

## Terms and Conditions of UP – New Year Q1 2026 Campaign (“Campaign”)

1. This Campaign is organized by CGS International Securities Singapore Pte. Ltd. (“**CGS SG**”) and is valid from **1 January 2026 (SGT 00:00) to 31 March 2026 (SGT 23:59)**, both dates inclusive (“**Campaign Period**”).
2. New clients of CGS SG who successfully open a new trading account with CGS SG which is validly registered with the UP mobile application (“**UP App**”) made available by CGS SG (“**UP Account**”) during the Campaign Period, and existing clients of CGS SG who have a UP Account with CGS SG during the Campaign Period and who have received an exclusive email with the email subject “You’re Invited” from CGS SG informing them of their eligibility to participate in this Campaign, shall, subject to fulfilling the applicable requirements below, be eligible to participate in the Campaign in the manner stated in these terms and conditions.
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 January 2026 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.
5. Subject to paragraph 10, for the purposes of this Campaign, one (1) lucky draw will be conducted by CGS SG (“**Lucky Draw**”). The prizes to be won in the Lucky Draw are set out in Appendix A below. The results of the Lucky Draw will be announced on such date and at such time as determined by CGS SG in its sole and absolute discretion.

## How to Earn Draw Entries

6. Subject to paragraph 9, eligible participants who successfully open a new UP Account with CGS SG during the Campaign Period shall be entitled to three (3) draw entries in the Lucky Draw.
7. Subject to paragraph 9, eligible participants who make their first deposit with a minimum amount of SGD 200 in their respective UP Account shall be entitled to one (1) additional draw entry in the Lucky Draw.
8. Subject to paragraph 9, participants who execute a buy trade in stocks and/or exchange traded funds which are listed on the Singapore Exchange, any of the US stock exchanges and/or Bursa Malaysia with no minimum trade value through their respective UP Accounts during the Campaign Period (each a “**Qualified Trade**”) shall be entitled to two (2) draw entries in the Lucky Draw for each such buy trade.
9. For the avoidance of doubt, the number of Lucky Draw entries that each participant may earn throughout the Campaign Period shall be capped at a maximum of twenty (20) draw entries per participant.

10. The Lucky Draw will be conducted by CGS SG within 14 Business Days following the end of the Campaign Period. “**Business Day**” shall mean any day except Saturday, Sunday or a gazetted public holiday in Singapore. All participants will receive an email and an in-app notification informing them of the specific date and time for the release of the Lucky Draw results.
11. The winners for the Lucky Draw (“**Winners**”) will be randomly drawn by CGS SG using computerized means, from the pool of draw entries accumulated during the Campaign Period. If CGS SG determines that a Winner is not eligible to receive a prize for such reason(s) that CGS SG deems valid, CGS SG may disqualify such person from the Campaign and deal with that prize in any manner that it deems appropriate in its sole and absolute discretion, including forfeiting that prize as a Campaign prize or drawing another Winner for that prize.
12. 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. CGS SG shall be entitled to deal with such prizes in the manner as stated in paragraph 11 above.
13. 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.

#### **Other Terms & Conditions**

14. The prizes from this Campaign can be earned in conjunction with any other ongoing campaigns organized by CGS SG, if stated in the respective terms and conditions of such campaign(s).
15. CGS SG’s employees, representatives and agents are not eligible to participate in this Campaign.
16. By participating in this Campaign, each participant acknowledges that frequent, short-term trades without actual economic benefits in a short period may violate the rules of the exchanges and may be subject to internal review by CGS SG.
17. The prizes from this Campaign are not exchangeable for any other goods or benefits-in-kind.
18. Although CGS SG shall endeavor to make available the prizes promptly in accordance with paragraph 12, CGS SG shall not be responsible for any delays whatsoever nor shall there be any compensation payable in respect of any such delays. Without prejudice to any other terms of these terms and conditions, CGS SG shall be entitled at its sole and absolute discretion to forfeit the prizes or disqualify any participant from participating in the Campaign.

19. CGS SG shall not be responsible or liable for any incomplete, lost, late, damaged, illegible or misdirected mail or e-mail or other communications, technical hardware or software failures of any kind, lost or unavailable network connections, or any failed, incomplete, garbled or delayed electronic transmission.
20. Images of the prizes for the Lucky Draw as shown in any marketing and advertising materials are for illustration purposes only and the actual prize received may vary in certain cosmetic and other respects from such images.
21. By participating in this Campaign, each Winner agrees to have their photos taken with the prize won by them, for marketing purposes.
22. By participating in this Campaign, each participant hereby consents to CGS SG collecting, using and disclosing such participant's personal data, including photographs, audio-video and/or other recordings, for purposes reasonably required by CGS SG to administer the Campaign including, without limitation, for publicity in CGS SG's publications, presentations and promotional materials on its website and for such other purposes as described in CGS SG's General Terms and Conditions which the participant confirms to have read and understood, without further notification, remuneration or compensation.
23. By participating in this Campaign, each participant is deemed to have read, understood and agrees to be bound by these terms and conditions, CGS SG's General Terms and Conditions and the terms and conditions of any other agreement(s) that the respective participant has entered into with CGS SG (each as amended, modified and/or supplemented from time to time). Any breach or failure to comply with the foregoing shall result in the disqualification of the relevant participant from the Campaign and/or forfeiture of their prize.
24. CGS SG reserves the right, at any time and in its sole and absolute discretion, to:
  - (a) amend, add to and/or delete any of these terms and conditions (including without limitation, the eligibility and qualifying terms and criteria) for any reason, and all participants shall be bound by such amendments, additions and/or deletions when effected;
  - (b) modify, terminate or suspend this Campaign for any reason; and
  - (c) withdraw and/or substitute the Campaign's prizes with other items (but shall not be under any obligation to do so) for any reason;in each case, without prior notice and without having to disclose any reason nor provide any compensation or payment whatsoever.
25. CGS SG, its affiliates, its 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 or suffered (including, without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with or arising from this Campaign.

26. 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, or the eligibility of any person to participate in this Campaign) is at CGS SG's sole and 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 obligated to respond to any enquiries, appeals, objections or to otherwise explain any decision made in relation to the Campaign.
27. 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.
28. 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.
29. This Campaign shall not be construed as an offer, recommendation or solicitation to buy or sell any securities. All participants are advised to make their own independent evaluation and to consult professional advisers before undertaking any transaction.
30. Any person who is not a participant of 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.
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**Appendix A – Prizes for the Lucky Draw**

	Prizes
1 <sup>st</sup> Prize (1 Winner)	Apple Watch Ultra 3
2 <sup>nd</sup> Prize (1 Winner)	Nintendo Switch 2
3 <sup>rd</sup> Prize (1 Winner)	Airpods Pro 3
Consolation Prizes (10 Winners)	S\$50 Takashimaya Voucher per Winner

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