prize, reclaim the Prize or charge you the full value of the Prize, without prior notice to you.

14. If you have been drawn as a Winner but you do not maintain at least one (1) GXS Bank Account on the date of the Draw or the Prize Winner Notification (as defined below) for any reason, or if any Qualifying Action(s) or Bonus Qualifying Action(s) is reversed, refunded or cancelled (in full or in part), the Prize that has yet to be notified to you may be forfeited notwithstanding that it was accrued under these Terms and the Draw. Unused or unredeemed Prizes may be automatically cancelled and forfeited upon the closure of your GXS Savings Account for any reason. The unclaimed or unused Prizes shall not be transferable to any other person.

15. The Winner and your Prize will be notified by email to your last known email address in the Bank's records and/or through push notifications in the GXS Bank app on any such date as the Bank may determine in its absolute discretion but in any case on or before 2 March 2026 which is seven (7) days after the Draw Date ("**Prize Winner Notification**"). The Winner may also be contacted by telephone using your last known contact number in the Bank's records. Only the Winner will be notified of the results of the Draw.

16. All Winners will be announced on the Bank's website within seven (7) days after the Draw Date and this will be published on the Bank's website for two (2) months. Each Winner consents to the Bank disclosing and/or publishing their full name as per the Bank's records and/or last 4 alphanumeric characters of their NRIC/Passport No. in any manner which the Bank may deem fit for purposes of announcing the Winners of the Campaign.

17. The Prize is not exchangeable for cash, credit or any other items, and cannot be transferred or assigned.

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

19. 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 any Qualifying Action(s) or Bonus Qualifying Action(s) is reversed, refunded or cancelled (in full or in part), the Bank reserves the right to recover the Prize (or its equivalent value) by deduction from your GXS Savings Account or any account you maintain with us.

Personal Data Consent

20. Any Eligible Customer who does not withdraw his or her participation in the Draw in accordance with these Terms, and in addition to any consent already provided to the Bank and any right of the Bank under applicable laws, consents to the Bank (and any other necessary third party) collecting, using and disclosing your information (including your personal data) for purposes relating to your participation in the Draw, including:
    a. to notify you of the Draw results;
    b. to comply with applicable legal and regulatory requirements in connection with the Draw;
    c. with respect to the claiming, redemption or collection of the Prize;
    d. to contact you for any publicity in connection with the Draw, including without limitation, for any request to take photographs and/or videos of you or for a quote or interview with respect to the Draw; and/or
    e. for the purposes stated under these Terms.

D. LUCKY DRAW – SPEND (GXS FLEXICARD AND GXS DEBIT CARD)

Qualifying Action and Chances – GXS Debit Card

1. Successful Customers shall be allotted up to **145** Chances in aggregate for completing the Qualifying Action and Bonus Qualifying Action (as defined below) for **Lucky Draw – Spend (GXS Debit Card**), in the following manner.

2. To be allotted Chances, an Eligible Customer must who holds a GXS Debit Card will be allotted one (1) Chance for your first Qualifying Transaction using your virtual and/or physical GXS Debit Card of each day of the Campaign Period ("**Qualifying Action**").

3. Limited to a maximum of one (1) Chance for a Qualifying Action on your GXS Debit Card per day during the Campaign Period, up to a maximum aggregate of 45 Chances under the Campaign.

4. "**Qualifying Transaction**" on your GXS Debit Card means an Eligible Transaction on your GXS Debit Card under the GXS Debit Card Rewards, save that no minimum spend per transaction is required for purposes of a Qualifying Transaction.

5. Successful Customers shall also be allotted an additional **100** Chances by completing the Qualifying Action throughout December 2025, i.e. completing the Qualifying Action every day from 01 December 2025 to 31 December 2025 (both days inclusive) ("**Bonus Qualifying Action**"). For the avoidance of doubt, you will not be determined to have completed the Bonus Qualifying Action or be eligible to be allotted the additional 100 Chances if you do not spend every day throughout December 2025, including if you had only created your GXS Debit Card on or after 02 December 2025..

