

Terms and conditions governing October Save and Invest 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 01 October 2026 to 30 October 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 maintain both the GXS Savings Account and GXS Invest account during the Campaign Period (“**Eligible Customer**”).
 - b. You will not be eligible to participate in this Campaign for any new GXS Savings Account and/or GXS Invest account you successfully open, if you held and closed a GXS Savings Account and/or GXS Invest account previously.

B. How to participate

1. Eligible Customers shall be entitled to receive up to 1.8% p.a. in bonus interest on deposits in a 4-month Boost Pocket (up to S\$300 by way of cashback) (“**Campaign Bonus Interest**”) by fulfilling the requirements of the Campaign (“**Successful Customer**”).
2. To become a Successful Customer and receive Campaign Bonus Interest, each Eligible Customer must fulfil both the Invest Requirement and Save Requirement for the corresponding Campaign Bonus Interest Tier, as follows:

Campaign Bonus Interest Tier (“Tier”)	Invest Requirement[^]	Save Requirement[^]	4-month Boost Pocket interest*	Campaign Bonus Interest for Boost4	Total Effective Interest Rate (EIR)
Tier 1	Minimum S\$2,000 in Eligible Fund(s)	Minimum S\$5,000 in Boost4	1.4% p.a.	1.6% p.a. (up to a maximum of S\$107)	3% p.a.
OR					
Tier 2	Minimum S\$10,000 in Eligible Fund(s)	Minimum S\$5,000 in Boost4	1.4% p.a.	1.8% p.a. (up to a maximum of S\$300)	3.2% p.a.

[^] This table sets out an overview of the Invest Requirement and Save Requirement and is for reference and illustrative purposes only. See “Invest Requirement” and “Save Requirement” below for the respective requirements.

* The prevailing 4-month Boost Pocket interest rate of 1.4% p.a. comprises 0.88% p.a. base interest and 0.52% p.a. bonus interest.

3. Campaign Bonus Interest will be awarded in the following manner:
 - a. A Successful Customer under Tier 1 will receive 1.6% p.a. Campaign Bonus Interest for up to a maximum of S\$20,000 in deposits in **Boost4** which fulfil the Save Requirement, i.e. up to a maximum of S\$107 in Cashback;

- b. A Successful Customer under Tier 2 will receive 1.8% Campaign Bonus Interest for up to a maximum of S\$50,000 in deposits in **Boost4** which fulfil the Save Requirement, i.e. up to a maximum of S\$300 in Cashback.

While Eligible Customers may deposit more funds in **Boost4**, Campaign Bonus Interest will not be awarded for any Fresh Funds deposits beyond the respective amount stated for the Tier a Successful Customer has qualified for.

Invest Requirement

- 4. To fulfil the Invest Requirement, each Eligible Customer must:
 - a. during the Campaign Period:
 - i. use your GXS Invest account to make one or more 'buy' order(s) for Eligible Fund(s) on your GXS Invest account of at least **S\$2,000 for Tier 1** or at least **S\$10,000 for Tier 2** in Incremental Investment Amount (as defined below) in one or more Eligible Investment Transactions (as defined below); and
 - ii. not make any sell order(s) of the Eligible Fund, for the duration of the Campaign Period and Investment Holding Period.
 - b. throughout the Investment Holding Period from the last day of the Campaign Period to 28 February 2027 (both dates inclusive) ("**Investment Holding Period**"), maintain investments in the Eligible Fund(s) of at least the Minimum Investment Amount and not make any withdrawals or 'sell' orders (whether completed or in progress).

Save Requirement

- 5. To fulfil the Save Requirement, each Eligible Customer must:
 - a. during the Campaign Period:
 - i. open a new Boost Pocket with a tenure of four (4) months named **Boost4** or **BOOST4** ("**Boost4**");
 - ii. deposit a minimum of **S\$5,000** in Fresh Funds (as defined below) into **Boost4**; and
 - b. maintain **Boost4** until its maturity; and
 - c. throughout the 4-month tenure of **Boost4**, maintain a minimum Total Day End Balance (as defined below) that is equal to or greater than the Total Day End Balance as at the date of opening **Boost4**.
- 6. You must ensure that your one Boost Pocket is a new Boost Pocket. A renamed Boost Pocket will not be eligible as a Boost Pocket for this Campaign, notwithstanding that the Boost Pocket has been renamed to fulfil the Boost Pocket naming requirements of this Campaign.

C. Definitions

GXS Savings Account

- 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 as at 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.

