Terms and Conditions “GRAB Free Stock”
PT XTB Indonesia Berjangka

1. General Provisions

1.1. This program is not a raffle, gambling, or lottery based on the applicable regulations in the Republic of Indonesia.

1.2. This program aims to increase public awareness and participation in the public stock market through promotional incentives in the form of opening positions in certain stock products.

The information in this Promotion does not constitute investment advice, recommendations, or invitations to transact in any form as referred to in Financial Services Authority (OJK) Regulation Number 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector and the Third Amendment to the Financial Services Advertising Guidelines issued by the OJK.

The provision of promotional benefits, including free shares or other gifts, is not intended and cannot be considered as a recommendation or endorsement of a particular issuer, security, or investment service, and should not be interpreted as an invitation or encouragement to conduct further transactions on a particular security.

All investment decisions are the sole responsibility of the Client. Clients are required to consider their financial condition, investment objectives, and risk tolerance, and are advised to consult with a licensed investment advisor if necessary.

1.3. Participation in this Program is entirely voluntary and requires full acceptance of all applicable terms and conditions.

1.4. The Program begins on October 19, 2026 at 00:00 WIB and ends on December 31, 2026 at 23:59 WIB, or until all prizes have been distributed in accordance with these terms and conditions, whichever occurs first.

2. Definitions:

2.1. **Account:** the trading account opened and held by the Client with PT XTB Indonesia Berjangka.

2.2. **Regulations**: the terms and conditions governing this Promotional Offer and all its attachments.

2.3. **Client:** an individual or legal entity that has entered into an agreement with PT XTB Indonesia Berjangka and is registered as the holder of a real trading account.

2.4. **Organizer**: PT XTB Indonesia Berjangka.

2.5. **Program**: the "Free GRAB Stock" promotional offer as set forth in these Terms and Conditions.

2.6. **Reward**: One share of a publicly listed company selected by the Organizer, in this case is Grab Holdings Ltd (GRAB.US), ISIN: KYG4124C1096.

2.7. **XTB mobile application**: mobile application through which PT XTB Indonesia Berjangka provides its services, available on the App Store or Google Play.

2.8. **Participant**: a Client of PT XTB Indonesia Berjangka who participates in the Promotional Offer by accepting these Terms and Conditions, fulfilling all requirements as set forth in section 3, and receiving the Confirmation Email.

3. Terms of Participation

3.1. This Program is only open to new Clients who open an Account for the first time and meet the following conditions:

3.1.1. Do not have a real account with PT XTB Indonesia Berjangka within the last 12 (twelve) months prior to the Program commencement date;

3.1.2. Have never received any promotions or bonus from PT XTB Indonesia Berjangka;.

3.1.3. Are not currently participating in any other promotional program organized by PT XTB Indonesia Berjangka. If a Client is participating in another promotion, the Client is not entitled to receive any Reward under this Program;

3.1.4. Participants must fulfill the requirements for Account opening and comply with all applicable regulatory provisions.

3.2. Participation in this Program includes:

3.2.1. Opening an Account during the promotional period as referred to Article 1.4. Account opening is deemed to occur upon the signing of an agreement with PT

XTB Indonesia Berjangka;

3.2.2. Providing consent to these Terms and Conditions within 2 (two) days from the activation of the first Account. Consent may only be given through the XTB mobile application;

3.2.3. Making a cumulative minimum deposit of **USD 100** into the Account within 2 (two) calendar days from the activation of the first Account. The minimum deposit may be accumulated through multiple deposits, provided that the total of USD 100 is reached within such 2 (two) calendar day period. A deposit is considered complete on the date the funds are credited to the Account. For the deposit to be valid, the Client must complete Account activation and identity verification.

3.3. The first **2,500 (two thousand and five hundred) Participants** who meet the criteria as referred to in Article 3.1 and 3.2 are entitled to receive a Reward. The Organizer reserves the right, at its sole discretion, to increase the number of Rewards.

3.4. Each Client is entitled to receive only 1 (one) Reward, regardless of the number of Accounts or sub-Accounts owned or created.

4. Delivery of the Prize

4.1. The sponsor of the Rewards is the Organiser.

4.2. The Rewards will be delivered as soon as possible. The Reward will be credited to the Client's main Account no later than 3 (three) business days after all the criteria referred to in Articles 3.1 and 3.2 have been fulfilled.