Qualifying Action and Chances – GXS FlexiCard

6. Successful Customers shall be allotted up to **145** Chances in aggregate for completing the Qualifying Action and Bonus Qualifying Action (as defined below) for **Lucky Draw – Spend (GXS FlexiCard)**, in the following manner.

7. To be allotted Chances, an Eligible Customer must who holds a GXS FlexiCard will be allotted one (1) Chance for your first Qualifying Transaction using your virtual and/or physical GXS FlexiCard of each day of the Campaign Period ("**Qualifying Action**").

8. Limited to a maximum of one (1) Chance for a Qualifying Action on your GXS FlexiCard per day during the Campaign Period, up to a maximum aggregate of 45 Chances under the Campaign.

9. "**Qualifying Transaction**" on your GXS FlexiCard means an Eligible Transaction on your GXS FlexiCard under the GXS FlexiCard Rewards, save that no minimum spend per transaction is required for purposes of a Qualifying Transaction.

10. Successful Customers shall also be allotted an additional **100** Chances by completing the Qualifying Action throughout December 2025, i.e. completing the Qualifying Action every day from 01 December 2025 to 31 December 2025 (both days inclusive) ("**Bonus Qualifying Action**"). For the avoidance of doubt, you will not be determined to have completed the Bonus Qualifying Action or be eligible to be allotted the additional 100 Chances if you do not spend every day throughout December 2025, including if you had only created your GXS FlexiCard on or after 02 December 2025.

E. LUCKY DRAW – SAVE (GXS SAVINGS ACCOUNT)

Qualifying Action and Chances

1. Successful Customers shall be allotted at least **10** Chances, and up to a maximum aggregate of **80** Chances, for completing the Qualifying Action for **Lucky Draw – Save**.

2. To be allotted at least 10 Chances, an Eligible Customer must:
    a. during the Campaign Period:
        i. open a new **Saving** Pocket or **Boost** Pocket with a tenure of three (3) months, eight (8) months or twelve (12) months, and name such Pocket **XMAS** or **Xmas** ("**Xmas**");
        ii. deposit a minimum of S$10,000 in Fresh Funds (as defined below) into **Xmas**;
        iii. ensure that **Xmas** is open and active until day end of 31 January 2026. Where **Xmas** is a Boost Pocket, ensure that **Xmas** is maintained until its maturity; and
    b. until and including 31 January 2026, maintain a minimum Total Day End Balance (as defined below) that is equal to or greater than the Total Day End Balance as at the date of opening **Xmas**,

    ("**Qualifying Action**").

2. Chances will be awarded based on the amount of Fresh Funds deposited into **Xmas**, in the following manner:

Fresh Funds in Xmas	**Chances allotted**
At least S$10,000 but less than S$20,000	10 Chances
At least S$20,000 but less than S$30,000	20 Chances
At least S$30,000 but less than S$40,000	30 Chances
At least S$40,000 but less than S$50,000	40 Chances
At least S$50,000 but less than S$60,000	50 Chances
At least S$60,000 but less than S$70,000	60 Chances
At least S$70,000 but less than S$80,000	70 Chances
At least S$80,000 but less than S$85,000	80 Chances

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:

a. for existing GXS Savings Account customers (who already maintain a GXS Savings Account before the Campaign Period): on 16 November 2025;
b. for new-to-GXS Savings Account customers: as at the point of account opening.

4. "**Total Day End Balance**" means aggregate day end balance in your GXS Savings Account (i.e. Main Account, all Saving Pockets and all Boost Pockets) for every day of the said period.

5. Where **Xmas** is a Saving Pocket: You must ensure that your **Xmas** 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 to fulfil the Saving Pocket naming requirements of this Campaign.

6. Where **Xmas** is a Boost Pocket: You must ensure that your **Xmas** Boost Pocket is a new Boost Pocket. A renamed Boost Pocket will not be eligible as a Boost Pocket for this Campaign, notwithstanding that the Boost Pocket has been renamed to fulfil the Boost Pocket naming requirements of this Campaign.

Save Campaign (Sub-Campaign)

7. Successful Customers shall be entitled to receive S$40 in cashback for every 10 Chances allotted under Lucky Draw – Save, unless otherwise stated, up to a maximum aggregate of S$320 in cashback ("**Save Cashback**").

