Terms and conditions governing GXS Reno Club Campaign ("Campaign")

Updated as of 27 November 2025

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

A. GXS Reno Club

1. **Campaign Period**: The Campaign is available from 1 October 2025 to 31 March 2026 (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 are a GXS FlexiLoan customer during the Campaign Period; and
        ii. your GXS FlexiLoan account is active and in good standing with the Bank until the point(s) of fulfilment of the reward(s) (as set out below) for this Campaign,

    ("**Eligible Customer**").

    b. You will not be an Eligible Customer if:
        i. any information which you have provided to the Bank during the GXS FlexiLoan application process has materially changed prior to drawdown of the loan; and/or
        ii. at any time during the Campaign Period or prior to the expiry of the applicable loan(s) or the point(s) of fulfillment of the reward(s), your GXS FlexiLoan account is closed, suspended, cancelled or terminated (whether voluntarily or involuntarily), you've breached any of the Terms of this Campaign or the GXS FlexiLoan Terms and Conditions, you have not made any repayment or payment due and payable to the Bank on or before the applicable due date whether with respect to any loan under your GXS FlexiLoan account or otherwise or there has been any revision to your credit rating.

3. **Campaigns:** This GXS Reno Club Campaign comprises the following three (3) parts:

    a. **GXS Reno Club** for 1.28% off your prevailing GXS FlexiLoan account interest rate;
    b. **Reno Club Bonus Interest** for your GXS Savings Account;
    c. **Grab Perks** and **Singtel Perks**.

4. By participating in this Campaign and becoming a Reno Club Customer (as defined below), you consent to the Bank sharing with Grab and Singtel that you have become Reno Club Customer.

B. Definitions

GXS FlexiLoan

1. "**GXS FlexiLoan**" means the GXS FlexiLoan, for which more information and terms and conditions can be found at https://www.gxs.com.sg/tnc. For the avoidance of doubt, the GXS FlexiLoan Terms and Conditions include the GXS FlexiLoan - Balance Transfer Terms and Conditions.

GXS Savings Account

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

3. "**Main Account**" means the Main Account of your GXS Savings Account.

C. GXS FlexiLoan Reno Club

1. Under GXS FlexiLoan Reno Club, Reno Club Customers can enjoy:
    a. 1.28% off your prevailing GXS FlexiLoan account interest rate for 12 months ("**Reno Club Interest Rate**") by way of Reno Club Cashback (as defined below);
    b. Reno Club Bonus Interest (in the manner set out in Section D below); and
    c. Grab Perk and Singtel Perk (in the manner set out in Section E below).

    ("**Reno Club Perks**") by fulfilling the requirements to join GXS FlexiLoan Reno Club ("**Reno Club Customer**"). The Reno Club Perks are limited to the first 1,000 Reno Club Customers per month during the Campaign Period.

2. To join GXS FlexiLoan Reno Club and become a Reno Club Customer, Eligible Customers must:
    a. draw down a single GXS FlexiLoan **instalment loan of at least S$15,000** and such loan has a tenure of **not less than 12 months**;
    b. name your instalment loan "**RENOCLUB**", such loan being your first instalment loan named "**RENOCLUB**"; and
    c. ensure that the **RENOCLUB** instalment 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,

    ("**Reno Club Instalment Loan**").

3. In respect of the Reno Club Instalment Loan, you must ensure that you maintain a GXS Savings Account within the same calendar month as the drawdown of your Reno Club Instalment Loan.

4. The Reno Club Interest Rate will be applicable for the first twelve (12) equal monthly repayments of your Reno Club Instalment Loan only, notwithstanding that the tenure of your Reno Club Instalment Loan may be longer than 12 months.

5. With effect from 27 November 2025, in respect of your Reno Club Instalment Loan, Eligible Customers must also:
    a. not make any early repayments on your Reno Club Instalment Loan that is greater than the stated equal monthly repayment amount on any given repayment period for the first twelve (12) scheduled repayments of your Reno Club Instalment Loan;
    b. not repay greater than the stated monthly repayment amount on your Reno Club Instalment Loan during any given repayment period for the first twelve (12) scheduled repayments of your Loan;
    c. not default on any GXS FlexiLoan repayments for the Reno Club Instalment Loan and/or any other loans drawn under your GXS FlexiLoan account;
    d. not repay your Reno Club Instalment Loan before or after its monthly repayment date.

<u>Reno Club Cashback</u>

6. You will enjoy the Reno Club Interest Rate by way of cashback ("**Reno Club Cashback**").

7. Limited to a maximum of **one (1) Reno Club Cashback of a maximum of S$1,000** per Reno Club Customer, notwithstanding the Reno Club Instalment Loan amount and tenure.

