

Terms and Conditions for UP x GXS 2025 Campaign (the “Campaign”)

1. This Campaign is organised by CGS International Securities Singapore Pte. Ltd. (“**CGS SG**”) and is valid from 1 April 2025 to 30 November 2025 (both dates inclusive) (the “**Campaign Period**”).
2. Participants who successfully open a new account which is validly registered with the UP mobile application (“**UP App**”) made available by CGS SG (“**UP Account**”) during the Campaign Period by entering a valid promotion code for this Campaign (“**Promotion Code**”) in the promotion code field during the account opening process shall, subject to fulfilling the applicable requirements below, be eligible to receive rewards in the form of fractional shares in one or more stock(s) listed on US stock exchanges (collectively, “**US Exchanges Fractional Stocks**”), GrabGifts Vouchers (“**GrabGifts Vouchers**”) and cash credits (“**Cash Reward**”). The Promotion Code shall be distributed by GXS Bank Pte. Ltd. (“**GXS**”) to such customers of GXS as GXS, in its sole and absolute discretion, decides by way of email notification from GXS.
3. Existing or past clients of CGS SG who have closed their UP Accounts at any time during the 12-month period prior to 1 April 2025 or during the Campaign Period shall not be eligible to participate in this Campaign.
4. Only participants who are residing in Singapore according to the residential address provided by the participant when opening the UP Account are eligible to receive the rewards in this Campaign.

Rewards

Account Opening Reward

5. Participants who successfully open an UP Account during the Campaign Period and enter the Promotion Code into the promotion code field during the account opening process will receive GrabGifts Vouchers of SGD 30 (“**Account Opening Reward**”).
6. Participants who are eligible to receive the Account Opening Reward will receive instructions for the redemption of the GrabGifts Vouchers by way of email sent to the email address provided by the participant when opening the UP Account, within 30 calendar days from the account opening date.

Initial Funding Reward

7. Participants who: (i) make an initial deposit of any amount and in any currency into their UP Account upon account opening (“**Initial Deposit**”, and the month in which the Initial Deposit was made, the “**Relevant Month**”) ; and (ii) maintain a positive net cumulative account balance in their UP Account from the date of the Initial Deposit until the last day of the month following the Relevant Month (the “**Relevant Period**”), will receive a bundle of US Exchanges Fractional Stocks selected by CGS SG in its sole and absolute discretion with an aggregate value of not less than SGD 30 (“**Initial Funding Reward**”). The value of each of the US Exchanges Fractional Stocks will be computed based on the trading prices of the relevant stocks on such stock exchange(s) and as at such date and time to be selected by CGS SG in its sole and absolute discretion.

8. The Initial Funding Reward will be credited into the participants' UP Account within 30 calendar days from the last day of the Relevant Period.

SaveUP and Earn Reward

9. Participants who make at least one (1) order for a Regular Saving Plan ("**RSP Order**") during the Campaign Period will receive cash credits of SGD 30 ("**SaveUP and Earn Reward**"). For the purposes of this Campaign, a "**Regular Saving Plan**" refers to any recurring savings investment product offered by CGS SG where participants make regular contributions on Selected Stock(s) (as defined below) on a scheduled basis. "**Selected Stock(s)**" are stocks listed under the "SaveUP" tab of the UP App, and regular scheduled contributions under an RSP Order can only be made in respect of the Selected Stock(s).
10. The SaveUP and Earn Reward will be credited into the participant's UP Account within 30 calendar days from the end of the calendar month in which the RSP Order is completed.

11. The table below provides a summary of the rewards available under this Campaign:

	Action	Reward
Account Opening Reward	Successfully open an UP account and enter the Promotion Code into the promotion code field during the account opening process.	SGD 30 in GrabGifts Vouchers
Initial Funding Reward	(i) Make an initial deposit of any amount and in any currency upon opening of the UP Account; and (ii) Maintain a positive net cumulative account balance in their UP Account for the Relevant Period.	A bundle of US Exchanges Fractional Stocks with an aggregate value of not less than SGD 30
SaveUP and Earn Reward	Execute at least one (1) RSP Order during the Campaign Period.	Cash Credits of SGD 30