8. Save Cashback will be awarded based on the amount of Fresh Funds deposited into **Xmas**, in the following manner:

Fresh Funds in Xmas	**Save Cashback**
At least S$10,000 but less than S$20,000	S$40
At least S$20,000 but less than S$30,000	S$80
At least S$30,000 but less than S$40,000	S$120
At least S$40,000 but less than S$50,000	S$160
At least S$50,000 but less than S$60,000	S$200
At least S$60,000 but less than S$70,000	S$240
At least S$70,000 but less than S$80,000	S$280
At least S$80,000 but less than S$85,000	S$320

F. LUCKY DRAW – INVEST (GXS INVEST)

Qualifying Action and Chances

1. Successful Customers shall be allotted at least **10** Chances for completing the Qualifying Action for **Lucky Draw – Invest**. Successful Customers will be awarded 10 Chances for every S$1,000 in Incremental Investment Amount (as defined below) made in one or more Eligible Investment Transactions (as defined below).

2. To be allotted at least **10** Chances, an Eligible Customer must:
   a. during the Campaign Period ("**Investment Period**"):
      i. use your GXS Invest account to make at least S$1,000 in Incremental Investment Amount in one or more Eligible Investment Transactions;
      ii. not make any sell order(s) of the Fund, for the duration of the Investment Period and Investment Holding Period (as defined below); and

b. throughout the period from the final day of the Campaign Period to 31 January 2026 (both dates inclusive) ("**Investment Holding Period**"), maintain investments in the Fund of at least the Incremental Investment Amount,
("**Qualifying Action**").

3. "**Eligible Investment Transaction**" means 'buy' orders in the Fullerton SGD Cash Fund – Class G ("**Fund**"), whether completed or in-progress, placed before 3:30pm on the final day of the Campaign Period, whereby such 'buy' orders are not made using sale proceeds from any of your existing holdings of the Fund as at the day prior to the start of the Campaign Period.

4. "**Incremental Investment Amount**" means the minimum investment amount **in aggregate** during the Campaign Period, nett of any withdrawals or sell orders (whether completed or in-progress).

Invest Campaign (Sub-Campaign)

5. Successful Customers shall also be entitled to receive S$5 in by completing the Qualifying Action for Lucky Draw – Invest ("**Invest Cashback**").

6. You are entitled to receive a maximum of one (1) Invest Cashback under this Campaign, even if your Incremental Investment Amount is greater than S$1,000.

G. LUCKY DRAW – BORROW (GXS FLEXILOAN)

Qualifying Action and Chances

1. Successful Customers shall be allotted at least **50** Chances for completing the Qualifying Action for **Lucky Draw – Borrow**. Successful Customers will be awarded 50 Chances for every S$10,000 drawn down under your Loan (as defined below).

2. To be allotted at least **50** Chances, an Eligible Customer must:
   a. if you are a new-to-GXS FlexiLoan customer during the Campaign Period, not have signed up for the GXS FlexiLoan via any financial comparison platform, including but not limited to MoneySmart, SingSaver and Lendela;
   b. draw down a GXS FlexiLoan **Instalment Loan** or **Balance Transfer Loan** which fulfils the following criteria ("**Loan**"):
      i. draw down a single GXS FlexiLoan **instalment loan or balance transfer loan of at least S$10,000** and such loan has a tenure of **not less than twelve (12) months**;
      ii. name your loan "**Xmas**", such loan being your first loan named "**Xmas**"; and
      iii. ensure that the loan is disbursed into your preferred third-party bank account which is held in your own name, and not your GXS Savings Account held with the Bank,
   c. fulfil the following conditions:
      i. not prepay more than 50% of your Loan on or before **20 February 2026**;
      ii. not repay any outstanding amount early during the Campaign Period, unless such repayment occurs in your final instalment month for the final instalment payment; and
      iii. not default on any GXS FlexiLoan repayments for the Loan and/or any other loans drawn under your GXS FlexiLoan account,
   ("**Qualifying Action**").