8. Reno Club Cashback is calculated based on the difference between the total interest payable under your prevailing GXS FlexiLoan account interest rate and total interest payable under the Reno Club Interest Rate, for the first twelve (12) equal monthly repayments of your Reno Club Instalment Loan.

9. Reno Club Cashback forms part of the Reno Club Perks which are limited to the first 1,000 Reno Club Customers per month during the Campaign Period.

10. GXS FlexiLoan customers must successfully open a GXS Savings Account to receive Cashback under this Campaign. You are to ensure that you have done so within the same calendar month as the drawdown of your Reno Club Instalment Loan, and in any case no later than the 15th day of the calendar month following such drawdown. 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.

11. Reno Club Cashback will be credited to the Main Account of your GXS Savings Account in twelve (12) equal instalments on a calendar month basis, commencing the calendar month after your first billing month of your Reno Club Instalment Loan, and within 14 business days of each calendar month. Reno Club Cashback will be payable to you in twelve (12) equal monthly payments, notwithstanding that the interest amount payable by you month-on-month shall be decreasing upon each equal monthly repayment of your Reno Club Instalment Loan.

12. If your GXS FlexiLoan account and/or GXS Savings Account is closed prior to the crediting of the Reno Club Cashback (or any part thereof) for any reason, or if you repay your Reno Club Instalment Loan before or after its monthly repayment date, the Reno Club Cashback that has yet to be credited will be forfeited notwithstanding that it was accrued under the Campaign.

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

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

15. 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 any or all Reno Club Cashback (or its equivalent value) by deduction from your GXS Savings Account or any account you maintain with us.

D. Reno Club Bonus Interest

1. A Reno Club Customer shall be entitled to receive Bonus Interest of 0.8% p.a. on the first S$20,000 of your balances in your GXS Savings Account (i.e. aggregate of your Main Account, Saving Pocket(s) and Boost Pocket(s)) during the Bonus Interest Period ("**Reno Club Bonus Interest**").

2. "**Reno Club Bonus Interest**" means the bonus interest of 0.8% p.a. awarded on the first S$20,000 maintained in the Main Account, all Saving Pockets and all Boost Pockets of a Reno Club Customer's GXS Savings Account, for each month of the Bonus Interest Period.

3. "**Bonus Interest Period**" means the period of six (6) consecutive calendar months which commences the calendar month after a Reno Club Instalment Loan is successfully drawn down. For example and illustration purposes only: If you successfully draw down a Reno Club Instalment Loan on any day in October 2025, the Bonus Interest Period will commence on 1 November 2025 and end on 30 April 2026 (both dates inclusive).

4. Reno Club Bonus Interest is issued on a first-come-first served basis and is while stocks last.

5. Each Reno Club Customer is entitled to receive one (1) Reno Club Bonus Interest for each calendar month of your Bonus Interest Period. Reno Club Bonus Interest will be credited to the Main Account of your GXS Savings Account on a calendar month basis, within 14 business days after each calendar month of your Bonus Interest Period.

6. Your GXS Savings Account must be active and in good standing with the Bank until each point(s) of fulfilment. If your GXS FlexiLoan account and/or GXS Savings Account is closed prior to the crediting of any Reno Club Bonus Interest (or any part thereof) for any reason, or if you repay your Reno Club Instalment Loan before or after its monthly repayment date, the Reno Club Bonus Interest that has yet to be credited will be forfeited notwithstanding that it was accrued under the Campaign.

7. Reno Club Bonus Interest 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 Reno Club Bonus Interest 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 any or all Reno Club Bonus Interest (or its equivalent value) by deduction from your GXS Savings Account or any account you maintain with us.

E. Grab and Singtel Perks

Grab Perk: Grab PayLater and GrabPay Vouchers ("**Grab Perk**")

1. Each Reno Club Customer will be able to enjoy the Grab Perk of up to S$160 worth of discounts when they pay via Grab:
   a. 4 vouchers x S$40 off PayLater (online) with a minimum spend of S$500 per transaction,

   which can be used at participating merchant(s) (each a "**Grab Voucher**" and, collectively, "**Grab Vouchers**").

2. Eligible Customers who do not have a Reno Club Instalment Loan but fulfil the following criteria will also be eligible to enjoy Grab Perks and Grab Vouchers hereunder:
   a. draw down a single GXS FlexiLoan **instalment loan of between S$5,000 and S$14,999** and such loan has a tenure of **not less than 6 months**;
   b. name your instalment loan "**RENOCLUB**", such loan being your first instalment loan named "**RENOCLUB**"; and
   c. ensure that the instalment loan named "**RENOCLUB**" 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.