12. For the avoidance of doubt, and save as specified in these terms and conditions, the rewards in this Campaign are non-transferrable and cannot be converted into other currencies or otherwise exchanged for value.
13. Each participant in this Campaign agrees and acknowledges that:

13.1 The GrabGifts Vouchers earned are subject to the terms and conditions of Grabtaxi Pte. Ltd. (“Grabtaxi”);

13.2 The redemption of rewards using GrabGifts Vouchers including, but not limited to, the type of rewards that can be redeemed using GrabGifts Vouchers and the amount of GrabGift Vouchers required to redeem any rewards, shall be decided Grabtaxi in its sole and absolute discretion; and

13.3 Only participants who are residing in Singapore according to the residential address provided by the participant when opening the UP Account are eligible to receive GrabGifts Vouchers.

Promotional Commission Rates – Singapore Exchange, US Exchanges and Bursa Malaysia

14. Participants who successfully open a new UP Account with CGS SG during the Campaign Period shall be eligible to receive a promotional commission rate in respect of buy trades executed by them on the Singapore stock exchange, US stock exchanges and/or Bursa Malaysia through CGS SG’s trading platform during the Campaign Period.
15. For the avoidance of doubt, all sell trades will continue to be subject to the standard commission rates as outlined in our fee schedule found at <https://cgsi.com.sg/up/Pricing> as updated from time to time.
16. All other commission rates which can be found at <https://cgsi.com.sg/up/Pricing> (as amended, modified and/or supplemented from time to time) will continue to apply during the Campaign Period. All other fees including, but not limited to, clearing fees, platform fees, trading fees, and settlement fees (where applicable), and goods and services tax, shall continue to be borne by the participants.

Other Terms and Conditions

17. The rewards from this Campaign can be earned in conjunction with the rewards from any other ongoing campaign(s), if stated in the respective terms and conditions of such campaign(s), except that the rewards from this Campaign cannot be earned in conjunction with the rewards from the UP – Account Opening Rewards Campaign.
18. CGS SG’s employees, representatives and agents are not eligible to participate in this Campaign.
19. Although CGS SG shall endeavour to distribute the rewards promptly, CGS SG shall not be responsible for any delays whatsoever nor shall there be any compensation payable in respect of any such delays. CGS SG shall be entitled at its sole and absolute discretion to forfeit the rewards or disqualify any participant from participating in this Campaign.
20. CGS SG reserves the right to withdraw or substitute the rewards with other items (but shall not be under any obligation to do so) without prior notice and without assigning any reason.
21. By participating in this Campaign, each participant is deemed to have read, understood and agrees to be bound by the foregoing terms and conditions of the Campaign, CGS SG’s

General Terms and Conditions, and the terms and conditions of any other agreement(s) that the participant has entered into with CGS SG (each as amended, modified and/or supplemented from time to time).

22. CGS SG reserves the right in its sole and absolute discretion to terminate, vary, delete or add to any of the Campaign's terms and conditions herein, at any time without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever to the participant.
23. CGS SG and its affiliates, and their respective employees, directors, officers, representatives and agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered, borne or arising from this Campaign.
24. The decision of CGS SG on all matters relating to or arising from this Campaign (including the eligibility of any trade to be considered within the scope of this Campaign, and the eligibility of any person to participate in this Campaign) is at CGS SG's absolute discretion, and is final, conclusive and binding on all clients of CGS SG. No correspondence and/or requests to retract and/or to modify any such decisions will be entertained and CGS SG shall not be obliged to respond to any enquiries, appeals, objections or to otherwise explain any decision made in relation to this Campaign. In the event of any inconsistency between these terms and conditions and any marketing material relating to this Campaign, these terms and conditions will prevail.
25. CGS SG reserves the right to modify, terminate and/or suspend this Campaign for any reason and without any prior notice whatsoever.
26. These terms and conditions are governed by and interpreted according to the laws of Singapore and the participants in this Campaign agree to submit to the exclusive jurisdiction of the courts of Singapore.
27. This Campaign shall not be construed as an offer, recommendation or solicitation to buy or sell any securities. The participants are advised to make their own independent evaluation and to consult professional advisers before undertaking any transaction.
28. Any person who is not a participant in this Campaign shall not have any rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or benefit from these terms and conditions.