GXS Invest

4. **"GXS Invest"** means the GXS Invest account governed by the Invest Account Terms, for which more information and terms and conditions can be found at <https://www.gxs.com.sg/tnc>.
5. **"Eligible Fund"** means any one or more of the following funds offered under GXS Invest:
- a. Fullerton Short Term Interest Rate Fund – Class C (also known as *GXS Invest Bond*);
 - b. Fullerton Lux Funds Global Absolute Alpha A (also known as *GXS Invest Growth*);
 - c. LionGlobal Dynamic Core Income Fund – SGD (Acc) (also known as *GXS Invest Diversified*);
 - d. LionGlobal Singapore Physical Gold Fund SGD – H (Acc) (also known as *GXS Invest Gold*),
- but for this Campaign excludes Fullerton SGD Cash Fund (Class G) (also known as *GXS Invest Cash Plus*).
6. **"Eligible Investment Transaction"** means 'buy' orders in any **Eligible Fund** placed and completed before the relevant cut-off time (as may be determined by us in our sole and absolute discretion and specified in our mobile application and/or the Fund Documents (as defined in the Invest Account Terms)) on the final day of the Campaign Period, whereby such 'buy' orders are not made using sale proceeds from any of your existing holdings of any Eligible Fund as at the day prior to the start of the Campaign Period.
7. **"Incremental Investment Amount"** means the minimum investment amount during the Campaign Period, **in aggregate**, nett of any withdrawals or sell orders (whether completed or in-progress), over such aggregated investment amount as at the day prior to the start of the Campaign Period.

D. Additional Terms for Cashback

1. Campaign Bonus Interest will be awarded in the form of cashback ("**Cashback**").
2. Cashback is issued on a first-come-first served basis and is while stocks last.
3. Limited to one (1) Cashback per Successful Customer under this Campaign:
 - a. Up to a maximum of S\$107 in Cashback for a Successful Customer under Tier 1; OR
 - b. Up to a maximum of S\$300 in Cashback for a Successful Customer under Tier 2.
4. Cashback shall be credited to your GXS Savings Account on or before 31 March 2027.
5. To receive Cashback, your GXS Savings Account and GXS Invest account must be active and in good standing with the Bank during the Campaign Period and until the point of fulfilment of Cashback.
6. Cashback must be credited to you in full in a single transaction. To ensure that you receive your Cashback on the date of crediting, you must ensure that you maintain a GXS Savings Account and the balance in your GXS Savings Account will not be greater than its maximum balance amount if the Cashback is credited. If, at the time of crediting of the Cashback, the maximum balance amount in your GXS Savings Account has been reached for any reason, or the crediting of your Cashback will cause such maximum balance amount to be reached, you will not be able to receive the Cashback (in full or in part). You acknowledge and agree that, if

the Bank is unable to credit your Cashback in full to you on the date of crediting, your Cashback will be deemed to be forfeited by you in full.

7. If your GXS Savings Account and/or GXS Invest Account is closed prior to the crediting of the cashback for any reason (including if the Boost Pocket is not maintained until its maturity, or if any required Eligible Investment Transactions are sold off, reversed or refunded during the Investment Holding Period), the Cashback that has yet to be credited will be forfeited notwithstanding that it was accrued under the Campaign.
8. Cashback is not exchangeable for cash, credit or any other items, and cannot be transferred or assigned.
9. 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.
10. 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 Boost Pocket is not maintained until its maturity, or if any required Eligible Investment Transactions are sold off, reversed or refunded during the Investment Holding Period), 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.
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 and Invest 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.

GXS Invest

GXS Invest is an investment product, not a savings account. Your capital is neither insured by the Singapore Deposit Insurance Corporation nor guaranteed, and may fluctuate with market conditions.

Risk Disclosure Statement

1. All investments come with risks, and you may lose all or part of your investment. Investments are not deposits and should not be treated as deposits.
2. You acknowledge that prior to making an investment, you have received, read and understood the relevant prospectus or other offering document and, where applicable, the product highlights sheet or other materials or documents relating to the investment product which you are applying to invest into, and agree to be bound by the prospectus and offering and constitutive documents of the investment product.
3. Past performance of an investment does not necessarily reflect its future performance. Any indicative return and/or distribution rate (where applicable) is for illustrative purposes only, and is not a prediction, projection or forecast of the future performance of the investment. There is no guarantee that the indicative return and/or distribution rate (where applicable) will be achieved. The value of investments and investment returns (including dividends, distributions, income or other returns) may rise or fall.
4. Prior to making an investment, you represent and warrant that you are fully aware of the risks involved in the investment, including the risks set out in the Invest Account Terms, and you undertake all investments and investment transactions at your sole risk.
5. You are responsible for your own investment decisions. We do not offer investment advice of any nature, and any information which we provide is not offered as investment advice or recommendations. Any such information which we provide is intended for general circulation and does not take into account the specific investment objectives, financial situation or particular needs of any particular person. You shall place no reliance on us as giving you any advice or making any recommendations. You should seek your own independent financial, professional or other advice if necessary.
6. Unless we inform you otherwise, we are acting as your agent in the investment transaction.

GXS Savings Account

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)

