



SUPPLEMENTARY TERMS & CONDITIONS ("Terms and Conditions")

ARKI REWARDS PROGRAMME

Last Updated: 17 August 2026

1. Definitions

Unless otherwise defined, capitalised terms have the same meaning as in the Arki General Terms & Conditions.

Arki, We, Us or Our means Arche Asset Management Pte. Ltd. (UEN 202341773M), a company incorporated in Singapore and regulated by the Monetary Authority of Singapore ("MAS") as a holder of a Capital Markets Services Licence for fund management.

Agreements means the Arki General Terms and Conditions, Privacy Policy, Product Disclosure Documents, Fee Schedule, FAQs, website terms, mobile application terms, and any other agreements, disclosures or documents governing the Customer's Arki Managed Account.

Arki Managed Account ("AMA") means the discretionary managed investment account maintained by the Customer with ARKI through the Arki mobile application.

Eligible Product means any portfolio, bucket, account or investment product designated by ARKI from time to time as eligible to participate in the Programme. Unless otherwise notified by ARKI, ARKI Cash and ARKI Income are Eligible Products. ARKI may add, remove or suspend any Eligible Product at its sole discretion.

Mission(s) means any activity, objective, requirement, transaction, balance threshold, behavioural milestone or other qualifying condition determined by ARKI from time to time for the purposes of the Programme.

Mission Period means the assessment period designated by ARKI for a particular Mission. Unless otherwise specified, each Mission Period shall correspond to one calendar month.

Programme refers to the Arki Rewards Programme described in these Terms and Conditions.

Programme Benefit means any promotional rate boost, reward, incentive, bonus, enhanced benefit, preferential treatment, promotional units or other promotional benefit offered under the Programme.

Programme Period means the period described in Section 3 during which the Programme remains in effect.

Qualifying Customer means a Customer who satisfies the applicable eligibility requirements, completes one or more Missions, and fulfils all applicable Programme conditions, as determined by ARKI.

Rate Boost means an additional promotional enhancement which ARKI may apply to an Eligible Product under the Programme in accordance with these Terms and Conditions. A Rate Boost is promotional in nature and does not constitute investment performance generated by the underlying portfolio.

Programme Details means the prevailing information published or otherwise made available by ARKI from time to time setting out the applicable Missions, qualification criteria, Programme Benefits, promotional rates, qualifying thresholds, assessment methodology, applicable caps and any other terms relating to the Programme. Programme Details may be communicated through the Arki mobile application, website, FAQs, email, in-app notifications or any other official communication channel designated by ARKI.

You, Your or Customer means the AMA holder, a natural person or entity holding an AMA eligible under these Terms.

2. Introduction

- 2.1. The Programme is a promotional customer engagement programme established by ARKI to encourage Customers to build consistent investment habits and long-term participation within their AMA. Under the Programme, eligible Customers may, from time to time, complete specified Missions in relation to designated Eligible Products in exchange for Programme Benefits, subject always to these Terms and Conditions.
- 2.2. Programme Benefits are promotional in nature and are intended solely to reward qualifying customer behaviour during the Programme Period. Programme Benefits do not constitute investment returns generated by the underlying investments, capital protection, guaranteed returns, deposit interest, or any assurance of future investment performance. Unless expressly stated otherwise, Programme Benefits are funded and administered by ARKI independently of the investment performance of the underlying portfolios.
- 2.3. The Programme is intended to operate as an umbrella promotional framework. During the Programme Period, ARKI may introduce, withdraw, replace or modify one or more Missions, Programme Benefits, Eligible Products, qualification criteria, tiers, reward mechanics, calculation methodologies, qualifying balances, promotional caps or other promotional features from time to time.

The prevailing Missions and Programme Benefits applicable at any point in time shall be those published or otherwise made available through the Arki mobile application, ARKI's website, FAQs or such other official communication channels as ARKI may designate.

- 2.4. Participation in any particular Mission does not create any entitlement to participate in future Missions, nor does it create any legitimate expectation that any particular Programme Benefit, promotional rate, qualification threshold or Mission will continue for any specified duration. ARKI reserves the right to introduce different promotional campaigns for different Eligible Products or different groups of Customers during the Programme Period.
- 2.5. Programme Benefits may vary between Eligible Products and may be subject to different qualification criteria, reward structures, assessment periods, balance thresholds, funding requirements, promotional caps or other conditions as determined by ARKI from time to time.

