<u>Terms and conditions governing GXS AutoLoan 'EcoDrive' 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 02 September 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**: The Campaign is available to you if, during the Campaign Period, you are:
    a. a new GXS AutoLoan customer, i.e. you applied for and entered into a Hire Purchase Agreement with the Bank during the Campaign Period; and
    b. you are a Grab Driver-Partner (DAX),
    ("**Eligible Customer**").

3. **Authorised Agent**: GB Helios Pte Ltd is an agent of GXS Bank Pte. Ltd. for GXS AutoLoan and is authorised to assist in your loan application process and address your queries.

4. "**GXS AutoLoan**" means the GXS AutoLoan, for which more information and terms and conditions can be found at www.gxs.com.sg/autoloan-terms.

5. **Campaigns and Rewards**: An Eligible Customer with a GXS AutoLoan may participate in the following two (2) Campaigns to receive up to two (2) reward types:
    a. **Interest Rebate Campaign** as described under Section B of these Terms; and/or
    b. **EV Charging Discount Campaign** as described under Section C of these Terms.

6. The Bank reserves the right to reject any application, suspend, terminate or close any GXS AutoLoan account and/or change or vary any term of the GXS AutoLoan 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.

B. Interest Rebate Campaign

1. Under the Interest Rebate Campaign, an Eligible Customer shall receive interest rebate for your Eligible AutoLoan (as defined below) by way of cashback ("**Interest Rebate**") by fulfilling the requirements of this Campaign, in the following manner:

Loan Amount	Tenure (Year)	
	At least seven (7) years	At least ten (10) years
At least S$100,000 but less than S$150,000	**Interest Rebate** of up to S$3,500	**Interest Rebate** of up to S$5,000
S$150,000 and above	**Interest Rebate** of up to S$5,250	**Interest Rebate** of up to S$7,500

2. "**Eligible AutoLoan**" means an Eligible Customer's <u>first</u> GXS AutoLoan:
    a. towards the purchase of a new or used electric vehicle (EV) or hybrid electric vehicle through any dealer listed on the Bank's website; and
    b. such GXS AutoLoan has a **loan amount of at least S$100,000** and such loan has a **tenure of not less than 7 years**.

3. The applicable Interest Rebate will be paid to an Eligible Customer over a 24-month period during the tenure of your Eligible AutoLoan, in the following manner:

Interest Rebate	**Timeline**	**Manner of Payment** (each a "**Rebate Instalment**")
40% of Interest Rebate	Months 1 to 6 (inclusive) of Eligible AutoLoan tenure (inclusive)	Credited to an Eligible Customer's Grab Cash Wallet ("**Cash Wallet**") in six (6) equal instalments on a calendar month basis, by the end of the month
60% of Interest Rebate	Months 7 to 24 (inclusive) of Eligible AutoLoan tenure	Credited to an Eligible Customer's Cash Wallet in eighteen (18) equal instalments on a calendar month basis, by the end of the month
<u>Total</u>: **100%** of Interest Rebate	24 months	24 Rebate Instalments

4. To receive **each** Rebate Instalment, an Eligible Customer must fulfil the requirements to receive that particular Rebate Instalment. For illustration, the requirements and timelines are:
    a. *For each monthly payment cycle i.e. the initial repayment month ("**Month N**"), you must make your required Eligible AutoLoan instalment repayment that is due in full and on time;*
    b. *In the calendar month that is two (2) months after Month N ("**Month N + 2**"), complete a minimum of 300 Auto-Accepted Rides (such month in which Rides are tracked shall be known as "**Rides Tracking Month**"); **and***
    c. *If you fulfil the requirements in Month N and the corresponding Rides Tracking Month, you will receive a Rebate Instalment during the third month following Month N ("**Month N + 3**", which shall be known as "**Rebate Instalment Payment Month**").*

5. Hence, to receive **each** Rebate Instalment, during the Rebate Instalment Payment Month, an Eligible Customer:
    a. must be a current Grab Driver-Partner (DAX) with a Cash Wallet at the time of crediting;
    b. must be a current Eligible Customer for your Eligible AutoLoan at the time of crediting;
    c. must have made your required Eligible AutoLoan instalment repayment for your billing cycle in Month N, and in full and on time; and
    d. must have completed a minimum of 300 Auto-Accepted Rides during your corresponding Rides Tracking Month.

6. The number of Auto-Accepted Rides you complete can only start to be tracked from the month of your Eligible AutoLoan's **third** repayment date. This means that you can only receive the first Rebate Instalment of your Interest Rebate from and including the fourth month onwards of the tenure of your Eligible AutoLoan.

7. Once you become eligible to receive your first Rebate Instalment, the counter for the 24 Rebate Instalments over 24 months will commence. If you do not fulfil one or more of the requirements to receive a Rebate Instalment, you will not receive the Rebate Instalment, but the 24-month Rebate Instalments counter will continue. However, you may still receive the next Rebate Instalment if you fulfil the criteria to receive the next Rebate Instalment. Strictly no carrying forward of requirements for the next Rebate Instalment, e.g. even if you complete more than 300 Auto-Accepted Rides. Hence, please note that you may not receive all 24 Rebate Instalments if you do not fulfil the requirements.

