SUPPLEMENTARY TERMS & CONDITIONS (“Terms and Conditions”)

ARKI STABILITY & ACCESS PROGRAMME

Issued by: OptimalVest.AI Pte. Ltd.

Related Fund Manager: Arche Asset Management Pte. Ltd.

Last Updated: 1 August 2026

By participating in the Arki Stability & Access Programme (the “Programme”), you acknowledge and agree that these Terms and Conditions apply as a supplemental and ancillary set of terms governing your participation in the Programme only, and do not amend, replace or novate the existing terms and conditions governing your Arki Managed Account (“AMA”). The Programme is offered by *[OptimalVest.AI Pte. Ltd.] (“OV”)* as an incentive to You as a customer of Arche Asset Management Pte. Ltd. (“Ark Finance”) applicable to you only during the Qualifying Period. *OV* is a related corporation of Arki Finance. The Arki Stability & Access Terms and Conditions are issued by *OV*, not Arki Finance, and are binding on all Customers and apply to all eligible subscription and redemption requests made in relation to the Customer’s Eligible Portfolio.

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1. Definitions

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

OV, We, Us, Our or Company shall refer to *OptimalVest.AI Pte. Ltd.* (UEN No. 202300335R), a company incorporated under the laws of Singapore.

Arki Finance refers to Arche Asset Management Pte. Ltd. (UEN 202341773M), a related entity of *OV*, incorporated under the laws of Singapore. Arki Finance is regulated by the Monetary Authority of Singapore (“MAS”) as a Licensed Fund Management Company and holds a Capital Markets Services Licence to perform fund management activities.

Agreements include, but not limited to, the Arki General Terms and Conditions, Privacy Policy, website Terms & Conditions, and any product-specific documents relating to the underlying funds within the AMA.

Arki Managed Account (“AMA”) refers to your investment account opened with Arki Finance, consisting of portfolios of authorised retail funds offered via the Arki mobile application.

Ledger Balance refers to the notional value of all subscriptions and redemptions accumulated at historic target rates offered under the Programme (for balances up to the qualifying threshold) and the actual rate of return thereafter.

Business Day refers to a day (other than Saturday, Sunday, or public holiday) when banks in Singapore are open for business.

Eligible Portfolio refers to ARKI Cash portfolio, being the only portfolio within the AMA that is eligible for participation in the Programme, as may be designated or amended by OV from time to time in accordance with these Terms and Conditions.

Programme collectively refers to the Arki Stability Programme and the Arki Access Programme described in these Arki Stability and Access Terms and Conditions.

Qualifying Customer shall have the meaning ascribed to it in section 5.5

Qualifying Period means the period specified in Section 3 or such other period as may be specified by Arki from time to time in accordance with section 3.

Qualifying Redemption refers to redemption request made by a Customer that does not exceed the relevant Qualifying Threshold, or, when accumulated with all prior Qualifying Redemptions and Qualifying Subscriptions within the same calendar day does not exceed OV's internal liquidity float provision.

Qualifying Subscriptions refers to subscription request made by a Customer that does not exceed the relevant Qualifying Threshold when accumulated with all subscription requests within the same calendar day

Qualifying Thresholds shall have the same meaning ascribed to it in section 4.

Qualifying Stability Threshold means the minimum deposit requirement defined in Section 4.

Shortfall Units means the additional units credited under Section 5.5.

Transaction includes any subscription or redemption request submitted by a Customer and conducted through ARKI Cash within the AMA.

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 applies exclusively to ARKI Cash of the Arki Managed Account. Customers holding balances in ARKI Income or ARKI Growth should note that those portfolios are not eligible for participation in the Programme and are not covered by any promotional stability or access facilitation. The Arki Stability Programme and the Arki Access Programme are promotional and facilitative programmes offered by OV to eligible Customers during the Qualifying Period.

