

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 October 2025 to 31 December 2025 (both dates inclusive) (the “**Campaign Period**”).
2. This Campaign is made available to users of Big Pay Pte. Ltd. and/or its affiliates.
3. Participants who successfully open a new account with CGS SG which is validly registered with the UP mobile application made available by CGS SG (“**UP Account**”) during the Campaign Period by entering the promotion code “MOVEUP2025” 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 Ryde cash credits (“**Ryde Credits**”) and/or AirAsia voucher(s).
4. Existing or past clients of CGS SG who have closed their UP Accounts at any time during the 12-month period prior to 1 October 2025 or during the Campaign Period shall not be eligible to participate in this Campaign.
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

Account Opening Reward

6. 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 SGD 20 in AirAsia voucher(s) (“**Account Opening Reward**”).

Initial Trading Reward

7. Participants who execute a minimum of one (1) buy trade in stocks or exchange traded funds (“**ETFs**”) listed on the Singapore Exchange, US Exchanges and/or Bursa Malaysia with a minimum trade value per trade of SGD 100 or its equivalent in other currencies through their respective UP Accounts during the Campaign Period (each a “**Qualified Trade**”) shall be entitled to receive SGD 50 in Ryde Credits (“**Initial Trading Reward**”).
8. The maximum amount of Ryde Credits that each participant may earn under this Campaign is SGD 50, regardless of the number of Qualified Trades executed by such participant.
9. For the avoidance of doubt, and save as specified in these terms and conditions, the rewards under this Campaign are non-transferrable and cannot be converted into cash or otherwise exchanged for value.
10. CGS SG will provide participants who are entitled to receive AirAsia voucher(s) and/or Ryde Credit(s) pursuant to the Account Opening Reward and/or the Initial Trading Reward with instructions for the redemption of the AirAsia voucher(s) and/or Ryde Credit(s), by way of email to the email address provided by the participant when opening the UP Account:

- (a) in respect of the AirAsia voucher(s) and Ryde Credits awarded under the Account Opening Reward, within 30 calendar days from the date the UP Account was successfully opened; and
- (b) in respect of the Ryde Credits awarded under the Initial Trading Reward, within 30 calendar days after the end of the Campaign Period.

11. Each 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;
- (b) By participating in this Campaign, each participant is deemed to have read, understood and agreed to be bound by the Event's 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/event-general-terms-and-conditions.html>;
- (c) The Ryde Credits awarded are subject to the terms and conditions of Ryde Technologies Pte. Ltd. ("**Ryde Technologies**");
- (d) Redemption of rewards using the Ryde Credits including, but not limited to, the type of rewards that can be redeemed using Ryde Credits and the amount of Ryde Credits required to redeem any rewards, shall be decided by Ryde Technologies at its sole and absolute discretion; and
- (e) 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 Ryde Credits and AirAsia vouchers.

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

- 12. 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.
- 13. 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.
- 14. 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

15. 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.
16. CGS SG's employees, representatives and agents are not eligible to participate in this Campaign.
17. 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.
18. 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.
19. 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) that the participant has entered into with CGS SG (each as amended, modified and/or supplemented from time to time).
20. By participating in the Campaign, each participant hereby:
 - (a) consents to CGS SG collecting, using and disclosing such 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 participant's UP Account, including but not limited to information relating to any transaction or dealings between the 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 participant confirms to have read, understood and agreed to be bound by.
21. 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.
22. 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.
23. 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.

24. CGS SG reserves the right to modify, terminate or suspend this Campaign for any reason and without any prior notice whatsoever.
25. 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.
26. 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.
27. 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.