Terms and conditions governing GXS FlexiCard 2026 Upsized JB Weekends 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 13 February 2026 to 31 December 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 you are a new or existing GXS FlexiCard customer during the Campaign Period, unless otherwise stated ("**Eligible Customer**").

    b. You will not be eligible to participate in this Campaign for any new GXS FlexiCard account you successfully open, if you held and closed a GXS FlexiCard account previously.

3. **Campaign and Sub-campaigns**:
    a. This **GXS FlexiCard 2026 Upsized JB Weekends Campaign** comprises the following sub-campaigns:
        i. **Free Grab Ride Campaign**; and
        ii. **Grab Weekend Spend 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.

4. **Definitions**:
    a. "**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.

    b. "**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.

B. Free Grab Ride Campaign

1. Under the **Free Grab Ride Campaign**, each Eligible Customer shall be entitled to receive one free Grab Ride by way of a Grab voucher worth RM25 ("**Ride Voucher**"). The Free Grab Ride Campaign and Ride Voucher may only be enjoyed in Johor Bahru City in the manner determined by Grab.

2. To redeem the Ride Voucher under this Campaign, an Eligible Customer must, during the Campaign Period:
    a. link your GXS FlexiCard to your Grab app as a payment method; and
    b. use your GXS FlexiCard as a payment method for Grab Transport.

3. Ride Voucher is issued on a first-come-first-served basis.

4. Ride Voucher is only valid during the Campaign Period. Limited to the first 4,000 successful redemptions on your Grab app throughout the Campaign Period.

5. Limited to a maximum of one (1) Ride Voucher per Grab customer who is an Eligible Customer.

6. Ride Voucher will be availed and fulfilled by Grab directly, subject to the applicable terms and conditions of Grab and timelines of Grab.

C. Grab Weekend Spend Campaign

1. Under the **Grab Weekend Spend Campaign**, each Eligible Customer shall be entitled to receive eighteen percent (18%) cashback on all Qualifying Transactions (as defined below) made on your virtual and/or physical GXS FlexiCard every Friday, Saturday and Sunday (Singapore time) ("**Spend Period**") during the Campaign Period ("**Cashback**").

2. "**Qualifying Transaction**" means a transaction for Grab Transport, Food, Mart and Express on your Grab app using your GXS FlexiCard as the payment method, with no minimum spend per transaction required, and such transaction is charged in Malaysian Ringgit (MYR) and made during the Spend Period and settled within the Campaign Period.

3. Limited to a maximum of one (1) Cashback per Eligible Customer per calendar month during the Campaign Period. Cashback is capped at a maximum aggregate of S$10 across all Qualifying Transactions per calendar month. Cashback will be calculated based on the Singapore dollar amount of the Qualifying Transaction, which is the Malaysian Ringgit (MYR) amount of the Qualifying Transaction converted into Singapore dollars (S$) at the prevailing foreign exchange as determined by the Bank, at the point of transaction.

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

5. Cashback will only be awarded for Qualifying Transaction(s) made during the Spend Period within the Campaign Period.

6. Cashback for each calendar month during the Campaign Period shall be credited to your GXS FlexiCard account by the end of the next calendar month.

D. Definitions

1. "**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.

2. "**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.

E. Additional Terms for Rewards

1. For purposes of this Section, "**Rewards**" refers to any reward you will receive under this Campaign by fulfilling the requirements of the sub-campaign(s).

2. Your GXS FlexiCard account must be active and in good standing with the Bank throughout the Campaign Period and until the point(s) of fulfilment of rewards for this Campaign. If your GXS FlexiCard account is closed prior to the fulfilment of reward(s) for any reason, the reward(s) will be forfeited.

3. 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 any Qualifying Transaction has been reversed or refunded at any time), the Bank reserves the right to recover any or all reward(s) (or its equivalent value) by charging to your GXS FlexiCard account or any account you maintain with us.

4. Any Reward (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 the Campaign Period or prior to the fulfillment or crediting of the Reward (or any part thereof):
    a. you have not complied with or breached any terms and conditions under these Terms, the Card Account Terms, the Rewards Terms or any applicable terms and conditions of the Bank;
    b. your GXS FlexiCard account is not active or in good standing with the Bank throughout the Campaign Period or until the point of fulfilment of the Reward (or any part thereof) for any reason;
    c. your GXS FlexiCard account is closed prior to the crediting of the Reward (or any part thereof) for any reason; or
    d. your GXS FlexiCard account with the Bank is closed, suspended, cancelled or terminated (whether voluntarily or involuntarily).

5. 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 Rewards (or its equivalent value) by deduction from your GXS FlexiCard account or any account you maintain with us.

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

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

F. Additional Terms for Rewards fulfilled by Grab

1. For purposes of this Section F, Rewards fulfilled by Grab mean the Ride Voucher ("**Grab Reward**" or, collectively, "**Grab Rewards**").

2. Eligible Customers shall accept the Grab Rewards "as is". The Bank is not an agent of Grab or any merchants. The Bank is not the supplier of Grab Rewards, voucher(s), good(s) and service(s) and makes no representation or warranty as to the quality, merchantability and/or fitness of purpose of Grab Rewards, voucher(s), good(s) and service(s) provided by any merchant or service provider.

3. Only Eligible Customers who receive the Grab Rewards will be entitled to redeem the Grab Rewards.

4. 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 Rewards, voucher(s), good(s) and/or service(s). Any issues or disputes relating to Grab Rewards, product quality and/or services by a merchant should be resolved directly with Grab, or as provided in Grab's terms and conditions.

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

6. Grab Rewards shall be redeemed in accordance with the terms and conditions of Grab. By using the Vouchers, the Eligible Customer agrees to the terms and conditions of Grab Rewards and the relevant merchant providing any good(s) and/or service(s).

7. In the event a Grab Reward(s) is lost, misplaced, damaged or stolen, your entitlement to a replacement voucher is subject to the sole discretion and final determination of the Bank. Where a replacement voucher is issued, the Bank reserves the right to deduct the full cost or retail value of the Grab Rewards from your GXS FlexiCard account or any account you maintain with us if the original Grab Rewards is utilised.

8. Any unredeemed Grab Reward(s) within any prescribed redemption period shall be forfeited. If your Grab Rewards 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 App or non-receipt of the Voucher. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Grab Rewards (s) is subject to such other terms and conditions as may be imposed by the relevant merchant issuing the Grab Rewards (s). By using the Grab Rewards (s), you agree to the terms and conditions of the relevant merchant issuing the Grab Rewards (s).

G. Additional Terms for Grab

1. Under these Terms, "**Grab**" means GPay Network (S) Pte. Ltd.

2. The Bank is not an agent of Grab. 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 the provider of the GXS FlexiCard.

3. Terms and conditions of Grab, 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. The Bank is not responsible for the terms and conditions, or any changes to the terms and conditions, of Grab.

4. By using the Grab app, each Eligible Customer agrees to the terms and conditions of Grab. Grab reserves the right to amend, change or withdraw any terms and conditions without prior notice.

5. The Grab app is not operated by the Bank, and the availability and provision of the Grab app is dependent on Grab. The Bank is not responsible for any actions of Grab, or any non-availability of the Grab app.

6. Any issues or disputes relating to Grab, including the fulfilment or crediting of rewards by Grab and/or goods and/or services redeemed), should be resolved directly with Grab. Issues relating to the Grab app, including maintenance and support issues, malfunctions, or claims relating to the Grab app, should be resolved directly with Grab.

H. 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 FlexiCard 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 Card Account Terms and Rewards 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 Bank Pte. Ltd. (UEN: 202005626H)