TERMS AND CONDITIONS GOVERNING 2025 YEAR-END FESTIVE FLASH SALE CAMPAIGN ("FLASH SALE CAMPAIGN")

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

A. 2025 YEAR-END FESTIVE FLASH SALE CAMPAIGN

1. This Flash Sale Campaign forms part of, and is supplemental to, the **2025 Year-End Festive Campaign** ("**Campaign**") governed by the Terms and conditions governing 2025 Year-End Festive Campaign ("**Campaign Terms**"). These Flash Sale Terms shall be read together with and form a part of the Campaign Terms, which shall apply and continue to be in full force and effect. Unless otherwise stated, all capitalised terms used in this Flash Sale Campaign shall have the meanings set forth in the Campaign Terms or as otherwise defined elsewhere in these Terms.

2. **Flash Sale Campaign Period**: The Flash Sale Campaign is available from 12 December 2025 to 23 December 2025 (both dates inclusive) or any such date(s) as may be determined and notified by the Bank in its sole discretion ("**Flash Sale Campaign Period**").

3. **Flash Sale Campaign**:

    a. The Flash Sale Campaign comprises the following sub-campaigns (each a "**Flash Sale**") for cashback:
        i. **Spend Flash Sale – New-to-GXS FlexiCard** for S$12 in cashback;
        ii. **Spend Flash Sale – Spend** for S$10 in cashback;
        iii. **Save Flash Sale** for up to S$40 in cashback;
        iv. **Invest Flash Sale** for up to S$100 cashback; and
        v. **Borrow Flash Sale** for S$200 in cashback.

    b. An Eligible Customer who successfully fulfils the requirements of each Flash Sale Campaign (i.e. a Required Action) will be entitled to receive cashback under the respective Flash Sale ("**Successful Customer**"). For the avoidance of doubt, "**Successful Customer**" under these Flash Sale Terms does not have the same meaning as "**Successful Customers**" under the Campaign Terms.

4. **No Chance(s) for the Draw under the 2025 Year-End Festive Campaign will be allotted for fulfilling any requirements under this Flash Sale Campaign.** To ensure that you receive Chance(s) for the Draw under the 2025 Year-End Festive Campaign, you must comply with the requirements under the Terms and conditions governing 2025 Year-End Festive Campaign. To also ensure that you receive Cashback under the 2025 Year-End Festive Campaign, you must comply with the respective requirements under the Terms and conditions governing 2025 Year-End Festive Campaign.

B. SPEND FLASH SALE (NEW-TO-GXS FLEXICARD)

1. Under the **Spend Flash Sale – New-to-GXS FlexiCard**, an Eligible Customer who is a new-to-GXS FlexiCard customer who successful opens your GXS FlexiCard account during the Flash Sale Campaign Period ("**Required Action**") shall be entitled to receive S$12 in cashback ("**Spend Flash Sale Cashback (New-to-GXS FlexiCard)**") ("**Successful Customer**").

C. SPEND FLASH SALE - SPEND (GXS FLEXICARD)

1. Under the **Spend Flash Sale - Spend**, Successful Customers shall be entitled to receive S$10 in cashback by completing the Required Action (as defined below) ("**Spend Flash Sale Cashback (Spend)**").

2. To receive the Spend Flash Sale Cashback (Spend), an Eligible Customer must successfully spend a minimum aggregate of S$200 on Qualifying Transactions on your virtual and/or physical GXS FlexiCard during the Flash Sale Campaign Period ("**Required Action**") ("**Successful Customer**").

3. "**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.

D. SAVE FLASH SALE (GXS SAVINGS ACCOUNT)

1. Under the **Save Flash Sale**, Successful Customers shall be entitled to receive S$5 in cashback for every S$10,000 in Fresh Funds deposited into your GXS Savings Account, unless otherwise stated, up to a maximum aggregate of S$40 in cashback ("**Save Flash Sale Cashback**").

