**TERMS AND CONDITIONS OF THE
INVESTMENT CHALLENGE CAMPAIGN 2026**

## 1. INTRODUCTION

1.1 The Investment Challenge Campaign 2026 ("**Campaign**") is organised by CGS International Securities Singapore Pte. Ltd. ("**CGS SG**") and will commence on 1 July 2026 until 15 January 2027 ("**Campaign Period**").

1.2 Unless otherwise defined herein, capitalised terms used in these terms and conditions shall have the same meanings ascribed to them in CGS SG's General Terms and Conditions.

1.3 This Campaign is open to students currently enrolled in participating Institutes of Higher Learning in Singapore, subject to the eligibility requirements set out below.

## 2. ELIGIBILITY AND REGISTRATION

2.1 To be eligible to participate in the Campaign, an individual must:

(a) be enrolled as a student in a participating Institute of Higher Learning in Singapore at the time of registration;

(b) be at least eighteen (18) years of age at the time of registration; and

(c) maintain an active UP trading account with CGS SG throughout the Campaign Period.

2.2 Participation is on an individual basis. Team or group participation is not permitted.

2.3 Registration for the Campaign will commence on 1 July 2026 until 31 August 2026, unless otherwise determined by CGS SG.

2.4 Registration is subject to verification and acceptance by CGS SG. Upon successful registration, participants will receive a confirmation email containing details and instructions relating to the Campaign.

2.5 Participants are expected to participate in all components of the Campaign.

2.6 CGS SG reserves the right to disqualify any participant who does not satisfy, or ceases to satisfy, the eligibility requirements.

## 3. MECHANICS OF CAMPAIGN

3.1 The Campaign comprises of the components described below.

3.2 <u>E-learning component</u>

(a) Participants are required to complete five (5) prescribed e-learning modules before the commencement of the Trading Period (defined below).

(b) Access to the e-learning platform and related login credentials will be provided to the participants via email following successful registration.

(c) Upon successful completion of all five (5) e-learning modules, participants will receive a pre-selected basket of fractional shares with a value equivalent to SGD50, which will be credited into their respective UP trading accounts.

3.3 <u>Trading component</u>

(a) Participants are required to execute trades through their respective UP trading accounts during the period commencing on 16 September 2026 until 11 November 2026 ("**Trading Period**") using the fractional shares allocated to them pursuant to Clause 3.2(c).

(b) Only trades executed during the Trading Period will be considered for the purposes of this Campaign.

(c) Participants may trade in any products available on the UP platform.

(d) For the purposes of this Campaign, commission and platform fees applicable to trades executed using the Allocated Portfolio will be waived by CGS SG.

3.4 Trading Strategy Submission

(a) Participants may submit their proposed trading strategy in written form to CGS SG before the commencement of the Trading Period.

(b) Participants who submit a trading strategy in accordance with this clause shall be eligible to receive five (5) bonus marks, which shall be taken into account in determining the participant's Final Score (defined below), provided that the participant qualifies as a Finalist and proceeds to Round 2.

## 4. ASSESSMENT

4.1 Participants will be assessed through a two-round evaluation process comprising of:

(a) portfolio performance during the Trading Period ("**Round 1**"); and

(b) in-person presentation of trading strategy ("**Round 2**").

4.2 The final ranking of the participants will be determined in accordance with Clause 4.10.

*Round 1 – Portfolio Performance*

4.3 Participants will first be assessed based on the performance of their respective portfolios.

4.4 Portfolio performance shall be determined by CGS SG based on the profit or loss reflected in the participant's portfolio during the Trading Period.

4.5 At the conclusion of Round 1, the top ten (10) participants with the highest portfolio performance (the "**Finalists**") will be shortlisted for Round 2.

4.6 Finalists will receive an invitation to proceed to Round 2 and are required to confirm their participation within the period specified by CGS SG, failing which CGS SG may select a replacement finalist.

*Round 2 – Presentation on Trading Strategy*

4.7 During Round 2, each Finalist shall be required to deliver an in-person presentation on his or her trading strategy before a judging panel appointed by CGS SG.

4.8 The judging panel shall assess the presentation based on the criteria determined by CGS SG, which may include investment rationale, market analysis, risk management, presentation quality and skills, and such other factors as CGS SG may deem relevant.

