

IMPORTANT INFORMATION FOR ACCREDITED INVESTORS

Important Information

We are required under Singapore law to provide you with certain information before you make a decision on whether you wish to be treated as an accredited investor as defined in section 4A of the Securities and Futures Act (Cap. 289) (the “SFA”). Accordingly, we hereby inform you that:

- a. where you have been assessed by us to be an “accredited investor” as defined in section 4A of the SFA based on the information you have provided to us;
- b. you may, but are not obliged to, consent to being treated by us as an accredited investor for the purposes of all the statutory provisions set out in regulation 3(9) of the Securities and Futures (Classes of Investors) Regulations 2018; and
- c. if you consent to the treatment outlined in paragraph (b) above, you may withdraw your consent at any time, upon which we will cease to treat you as an accredited investor.

Please note that being treated as an accredited investor means, among other things, that you will be deemed to have more knowledge and the ability to understand and manage the risks of the financial products that you choose to invest in. This means that we are allowed to assume that you have a certain level of understanding of financial products, including collective investment schemes, and are not obliged to determine your precise level of understanding of such products. We are also allowed to assume that you have sought independent advice prior to purchasing or participating in any financial instrument or investment. In addition, when you hold certain financial instruments or participate in certain activities, you will be afforded fewer statutory protections and remedies than retail investors.

Where you are purchasing capital markets products offered pursuant to section 275 or 305 of the SFA, you should be aware that the restrictions and prohibition on subsequent transfers of those products will apply to you. Pursuant to regulation 33 and 34 of the Financial Advisers Regulations, you acknowledge that we have no obligation to disclose all material information relating to designated investment products nor have a duty to determine suitability of the recommendations provided to you.

If you are an individual, you understand and acknowledge that the safeguards under the Financial Advisers (Complaints Handling and Resolution) Regulations 2021) will not apply to you. We are exempted from the obligation to establish an independent unit to handle and resolve, or supervise the handling and resolution of, any complaint made by you against us, containing an allegation of any conduct, which if true, may contravene a business conduct requirement or constitutes an unfair practice under the Financial Advisers Act in relation to the provision of any financial advisory service by us to you.

General Warning

Accredited investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as accredited investors therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to accredited investors, and intermediaries are exempted from a number of business conduct requirements when dealing with accredited investors. Investors should consult a professional adviser if they do not understand any consequence of being treated as an accredited investor.

ACKNOWLEDGMENT FOR ACCREDITED INVESTOR

I/We confirm that I/we have read the above in full and:

- a. know and understand the consequences of consenting to being treated by you as an accredited investor;
- b. consent to being treated by you as an accredited investor; and
- c. know that I/we may at any time withdraw my/our written consent to the treatment outlined in paragraph (b) above, upon which you will cease to treat me/us as an accredited investor when you receive my/our written instruction.

In completing, signing, and returning this form to you, I/we represent and warrant that the information and confirmations I/we have provided in this form, and all information contained in this document and any other documentation that I/we provide to you, are complete, true, and accurate. If there is any change in circumstances relating to my/ours (i) net personal or financial asset holdings or income that may affect any of my/our declarations and representations set out above or (ii) status as an accredited investor under Singapore law such that I/we cease to be an accredited investor at any time, I/we undertake to inform you within 14 working days of such change in circumstances. If such changes cannot be rectified, I/we acknowledge and accept that you have full discretion to decide to refrain from treating me/us as an accredited investor.

For Joint Account Holder whose basis for opting to be treated as accredited investor is that he/she holds a joint account with the accredited investor and who has consented to be treated as an accredited investor:

I confirm that I wish to be treated as an accredited investor as defined in section 4A of the SFA. I acknowledge and accept that, having opted in to accredited investor status, this treatment will apply to all of my transactions with you in respect of dealings through my joint account with the accredited investor.