

Terms and conditions governing GXS Credit Card Grab S\$108 Voucher Bundle 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 25 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, or when the Rewards (as defined below) available for this campaign have been fully awarded, whichever is the earlier (“**Campaign Period**”).
2. **Eligibility:**
 - a. The Campaign is available to you if you are a new or existing GXS Credit Card customer on or before 31 October 2026 (“**Eligible Customer**”).
 - b. You will not be eligible to participate in this Campaign for any new GXS Credit Card account you successfully open, if you held and closed a GXS Credit Card account previously.

B. Reward

1. During the Campaign Period, each Eligible Customer shall be entitled to redeem Grab vouchers worth S\$108 (“**Reward**”), comprising the following:

Grab Voucher	Description
Grab Food vouchers worth S\$30	6x S\$5 OFF GrabFood - Stackable with GrabUnlimited vouchers and 20% OFF Self Pick-up - Subject to a minimum spend of S\$15 per transaction
Grab Transport vouchers worth S\$58	1 x S\$8 OFF all Grab Rides 6 x S\$5 OFF all Grab Rides 2 x S\$5 OFF Premium GrabRides 2 x S\$5 OFF Advance Booking GrabRides
Grab Mart vouchers worth S\$20	4x S\$5 OFF GrabMart delivery/pickup
TOTAL: S\$108	

2. The Reward may only be enjoyed in Singapore in the manner determined by Grab.
3. To redeem each Reward under this Campaign, an Eligible Customer must, during the Campaign Period:
 - a. use your GXS Credit Card as a payment method for the relevant Grab service; and
 - b. select and apply the Reward to the Grab service before payment.
4. The Reward is issued on a first-come-first-served basis. Limited to the first 30,000 Eligible Customers during the Campaign Period. Limited to a maximum of one (1) Reward per Grab customer who is an Eligible Customer.
5. Rewards are only valid during the Campaign Period.

6. Rewards will be availed directly in your Grab app upon the first linkage of your GXS Credit Card to your Grab app, and will be fulfilled by Grab, subject to the applicable terms and conditions and timelines of Grab.

C. Definitions

1. **"GXS Credit Card"** means the GXS Credit Card governed by the FlexiCredit Terms, for which more information and terms and conditions can be found at <https://www.gxs.com.sg/tnc>.
2. **"GXS Credit Card Rewards"** means the GXS Credit Card Rewards governed by Section C of the Rewards Terms, for which more information and terms and conditions can be found at <https://www.gxs.com.sg/tnc>.

D. Additional Terms for Reward

1. Your GXS Credit Card account must be active and in good standing with the Bank throughout the Campaign Period and until the point(s) of fulfilment of Reward(s) for this Campaign. If your GXS Credit Card account is closed prior to the fulfilment of reward(s) for any reason, the Reward(s) will be forfeited.
2. 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 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 Credit Card account or any account you maintain with us.
3. 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 FlexiCredit Terms, the Rewards Terms or any applicable terms and conditions of the Bank;
 - b. your GXS Credit Card 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 Credit Card account is closed prior to the crediting of the Reward (or any part thereof) for any reason; or
 - d. your GXS Credit Card account with the Bank is closed, suspended, cancelled or terminated (whether voluntarily or involuntarily).
4. 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 Credit Card account or any account you maintain with us.
5. Reward is 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 the 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 Rewards fulfilled by Grab

1. For purposes of this Section E, **"Grab Rewards"** refers to the Rewards under this Campaign.
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 Grab Rewards, 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 any Grab Rewards is lost, misplaced, damaged or stolen, your entitlement to a replacement voucher(s) 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 (or any part thereof) from your GXS Credit Card account or any account you maintain with us if the original Grab Rewards (or any part thereof) is utilised.
8. Any unredeemed Grab Rewards 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 Grab Rewards. Strictly no extension of such prescribed redemption period will be allowed. The redemption and use of the Grab Rewards is subject to such other terms and conditions as may be imposed by the relevant merchant issuing the Grab Rewards. By using the Grab Rewards, you agree to the terms and conditions of the relevant merchant issuing the Grab Rewards.

F. Additional Terms for Grab

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

2. 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.
3. 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.
4. 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.
5. 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.

G. General

1. This Campaign is not valid with other offers or campaigns unless otherwise stated. For the avoidance of doubt, you will continue to earn Rewards under the GXS Credit Card Rewards if you fulfil the applicable requirements.
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 FlexiCredit Terms, Rewards Terms and Ecosystem Terms – Grab, 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)