

Terms and Conditions for UP x AirAsia MOVE – Account Opening Rewards 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 31 July 2026 (both dates inclusive) (the “**Campaign Period**”).

Eligibility

2. This Campaign is made available to users of Big Pay Pte. Ltd. and/or its affiliates who apply for and successfully open and register a new UP account with CGS SG via the UP mobile application made available by CGS SG (“**UP Account**”) during the Campaign Period by applying the promotion code “MOVEUP2026” in the promotion code field during the account opening process (“**Eligible Participants**”).
3. Eligible Participants shall, subject to fulfilling the applicable requirements as set out below, be entitled to rewards in the form of AirAsia voucher(s) (“**AirAsia Voucher(s)**”), fractional shares in one or more stock(s) listed on US stock exchanges (collectively, “**US Exchanges Fractional Stocks**”) and a compendium of other attractive rewards (“**Q2 2026 Campaign**”).
4. 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 April 2026 or during the Campaign Period shall not be eligible to participate in this Campaign.
5. Only Eligible Participants who are residing in Singapore according to the residential address provided by them when opening the UP Account are eligible to receive the rewards in this Campaign.

Rewards

Account Opening Reward

6. Eligible Participants who successfully open an UP Account during the Campaign Period and enters the promotion code “MOVEUP2026” into the promotion code field during the account opening process will receive SGD20 in AirAsia Voucher(s).

Additional Rewards

A. Initial Funding Reward

7. Eligible Participants who make an initial deposit of any amount and in any currency into their UP Account upon account opening (“**Initial Deposit**”) will receive US Exchanges Fractional Stocks selected by CGS SG in its sole and absolute discretion with an aggregate value of not less than USD10 (“**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 participant’s UP Account within 30 calendar days from the end of the Campaign Period.

B. SaveUP Reward

9. Eligible Participants successfully complete their first order for a Regular Saving Plan (“**RSP Order**”) during the Campaign Period will receive US Exchanges Fractional Stocks selected by CGS SG in its sole and absolute discretion with an aggregate value of not less than USD10 (“**SaveUP Reward**”).
10. 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.
11. The SaveUP Reward will be credited into the participant’s UP Account within 30 calendar days from the end of the Campaign Period.

C. Booster Reward

12. Eligible Participants who execute at least one (1) RSP Order per calendar month for two (2) consecutive months inclusive of at least one (1) RSP Order made during the Campaign Period (“**Consecutive Orders Requirement**”) are eligible to receive US Exchanges Fractional Stocks as selected by CGS SG in its sole and absolute discretion with an aggregate value of not less than USD20 (“**Booster Reward**”).
13. 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. For the avoidance of doubt, the Booster Reward can be earned in conjunction with the Initial Funding Reward and the SaveUP Reward.
14. The Booster Reward will be credited into the participant’s UP Account within 30 calendar days from the end of the calendar month in which the Consecutive Orders Requirement is fulfilled.
15. The table below provides a summary of the rewards available under this Campaign:

Types of Rewards	Action	Reward
Account Opening Reward	Successfully opens an UP Account during the Campaign Period and enters the promotion code “MOVEUP2026” into the promotion code field during the account opening process	SGD20 AirAsia Voucher
Initial Funding Reward	Make an Initial Deposit	US Exchanges Fractional Stocks with an aggregate value of not less than USD10
SaveUP Reward	Complete the first RSP Order during the Campaign Period	US Exchanges Fractional Stocks with an aggregate value of not less than USD10
Booster Reward	Execute at least one (1) RSP Order per calendar month for two (2) consecutive months inclusive of at	US Exchanges Fractional Stocks with an aggregate value of not less than USD20

	least one (1) RSP Order made during the Campaign Period	
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16. CGS SG will provide the Eligible Participants who are entitled to receive the AirAsia Voucher(s) pursuant to the Account Opening Reward with instructions for the redemption of the AirAsia voucher(s) by way of email to the email address provided by the Eligible Participants when opening the UP Account within thirty (30) calendar days from the date the UP Account was successfully opened.

17. Each Eligible Participant in this Campaign agrees and acknowledges that:

(a) Redemption of AirAsia Vouchers is subject to the Terms and Conditions for the AirAsia Voucher Redemption of the UP x AirAsia MOVE - Account Opening Rewards Campaign (as amended, modified and/or supplemented from time to time) which can be found on the website of MOVE Travel Sdn Bhd (formerly known as AirAsia Com Travel Sdn. Bhd.) (“**MOVE**”) and on the AirAsia MOVE mobile application; and

(b) By participating in this Campaign, each Eligible Participant is deemed to have read, understood and agreed to be bound by AirAsia’s events terms and conditions (as amended, modified and/or supplemented from time to time) which can be found at : <https://www.airasia.com/aa/about-us/en/gb/partners-promotion-terms-and-conditions.html>

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

18. Eligible 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 Malaysian stock exchange through CGS SG’s trading platform during the Campaign Period.

19. 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.

20. 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 Eligible Participants.

Other Terms and Conditions

21. 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).

22. Employees, directors, representatives and agents of CGS SG and Big Pay, respectively, are not eligible to participate in this Campaign.
23. 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 Eligible Participant from participating in this Campaign.
24. 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.
25. By participating in this Campaign, each Eligible 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 Eligible Participant has entered into with CGS SG.
26. By participating in the Campaign, each Eligible Participant hereby:
 - (a) consents to CGS SG collecting, using and disclosing such Eligible Participant's personal data; and
 - (b) expressly authorises and permits CGS SG and each of its authorised representatives (including but not limited to its officers, employees and agents) to divulge, reveal or disclose any or all of the particulars of the Eligible Participant's UP Account, including but not limited to information relating to any transaction or dealings between the Eligible Participant and CGS SG,

for purposes reasonably required by CGS SG to administer the Campaign and for such other purposes as described in CGS SG's General Terms and Conditions (as amended, modified and/or supplemented from time to time) which the Eligible Participant confirms to have read, understood and agreed to be bound by.
27. 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 Eligible Participant.
28. CGS SG and Big Pay Pte. Ltd., their respective 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.
29. 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.

30. CGS SG reserves the right to modify, terminate or suspend this Campaign for any reason and without any prior notice whatsoever.
31. These terms and conditions are governed by and interpreted according to the laws of Singapore and Eligible Participants in this Campaign agree to submit to the exclusive jurisdiction of the courts of Singapore.
32. This Campaign shall not be construed as an offer, recommendation or solicitation to buy or sell any securities. The Eligible Participants are advised to make their own independent evaluation and to consult professional advisers before undertaking any transaction.
33. Any person who is not an Eligible 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.