3. The Grab Vouchers shall be in the form of Grab voucher code(s) which will be notified to you by Grab to your last known email address in the Bank's records in the calendar month after your Reno Club Instalment Loan or the loan referred to in Clause E2 is successfully drawn down.

4. Grab Vouchers must be redeemed in accordance with the terms and conditions of Grab. Grab Vouchers can be used at the following merchants (determined by Grab and subject to change): Harvey Norman, PRISM+, Gain City, FortyTwo, Samsung, Dyson, Sterra, Kyson, HipVan, Omnidesk, Secretlab, Mega Discount Store, Lumos Projector, Loft Home Furniture, Steigen, Ninja Kitchen, Luxus, Raffles Paint, Audio House, Furnituremart.sg, Best Denki, Hinomi, Stryv, TC Acoustic, Zuhne and IKEA (only GrabPay).

5. Any unredeemed Grab Voucher within any prescribed redemption period shall be forfeited. If your Grab Voucher has been forfeited, you shall not be entitled to any payment of compensation or replacement. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Grab Voucher is subject to such other terms and conditions as may be imposed by Grab. By using the Grab Voucher, you agree to the terms and conditions of Grab.

6. Any unredeemed Grab Voucher within any prescribed redemption period shall be forfeited. If your Grab Voucher has been forfeited, you shall not be entitled to any payment of compensation or replacement. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Grab Voucher is subject to such other terms and conditions as may be imposed by the relevant merchant issuing the Grab Voucher. By using the Grab Voucher, you agree to the terms and conditions of the relevant merchant issuing the Grab Voucher.

7. You shall accept the Grab Voucher "as is". The Bank is not the supplier of the Grab Voucher, good(s) and service(s) and makes no representation or warranty as to the quality, merchantability and/or fitness of purpose of the Grab Voucher, 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 Grab Voucher, good(s) and/or service(s). Any disputes over the Grab Voucher, product quality and/or services by a merchant should be resolved directly with Grab.

8. Terms and conditions of Grab, as determined by them from time to time, shall apply. Grab reserves the right to amend, change or withdraw any terms and conditions without prior notice.

Singtel Perks: GXS Bank Reno Club Exclusive Promotion ("**Singtel Perks**")

9. Each Reno Club Customer will be able to enjoy the following Singtel Perks:
    a. Singtel Broadband 3Gbps Mesh at a discounted rate of S$39.70/month (Usual Price S$73.90/month) when you sign up and fulfil the Singtel Broadband promotion requirements ("**Singtel Broadband GXS Bank Reno Club Promo Terms**") set out below:

Singtel Broadband GXS Bank Reno Club Promo Terms
Offer of discounted rate of S$39.70/month (U.P. S$73.90/month) is applicable only when: ● Customer signs up to a new 24-month contract on 3Gbps Enhanced plan and for GXS Reno Club customers only. ● This offer consists of a 3Gbps plan at $28.90/mth which is bundled with 2 units of Singtel WiFi 7 HB611 routers (U.P. $55.90/mth). A monthly $27 discount will be applied to the usual price of $55.90/mth across 24 months of the Fibre Broadband contract. Usual price of $55.90/mth will apply after the 24-month

contract ends.
- No refund is permitted.
- This promotion is not applicable with other promotions unless otherwise stated.

Plan comes with:
2x Singtel WiFi 7 HB611 routers
Home Line
Registration & Installation Waiver
2,000 yuu Points (worth $10)
12 months of Broadband Protect (U.P. $3/mth)
6 months of Amazon Prime (U.P. $4.99/mth)
3 months of Microsoft 365 Personal (U.P. $15.49/mth)
1 month of Parental Control Pass (U.P. $6.01/mth)
1 month of Security Suite Triple Protect (U.P. $13.15/mth)
1 month of Singtel Home Protect Flexi (U.P. $8/mth)

b. 25% off Singtel Home Protect 12-month and 24-month Annual Plans when you sign up in accordance with Singtel Home Protect's terms and conditions at Singtel's webpage at https://www.singtel.com/content/dam/singtel/personal/products-services/lifestyle-services/homeprotect/shp__standalone_tnc_220224.pdf. The first 100 customers to sign up with Singtel Home Protect 24-month plan will be eligible to receive Free Tapo Home Security Wi-Fi Camera on a first come first serve basis.