For the avoidance of doubt, not all Eligible Products are required to have identical Missions or Programme Benefits, and ARKI may elect not to offer any Programme Benefits in respect of certain Eligible Products at any time.

- 2.6. Nothing contained in these Terms and Conditions shall oblige ARKI to offer any particular Mission, Programme Benefit, promotional rate, reward structure or promotional campaign for any minimum period. Any Programme Benefit offered under the Programme shall remain subject to these Terms and Conditions, the applicable Programme Details, and all other governing Agreements applicable to the Customer's AMA.

3. Programme Period

- 3.1. The Arki Rewards Programme shall commence on the date determined by ARKI and shall continue until such date as ARKI may determine (the "Programme Period"). Unless otherwise announced by ARKI, the Programme is currently scheduled to remain in effect until 31 December 2026.
- 3.2. ARKI may, at its sole discretion, extend, shorten, suspend or terminate the Programme Period at any time by publishing an update through the Arki mobile application, ARKI's website, or any other official communication channel. Any such change shall take effect on the date specified in the relevant announcement.
- 3.3. The availability, duration and mechanics of any individual Mission or Programme Benefit need not correspond with the Programme Period. ARKI may

introduce, withdraw, suspend or modify individual Missions, Programme Benefits, Programme Details or Eligible Products at any time during the Programme Period without affecting the continued operation of the Programme as a whole.

- 3.4. Unless otherwise expressly stated by ARKI, the expiry, completion, suspension or withdrawal of any individual Mission, Programme Benefit or Programme Details shall not affect the continued operation of any other Mission or Programme Benefit under the Programme, the eligibility of Customers for any other available Mission or Programme Benefit, or ARKI's ability to introduce new Missions, Programme Benefits or promotional campaigns from time to time.
- 3.5. Where ARKI extends the Programme Period, Customers shall continue to be subject to these Terms and Conditions as amended from time to time. An extension of the Programme Period shall not, of itself, create any entitlement to any particular Mission, Programme Benefit, promotional rate, qualification criteria or Programme Details.

4. Missions and Programme Benefits

- 4.1. During the Programme Period, ARKI may make available one or more Missions in respect of one or more Eligible Products. Customers who satisfy the applicable eligibility criteria and successfully complete the relevant Mission(s) may qualify for the corresponding Programme Benefits, subject always to these Terms and Conditions and the applicable Programme Details.

Unless otherwise specified, the availability of any Mission or Programme Benefit shall not constitute an entitlement and shall remain subject to compliance with all applicable Programme requirements.

- 4.2. The applicable Missions, qualification criteria, Programme Details, assessment methodology, Programme Benefits, promotional rates, reward tiers, qualifying balances, calculation methodology, assessment periods, promotional caps and any other applicable conditions shall be published by ARKI through the Arki mobile application, ARKI's website, FAQs or such other official communication channels as ARKI may designate.

The prevailing Programme Details applicable to the relevant Mission Period shall form part of these Terms and Conditions.

- 4.3. Programme Benefits may take various forms, including promotional rate boosts, cash rewards, bonus units, fee rebates or waivers, enhanced product

features, promotional incentives or such other benefits as ARKI may determine from time to time. The nature, value, duration and availability of any Programme Benefit shall be determined solely in accordance with the applicable Programme Details.

