SUPPLEMENTARY TERMS & CONDITIONS
ARKI REFERRAL PROGRAM

Last Updated: 1 October 2026

1. General

1.1. The Arki Referral Program (the "**Program**") is offered by Arche Asset Management Pte. Ltd. ("**Arki**", "**we**", "**our**" or "**us**") as a marketing initiative to encourage existing Arki clients to introduce new clients to Arki. Subject to these terms and conditions (the "**T&Cs**"), eligible participants may receive specified promotional benefits (which may include cash incentives) when a referral satisfies the qualifying requirements prescribed by Arki from time to time.

These T&Cs apply to and govern all participation in the Program. By participating in the Program, you agree to be bound by these T&Cs, the General Terms and Conditions ("**General T&Cs**"), and any other applicable agreements, disclosures, policies and programme-specific terms that apply to you (collectively, the "**Master Terms**"). In the event of any inconsistency between these T&Cs and the Master Terms, these T&Cs shall prevail solely in respect of the Program.

1.2. Unless otherwise defined, capitalised terms shall have the same meanings as set out in the General T&Cs.

1.3. The Program is a promotional arrangement and does not constitute financial advice, investment advice or any recommendation to open or fund an Arki account. Any decision to open an Arki account and/or to deposit or invest funds is made solely by the relevant participant based on their own assessment of suitability and circumstances.

2. Eligibility Criteria

2.1. Participation in the Program is limited to individuals who meet the eligibility requirements set out in this Clause 2 of these T&Cs and as determined by Arki from time to time (the "**Eligibility Criteria**"). In connection therewith, Arki may, acting reasonably and in accordance with Applicable Laws, refuse participation, disqualify a participant or withhold any Program Benefit where Arki reasonably considers it necessary to do so for compliance, risk management, fraud prevention, operational integrity, or to preserve the intended purpose of the Program.

2.2. To be eligible as a "**Referrer**", the participant must be an existing Arki client who maintains an Arki account in good standing at all relevant times, including at the

time any Program Benefit is applied, credited, booked or otherwise made available. Without limitation, "**good standing**" includes completion of all required identity verification and KYC procedures 's satisfaction and the absence of any compliance concern, restriction, hold, suspension or flag that Arki considers relevant. A Referrer may make multiple referrals, however only referrals that satisfy the Qualifying Referral Criteria under Clause 4 of these T&Cs will be eligible for the Program benefits, and Arki may impose caps or limits on eligibility or benefits in accordance with these T&Cs.

2.3. The "**Referee**" is defined as a new client who does not have, and has not previously had, an Arki account (whether under the same or substantially similar identifiers as determined by Arki). The Referee must complete onboarding to Arki's satisfaction, including identity verification and KYC, and must satisfy the Qualifying Referral Criteria under Clause 4 of these T&Cs before any Program Benefit will be applied. Arki may treat accounts as ineligible where it reasonably suspects duplicate accounts, attempted circumvention, or other conduct inconsistent with the Program's intent.

2.4. Unless expressly permitted by Arki in writing, Arki's employees and their immediate family members are not eligible to participate in the Program. Where participation is permitted, such participation shall be governed under the applicable employee referral incentive programme (if any) and may be subject to separate terms, conditions and approval requirements.

3. Rewards and Incentives

3.1. Subject to the satisfaction of the Eligibility Criteria and Qualifying Referral Criteria set out under Clause 2 and Clause 4 of these T&Cs respectively, a Referrer shall be entitled to receive the applicable referral reward (the "**Reward**") in respect of each Qualifying Referral, as determined and communicated by Arki from time to time.

3.2. In addition, Arki may, at its discretion, offer a referee incentive to the Referee in connection with a Qualifying Referral ("**Incentive**"). Where applicable, such Incentive shall be credited into the Referee's Arki account balance in the Arki Cash Bucket on the date the Qualifying Referral is confirmed, or such other time as determined by Arki in accordance with its operational process.

