



DISCLAIMERS & DISCLOSURES

Last Updated: 2 September 2026

General

1. Arki Finance is a trading name of Arche Asset Management Pte. Ltd. ("**Arki**", "**we**", "**us**" or "**our**"), a Singapore-incorporated company (UEN 202341773M). Arche Asset Management Pte. Ltd. is regulated by the Monetary Authority of Singapore ("**MAS**"), holds a Capital Markets Services Licence for fund management (CMS Licence No. 101854), and is an exempt financial adviser under the Financial Advisers Act.
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 6. Use of this website and the Arki platform is governed by our Terms and Condition, which form part of your client agreement with us. Please read them carefully.
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General Investment Risk

1. Investing involves risk, including the possible loss of the principal amount invested. Investing may not be suitable for everyone. You should read our General Terms and Conditions and ensure you understand the risks, characteristics, and restrictions of any product before investing, and consider



whether it is suitable for your financial situation, investment objectives, and risk tolerance.

2. Your investments are not bank deposits and are not guaranteed by Arki. Past performance of any investment, portfolio, or strategy is not indicative of future results, and is not a guarantee of future performance.
 3. ARKI Cash, ARKI Income and ARKI Growth are discretionary managed portfolios. In accordance with the applicable client agreement and investment mandate, Arki has discretion to manage and rebalance the assets within the relevant portfolio.
 4. Except where expressly provided under the terms and conditions of an applicable promotional programme, Arki does not guarantee any target, projected or estimated return, yield or payout. Any returns, dividends, or distributions mentioned are not guaranteed unless specifically stated.
 5. Nothing on this website or in our marketing materials should be regarded as financial advice or a recommendation to buy, sell, or hold any specific investment product, unless expressly stated otherwise. You may wish to seek independent financial, legal, tax, or accounting advice before making any investment decision. In presenting general content, Arki has not considered your personal objectives, financial situation, or particular needs.
 6. Relevant investment information (where applicable) is contained in the constituent funds' prospectuses or offer documents. Please read these carefully before investing.
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ARKI Cash

1. ARKI Cash is a managed investment portfolio and should not be treated as a savings account, fixed deposit, or bank deposit product. It is not insured under the Deposit Insurance Scheme administered by the Singapore Deposit Insurance Corporation (SDIC), and Arki does not guarantee your capital or returns.
2. Rates shown under the **Arki Stability & Access Programme** are promotional rates applicable only to eligible balances during the relevant programme period. Where returns generated by the ARKI Cash portfolio fall below the applicable promotional rate, a promotional top-up may be applied to eligible balances in accordance with the programme's applicable terms, limits and eligibility criteria. Terms and conditions apply. Programme features may be amended, suspended or withdrawn in accordance with the applicable programme terms.



ARKI Income

1. ARKI Income is an investment product — it is not a fixed deposit, annuity, or capital-guaranteed instrument. Your capital is at risk and you may not get back the full amount you invested.
2. Any target or historical payout rate shown is not guaranteed and may change based on the yield, performance, and composition of the underlying portfolio. Past distributions are not necessarily indicative of future payouts, which may be higher or lower, including nil. A positive monthly payout does not imply a positive overall return.
3. Where reference is made to Estimated Yield to Maturity ("**YTM**") of the underlying holdings is an estimate of the return of the relevant underlying fixed income instruments assuming scheduled payments are made, and the instruments are held to maturity. It does not represent or guarantee the return, distribution or performance of ARKI Income.
4. Unless otherwise stated, monthly cash distributions generated from ARKI Income are automatically credited to your ARKI Cash portfolio and do not constitute a withdrawal from ARKI Income. Terms and conditions apply.

ARKI Growth

1. Arki does not guarantee, and makes no representation or warranty regarding, the performance of ARKI Growth or the repayment of your invested capital. The value of your investment can go down as well as up, and you may lose some or all of the capital invested.
2. Past performance of ARKI Growth, or of any index, benchmark, or similar strategy referenced, is not indicative of, and is not a guarantee of, future performance.
3. Where any underlying fund manager, index provider, or data partner is referenced in connection with ARKI Growth, such reference does not imply sponsorship, endorsement or any direct client relationship between you and the relevant third party, unless expressly stated otherwise.