

1. Introduction

This Legal & Compliance Policy outlines the standards and guidelines that govern the use of our services. All users, employees, and partners are expected to follow these principles to ensure compliance with applicable laws and internal regulations.

2. Compliance Obligations

- The organization adheres to all relevant national and international laws.
- Employees and contractors are required to follow internal procedures to maintain compliance.
- Any suspected violations should be reported immediately through official channels.

3. Data Protection

- Personal data is collected, stored, and processed in accordance with privacy laws.
- Unauthorized access, disclosure, or misuse of personal data is strictly prohibited.
- Measures are in place to ensure secure handling of sensitive information.

4. Intellectual Property

- All content, trademarks, and proprietary information are the property of the organization or its licensors.
- Reproduction, distribution, or use without authorization is not permitted.

5. Policy Updates

- This policy is subject to periodic review and updates.
- Users and staff will be notified of significant changes in accordance with internal guidelines.

Investment Restrictions

The KHK 2025 Secured Loan Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made

available at any time to any retail investor (and, for the avoidance of doubt, this means any retail investor in the UK).

For these purposes, a retail investor means a person who is one (or more) of:

- i. a retail client as defined in point (8) of Article 2 of Regulation No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA"); or
- ii. a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 ("FSMA") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97 (the "Insurance Distribution Directive"), where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or
- iii. not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of EUWA (the "UK Prospectus Regulation").

Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of EUWA (as amended, the "UK PRIIPs Regulation") for offering or selling the KHK 2025 Secured Loan Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the KHK 2025 Secured Loan Notes or otherwise making them available to any retail investor in the UK may be unlawful under the PRIIPs Regulation.