8. In the event you are not a Grab Driver-Partner and/or do not maintain a Cash Wallet and/or your GXS AutoLoan account is closed at the point of fulfilment and crediting, your Rebate Instalment (and all subsequent Rebate Instalments) will be deemed to be forfeited by you in full.

9. Limited to a maximum of one (1) Interest Rebate (in up to 24 Rebate Instalments) per Eligible Customer under this Campaign.

C. EV Charging Discount Campaign

1. Under the EV Charging Discount Campaign, an Eligible Customer shall receive EV charging discounts under Grab's EV charging discounts scheme for Grab Driver-Partners, via the SP App ("**Charging Discount**") by fulfilling the requirements of this Campaign.

2. To receive the Charging Discount, an Eligible Customer must:
    a. be an active current Grab Driver-Partner (DAX) with a Grab driver app who is eligible for Grab's EV charging discount in accordance with Grab's terms and conditions (For more information, please check with Grab);
    b. have an active GXS AutoLoan towards the purchase of a new or used electric vehicle (EV) or plug-in hybrid electric vehicle through any dealer listed on the Bank's website, such GXS AutoLoan being your first GXS AutoLoan;
    c. be a current Eligible Customer for your Eligible AutoLoan; and
    d. not default on your repayments for the previous billing cycle of your Eligible AutoLoan.

3. When the requirements are fulfilled, the Charging Discount will be applied to an Eligible Customer within four (4) weeks after the date of the GXS AutoLoan loan disbursement.

4. The Charging Discount is valid for use until and including 31 December 2027 or any such date(s) as may be determined and notified by the Bank and/or Grab in their sole discretion. The Charging Discount that an Eligible Customer is entitled to will be based on an Eligible Customer's Grab Driver-Partner tier for each calendar quarter, as determined by Grab, in the following manner:

Grab Driver-Partner Tier	Charging Discount
● Sapphire ● Diamond	30%
● Ruby ● Emerald	22%

5. To receive the Charging Discount under this Campaign, you must complete the necessary enrolment required by Grab and be eligible to receive EV charging discounts for Grab Driver-Partners via the SP App. If you are not eligible to receive EV charging discounts for Grab Driver-Partners via the SP App, then any Charging Discount you would otherwise be eligible to receive shall be forfeited. No Charging Discount will be awarded, and no differences in charging amounts will be paid, retroactively.

6. Further, for the Charging Discount, additional eligibility criteria and terms and conditions as determined by Grab in Grab's sole discretion may apply, and Grab's terms and conditions as determined by Grab in Grab's sole discretion and/or as agreed between you and Grab shall apply.

D. Additional Terms for Rewards

1. For this Section D, “**Rewards**” means Interest Rebate and/or Charging Discount.

2. 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 to the Campaign Period or prior to the fulfillment or crediting of the Reward (or any part thereof):
    a. you are not a Grab Driver-Partner (DAX);
    b. you have not complied with or breached any terms and conditions under these Terms, your Hire Purchase Agreement or any applicable terms and conditions of the Bank;
    c. your GXS AutoLoan 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;
    d. your GXS AutoLoan account is closed prior to the crediting of any Reward (or any part thereof) for any reason;
    e. any information which you have provided to the Bank during the GXS AutoLoan application process has materially changed post-application; or
    f. your GXS AutoLoan account with the Bank is closed, suspended, cancelled or terminated (whether voluntarily or involuntarily).

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, the Bank reserves the right to recover any or all Reward (or its equivalent value) from you, including by deduction from any account you maintain with us.

4. Where the Reward is the Charging Discount:
    a. Any unredeemed or unutilised Charging Discount within any prescribed redemption period shall be forfeited. If your Charging Discount 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 SP App or non-receipt of the Charging Discount. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Charging Discount is subject to such other terms and conditions as may be imposed by the relevant merchant issuing the Charging Discount.
    b. By using the Charging Discount (or any part thereof), you agree to the terms and conditions of the relevant merchant issuing the Charging Discount. The Bank is not responsible for the terms and conditions, or any changes to the terms and conditions, of the merchant.
    c. Eligible Customers shall accept the Charging Discount “as is”. The Bank is not the supplier of the Charging Discount(s), good(s) and service(s) and makes no representation or warranty as to the quality, merchantability and/or fitness of purpose of the Charging Discount (s), good(s) and service(s) provided by any merchant or service provider. 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 Charging Discount (s), good(s) and/or service(s). The Bank is not an agent of the merchants. Any disputes over the Voucher Set(s), product quality and/or services by a merchant should be resolved directly between the Eligible Customer and the relevant merchant.

5. All Rewards are not exchangeable for cash, credit or any other items, and cannot be transferred or assigned.

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

E. Additional Terms for Grab and other Third Parties

1. The Bank is not an agent of Grab or SP. The Bank holds a banking licence and is regulated by the Monetary Authority of Singapore. The Bank is a separate entity from and is not associated with the businesses of Grab and their entities, or SP. The Bank is the provider of the GXS AutoLoan.

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

3. Any issues or disputes relating to Grab or SP should be resolved directly with Grab or SP.

F. General

1. This Campaign is not valid with other GXS AutoLoan offers or campaigns 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 terms of your Hire Purchase Agreement (including the Standard Terms and Conditions therein), 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)