Illustration for Chances for reference only:

Loan amount of Xmas	**Chances allotted**
At least S$10,000 but less than S$20,000	50 Chances

At least S$20,000 but less than S$30,000	100 Chances
At least S$30,000 but less than S$40,000	150 Chances
Etc.	Etc.

Borrow Campaign (Sub-Campaign)

3. Successful Customers shall be entitled to receive S$100 in cashback by completing the Qualifying Action for Lucky Draw – Borrow ("**Borrow Cashback**").

4. You must ensure that you maintain a GXS Savings Account within the same calendar month as the drawdown of your Loan.

5. You are entitled to receive a maximum of one (1) Borrow Cashback under this Campaign, even if the loan amount of **Xmas** is greater than S$10,000.

H. LUCKY DRAW – CHANCE MULTIPLIER – SUCCESSFUL REFERRAL

1. "**Successful Referral**" means that, during the Campaign Period, a Successful Customer (who shall also be referred to as an "**Introducer**") successfully refers a new-to-GXS Bank retail banking customer ("**Referee**") to successfully sign up for their first Eligible GXS Bank Account, and the Successful Customer and Referee fulfil the following requirements:
    a. the Successful Customer's Referee must apply for their first Eligible GXS Bank Account using your Bank-issued referral code notified to you through the Bank's official communication channels ("**Referral Code**") during the Campaign Period. The date of Successful Referral shall be determined as the date on which the Bank receives the Referee's application for the Eligible GXS Bank Account using the Referral Code; and
    b. your Referee must not have closed any of their Eligible GXS Bank Account(s) in the last six (6) months from use of your referral code or be reapplying for such Eligible GXS Bank Account(s) under this Referral Campaign;
    c. your Referee may be an existing GXS Bank customer who maintains GXS Bank banking products other than the Eligible GXS Bank Account; and
    d. comply with the Personal Data Protection Act 2012 and the Personal Data requirements under this Referral Campaign.

2. "**Eligible GXS Bank Account**" means the GXS FlexiCard, GXS Savings Account or GXS FlexiLoan.

3. Each Successful Customer's Referral Code may be used by one or more Referees, as each Eligible Customer is entitled to make multiple Successful Referrals.

4. Each Referee is only allowed to use a Referral Code once. The use of such Referral Code shall be final and conclusive.

5. Any subsequent successful applications for an Eligible GXS Bank Account will not be Successful Referrals, if:
    a. the same Referral Code from the same Successful Customer is used by the Referee for successful applications of other Eligible GXS Bank Account, will not be Successful Referrals for any Successful Customer, i.e., if a Referee successfully applied for three (3) GXS Bank Products, it would still be considered as one (1) Successful Referral; or
    b. more than one Eligible Customer refers the same Referee to the Bank during the Campaign Period under this Referral Campaign, the Eligible Customer whose Referral Code is first used by the Referee in his or her successful application will be the Introducer of such Referee and be eligible to receive the Referral Cashback,

notwithstanding that a referral code may have been applied during the application process for an Eligible GXS Bank Account.

I. ADDITIONAL TERMS FOR CASHBACK FOR SAVE CAMPAIGN, INVEST CAMPAIGN AND BORROW CAMPAIGN (SUB-CAMPAIGNS)

1. Under this Section **I**, "**Cashback**" shall mean Save Cashback, Invest Cashback and Borrow Cashback.

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

3. Limited to a maximum of one (1) each of Save Cashback (up to the stated maximum aggregate amount), Invest Cashback and Borrow Cashback per Successful Customer under this Campaign.

4. Cashback shall be credited to your GXS Savings Account in the following manner:
    a. for the **Save Cashback** on or before 28 February 2026;
    b. for the **Invest Cashback**: on or before 28 February 2026;
    c. for the **Borrow Cashback**: on or before 30 April 2026.

5. GXS FlexiLoan and GXS Invest customers must maintain a GXS Savings Account to receive Cashback under this Campaign. In the event you do not maintain a GXS Savings Account at the point of fulfilment and crediting, your Cashback will be deemed to be forfeited by you in full.

6. 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.