Singtel Home Protect GXS Bank Reno Club Promo

Plan comes with:
- Free Tapo Home Security Wi-Fi Camera for the first 100 customers on a first come first serve basis (only applicable for 24-month plan)
- Up to S$80,000 of combined coverage for renovations and home contents (eg. valuables and personal belongings)
- Up to S$500,000 for Personal Liability
- Home assistance services (eg. faulty aircon compressor, leaking & burst pipes, pest control, etc) with reimbursement of up to S$120 per event, for up to 2 events

Refer to www.singtel.com/gxshome for more information.

Offer is applicable only when customer signs up to a 12-month or 24-month plan and for GXS Reno Club customers only.

; and

c. Free 6 months of Amazon Prime on Singtel CAST

Singtel CAST GXS Bank Reno Club Promo

- 180 days of Amazon Prime on Singtel CAST
- Offer is applicable for GXS Reno Club customers only. Plan will be charged at the prevailing rate of $4.99/mth after the promotional period.

10. During the Campaign Period, you will be able to enjoy the Singtel Perk, if you:

a. are (1) a Reno Club Customer or (2) an Eligible Customer who does not have a Reno Club Instalment Loan but fulfils the following criteria:
    i. draw down a single GXS FlexiLoan **instalment loan of between S$5,000 and S$14,999** and such loan has a tenure of **not less than 6 months**;
    ii. name your instalment loan "**RENOCLUB**", such loan being your first instalment loan named "**RENOCLUB**"; and
    iii. ensure that the instalment loan named "**RENOCLUB**" 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; and
b. fulfil the Singtel Broadband GXS Bank Reno Club Promo Terms with respect to the Singtel Broadband Singtel Perk.

11. The Singtel Broadband GXS Bank Reno Club Promo Terms are issued by Singtel. The Bank is not the issuer of the Singtel Broadband GXS Bank Reno Club Promo Terms and all queries with respect to the Singtel Broadband GXS Bank Reno Club Promo Terms shall be directed to Singtel at https://www.singtel.com/contact-us.

12. Eligible Customers will be notified when the Singtel Perk becomes available, which shall be in the calendar month after your Reno Club Instalment Loan or the loan referred to in Clause E10 is successfully drawn down.

13. Singtel Perk must be redeemed in accordance with the terms and conditions of Singtel, Singtel Broadband (including Singtel's Singtel Broadband GXS Bank Reno Club Exclusive Promotion – Terms and Conditions)and/or Singtel Home Protect.

14. Any unredeemed Singtel Perk within any prescribed redemption period shall be forfeited. If your Singtel Perk has been forfeited, you shall not be entitled to any payment of compensation or replacement. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Singtel Perk is subject to such other terms and conditions as may be imposed by Singtel and/or any Singtel group entity supplying the Singtel Perk. By using the Singtel Perk, you agree to the terms and conditions of Singtel and/or any Singtel group entity supplying the Singtel Perk.

15. You shall accept the Singtel Perk "as is" and comply with the Singtel Broadband GXS Bank Reno Club Promo Terms "as is". The Bank is not the supplier of the Singtel Perk, good(s) and service(s) and makes no representation or warranty as to the quality, merchantability and/or fitness of purpose of the Singtel Perk, 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 Singtel Perk, good(s) and/or service(s). Any disputes over the Singtel Perk, product quality and/or services by a merchant should be resolved directly with Singtel and/or the Singtel group entity supplying the Singtel Perk.

16. Terms and conditions of Singtel and/or any Singtel group entity supplying the Singtel Perk, as determined by them from time to time, shall apply. Singtel and/or any Singtel group entity supplying the Singtel Perk reserves the right to amend, change or withdraw any terms and conditions without prior notice.

F. Additional Terms for Grab, Singtel and third parties

1. The Bank is not an agent of Grab or Singtel. The Bank holds a banking licence and is regulated by the Monetary Authority of Singapore. The Bank is a separate entity from the Grab Financial Group

entities. The Bank is a separate entity from the Singtel Group entities (and any other third parties with product offerings thereunder). The Bank is the provider of the GXS FlexiLoan, GXS Savings Account and GXS Debit Card.

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

3. The Bank is not an agent of other third parties, including any third parties with product offerings under Grab PayLater or Singtel or any of the Singtel Group entities. Terms and conditions of such third parties, as determined by them from time to time, shall apply.

G. General

1. This Campaign is not valid with other offers or campaigns unless otherwise stated. For the avoidance of doubt, all customers may also participate in all other GXS FlexiLoan campaigns that are running during the Promotion Period if they 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 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 and GXS FlexiLoan Terms and Conditions (including the GXS FlexiLoan - Balance Transfer Terms and Conditions), 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)