

Representations, Warranties and Declarations By the Applicant

1. We, the Applicant in this Application to Open UOB Kay Hian Trading Account (the "**Application Form**"), hereby request that UOB Kay Hian Private Limited ("**UOBKH**") open trading account(s) and/or provide the services specified by us in the Application Form to us. By signing this Application Form, we hereby represent, warrant and agree that:
 - 1.1 All information furnished by us in this Application Form and any information separately provided by us or on our behalf in connection herewith is true, accurate, complete, correct and not misleading in any respect. We agree to promptly notify UOBKH in writing in the event that the information contained in this Application Form or separately provided in connection with this application changes and we hereby consent to UOBKH collecting, using and/or disclosing any and all such information on us to such persons as UOBKH in its sole and absolute discretion deems it to be necessary or required by applicable laws and regulations.
 - 1.2 We shall execute and provide all documents and instruments (including any security documents) and do all such acts and things as may be required by UOBKH in connection with the processing of this application and the opening, operation and/or maintenance of any trading account(s) or facility established by us with UOBKH.
 - 1.3 We have read, understood, accepted and agreed to the terms and conditions set out in this Application Form, as well as the terms and conditions set out in the latest versions of the UOBKH Master Trading Agreement (printed copy can be made available on request) and the Risk Disclosure Statements for respective financial product(s), all of which may be varied or supplemented from time to time, (copies of which are available on <https://www.utrade.com.sg>) and which shall be fully binding upon and enforceable against us. We confirm and represent that we have taken independent advice from such advisers as we have deemed necessary or desirable in relation to this Application Form, and the related documents.
 - 1.4 The submission and acceptance of this Application Form in no way implies approval for the opening of the trading account(s) and that UOBKH reserves the sole and absolute discretion to approve or reject this application without giving any reasons whatsoever.
2. We hereby authorize Endowus Singapore Pte Ltd ("endowus") to submit the information that we provided in this Application Form to UOBKH for the purpose of opening a trading account.
3. We hereby authorize UOBKH to receive trading instructions from Endowus as if the orders were placed by us. We undertake to be bound by and to be liable for the consequences of such instructions placed by Endowus for this account.
4. We confirm that we are not currently insolvent or unable to pay our debts as they fall due or the subject of a bankruptcy, receivership, liquidation, winding up, judicial management, administration or other similar proceeding nor has a resolution been passed to effect the same and further confirm that we have not entered into, or proposed to enter into, any scheme, arrangement or composition with our creditors generally nor have had a receiver, liquidator, administrator, judicial manager, custodian, trustee or other analogous officer appointed over all or a material part of our assets.
5. We also enclose with our duly completed Application Form, a certified true extract of the resolutions of our board of directors in respect of our application herein.
6. We agree at all times to abide by the Rules and Regulations of the Singapore Exchange Securities Trading Limited and the stock exchanges of any other markets that we shall be trading in.
7. We hereby authorise and consent to update the information provided in this application to all our trading account(s) maintained with UOBKH.

To Use P O Box Address/ My Mail Box Address, where applicable

1. I hereby request to use the P O Box address/My Mail Box address as the mailing address for receiving contract notes, statements, letter of demand and any other correspondence (collectively known as 'correspondence') relating to my trading account with UOBKH.
2. I am fully aware of the risks involved in using the P O Box address/My Mail Box address as my mailing address. Such risks include not receiving my correspondence promptly from UOBKH, not being able to detect any discrepancies, trading errors or unauthorized transactions in my account(s) if there is any delay or failure in receiving the correspondence by me.
3. I agree and acknowledge that any correspondence addressed to me, sent to the P O Box address/My Mail Box address is deemed to have been sent to me and received by me. I shall not hold UOBKH responsible for any losses which I may suffer from the non-receipt or delay in receiving the correspondence by me.

Tax Compliance Representation and Warranty

We hereby represent and warrant in favour of UOB Kay Hian Private Limited ("UOBKH"):

- (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 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.
- (c) Any profits which accrue from our transactions will also be dealt with in full compliance with the Tax Laws of the countries where we are domiciled in or resident or deemed tax resident of and which we are legally subject to.