

Terms and conditions governing GXS Savings Account HUATGXS 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 03 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. This Campaign is available to you if you are a new-to-GXS Savings Account customer during the Campaign Period i.e. you successfully open a GXS Savings Account during the Campaign Period (“Eligible Customer”).
 - 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.

B. How to Participate

1. Eligible Customers shall be entitled to receive cashback of S\$10 (“Cashback”) by fulfilling the requirements of this Campaign.
2. To receive Cashback, each Eligible Customer must:
 - a. have opened your GXS Savings Account using the promo code **HUATGXS** during the Campaign Period; and
 - b. deposit a minimum aggregate of S\$1,000 in Fresh Funds (as defined below) into your GXS Savings Account during the Campaign Period; and
 - c. from 03 March 2026 until and including 31 March 2026, maintain a minimum Total Day End Balance (as defined below) that is equal to or greater than S\$1,000, (“Successful Customer”).

C. 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. “**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.
3. “**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.

D. Additional Terms for Cashback

1. Cashback 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.
2. Limited to one (1) Cashback per Successful Customer.
3. Cashback shall be credited to the Main Account of your GXS Savings Account by 30 April 2026.
4. 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.
5. 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.
6. Cashback 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 Cashback with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
8. 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 promo code or 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.

E. 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, 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)