4.9 Each Finalist will be given a presentation score by the judging panel.

*Final Ranking*

4.10 Each Finalist will be given a final score which is derived from the following ("**Final Score**"):

(a) portfolio performance assessed during Round 1 (60% weightage);

(b) presentation delivered during Round 2 (40% weightage); and

(c) five (5) bonus marks awarded for submission of trading strategy under Clause 3.4, if applicable.

4.11 Finalists will be ranked based on their Final Scores, and the prizes set out in Clause 5.1 will be awarded in accordance with such rankings.

## 5. PRIZES

5.1 Finalists shall be entitled to receive cash credit based on their rankings as follows:

| Ranking based on Final Score | Cash credits (SGD) |
|---|---|
| 1 | 3,000 |
| 2 | 2,000 |
| 3 | 1,000 |
| 4 | 500 |
| 5 | 500 |
| 6-10 | 100 |

5.2 The cash credits will be credited into the Finalists' respective UP trading accounts after the Campaign.

5.3 CGS SG will endeavour to distribute the cash credits promptly but shall not be liable for any delays.

5.4 CGS SG reserves the right to withdraw any prize awarded to any participant or substitute any prize with another reward of similar value at its sole discretion without prior notice and without assigning any reason.

## 6. GENERAL TERMS

6.1 CGS SG's records in relation to the Campaign shall be binding, final and conclusive.

6.2 CGS SG shall not be responsible or liable for incomplete, lost, late, damaged, illegible or misdirected mail, 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 which may affect a participant's participation in the Campaign.

6.3 Without prejudice to the generality of the foregoing, in no event shall CGS SG, its affiliates, and any of their respective employees, directors, officers, representatives and agents be liable for any loss or damages (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 the Campaign, even if CGS SG had been advised of the possibility of such loss in advance. All such loss is hereby expressly excluded.

6.4 By participating in the Campaign, each participant is deemed to have read, understood and agreed to be bound by the relevant rules, regulations, decisions of CGS SG, these terms and conditions, CGS SG's General Terms and Conditions, and the terms and conditions of any other agreement(s) that such participant may have entered into with CGS SG. Any breach or failure to comply with the foregoing shall result in the disqualification of the participant from the Campaign. Any fraud or abuse (as determined by CGS SG in its sole discretion) by any participant of the Campaign or a breach of these terms and conditions by a participant shall result in the forfeiture of the Participant's eligibility to participate in the Campaign.

6.5 Participants are also deemed to have read, understood and agreed to be bound by the relevant rules, regulations, terms of use and/or terms and conditions of the Campaign website.

6.6 By participating in the Campaign, each participant hereby consents to CGS SG collecting, using and disclosing such participant's personal data for purposes reasonably required by CGS SG to administer the Campaign and for such other purposes as described in CGS SG's privacy policy available on CGS SG's website, which the participant confirms to have read and understood, including but not limited to, for the provision of marketing information relating to financial or investment services or products offered by CGS SG and its affiliates, business partners and related companies which CGS SG thinks is of benefit or interest to the participant.

6.7 Notwithstanding anything contained herein, CGS SG reserves the right at any time in its absolute discretion to:

(a) amend, add to and/or delete any of these terms and conditions without prior notification (including without limitation, the eligibility and qualifying terms and criteria), and all participants shall be bound by such amendments, additions and/or deletions when effected;

(b) terminate or suspend the Campaign for any reason and without any prior notice; and

(c) withdraw or substitute the prizes without having to disclose any reason thereof and without any compensation or payment whatsoever.

6.8 The results of the Campaign and CGS SG's decisions on all matters relating to the Campaign are absolute, final and binding on all participants. No correspondence, queries, appeals, objections or requests to explain such decisions shall be considered or responded to. In the event of any inconsistency between these terms and conditions and any brochure, marketing or Campaign material relating to the Campaign, these terms and conditions shall prevail.

6.9 These terms and conditions shall be governed by and construed in accordance with Singapore law, and the participants agree to submit to the exclusive jurisdiction of the courts of Singapore.

6.10 This Campaign shall not be construed as an offer, recommendation or solicitation to buy or sell any Securities (as defined under CGS SG's General Terms and Conditions). All participants are advised to make their own independent evaluation and to consult professional advisers before undertaking any transaction.

6.11 Any person who is not a participant shall not have any rights to enforce or benefit from these terms and conditions.