

Terms and Conditions for UP – Referral Leaderboard Campaign (the “Campaign”)

1. This Campaign is organised by CGS International Securities Singapore Pte. Ltd. (“**CGS SG**”) and is valid from 1 April 2026 to 30 June 2026 (both dates inclusive) (the “**Campaign Period**”).
2. This Campaign is open to all clients of CGS SG who have an active account validly registered with the UP mobile application (“**UP App**”) (“**UP Account**”) during the Campaign Period.

For the purposes of this Campaign, a “Referrer” refers to an eligible client who successfully refers one (1) or more clients to open a new UP Account with CGS SG during the Campaign Period and a “Referee” refers to a client who is referred by a Referrer and successfully opens a new UP Account with CGS SG during the Campaign Period by entering the Referrer’s Referral Code (as defined herein) in the referral code field during the account opening process.

Each client with an active UP Account will be assigned a unique 7-character referral code (the “**Referral Code**”), which can be retrieved via the client portal on the UP App.

3. Referees referred by a Referrer must not be from the same household as the Referrer. For the purposes of this Campaign, individuals who share the same residential address as reflected in CGS SG’s records may be considered to be from the same household. CGS SG reserves the right, at its sole and absolute discretion, to determine whether a Referee is from the same household as the Referrer and to disqualify any such referrals from the Campaign.
4. For the avoidance of doubt, Referees who themselves become Referrers shall be entitled to receive the Referral Reward (as defined below) under this Campaign, provided that the relevant requirements in these terms and conditions are satisfied.
5. Clients of CGS SG who closed their UP Account(s), or whose UP Account(s) are suspended, at any time during the Campaign Period shall not be eligible to participate in this Campaign again, and none of the rewards under this Campaign will be awarded in respect of these clients.
6. A Referrer who successfully refers one (1) or more Referees to open a new UP Account with CGS SG during the Campaign Period by entering the Referrer’s Referral Code in the referral code field during the account opening process will receive fractional shares in one (1) or more stock(s) listed on US stock exchange(s) (“**US Exchanges**”) (collectively, “**US Exchanges Fractional Stocks**”), as selected by CGS SG in its sole and absolute discretion, with an aggregate value not exceeding SGD 15 (the “**Referral Reward**”) for each Referee. 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.
7. During the Campaign Period, CGS SG will maintain a referral leaderboard ranking Referrers based on the number of successful referrals achieved. For the purposes of this Campaign, a “successful referral” refers to a Referee who successfully opens a new UP Account with CGS SG and fulfils all applicable campaign requirements, as determined by CGS SG in its sole discretion.

At the end of the Campaign Period, the top three (3) Referrers on the referral leaderboard will each receive an additional reward (the “**Leaderboard Reward**”), as set out in the table below.

Final Ranking (as at 30 June 2026)	Leaderboard Reward
1 st Place	Macbook Neo
2 nd Place	SGD 300 Grab Vouchers
3 rd Place	US Exchanges Fractional Stocks with an aggregate value not exceeding SGD 200

CGS SG reserves the right, at its sole and absolute direction, to determine the final rankings, eligibility of successful referrals and the Leaderboard Rewards.

8. To be eligible for the Leaderboard Reward, each Referrer must achieve a minimum of three (3) successful referrals during the Campaign Period. Referrers who fail to meet this minimum requirement will not be eligible for the Leaderboard Reward, regardless of their position on the referral leaderboard.
9. CGS SG may, at its discretion, provide periodic updates on the referral leaderboard standings to participating Referrers to the email address registered with/to their UP Account during the Campaign Period. The leaderboard ranking will be determined based on the number of successful referrals recorded by CGS SG as at the time of each update. CGS SG’s records and determination of the final standings as at 30 June 2026 shall be final and conclusive.
10. Winners will be notified via email sent to their respective email address in CGS SG’s records, with instructions on how to collect their prizes (“**Confirmation Email**”). Winners who fail to collect their respective prize for more than two (2) weeks from the date the Confirmation Email is sent to them, will have their prizes forfeited. In the event of such forfeiture, CGS SG reserves the right to award the forfeited prize to the next eligible Referrer on the referral leaderboard ranking (e.g. 4th place, 5th place, and so on), as determined by CGS SG in its sole and absolute discretion.
11. Winners shall be required to present the Confirmation Email, their personal identification documents and such other document(s) that CGS SG may require in its sole and absolute discretion, for verification purposes in order to collect their prizes.
12. The Referral Reward in respect of a Referee shall be credited into the UP Account of the Referrer who had referred such Referee within 30 calendar days after the end of the Campaign Period.
13. 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.

Other Terms and Conditions

14. 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).
15. 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.
16. 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.
17. By participating in this Campaign, each participant is deemed to have read, understood and agreed 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) (each as amended, modified and/or supplemented from time to time) that the participant has entered into with CGS SG.
18. CGS SG reserves the right in its sole and absolute discretion to terminate, vary, delete or add to any of this 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.
19. 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.
20. 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.
21. CGS SG reserves the right to modify, terminate and/or suspend this Campaign for any reason and without any prior notice whatsoever.
22. 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.
23. 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.

24. 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.