2. To receive at least S$5 in Save Flash Sale Cashback, an Eligible Customer must:
    a. during the Flash Sale 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**,

    ("**Required Action**").

2. Save Flash Sale Cashback will be awarded based on the amount of Fresh Funds deposited into your GXS Savings Account during the Flash Sale Campaign Period, in the following manner:

Fresh Funds in GXS Savings Account during Flash Sale Campaign Period	**Save Flash Sale Cashback**
At least S$10,000 but less than S$20,000	S$5
At least S$20,000 but less than S$30,000	S$10
At least S$30,000 but less than S$40,000	S$15
At least S$40,000 but less than S$50,000	S$20
At least S$50,000 but less than S$60,000	S$25
At least S$60,000 but less than S$70,000	S$30
At least S$70,000 but less than S$80,000	S$35
At least S$80,000 but less than S$85,000	S$40

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 11 December 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. For the avoidance of doubt, "**Fresh Funds**" and "**Xmas**" under these Flash Sale Terms does not have the same meaning as "**Fresh Funds**" and "**Xmas**" under the Campaign Terms.

6. Eligible Customers who are GXS Savings Account customers and fulfil the requirements to receive both Save Cashback under the Campaign and Save Flash Sale Cashback under this Flash Sale Campaign shall receive both the Save Cashback and the Save Flash Sale Cashback under the Campaign and this Flash Sale.

E. INVEST FLASH SALE (GXS INVEST)

1. Under the **Invest Flash Sale**, Successful Customers shall be entitled to receive S$25 in cashback for every S$5,000 in Incremental Investment Amount (as defined below) made in one or more Eligible Investment Transactions (as defined below), up to a maximum aggregate of S$100 in cashback ("**Invest Flash Sale Cashback**").

2. To receive at least S$25 in Invest Flash Sale Cashback, an Eligible Customer must:
    a. during the Flash Sale Campaign Period ("**Flash Sale Investment Period**"):
        i. use your GXS Invest account to make at least S$5,000 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 Flash Sale Campaign Period to 31 January 2026 (both dates inclusive) ("**Flash Sale Investment Holding Period**"), maintain investments in the Fund of at least the Incremental Investment Amount, ("**Required Action**").

7. Invest Flash Sale Cashback will be awarded based on the Incremental Investment Amount, in the following manner:

Incremental Investment Amount during Flash Sale Investment Period	**Invest Flash Sale Cashback**
At least S$5,000 but less than S$10,000	S$25
At least S$10,000 but less than S$15,000	S$50
At least S$15,000 but less than S$20,000	S$75
At least S$20,000 and above	S$100

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 Flash Sale 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 Flash Sale Campaign Period.

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

5. For the avoidance of doubt, "**Eligible Investment Transaction**" and "**Incremental Investment Amount**" under these Flash Sale Terms does not have the same meaning as "**Eligible Investment Transaction**" and "**Incremental Investment Amount**" under the Campaign Terms.

6. Eligible Customers who are GXS Invest customers and fulfil the requirements to receive both Invest Cashback under the Campaign and Invest Flash Sale Cashback under this Flash Sale Campaign shall receive the Invest Flash Sale Cashback under this Flash Sale Campaign only (the Invest Flash Sale Cashback being the higher cashback amount). Eligible Customers shall not be entitled to receive both Invest Cashback and Invest Flash Sale Cashback. This is notwithstanding that you are a Successful Customer under the Campaign who has fulfilled the requirements to receive Invest Cashback.

F. BORROW FLASH SALE (GXS FLEXILOAN)

1. Under the **Borrow Flash Sale**, Successful Customers shall be entitled to receive S$200 in cashback for completing the Required Action (as defined below) ("**Borrow Flash Sale Cashback**").

