

Terms and Conditions for UP – Account Opening Rewards Campaign (the “Campaign”)

1. This Campaign is organised by CGS International Securities Singapore Pte. Ltd. (“**CGS SG**”) and commences from 1 October 2026 until 31 December 2026 (both dates inclusive) (the “**Campaign Period**”).
2. Participants who successfully open a new CGS SG UP account (“**UP Account**”) via the CGS SG UP mobile application (“**UP App**”) during the Campaign Period are eligible to participate in this Campaign, subject to these terms and conditions.
3. Existing or past clients of CGS SG who have closed their UP Accounts at any time during the twelve (12) month period prior to 1 October 2026 or during this Campaign Period shall not be eligible to participate in this Campaign.
4. Existing clients of CGS SG who already have an UP Account and who have received an exclusive email from CGS SG with the subject “**You’re Invited**” informing them of their eligibility to participate in this Campaign, shall be eligible to participate in this Campaign subject to the requirements set out below.
5. 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

SaveUP Reward

6. Subject to paragraph 8 below, participants who successfully execute (i) their first-ever Regular Savings Plan order (“**SaveUP Order**”) during the Campaign Period, and (ii) at least one (1) SaveUP Order per month for two (2) consecutive months during the Campaign Period, will be eligible to receive rewards in the form of fractional shares of one or more stock(s) listed on any of the US stock exchange(s) (“**US Exchanges Fractional Stocks**”) with an aggregate value equivalent to ten percent (10%) of the total invested amount of the SaveUP Orders (“**SaveUP Reward**”). For the avoidance of doubt, the US Exchanges Fractional Stocks to be awarded will be selected by CGS SG in its sole and absolute discretion.
7. The SaveUp Reward is capped at a value of United States Dollars Fifty (USD 50).
8. Participants must use the order name “**BOOSTER10**” when creating their SaveUP Order. Only SaveUP Orders bearing the exact order name “**BOOSTER10**” shall qualify for participation in this Campaign. Participants who do not create a SaveUP Order named “**BOOSTER10**”, or whose SaveUP Order is named differently, shall not be eligible for any rewards under this Campaign.
9. For the purposes of this Campaign, a “**Regular Savings Plan**” refers to any recurring savings investment product offered by CGS SG where participants make regular contributions on Selected Stock(s) on a scheduled basis. “**Selected Stock(s)**” are stocks listed under the “**SaveUP**” tab of the UP App, and regular scheduled contributions under a SaveUP Order can only be made in respect of the Selected Stock(s).

10. The SaveUP Reward will be credited into the participant's UP Account within thirty (30) calendar days from the end of the Campaign Period.
11. 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.
12. All sell and buy trades executed on the Singapore exchange, any of the US stock exchange(s) and/or Malaysia exchange made available through the CGS SG's UP App will be subject to the commission rates as outlined in CGS SG's pricing schedule found at <https://cgsi.com.sg/up/Pricing> (as updated from time to time).
13. 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

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. CGS SG's directors, employees, representatives and agents are not eligible to participate in this Campaign.
16. 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.
17. 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.
18. 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 this Campaign, CGS SG's General Terms and Conditions, and the terms and conditions of any other agreement(s) with CGS SG (each as amended, modified and/or supplemented from time to time) that the participant has entered into with CGS SG.
19. 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 therefor and without any payment or compensation whatsoever to the participant.
20. 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.
21. 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 and 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.

22. CGS SG reserves the right to modify, terminate or suspend this Campaign for any reason and without any prior notice whatsoever.
23. 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.
24. 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.
25. 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.