- 4.4. Different Eligible Products may have different Missions, qualification criteria, Programme Details and Programme Benefits. For the avoidance of doubt, a Customer may qualify for Programme Benefits under one Eligible Product without qualifying under another; completion of a Mission relating to one Eligible Product shall not automatically satisfy the qualification criteria applicable to another Eligible Product; and ARKI may introduce different Missions and Programme Benefits for different Eligible Products from time to time.
- 4.5. Unless otherwise specified in the applicable Programme Details, each Mission shall be assessed over the applicable Mission Period designated by ARKI. The applicable Mission Period, assessment methodology and qualification criteria may differ between Missions and Eligible Products.
- 4.6. A Customer shall qualify for a Programme Benefit only where ARKI determines that all applicable eligibility criteria, qualification requirements and Mission conditions have been satisfied. ARKI's determination of whether a Mission has been successfully completed shall be made by reference to its books, records, transaction history and internal systems, which shall, save for manifest error, be final and conclusive.
- 4.7. Programme Benefits are promotional incentives only and do not constitute investment returns generated by the underlying investments, deposit interest, capital protection or guaranteed investment performance. Unless expressly stated otherwise in the applicable Programme Details, the provision of any Programme Benefit shall not alter the investment mandate, portfolio composition or valuation methodology applicable to the relevant Eligible Product.
- 4.8. ARKI may, from time to time, update the Programme Details by introducing or discontinuing Missions, or by revising qualification criteria, promotional rates, reward tiers, qualifying balances, assessment methodologies, promotional caps, Eligible Products or other promotional mechanics. Any such change shall take effect from the date specified by ARKI and shall apply prospectively unless otherwise expressly stated. No Customer shall acquire any vested right or entitlement to the continued availability of any Mission, Programme Benefit,

promotional rate or Programme Details merely because it was previously offered under the Programme.

- 4.9. A Customer's successful completion of any Mission during a particular Mission Period shall not create any right or entitlement to participate in subsequent Missions, receive the same or similar Programme Benefits, continue enjoying any particular promotional rate, reward structure or qualification criteria, or expect that any Mission, Programme Benefit or Programme Details will remain available for any specified duration. Unless expressly stated otherwise by ARKI, each Mission Period shall be assessed independently and ARKI may revise or discontinue any aspect of the Programme in accordance with these Terms and Conditions.
- 4.10. Programme Benefits are personal to the Qualifying Customer and are intended solely for the benefit of the Customer who has satisfied the applicable qualification criteria. Unless otherwise expressly permitted by ARKI, Programme Benefits may not be transferred, assigned, sold, pledged, exchanged, redeemed for cash or otherwise dealt with by any person. Any attempt to do so shall be void and shall not bind ARKI
- 4.11. Customers are not required to enrol in or separately opt into the Programme. Subject to these Terms and Conditions and the applicable Programme Details, a Customer who satisfies the applicable eligibility criteria and Mission requirements shall automatically be assessed for the corresponding Programme Benefit. A Customer who does not satisfy the applicable qualification criteria shall continue to invest in accordance with the standard terms governing the relevant Eligible Product without the applicable Programme Benefit.

5. Calculation and Award of Programme Benefits

- 5.1. The calculation, determination and award of any Programme Benefit shall be carried out by ARKI in accordance with these Terms and Conditions and the applicable Programme Details. Unless otherwise expressly stated, each Mission shall be assessed independently based on the qualification criteria applicable to that Mission, and the successful completion of one Mission shall not, of itself, qualify a Customer for any other Programme Benefit.
- 5.2. For the purpose of determining whether a Customer has successfully completed a Mission, ARKI may assess such information as it considers relevant, including the Customer's transactions, funding activity, redemption activity, account balances, average balances, portfolio holdings, account

behaviour, completion of designated actions, and any other criteria specified in the applicable Programme Details. The method of assessment may differ between Eligible Products, Missions and Programme Benefits. In the event of any discrepancy between a Customer's records and ARKI's internal systems, ARKI's records shall prevail, save in the case of manifest error.

- 5.3. Unless otherwise specified in the applicable Programme Details, ARKI shall determine the applicable Programme Benefit by reference to the qualification criteria, assessment methodology and calculation mechanics applicable to the relevant Mission. Where a Programme Benefit is calculated by reference to balances, deposits, withdrawals, average balances or similar measures, ARKI shall determine such values in accordance with its internal records and systems. Unless expressly stated otherwise, fluctuations in portfolio value arising solely from market movements shall not be treated as customer activity for the purposes of determining qualification under a Mission.
- 5.4. Unless otherwise expressly specified by ARKI, the Missions, qualification criteria and Programme Benefits applicable to a Customer shall be determined by reference to the Programme Details in effect during the relevant Mission Period. Any subsequent amendment to the Programme Details shall not retrospectively alter the qualification criteria or Programme Benefit applicable to a Mission Period that has already concluded.
- 5.5. Where ARKI determines that a Customer has successfully satisfied the applicable qualification criteria, the corresponding Programme Benefit shall be applied in accordance with the applicable Programme Details. Unless otherwise specified, Programme Benefits shall be applied automatically without any requirement for the Customer to submit a claim, make an election or provide further instructions.
- 5.6. Programme Benefits shall be awarded, credited or applied within such timeframe as ARKI may determine and communicate in the applicable Programme Details. Operational processing times, verification procedures and system processing requirements may result in Programme Benefits being awarded after the relevant Mission Period has ended, and ARKI shall not be liable for any reasonable administrative delay in applying any Programme Benefit.