2. To receive the Borrow Flash Sale Cashback, an Eligible Customer must:
    a. if you are a new-to-GXS FlexiLoan customer during the Flash Sale 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. during the Flash Sale Campaign Period, draw down a GXS FlexiLoan **Instalment Loan** which fulfils the following criteria ("**Loan**"):
        i. draw down a single GXS FlexiLoan **instalment 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,
    b. 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,

    ("**Required Action**").

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

4. For purposes of this Borrow Flash Sale, drawdowns of a GXS FlexiLoan Balance Transfer Loan will not fulfil the requirement of an Instalment Loan.

5. For the avoidance of doubt, "**Loan**" under these Flash Sale Terms does not have the same meaning as "**Loan**" under the Campaign Terms.

6. Eligible Customers who are GXS FlexiLoan customers and fulfil the requirements to receive both Borrow Cashback under the Campaign and Borrow Flash Sale Cashback under this Flash Sale Campaign shall receive the cashback with the higher cashback amount (i.e. the higher of the cashback amount between the Borrow Cashback and Borrow Flash Sale Cashback). Eligible Customers shall not be entitled to receive both Borrow Cashback and Borrow Flash Sale Cashback. This is notwithstanding that you are a Successful Customer under the Campaign who has fulfilled the requirements to both receive Borrow Cashback and Borrow Flash Sale Cashback.

G. ADDITIONAL TERMS FOR CASHBACK FOR FLASH SALES — SPEND FLASH SALE, SAVE FLASH SALE, INVEST FLASH SALE AND BORROW FLASH SALE

1. Under this Section **G**, "**Cashback**" shall mean Spend Flash Sale Cashback (New-to-GXS FlexiCard), Spend Flash Sale Cashback (Spend), Save Flash Sale Cashback, Invest Flash Sale Cashback and Borrow Flash Sale Cashback. For the avoidance of doubt, "**Cashback**" under these Flash Sale Terms does not have the same meaning as "**Cashback**" under the Campaign Terms.

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 Spend Flash Sale Cashback (New-to-GXS FlexiCard), Spend Flash Sale Cashback (Spend), Save Flash Sale Cashback (up to the stated maximum aggregate amount), Invest Flash Sale Cashback (up to the stated maximum aggregate amount) and Borrow Flash Sale Cashback per Successful Customer under this Flash Sale Campaign.

4. Cashback shall be credited to your GXS FlexiCard account in the following manner:
    a. for the **Spend Flash Sale Cashback (New-to-GXS FlexiCard)**: on or before 31 January 2026;
    b. for the **Spend Flash Sale Cashback (Spend)**: on or before 31 January 2026;

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

6. GXS FlexiLoan and GXS Invest customers must maintain a GXS Savings Account to receive Cashback under this Flash Sale 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.

7. Cashback must be credited to you in full in a single transaction. For Cashback that is to be credited to your GXS Savings Account and 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.

8. If your GXS Bank Account or GXS Savings Account is closed prior to the crediting of the Cashback (or any part thereof) for any reason, or if any Required 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 Flash Sale Campaign.

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

10. 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 Flash Sale 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).

11. 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.

12. If the Bank at any time determines at its sole and absolute discretion that any of the requirements of the Flash Sale Campaign were not met or complied with, or if any Required 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.

H. GENERAL

1. This Flash Sale Campaign is not valid with other offers or campaigns unless otherwise stated. For the avoidance of doubt:
   a. this Flash Sale Campaign forms part of the **2025 Year-End Festive Campaign** and is therefore valid with the **2025 Year-End Festive Campaign**; and
   b. all Eligible Customers may also participate in all other GXS Bank Account campaigns which are ongoing during the Flash Sale 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 Flash Sale 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 Flash Sale Campaign (including but not limited to the eligibility of any person to participate in the Flash Sale 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 Flash Sale Terms and any brochure, marketing or promotional material relating to the Flash Sale 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 Flash Sale 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 Flash Sale 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 Flash Sale 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 Flash Sale Terms.

9. These Flash Sale 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.

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)