Notwithstanding the issuance of these Terms and Conditions, Customers acknowledge that participation in the Programme is offered at the sole and absolute discretion of OV, and that the Programme, or any part thereof, may be suspended, modified, restricted or terminated at any time, with or without prior notice. These

Terms and Conditions do not constitute any contractual undertaking, representation or warranty on the part of OV to provide Stability Benefits, Access Support or to undertake any transaction, and OV is under no obligation to do so. Any facilitation or benefit, where provided, may be carried out on a selective and case-by-case basis at OV's discretion.

The Programme is offered by OV as an operational support and promotional mechanism and does not create any responsibility or liability on the part of OV in respect of investment decisions made by Customers and/or the performance of their investments.

2.2. Under the Arki Stability Programme, OV may provide "Gift Units" by way of top-up in an equivalent value to an eligible customer where, at the time a full redemption request is made in respect of the customer's Managed Account, the Net Asset Value ("NAV") of the Eligible Portfolio falls below the corresponding ledger balance, provided that such redemption request is submitted during the Qualifying Period.

Any top-up ("Stability Benefits")is promotional in nature and applies only in respect of Eligible Portfolio. The availability of any top-up does not depend on whether funds were newly deposited or previously held, and does not represent investment returns regenerated by the underlying assets. Stability Benefits do not constitute capital protection, a guaranteed return, or an assurance of performance, and are provided solely at OV's discretion, subject to applicable thresholds, caps and programme conditions.

2.3. Under the Arki Access Programme, OV may, at its discretion, facilitate the early receipt of redemption proceeds or the temporary funding of subscription amounts where timing differences arise between Customer requests and the settlement of underlying investments (liquidity facilitation). This may allow eligible Customers to receive proceeds or have subscriptions reflected as soon as reasonably practicable, instead of waiting for the standard settlement timelines applicable to the underlying -investments.

The liquidity facilitation is not automatic, guaranteed or permanent, and remains subject to availability, internal limits, operational constraints and prevailing market conditions. Where liquidity facilitation is unavailable or declined, customer transactions will continue to be processed in accordance with the standard subscription and redemption terms applicable to their AMA.

2.4. Further details of the Programme are set out in these Terms and Conditions. The Programme is not intended to be a permanent feature of the Arki mobile application and will only be available during the Qualifying Period.

3. Qualifying Period

The Qualifying Period shall continue until the earlier of:

(a) 31 December 2026 at 23:59 hours (Singapore time), or
(b) the date on which the aggregate NAV of all Eligible Portfolio Accounts reaches S$1,000,000,000.

OV reserves the right, at its sole discretion, to amend, shorten or terminate the Qualifying Period at any time, including by providing reasonable notice through the Arki mobile application or other official communication channels. Customers are responsible for referring to the Arki mobile application or such communications for the most current information relating to the Qualifying Period.

4. Qualifying Thresholds

With effect from 1 June 2026 (the "prescribed date") and for the duration of the Qualifying Period, the Arki Stability & Access Programme provides promotional Stability Benefits in respect of the Eligible Portfolio on a tiered basis, subject to the terms of this Programme.

For the purposes of determining any promotional liquidity facilitation under the Programme:

- the first S$20,000 of the Eligible Portfolio may be supported at an indicative promotional rate of up to 2.00% per annum;
- the next S$30,000 of the Eligible Portfolio may be supported at an indicative promotional rate of up to 1.85% per annum; and
- any portion of the Eligible Portfolio above S$50,000 is not eligible for promotional interest protection and will accrue returns solely based on the actual performance of the underlying investments.

The promotional interest facilitation under this Programme applies only to the first S$50,000 of the Eligible Portfolio in aggregate, subject to Programme eligibility and acceptance. No promotional facilitation shall apply to any portion of the Eligible Portfolio exceeding S$50,000, and such amounts will accrue returns solely based on the actual performance of the underlying investments.

