NEW CLIENT PROMOTION

TERMS AND CONDITIONS

Issued by: Arche Asset Management Pte. Ltd. ("Arki")

These Terms and Conditions ("Terms") govern participation in the New Client Promotion (the "Promotion") conducted by Arki. By participating in this Promotion, each participant agrees to be bound by these Terms set forth below.

To qualify for the Promotion, a participant must:

(a) successfully sign up on the Arki mobile application and apply the designated promotional code between **1 October 2026 and 31 October 2026**, both dates inclusive (the "Promotion Period");

(b) maintain an Arki account that is active, not suspended, and compliant with Arki's onboarding and compliance requirements;

(c) make the minimum qualifying deposit into their Arki account during the Promotion Period by 31 October 2026; and

(d) remain invested for a continuous period of thirty (30) calendar days from the date of their first deposit (the "Holding Period"), without making any withdrawal during the Holding period.

1. Disqualification

A participant shall be disqualified from the Promotion if, at any time during the Holding Period, the participant makes a withdrawal from their Arki account, regardless of any subsequent deposits or top-ups made during or after the Promotion Period.

For the avoidance of doubt, fluctuations in portfolio value due to market conditions shall not constitute a disqualification event.

2. Reward Entitlement

Each participant who satisfies all qualifying criteria set out in these Terms shall be entitled to receive a one-time promotional cash reward of S$30 (the "Reward").

The Reward is non-transferable and will be credited only to the participant's ARKI Cash portfolio in accordance with Clause 3 below.

3. Reward Fulfilment

The Reward will be credited into the participant's "ARKI Cash" bucket (being an investment portfolio available on the Arki platform) after the participant has successfully completed the full Holding Period and eligibility has been verified by Arki.

Rewards shall be credited by the following day after the 30-day holding period ends. Notwithstanding the foregoing, Arki reserves the right to delay the crediting of the Reward where necessary for operational, verification, or compliance purposes.

Once credited into ARKI Cash, the Reward shall form part of the participant's investment portfolio and will be subject to the applicable terms, fees, risks and investment performance of ARKI Cash.

4. Promotion Cap

The Reward shall be limited to the first 150 participants to fully satisfy all qualifying criteria set out in these Terms, including completion of the Holding Period (the "Promotion Cap"). Eligibility for the Promotion shall be determined based on the chronological order in which participants fully satisfy all qualifying criteria, as determined by Arki's records, which shall be final and conclusive.

Participants who fully satisfy all qualifying criteria after the Promotion Cap has been reached shall not be entitled to the Reward, notwithstanding that they have otherwise met all requirements under these Terms.

Arki reserves the right, at its sole discretion, to increase the Promotion Cap at any time, whether during or after the Promotion Period, without prior notice. Any such increase shall not adversely affect participants who have already fully satisfied all qualifying criteria within the Promotion Cap.

5. Verification and Records

Arki reserves the right to verify the eligibility of any participant, including but not limited to verification of identity, funding transactions, and compliance with these Terms.

Arki's internal records and systems shall be the sole basis for determining a participant's eligibility, qualification status, and entitlement to the Reward.

6. Fraud, Abuse and Clawback

Arki reserves the right to disqualify any participant and/or forfeit or recover any Reward where it determines, in its sole discretion, that the participant has engaged in fraudulent, abusive, or manipulative behaviour, including but not limited to:

- Use of multiple accounts;
- Self-referral or circumvention of eligibility criteria;
- Artificial funding or withdrawal patterns designed to game the Promotion;
- Any conduct that Arki reasonably determines to be inconsistent with the intended purpose of the Promotion or applicable regulatory requirements.

Where a Reward has already been credited, Arki reserves the right to reverse such credit or deduct the equivalent value from the participant's account.

7. Amendment and Termination

Arki reserves the right, at its sole discretion, to amend, suspend, or terminate the Promotion or these Terms at any time without prior notice, provided that no such amendment shall adversely affect participants who have already fulfilled all qualifying criteria prior to such amendment.

8. Liability

To the fullest extent permitted by applicable law, Arki shall not be liable for any loss, damage, or expense arising out of or in connection with the Promotion, including any delay in reward fulfilment.

Participation in the Promotion does not constitute financial advice, and participants should consider their own financial circumstances before making any investment decision.

9. Governing Law

These Terms shall be governed by and construed in accordance with the laws of Singapore, and any disputes arising in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Singapore.