

Terms and conditions governing GXS Huat 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 22 January 2026 to 28 February 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. This Campaign is available to you if you are a new or existing GXS Savings Account customer during the Campaign Period (“Eligible Customer”), whereby:
 - i. “**Eligible Existing Customer**” means an Eligible Customer who already maintains a GXS Savings Account on the day prior to the start of the Campaign Period; and
 - ii. “**Eligible New Customer**” means an Eligible Customer who becomes a GXS Savings Account customer during the Campaign Period.
 - b. You will not be eligible to participate in this Campaign for any new GXS Savings Account you successfully open, if you held and closed a GXS Savings Account previously.
3. **Campaign and Sub-campaigns:**
 - a. This Campaign comprises the following sub-campaigns:
 - i. **Huat Campaign**; and
 - ii. **Refer for Rewards Campaign**.
 - b. Eligible Customers may participate in each sub-campaign and receive rewards thereunder by fulfilling the respective requirements as set out in these Terms.

B. Huat Campaign

1. Eligible Customers shall be entitled to receive cashback for every S\$5,000 deposited into a **Huat** Boost Pocket, unless otherwise stated, of the amount stated below by fulfilling the requirements of this Campaign (“Cashback”).
2. To receive Cashback, each Eligible Customer must:
 - a. during the Campaign Period:
 - i. open a new Boost Pocket with a tenure of three (3) months named **HUAT** or **Huat** (“**Huat**”);
 - ii. deposit a minimum of S\$5,000 in Fresh Funds (as defined below) into **Huat**; and
 - b. maintain **Huat** until its maturity; and
 - c. throughout the 3-month tenure of **Huat**, 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 **Huat**.
3. Cashback will be awarded based on the amount of Fresh Funds deposited into **Huat**, in the following manner:

Fresh Funds in Huat	Cashback for Eligible Existing Customer	Cashback for Eligible New Customer
At least S\$5,000 but less than S\$10,000	S\$10	S\$12
At least S\$10,000 but less than S\$15,000	S\$20	S\$24
At least S\$15,000 but less than S\$20,000	S\$30	S\$36
At least S\$20,000 but less than S\$25,000	S\$40	S\$48
At least S\$25,000 but less than S\$30,000	S\$50	S\$60
At least S\$30,000 but less than S\$35,000	S\$60	S\$72
At least S\$35,000 but less than S\$40,000	S\$70	S\$84
At least S\$40,000 but less than S\$45,000	S\$80	S\$96
At least S\$45,000 but less than S\$50,000	S\$90	S\$108
At least S\$50,000 but less than S\$55,000	S\$100	S\$120
At least S\$55,000 but less than S\$60,000	S\$110	S\$132
At least S\$60,000 but less than S\$65,000	S\$120	S\$144
At least S\$65,000 but less than S\$70,000	S\$130	S\$156
At least S\$70,000 but less than S\$75,000	S\$140	S\$168
At least S\$75,000 but less than S\$80,000	S\$150	S\$180
S\$80,000 and above	S\$160	S\$192

4. **“Fresh Funds”** means funds not transferred from any GXS Savings Account (i.e. not transferred from a Main Account, any Saving Pocket or a Boost Pocket). For this Campaign, Fresh Funds refer to the incremental amount in aggregated balance in your GXS Savings Account (i.e. aggregate of your Main Account, all Saving Pockets and all Boost Pockets), over such aggregated day end balance in your GXS Savings Account on the day prior to the start of the Campaign Period.
5. You must ensure that your one 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.

C. Refer for Rewards Campaign

1. Under the **Refer for Rewards Campaign (“Referral Campaign”)**, each Eligible Customer shall be entitled to receive cashback of S\$8 per Successful Referral (as defined below) made during the Campaign Period (“**Referral Cashback**”). Such Eligible Customer who makes a Successful Referral shall also be referred to as an “**Introducer**”.
2. **“Successful Referral”** means that, during the Campaign Period, an Eligible Customer successfully refers a new-to-GXS Savings Account customer (“**Referee**”) to successfully sign

up for their first Eligible GXS Bank Product, and the Eligible Customer and Referee fulfil the following requirements:

- a. the Eligible Customer's Referee must apply for their first Eligible GXS Bank Product 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 Product using the Referral Code; and
- b. your Referee must not have closed any of their Eligible GXS Bank Product account(s) in the last six (6) months from use of your referral code or be reapplying for such Eligible GXS Bank Product 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 Product; and
- d. comply with the Personal Data Protection Act 2012 and the Personal Data requirements under this Referral Campaign; and
- e. your Referee must have a Total Day End Balance of greater than S\$0 in their GXS Savings Account on 31 March 2026.

