<u>Terms and conditions governing GXS FlexiLoan SOFLEXI Campaign (“Campaign”)</u>

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 25 May 2026 to 31 August 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 new-to-GXS FlexiLoan customer during the Campaign Period, i.e. during the Campaign Period, you applied for a GXS FlexiLoan account and the Bank approved your GXS FlexiLoan account application;
        ii. you did not sign up for the GXS FlexiLoan on the GXS Bank app or webpage via any redirection from a financial comparison platform, including but not limited to MoneySmart, SingSaver and Lendela; and
        iii. you maintain a GXS Savings Account (whether as a new or existing GXS Savings Account customer) during the Campaign Period,

    (“**Eligible Customer**”).

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

B. Cashback

1. Under this Campaign, Eligible Customers shall be entitled to enjoy 3% off the principal amount of your **first** GXS FlexiLoan Instalment Loan by way of cashback of up to S$800 (collectively, “**Cashback**”) by fulfilling the requirements of this Campaign.

2. To receive Cashback under this Campaign, Eligible Customers must:
    a. during the Campaign Period, draw down a **SOFLEXI 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 12 months**; and
        ii. name your Instalment Loan “**SOFLEXI**”, such loan being your **first loan** in your GXS FlexiLoan account; and
    b. fulfil the following conditions:
        i. not repay greater than the stated monthly repayment amount on your Loan during any given repayment period for the first twelve (12) scheduled repayments of your Loan;
        ii. not convert any outstanding balance of your Loan into a FlexiPay facility notwithstanding any offer to convert the Loan;
        iii. not accept any offer to extend the tenure of the Loan; and
        iv. not default on any GXS FlexiLoan repayments for the Loan and/or any other loans drawn under your GXS FlexiLoan account,

(“**Successful Customer**”).

3. For purposes of this Campaign, drawdowns of a Balance Transfer Loan, conversions of any eligible Instalment Loan(s) to FlexiPay and tenure extension of any eligible Instalment Loan(s) will not fulfil the requirement of the Loan under this Campaign.

4. The Bank reserves the right to reject any application, suspend, terminate or close any GXS FlexiLoan account and/or change or vary any term of the GXS FlexiLoan offered (including the credit limits or any interest rate) at its sole and absolute discretion, including but not limited to if the Bank determines (at its sole discretion) that an Eligible Customer has not fulfilled the terms of the Campaign and/or otherwise any misrepresentation, misconduct, fraud, and/or unfair or illegal conduct has been exhibited on the part of the Eligible Customer at any time.

C. Definitions

GXS FlexiLoan

1. "**GXS FlexiLoan**" means the GXS FlexiLoan, also comprising Balance Transfer, governed by the GXS FlexiLoan Terms and Conditions, for which more information and terms and conditions can be found at https://www.gxs.com.sg/tnc.

GXS Savings Account

2. "**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.

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

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 500 Successful Customers only.

2. Limited to a maximum of **one (1) Cashback (up to a maximum of S$800)** per Successful Customer under this Campaign.

3. GXS FlexiLoan customers must maintain a GXS Savings Account to receive Cashback under this 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.

4. 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 the first billing month of your Loan, and by the 15th day of each calendar month.

5. 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 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, the GXS FlexiLoan Terms and Conditions, the Deposit Account Terms or any applicable terms and conditions of the Bank;

b. your GXS FlexiLoan account and/or GXS Savings 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 FlexiLoan account and/or GXS Savings 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 FlexiLoan account or GXS Savings Account with the Bank is closed, suspended, cancelled or terminated (whether voluntarily or involuntarily).

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

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.

E. 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 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 GXS FlexiLoan Terms and 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)