For transparency and reference purposes, the indicative promotional rates applicable under the Programme are determined with reference to the prevailing six-month Singapore Overnight Rate Average ("SORA 6M"), as published by MAS, together with a discretionary spread determined by OV. The applicable spread is not fixed and may vary from time to time, having regard to prevailing market conditions, funding costs, programme capacity, and operational considerations. OV does not represent or warrant that the spread applied will remain constant or that the promotional rates will move in direct correlation with changes in SORA 6M.

The promotional facilitation rates described above are indicative only, are provided for transparency purposes, and do not represent investment returns generated by the underlying assets. Promotional Stability Benefits are applied solely in accordance with the mechanics of the Programme and do not constitute capital protection, guaranteed yields, or ongoing income.

OV may review, vary, amend or withdraw the applicable promotional top-up rates, thresholds or mechanics from time to time, having regard to prevailing market conditions, operational considerations or Programme limits. Any such changes will be communicated through the Arki Mobile Application or other official communication channels and will apply prospectively, unless otherwise stated.

Participation in the Programme does not create any entitlement or expectation that promotional stability benefits will continue at any particular rate, for any specific duration, or at all.

5. Incentives

The incentives described in this section form part of the Programme and are subject to the terms and limitations set out herein.

5.1. Arki Stability Programme

During the Qualifying Period, a Customer who submits a full redemption request through the Arki mobile application to redeem an amount that exceeds the NAV of the Customer's Eligible Portfolio but does not exceed the corresponding Ledger Balance (a "Qualifying Customer"), and where such redemption request has been accepted under the Arki Stability Programme, may be eligible to receive a promotional top-up ("Stability Benefit").

Where applicable, OV may, at its sole and absolute discretion, arrange for an amount equivalent (in units) to the difference between the redemption amount requested and the prevailing NAV (such difference, the "Shortfall Amount") to be credited to the Eligible Portfolio. The Shortfall Amount is determined based on the prevailing unit prices of the underlying investments as at the date and time of submission of the Instruction.

Following the crediting of the Shortfall Amount, the credited amount will be applied to acquire equivalent additional units in the relevant underlying investments. Once such additional units are reflected in the Eligible Portfolio, the redemption Instruction shall be processed in accordance with the standard redemption procedures applicable to the Customer's AMA.

For the avoidance of doubt, the Arki Stability Programme operates solely as a promotional support mechanism and does not alter the valuation methodology, ownership of units, or the contractual arrangements governing the AMA.

The availability of the Arki Stability Programme and the acceptance of any redemption request thereunder are entirely at OV's sole and absolute discretion. Without limiting the generality of the foregoing, OV may suspend, terminate, restrict or elect not to offer the Arki Stability Programme, or decline to apply any top-up in respect of a redemption request, in circumstances including (without limitation) market disruptions, abnormal or excessive redemption activity, operational or system constraints, over-utilisation of programme capacity, suspension or restriction of dealings in any underlying investments, regulatory requirements, or events of force majeure.

Where the promotional Stability Benefit is not available in respect of any redemption request submitted by a Qualifying Customer, the Customer will be notified as soon as practicable via the Arki mobile application or other official communication channels. In such circumstances, the Qualifying Customer may elect to cancel or withdraw the redemption request. If the redemption request is not cancelled or withdrawn, it shall be processed strictly in accordance with the standard terms and timelines applicable to the AMA, without reference to the Arki Stability Programme.

5.2. Arki Access Programme

During the Qualifying Period, Qualifying Redemption requests and Qualifying Subscription falling within the qualifying liquidity threshold submitted through the Arki mobile application in respect of the Eligible Portfolio shall be eligible for consideration, subject to satisfaction of the applicable criteria and at OV's sole and absolute discretion, be considered for participation in the Arki Access Programme.