4.3. The Reward cannot be exchanged for cash or alternative instruments, and cannot be combined with other promotional programs of PT XTB Indonesia Berjangka.

4.4. All Participants will receive the same share, the value of which is subject to market fluctuations. The Participant accepts that the actual value of the share at the time of transfer may differ from the initially stated or allocation date value.

4.5. Ownership of the reward fully transfers to the Participant once the Reward is credited to the Account.

4.6. There are no hidden fees or costs associated with receiving the reward.

4.7. In the event of a significant change in the value of the shares selected by the Organizer or the inability to award shares due to external changes in market conditions, the Organizer reserves the right to select and award other shares in their place.

5. Taxes

5.1. The Incentives granted to New Customer who meet the prescribed eligibility criteria shall constitute an integral and inseparable part of the promotional program. The tax

treatment applicable to such Incentives shall be determined and implemented in accordance with the prevailing laws and regulations on taxation in the Republic of Indonesia.

5.2. In the event that any tax obligations arise in connection with the receipt of any benefits and/or gains derived from this promotional program, such tax obligations shall be the sole responsibility of the Incentive recipient. The Promotion Organizer shall not withhold, collect and/or remit any taxes on such benefits and/or gains, unless expressly required to do so under the applicable laws and regulations.

6. Exclusion & Termination

6.1. PT XTB Indonesia Berjangka reserves the right to delay or refuse the granting of the Rewards if:

6.1.1. The Participant violates these terms and conditions.

6.1.2. Duplicate Accounts are found or there are reasonable grounds to suspect fraudulent activity.

6.2. PT XTB Indonesia Berjangka reserves the right to amend, suspend or terminate this Promotion earlier in the event of:

6.2.1. Changes in generally applicable law that affect the business activities of PT XTB Indonesia Berjangka, including the services provided;

6.2.2. Changes in interpretation of the law resulting from court judgements, resolutions, decisions, recommendations or other acts of government authorities;

6.2.3. Requirement to adapt the Terms and Conditions to decisions, instructions, recommendations or other positions of supervisory authorities;

6.2.4. Change in the scope of business activities or services provided by PT XTB Indonesia Berjangka;

6.2.5. Introducing of new products or services, or modifications to PT XTB Indonesia Berjangka's offerings;

6.2.6. The need to adapt the Regulations to market conditions, including the offer of competitive brokerage houses, technological changes, changes in the functioning of the derivatives market.

6.3. The amended Terms and Conditions will be announced on the PT XTB Indonesia Berjangka website www.xtb.com/id.

6.4. Participants understand that investing in financial instruments carries a high level of risk. This Promotional Offer should not be used as a basis for changing a Participant's investment strategy or risk tolerance level. The awarding of Prizes should not be used as

a basis for any trading decisions. All trading instructions carried out by Clients are independent investment decisions made by the Clients.

6.5. PT XTB Indonesia Berjangka is not responsible for any computer, software, internet, telephone, hardware, or other technical errors or disruptions that occur during the implementation of this Promotion.

6.6. PT XTB Indonesia Berjangka is also not responsible for telecommunications network disruptions, data transmission errors, or transaction disruptions that affect the implementation of this Promotion.

6.7. Matters not specifically regulated in these Terms and Conditions shall be subject to the relevant regulatory provisions.

7. Complaints & Dispute Resolution

7.1. Provisions regarding the procedures for submitting and handling complaints are governed by the relevant regulatory provisions.

8. Final Provisions

8.1. Entry into force: October 19, 2026.

8.2. This Program constitutes a form of marketing communication and is not intended as investment advice.

8.3. The Terms and Conditions of this Promotion are available in Indonesian and English. For the purposes of interpretation and legal effect, the **Indonesian version** shall prevail and be legally binding.

8.4. The applicable law and binding jurisdiction in these Regulations is the law of the Republic of Indonesia.

8.5. Notwithstanding any other provision in these Terms and Conditions, the Organizer reserves the right, at its sole discretion, to amend, modify, or update these Terms and Conditions at any time without prior notice to the participants. The Participant acknowledges and agrees that it is their responsibility to review the Terms and Conditions periodically. Continued participation in the Program following any such amendment shall constitute full acceptance of the revised Terms and Conditions.