

TRADEKINS

Tradekins Ltd – General Terms and Conditions (for RiskNavi)

Version 1.0 | Effective from 11 November 2025



A. General Terms

1. Scope of these Terms

1.1 These General Terms and Conditions (“Terms”) govern the commercial relationship between Tradekins Pte Ltd, 65 CHULIA STREET, #46-43, OCBC CENTRE , Singapore 049513 (“Tradekins”) and any business customer (“Customer”) purchasing subscriptions or services relating to the RiskNavi screening solution.

1.2 These Terms apply exclusively to merchants and business entities; consumer rights do not apply. Deviating or supplemental terms from the Customer shall not apply unless expressly accepted in writing by Tradekins.

1.3 The Customer’s order confirmation, together with these Terms and any relevant quotation, form the entire agreement for the provision of RiskNavi related services (“Agreement”).

2. Scope of Services

2.1 Tradekins resells access to the RiskNavi solution powered and operated by AEB SE, Sigmaringer Strasse 109, 70567 Stuttgart, Germany (“AEB”) and AEB (Asia Pacific) Pte Ltd 70 Shenton Way, #20-15, EON Shenton, Singapore 079118 (collectively referred to as AEB). RiskNavi is a SaaS screening tool supporting compliance and sanctions-list screening processes.

2.2 Tradekins provides commercial onboarding, subscription management, and first-line customer support; access credentials and licence allocation for RiskNavi; and communication and coordination with AEB where required.

2.3 All software functionality, hosting, security, and data processing within RiskNavi are

provided by AEB under its standard service descriptions and data-processing terms available at <https://www.aeb.com/en/trust-center/data-protection.php>

3. Use Rights

3.1 Upon payment of the applicable fees, the Customer receives a non-exclusive, non-transferable, time-limited right to use the RiskNavi service during the subscription term.

3.2 The Customer may permit its own authorised employees to use the service for internal business purposes only.

3.3 Reverse-engineering, sublicensing, or transferring usage to third parties is prohibited.

4. Customer Obligations

4.1 The Customer shall ensure authorised use, maintain secure credentials, provide accurate data, and comply with applicable export and sanctions laws.

4.2 Customers are responsible for evaluating all screening results and for making final compliance decisions. Tradekins does not provide legal, financial or regulatory advice.

5. Fees and Payment

5.1 Fees and billing intervals are set out in Tradekins' quotation or order form. Prices are exclusive of applicable taxes unless stated otherwise.

5.2 Invoices are due within 30 days from date of issue.

5.3 Tradekins may adjust subscription fees once per year to reflect inflation or changes in pricing, by giving 60 days' notice.

6. Term and Termination

6.1 Unless otherwise agreed, the subscription begins on the date the Customer first gains access to RiskNavi and continues on a rolling monthly basis. Each subscription month renews automatically for a further month unless either party gives 30 days' written notice prior to the end of the current billing period.

6.2 Either party may terminate with immediate effect for material breach after a 30-day cure period.

6.3 Upon termination, the Customer's access to RiskNavi will cease. AEB will provide data-export or deletion in accordance with its own procedures.

7. Intellectual Property

7.1 All rights in RiskNavi, its software, documentation, and data models remain the property of AEB SE.

7.2 Tradekins' trademarks, marketing materials, and proprietary content remain the property of Tradekins.

7.3 The Customer is granted no ownership rights in RiskNavi or its underlying technology.

8. Confidentiality

8.1 Each party shall keep confidential any non-public information obtained from the other in connection with this Agreement and use it only for its performance hereunder.

8.2 This obligation continues for 3 years after termination, except for trade secrets which must remain confidential indefinitely.

9. Data Protection

9.1 RiskNavi is operated and hosted by AEB, which acts as the data controller (and, where applicable, processor for its customers) in respect of personal data processed within the platform.

9.2 Tradekins shall not be deemed a data controller or processor in respect of such data, except for its own business-contact and billing information or proprietary content supplied to AEB.

9.3 The Customer acknowledges that its use of RiskNavi is subject to AEB's Data Processing Agreement and Privacy Notice, available at <https://www.aeb.com/en/trust-center/data-protection.php>

9.4 Tradekins will process Customer contact and billing data as an independent controller in accordance with its Privacy Notice at <https://www.tradekins.com/about/privacy-policy>

10. Liability

10.1 Each party is liable without limit for death, personal injury, or fraud caused by its negligence.

10.2 Subject to 10.1, Tradekins' total aggregate liability arising out of or in connection with this Agreement shall not exceed the total fees paid by the Customer in the 12 months preceding the event giving rise to liability.

10.3 Tradekins shall not be liable for indirect, consequential, or special damages, loss of profit, or loss of data.

10.4 AEB's limitation of liability under its own terms applies to all RiskNavi system operations.

11. Force Majeure

Neither party shall be liable for any failure or delay due to causes beyond its reasonable control, including acts of God, war, terrorism, strikes, or internet outages.

12. Amendments

Tradekins may amend these Terms by giving 30 days' notice. The Customer may terminate the Agreement with 30 days' written notice before the effective date of the amendment if it does not agree to the changes.

13. Governing Law and Jurisdiction

13.1 This Agreement and associated agreements shall be construed and enforced in accordance with the laws of the Republic of Singapore without giving effect to its conflict of law provisions (exclusion of International Private Law regulations). The jurisdiction shall be respectively Singapore. No party shall not submit any dispute for resolution without first referring the same for mediation at the Singapore Mediation Centre (SMC) by a sole principal mediator to be appointed by SMC.

13.2 A person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any term of this Agreement

14. Miscellaneous

If any provision is found invalid, the remainder shall continue in full force. Notices must be given in writing or by email to the registered business address or designated contact. The Agreement forms the entire understanding between the parties and supersedes all prior proposals or representations.

Executed by the Parties:

Party	Name / Title	Date	Signature
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Customer			
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