3. **"Eligible GXS Bank Product"** means the GXS Savings Account.
4. Each Eligible Customer's Referral Code may be used by one or more Referees, as each Eligible Customer is entitled to make multiple Successful Referrals.
5. Each Referee is only allowed to use a Referral Code once. The use of such Referral Code shall be final and conclusive.
6. Any subsequent successful applications for an Eligible GXS Bank Product will not be Successful Referrals, if:
 - a. the same Referral Code from the same Eligible Customer is used by the Referee for other Eligible GXS Bank Product successful applications, will not be Successful Referrals for any Eligible 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 Product.
7. Referral Cashback will be aggregated for all Successful Referrals and shall be credited into the Introducer's GXS Savings Account on or before 30 April 2026. Referral Cashback is issued on a first-come-first served basis and is while stocks last, and limited to the first 1,000 Introducers only.
8. Without prejudice to these Terms, the Bank shall retain the sole and absolute discretion to determine any person's eligibility under any GXS Bank Product application or this Referral Campaign for any reason without liability, including (but not limited to) if the Bank determines at its sole discretion that an Introducer or Referee has not complied with or has breached any of the Terms or terms and conditions governing any GXS Bank banking product (including but not limited to those governing the Eligible GXS Bank Product(s)) and/or otherwise due to any misrepresentation, misconduct, fraud and/or unfair or illegal conduct exhibited by any person at any time.

Personal Data

9. By referring any Referee to the Bank or sending any Referral Code to any Referee, the Eligible Customer:
 - a. consents to the Bank disclosing information on the Eligible Customer and the fact that such Eligible Customer is a customer of the Bank who holds an account(s) for a GXS Bank Product(s) to the Referee for purposes of or in connection with this Referral Campaign;
 - b. agrees and confirms that he or she has prior to referring any Referee already informed and obtained the consent of the Referee to collect, disclose and use the Referee's personal data for the purposes of or in connection with this Referral Campaign and that certain information relating to the Referee's Eligible GXS Bank Product application may be disclosed to the Eligible Customer by virtue of whether or not such Eligible Customer receives a Referral Cashback; and
 - c. agrees and confirms that he or she has prior to referring any Referee already informed and obtained the consent of the Referee to the Bank's representative contacting them via phone, message and/or electronic mail for the purposes of or in connection with this Referral Campaign.
10. By using any Referral Code to apply for a GXS Bank Product under this Promotion, the Referee agrees, confirms and consents:
 - a. to the Bank collecting, disclosing and using his or her personal data for the purposes of or in connection with this Promotion and that certain information relating to the Referee's GXS Bank Product application may be disclosed to the Eligible Customer; and
 - b. to the Bank or any Bank representative contacting them via phone, message and/or electronic mail.

D. Definitions

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>.
2. **"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.

E. Additional Terms for Cashback and Referral Cashback

1. For purposes of this Section E, **"Cashback"** means Cashback under the Huat Campaign and Referral Cashback, unless otherwise stated.
2. Cashback under the Huat Campaign is issued on a first-come-first served basis and is while stocks last, and is limited to the first 1,000 Successful Customers only. You are entitled to receive a maximum of **one (1)** Cashback under the Huat Campaign.
3. Referral Cashback is issued on a first-come-first served basis and is while stocks last, and limited to the first 1,000 Successful Customers only.
4. Cashback shall be credited to your GXS Savings Account by 30 June 2026.

5. Your GXS Savings Account must be active and in good standing with the Bank throughout the Campaign Period and until the point(s) of fulfilment of Cashback for this Campaign.
6. If your GXS Savings Account is closed prior to the crediting of the Cashback for any reason (including if the Boost Pocket is not maintained until its maturity), 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 (including if the Boost Pocket is not maintained until its maturity or the Total Day End Balance requirements are not met), 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.

F. 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 Savings Account campaigns that are running during the Campaign 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 and Invest Account Terms, which shall apply. Unless otherwise stated, all capitalised terms used in this Campaign shall have the meanings set forth in these terms and conditions (as applicable) or as otherwise defined elsewhere in these Terms.
10. All information is accurate at the time of publication.

Deposit Insurance Scheme

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

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