7. If your GXS Savings Account is closed prior to the crediting of the Cashback (or any part thereof) for any reason, or if any Qualifying Action(s) or Bonus Qualifying Action(s) is reversed, refunded or cancelled (in full or in part), the Cashback (or any part thereof) that has yet to be credited will be forfeited notwithstanding that it was accrued under the Campaign.

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

9. Cashback (or any part thereof) that has yet to be credited to you will also be deemed to be forfeited by you in full, notwithstanding that you have fulfilled the requirements of the Campaign, if at any time during to the Campaign Period or prior to the fulfillment or crediting of Cashback (or any part thereof):
    a. you have not complied with or breached any terms and conditions under these Terms, terms and conditions governing any GXS Bank Account, the Rewards Terms or any applicable terms and conditions of the Bank;
    b. your GXS Bank Account is not active or in good standing with the Bank throughout the Campaign Period or until the point of fulfilment of Cashback (or any part thereof) for any reason;
    c. your GXS Bank Account is closed prior to the crediting of the Cashback (or any part thereof) for any reason;
    d. any information which you have provided to the Bank during the GXS FlexiLoan application process has materially changed prior to draw down of the Loan or during your Loan; or
    e. your GXS Bank Account is closed, suspended, cancelled or terminated (whether voluntarily or involuntarily).

10. 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.

11. 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 any Qualifying Action(s) or Bonus Qualifying Action(s) is reversed, refunded or cancelled (in full or in part), 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.

J. ADDITIONAL TERMS FOR PRIZES

1. The Prizes shall be in the form of a voucher(s) and/or voucher code(s) which will be notified to you by the Bank to your last known email address in the Bank's records.

2. Prizes shall be redeemed in accordance with the terms and conditions set out in the Prizes and the Winners Notification. The redemption and use of the Prize(s) is subject to such other terms and conditions as may be imposed by the relevant merchant issuing the Prize(s). By using the Prize, the Winner agrees to the terms and conditions of the relevant merchant issuing the Prizes.

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

4. In the event a Prize is lost, misplaced, damaged or stolen, your entitlement to a replacement prize is subject to the sole discretion and final determination of the Bank. Where a replacement prize is issued, the Bank reserves the right to deduct the full cost or retail value of the Prize from your GXS Savings Account or any account you maintain with us if the original Prize is utilised.

5. Any unredeemed Prize(s) within any prescribed redemption period shall be forfeited. If your Prize 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 non-receipt of the Prize. Strictly no extension of such prescribed redemption period will be allowed.

6. Only Winners who receive the Prize will be entitled to redeem the Prize.

7. Winners shall accept the Prize "as is". The Bank is not the supplier of the Prize(s), good(s) and service(s) and makes no representation or warranty as to the quality, merchantability and/or fitness of purpose of the Prize(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 Prize(s), good(s) and/or service(s). The Bank is not an agent of the merchants. Any disputes over the Prize(s), product quality and/or services by a merchant should be resolved directly between the Winner and the relevant merchant.

8. The Bank reserves the right to replace, exchange, vary or substitute the Prize 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, the Bank reserves the right to recover the equivalent value of the Prize by deduction from your GXS Savings Account or any account you maintain with us.

K. ADDITIONAL TERMS FOR TAKASHIMAYA, ODETTE AND THIRD PARTIES

1. The Bank is not an agent of Takashimaya, Odette or any merchants/third parties. The Bank holds a banking licence and is regulated by the Monetary Authority of Singapore. The Bank is a separate entity from Takashimaya, Odette or any merchants/third parties. The Bank is the provider of the GXS Savings Account, GXS Debit Card, GXS FlexiCard, GXS FlexiLoan and GXS Invest.

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

L. GENERAL

1. This Campaign is not valid with other offers or campaigns unless otherwise stated. For the avoidance of doubt, all Eligible Customers may also participate in all other GXS Bank Account campaigns which are ongoing during the Campaign Period if you have complied with the applicable terms and conditions thereunder, unless otherwise stated.

2. The Bank may add to, amend, modify or vary any or all of these Terms (including the terms and conditions stated in the Campaign Notification) 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 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.

GXS Invest

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.

Risk Disclosure Statement

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)