3.3. For the avoidance of doubt, any Reward or Incentive provided to a Referrer or Referee under the Program, including any cash incentive, constitutes a discretionary marketing benefit and does not form part of, and shall not be linked to any investment performance, yield or return.

3.4. Unless otherwise specified in the applicable promotional materials, any Reward or Incentive under the Program shall be credited, in Singapore Dollars where applicable, to the participant's Arki account balance in the Arki Cash Bucket on

the date the Qualifying Referral is confirmed by Arki, or such other time as Arki may specify.

3.5. No Reward or Incentive shall be deemed earned, accrued, vested or payable unless and until Arki has verified that all Eligibility Criteria and Qualifying Referral Criteria have been satisfied in accordance with its internal processes.

3.6. All Rewards and Incentives granted under the Program:

3.6.1. are personal to the eligible participant (whether Referrer or Referee) and are non-transferable, non-assignable and not exchangeable for cash or other consideration, except as expressly determined by Arki;

3.6.2. shall be credited only into the participant's Arki account in the Arki Cash Bucket, and may not be withdrawn, separated or otherwise dealt with independently of the relevant account balance;

do not constitute interest payable under any contractual deposit arrangement, do not represent any guaranteed performance, yield or return, and do not alter the investment mandate or risk profile of the relevant bucket; and

3.6.3. may be subject to applicable taxes, duties or reporting obligations, which shall be the sole responsibility of the participant.

3.7. Arki reserves the right to withhold, adjust, reverse or claw back any Reward or Incentive where it reasonably determines that the Reward or Incentive was granted in error, where any Eligibility Criteria or Qualifying Referral Criteria have not been satisfied, or in breach of these T&Cs.

4. Qualifying Referral Criteria

4.1. A Qualifying Referral occurs only when all of the following conditions are satisfied to Arki's satisfaction (the "**Qualifying Referral Criteria**"):

4.1.1. the Referee signs up for an Arki account using the Referrer's valid and unique referral link or code issued by Arki;

4.1.2. the Referee successfully completes onboarding, including identity verification and KYC requirements;

4.1.3. the Referee makes a deposit of S$3,000 or such amount as may be specified by Arki in its sole discretion from time to time (the "**Minimum Qualifying Deposit Amount**") into the account and such deposit is successfully credited and cleared. Upon satisfaction of this requirement, the referral shall constitute a Qualifying Referral and the applicable reward shall be credited in accordance with these T&Cs. For the avoidance of doubt, the Referee is not required to maintain the Minimum

Qualifying Deposit Amount for any minimum period after the deposit has been successfully credited and cleared.

For the avoidance of doubt, a referral shall not be considered a Qualifying Referral where the Referee fails to complete onboarding, fails to effect the Minimum Qualifying Deposit Amount , or withdraws or transfers funds prior to meeting the Minimum Holding Amount (if applicable), or where Arki reasonably determines that the referral does not align with the intended purpose of the Program.

4.2. Referrals that fail any onboarding, compliance or fraud checks, or that are suspected by Arki (acting reasonably) to involve fraudulent, abusive, artificial, coordinated or otherwise improper behaviour, shall not constitute Qualifying Referrals and shall not generate any Reward or Incentive. Arki's determination in this regard shall be final and binding.

5. Restrictions & Prohibited Conduct

To preserve the integrity and intended purpose of the Program, the following conduct is strictly prohibited:

5.1.1. self-referrals, including referrals between accounts owned, controlled or beneficially held by the same person or group of persons;

5.1.2. circular referrals, reciprocal referral arrangements, or coordinated referral schemes designed to artificially generate Rewards and/or Incentives;

5.1.3. creation or use of fabricated, fictitious or duplicate accounts;

5.1.4. misrepresentation, impersonation or the provision of false or misleading information in connection with the Program;

5.1.5. public posting or mass distribution of referral links or codes on coupon, deal-sharing, affiliate, rebate or bulk-distribution platforms without Arki's prior written consent; and

5.1.6. any conduct which ARKI reasonably determines to be inconsistent with the fair and proper operation of the Program.