6. General Terms and Conditions

- 6.1. These Terms and Conditions shall be read together with the Agreements governing the Customer's Arki Managed Account. In the event of any

inconsistency between these Terms and Conditions and any marketing materials, website content, frequently asked questions, promotional materials, in-app notifications or other communications relating to the Programme, these Terms and Conditions shall prevail to the extent of such inconsistency unless ARKI expressly states otherwise.

- 6.2. ARKI reserves the right to amend, supplement or vary these Terms and Conditions, or to suspend or terminate the Programme, from time to time. Any such amendment, suspension or termination shall take effect from the date specified by ARKI and shall apply prospectively unless otherwise stated, subject always to applicable law.
- 6.3. Where the Programme or any part thereof is suspended or terminated, Customers shall cease to be eligible to earn further Programme Benefits from the effective date of such suspension or termination. Unless otherwise expressly stated by ARKI, such suspension or termination shall not affect any Programme Benefit that a Customer has already validly earned by satisfying all applicable qualification criteria prior to the effective date of suspension or termination, notwithstanding that such Programme Benefit has not yet been credited or applied.
- 6.4. ARKI reserves the right to withhold, suspend, reverse or recover any Programme Benefit where it reasonably determines that a Customer has engaged in fraudulent, abusive, deceptive or improper conduct in connection with the Programme. This includes, without limitation, conduct intended to manipulate Mission outcomes, circumvent qualification requirements, exploit system errors, provide false or misleading information, misuse multiple accounts, or otherwise obtain Programme Benefits in a manner inconsistent with the intent of the Programme. ARKI may also disqualify the relevant Customer from eligibility for future Programme Benefits where appropriate.
- 6.5. Where any Programme Benefit has been awarded or applied in error, whether arising from a system malfunction, operational error, calculation error or otherwise, ARKI reserves the right to correct such error by adjusting, reversing or recovering the relevant Programme Benefit. Where reasonably practicable, ARKI shall notify the affected Customer of any material adjustment.
- 6.6. In connection with the administration of the Programme, Customers acknowledge that ARKI may collect, use, disclose and process their personal data in accordance with ARKI's Privacy Policy for the purposes of administering, monitoring, verifying, operating and improving the Programme,

including determining eligibility for Programme Benefits and preventing fraud or abuse.

6.7. Unless otherwise expressly provided in these Terms and Conditions, all determinations made by ARKI in relation to the Programme, including any determination relating to Mission completion, qualification criteria, Programme Details, Programme Benefits, calculations or eligibility, shall be based on ARKI's books, records and internal systems and shall, save for manifest error, be final and binding.

6.8. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore. Any dispute arising out of or in connection with the Programme shall be submitted to the exclusive jurisdiction of the courts of Singapore.

7. Disclaimers

The Programme and all Programme Benefits offered thereunder are promotional in nature and should not be construed as financial, investment, legal, accounting or tax advice. Nothing contained in the Programme, any Mission, Programme Details or these Terms and Conditions constitutes a recommendation by ARKI to acquire, redeem or continue holding any Eligible Product solely for the purpose of obtaining a Programme Benefit. Programme Benefits are promotional incentives and do not constitute investment returns, deposit interest, capital protection, guaranteed returns or any assurance of future investment performance. Customers remain exposed to the risks associated with the underlying investments, including the risk of loss.

8. Limitation of Liability

To the fullest extent permitted by applicable law, ARKI shall not be liable for any indirect, incidental, consequential or special loss arising out of or in connection with the Programme, including any delay, suspension, amendment or termination of any Mission or Programme Benefit, except where such liability arises directly from ARKI's fraud, wilful misconduct or gross negligence.

ARKI's total liability arising directly out of or in connection with any Programme Benefit shall, to the fullest extent permitted by applicable law, not exceed the value of the relevant Programme Benefit giving rise to the claim.