

Representations, Warranties and Declarations By the Applicant

We hereby represent that the contents and information provided by us in this Application for Credit Facility are true, complete and correct and that the representations made by us herein are accurate. UOBKH Credit Pte Ltd ("UOBKH Credit") is entitled to rely entirely upon such contents, information and representations for all purposes, unless UOBKH Credit receives notice in writing from us of any change thereof. We hereby undertake to notify UOBKH Credit in writing forthwith as soon as practicable upon any material change(s) in the information and representations provided herein.

We hereby consent to and authorise UOBKH Credit to collect, process, use and disclose all such information relating to us for the following purposes:

- (a) processing our application for any of the products or services offered or distributed by UOBKH Credit;
- (b) conducting verifications and other customer due diligence and Know Your Customer (KYC) processes;
- (c) for carrying out UOBKH Credit's obligations or exercising UOBKH Credit's rights under any relevant agreement we may enter into with UOBKH Credit;
- (d) complying with all applicable policies, laws and regulations, and meeting any obligation to or requests from governmental entities, agencies, regulatory authorities or similar, including without limitation, anti-money laundering and anti-terrorist obligations, as UOBKH Credit deems necessary; and
- (e) purposes which are reasonably related to the aforesaid.

By providing the Personal Data (as defined below) of Relevant Individual(s) (as defined below) in this Application for Credit Facility, we represent and warrant that the consent and the authorisation of the Relevant Individual(s) has/have been obtained for UOBKH Credit to collect, process, use and disclose all such information relating to the Relevant Individual(s) for the purposes set forth above, in accordance with the Personal Data Protection Act 2012.

We further represent and warrant that consent of the Relevant Individual(s) has/have been obtained for UOBKH Credit to share / provide Personal Data with and to UOBKH Credit's related companies and/or third party service providers, whether in Singapore or elsewhere, for the purposes listed above.

"**Personal Data**" shall refer to any data about an individual who can be identified from that data such as the individual's name, NRIC, passport or other identification number, telephone numbers, address, email address and any other information relating to individuals which we have provided to UOBKH Credit.

"**Relevant Individual(s)**" shall refer to our shareholders, beneficial owners, directors, employees and authorised representative(s).

If a Relevant Individual withdraws the aforesaid consent, we agree to inform UOBKH Credit in writing immediately. As a result of such withdrawal, we acknowledge that UOBKH Credit may not be in a position to continue to provide its products and services to us. The withdrawal may be considered a termination by us of any contractual relationship which UOBKH Credit may have with us and a breach of our contractual obligations or undertakings, and we acknowledge that UOBKH Credit's legal rights and remedies in such event are expressly reserved.

We accept the charges levied by the CDP/UOBKH which may be revised from time to time without prior notice.

Tax Compliance Representation and Warranty

We hereby represent and warrant in favour of UOB Kay Hian Credit Pte Ltd ("UOBKH Credit"):

- (a) We will ensure that we will remain in compliance with all laws to which we are subject to including, without limitation, all tax laws and regulations and exchange control requirements ("Tax Laws") at all times.
- (b) Any and all funds and assets that we have placed and will place with UOBKH Credit have been and will be dealt with in full compliance with the Tax Laws of the countries where we are domiciled in or tax resident or deemed tax resident of and which I/we are legally subject to.