5.2. Without prejudice to any other rights or remedies available to Arki under law or contract, any breach or suspected breach of this Clause 5 may result in one or more of the following actions, as determined by Arki acting reasonably:

5.2.1. immediate forfeiture, cancellation or clawback of any Rewards and/or Incentives granted or pending;

5.2.2. suspension or termination of the participant's eligibility to participate in the Program;

5.2.3. suspension or termination of the participant's Arki account(s) in accordance with the General T&Cs; and/or

5.2.4. reporting to relevant regulatory, enforcement or governmental authorities where required or appropriate.

Arki shall not be liable for any loss, opportunity cost or expectation arising from any action taken under this Clause 5.

6. Program Changes & Termination

6.1. Arki reserves the right, acting reasonably and in accordance with Applicable Laws, to amend, vary, withdraw, restrict, suspend or terminate the Program or these T&Cs at any time. Except where immediate action is reasonably required for legal, regulatory, operational or risk management reasons, Arki will provide at least thirty (30) days' prior notice via email, in-app notification or such other communication method as Arki determines appropriate.

6.2. Any amendment shall apply prospectively from its effective date. Qualifying Referrals confirmed prior to the effective date of any amendment, suspension or termination shall be honoured in accordance with the T&Cs in force at the time such referral was confirmed, subject to compliance with these T&Cs.

6.3. Termination or suspension of the Program shall not give rise to any entitlement to compensation, damages or future Rewards and/or Incentives that have not been validly earned and confirmed prior to the effective date of termination.

7. Compliance with Laws and Disclaimers

7.1. The Program is administered by Arki in accordance with Applicable Laws, including but not limited to, the Monetary Authority of Singapore's ("**MAS'**") Guidelines on Provision of Digital Advisory Services [CMG-G02], and the MAS' Guidelines on Fair Dealing [FSG-G04].

7.2. The Program is a marketing initiative and does not constitute the provision of financial advice, investment advice or any recommendation by Arki through the Referrer. Referrers are not authorised as representatives and are not authorised to hold themselves out as representatives of Arki and are not in the business of carrying on the regulated activity of dealing in capital markets products under the Securities and Futures Act 2001 or otherwise in the business of referring customers or prospects to Arki or other financial institutions. Any decision by a Referee to open, fund or invest through an account is made independently and at the Referee's sole discretion.

7.3. Nothing in the Program shall be construed as limiting Arki's regulatory obligations, including its duties relating to suitability, fair dealing, conflict management and client disclosures.

8. Liability & Indemnity

8.1. To the fullest extent permitted by law, Arki shall not be liable for any indirect, incidental, consequential or special loss arising from participation in the Program, including loss of opportunity or expectation of reward, except where such loss arises directly from Arki's fraud, wilful misconduct or gross negligence.

8.2. Participation in the Program is at the participant's own risk. Arki makes no representation or warranty that the Program will be uninterrupted, error-free or available at all times.

8.3. Each participant agrees to indemnify and hold Arki harmless from and against any claims, losses, liabilities, damages or expenses (including reasonable legal costs) arising from or in connection with the participant's breach of these T&Cs, misuse of the Program, or violation of any Applicable Laws or third-party rights.

9. Governing Law & Dispute Resolution

9.1. These T&Cs and any dispute, claim or obligation arising out of or in connection with the Program, including any question regarding its existence, validity or termination, shall be governed by and construed in accordance with the laws of Singapore.

9.2. The parties irrevocably submit to the exclusive jurisdiction of the courts of Singapore to resolve any dispute arising out of or in connection with the Program or these T&Cs.

SCHEDULE - DEFINITIONS

“Arki Cash Bucket” means the account balance tier as defined under the applicable programme terms, including the Arki Stability & Access Programme.

“Program Benefit(s)” means any Reward and/or Incentive.

“Qualifying Referral” means a referral that satisfies all Qualifying Referral Criteria as set out in Clause 4 of these T&Cs, as determined by Arki.