The Arki Access Programme is intended solely to facilitate the timely processing of eligible redemption and subscription requests by allowing OV to advance or intermediate liquidity on a temporary basis, in lieu of the standard settlement timelines applicable under the relevant account and fund documentation ("Access Support"). Participation in the Arki Access Programme does not alter the nature of the underlying investments, the valuation mechanics of the Eligible Portfolio, or the customer's economic exposure to the underlying assets.

Participation in the Arki Access Programme is not guaranteed. OV may decline to accept, suspend, restrict or delay any request under the Arki Access Programme (in whole or in part), including where programme limits have been reached, market conditions are disrupted, operational or system constraints arise, or where regulatory, legal or risk management considerations so require. The Arki Access Programme does not constitute a capital protection mechanism, commitment to provide ongoing liquidity, financing/credit facility, nor does it constitute a guarantee of settlement timing.

For the avoidance of doubt, the provision of Access Support under this Programme is discretionary, temporary in nature, and does not alter the investment mandate, risk

profile, or valuation methodology applicable to the Customer's AMA. All fund management activities remain solely with Arki.

5.3. Redemption Mechanics under the Arki Access Programme

During the Qualifying Period, a Customer who submits a full redemption request in respect of the Eligible Portfolio through the Arki mobile application may be considered for participation in the Arki Access Programme, subject to satisfaction of the applicable eligibility criteria and acceptance at OV's sole and absolute discretion.

Where a redemption request is accepted for participation in the Arki Access Programme, OV may, subject to available liquidity capacity and operational considerations, arrange for the redemption proceeds to be credited to the Customer's designated bank account on an accelerated basis, ahead of the standard redemption settlement timeline that would otherwise apply under the applicable account and fund documentation.

Acceptance of a Qualifying Redemption does not constitute a guarantee of processing time, settlement date or availability of liquidity. Redemption proceeds may be delayed or unavailable due to factors including, without limitation, market disruptions, valuation cycles, banking cut-off times, system availability, regulatory constraints, or other events beyond OV's control.

Where a redemption request is not accepted, or where Access Support under the Arki Access Programme is unavailable, suspended or withdrawn, the Customer may elect to proceed with the redemption request under the standard redemption process, amend the request, or withdraw it, in accordance with the applicable account terms.

A redemption shall be deemed completed only when the redemption proceeds are credited to the Customer's designated bank account. The effective date and time of completion shall be the date and time of such credit, regardless of when the redemption request was submitted or accepted.

5.4. Subscription Mechanics under the Arki Access Programme

During the Qualifying Period, a Customer may submit a subscription request in respect of the Eligible Portfolio by transferring cleared funds in accordance with the applicable account terms. Submission of a subscription request does not, in itself, entitle the Customer to participate in the Arki Access Programme unless the request has been accepted by OV as a Qualifying Subscription, subjected to the discretion and limitations described below.

Where a Qualifying Subscription has been accepted, OV may, subject to Programme limits, market conditions and operational considerations, facilitate accelerated allocation by arranging for units in the relevant underlying investments to be credited to the Customer's Eligible Portfolio prior to the completion of standard subscription settlement. Such allocation is effected solely to support timely participation in the

Programme and does not constitute a waiver of the usual subscription, valuation or dealing procedures.

Upon receipt and confirmation of cleared subscription funds, the Customer shall be regarded as the sole beneficial owner of the units credited to the Eligible Portfolio. The subscription shall be deemed completed only when the units are duly reflected in the Customer's account based on the applicable valuation point.

Participation in the Arki Access Programme does not alter the Customer's contractual relationship with Arki as fund manager, nor does it create any obligation on OV to accept or prioritise any subscription request. Where Access Support is unavailable, suspended or withdrawn, the Customer will be notified via the Arki mobile application or official communications, and the subscription request will be processed strictly in accordance with the standard account terms or may be amended or withdrawn by the Customer prior to execution.

