

Terms and Conditions for UP – Referral Program Q4 (the “Campaign”)

1. This Campaign is organised by CGS International Securities Singapore Pte. Ltd. (“**CGS SG**”) and is valid from 1 October 2026 to 31 December 2026 (both dates inclusive) (the “**Campaign Period**”).
2. This Campaign is open to:
 - A. all clients of CGS SG with an active account validly registered with the UP mobile application (“**UP App**”) made available by CGS SG (“**UP Account**”) during the Campaign Period who successfully refer one (1) or more clients to open a new UP Account with CGS SG during the Campaign Period (each a “**Referrer**”); and
 - B. every client or potential client referred by a Referrer who successfully opens a new UP Account with CGS SG during the Campaign Period by entering the Referrer’s Referral Code (as defined below) in the referral code field during the account opening process (each a “**Referee**”).

Every client of CGS SG with an active UP Account is assigned a referral code (the “**Referral Code**”) which is a unique 7-character code which can be retrieved by the client through the client portal on the UP App.

3. For the avoidance of doubt, Referees who themselves become Referrers shall be entitled to receive the Qualified Trade Reward (as defined in paragraph 7) under this Campaign, provided that the relevant requirements in these terms and conditions are satisfied.
4. Each Referrer may only refer up to five (5) Referees throughout the duration of this Campaign Period. For each Referee that successfully executes a Qualified Trade (as defined in paragraph 7), the Referrer will receive a Qualified Trade Reward (as defined in paragraph 7) subject to the terms and conditions of this Campaign.
5. Clients of CGS SG who close their UP Account(s) at any time during the Campaign Period shall not be eligible to participate in this Campaign, and none of the rewards under this Campaign will be awarded in respect of these clients.
6. Only participants 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

7. A Referrer whose Referee successfully completes a Qualified Trade (as defined below) during the Campaign Period will receive a reward in the form of fractional shares in one or more stock(s) listed on US stock exchange(s) (collectively, “**US Exchanges Fractional Stocks**”) selected by CGS SG in its sole and absolute discretion with an aggregate value of not less than United States Dollars Twenty (USD 20) (“**Qualified Trade Reward**”).

A “**Qualified Trade**” refers to any of the following transaction by the Referee:

- A. the first purchase of any Selected Stocks under a Regular Saving Plan (“**RSP Order**”) on the UP App; or
- B. places at least one (1) buy trade order on the UP App.

8. For the purposes of this Campaign, a **“Regular Saving Plan”** refers to a savings plan offered by CGS SG to its’ clients where CGS SG will, in accordance with the clients’ investment instructions, purchase Selected Stocks on an ongoing basis. **“Selected Stock(s)”** refers to stocks listed under the **“SaveUP”** tab of the UP App, and an RSP Order can only be made in respect of the Selected Stock(s).

9. The table below provides a summary of the rewards available under this Campaign:

	Action	Reward
Qualified Trade Reward	Referee executes the first Qualified Trade during the Campaign Period	Referrer receives US Exchanges Fractional Stocks with an aggregate value of not less than USD 20

10. The Qualified Trade Reward will be credited into the Referrer’s UP Account within thirty (30) calendar days from the end of the Campaign Period.
11. Referees who themselves become Referrers by successfully referring new clients to open a UP Account during the Campaign Period in accordance with the requirements specified in paragraph 7 will also be eligible to earn the Qualified Trade Reward under this Campaign.
12. 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.

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

13. Participants who successfully open a new UP Account with CGS SG during the Campaign Period shall be eligible to receive a promotional commission rate which can be found at <https://www.cgsi.com.sg/up/Pricing/> (as updated from time to time) in respect of buy trades executed by them on the Singapore Exchange, US Exchanges and/or Bursa Malaysia through CGS SG’s trading platform during the Campaign Period.
14. 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.
15. 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

16. The rewards from this Campaign can be earned in conjunction with any other ongoing campaign(s), if stated in the respective terms and conditions of such campaign(s).
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). In the event of any inconsistencies between these terms and conditions and the CGS SG's General Terms and Conditions, the terms and conditions of this Campaign will prevail.
20. 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.
21. 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.
22. 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 participants of this Campaign. 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 the 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.
23. CGS SG reserves the right to modify, terminate and/or suspend this Campaign for any reason and without any prior notice whatsoever.

24. 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.
25. 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.
26. 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.