5.5. Promotional Rate Boosts

OV may, from time to time and at its sole discretion, offer promotional rate boosts, bonus units, rewards, incentives, or similar benefits to eligible customers who satisfy specified programme criteria, missions, activities, balance requirements, or other conditions determined by OV. The eligibility criteria, applicable rates, qualifying balances, calculation methodology, duration, and mechanics of such promotional benefits may be communicated through the Arki mobile application, website, FAQs, or other official communication channels and may be amended, suspended, or withdrawn at any time.

5.6. Discretion, Limitation and Programme Suspension

Participation in the Arki Access Programme is offered on a discretionary basis and is subject to operational capacity, prevailing market conditions, regulatory considerations and Programme limits. Acceptance of any Qualifying Subscription or Qualifying Redemption under the Programme is not guaranteed, and no Customer has any entitlement or expectation that Access Support will be made available in any particular instance.

6. Fees and Charges

6.1. Notwithstanding anything to the contrary in the Standard Arki Fee Schedule or any other fee disclosure document, customers who have opted into and are participating in the Arki Stability & Access Programme shall be subjected to the fees, fee mechanics and performance-adjusted fee arrangements set out exclusively in these Programme Terms and Conditions. For the avoidance of doubt, the fees applicable under the Arki Stability & Access Programme apply only for the duration and scope of a customer's participation in the Programme. Upon cessation, suspension or non-participation in the Programme, the customer's

account shall revert to the standard fee structure as set out in the prevailing Standard Arki Fee Schedule.

6.2. The AMA adopts an approach whereby no fees are payable until such time the AMA portfolio has achieved the relevant Hurdle Return.

"Hurdle Return" means the weighted average promotional target rate applicable to the Eligible Portfolio during the relevant measurement period, determined by reference to the tiered promotional rates applicable to different portions of the Eligible Portfolio, as set out under these Terms and Conditions.

For illustration only, where an Eligible Portfolio has an aggregate balance of S$50,000 and the applicable promotional rates are:

- 2.00% per annum on the first S$20,000 of the Eligible Portfolio; and
- 1.85% per annum on the next S$30,000 of the Eligible Portfolio,

the Hurdle Return would be calculated as the weighted average of such applicable rates across the Eligible Portfolio, assuming the relevant balances are maintained over a one-year period.

The Hurdle Return is used solely for the purpose of determining whether, and to what extent, a management fee is payable under the performance-adjusted fee mechanism described in these Terms and Conditions, and does not constitute a guarantee of investment performance or returns.

6.3. The Management Fee, if any, is determined based on a fulcrum performance fee mechanism, subject to a floor of 0% and a cap of 1.8% of the Customer's NAV.

6.4. This is effected via a base management fee of 1%, +/- a performance adjustment. The performance adjustment is based on the difference between the Portfolio Performance and the Hurdle Rate less 1%. The performance adjustment is subject to a minimum of -1% and a maximum of 0.8%. See Table 1 below for an illustration of the fulcrum performance fee mechanism.

6.5. The Management Fee shall accrue on a daily basis and deducted annually. All fees payable shall be settled by means of redemption or deduction of units in the underlying funds of the Customer's portfolio. In the event of a full redemption by the Customer, the accrued Management Fee will be calculated and deductible at the time of redemption. In the event that Arki Finance is unable to effect the redemption for the fees on a pro-rata basis, Arki Finance shall, in its sole discretion, select one or more of the underlying funds of the Customer's portfolio to effect such said redemption. Arki Finance reserves the right to change the frequency of its fee deductions from time to time.

6.6. For the avoidance of doubt, ARKI Income and ARKI Growth are not Eligible Portfolios under this Programme and continue to be subject to standard management fees.

Table 1: Illustrative Example of Management Fee Calculation

In event of:	Underperformance	Meet Expectation	Outperformance
Portfolio Performance (A)	1.2%	2.5%	4.5%
Hurdle Return (B)	2.0%	2.0%	2.0%
Base Fee (C)	1.0%	1.0%	1.0%
Performance Adjustment (D) (A)-(B)-1% (Subject to min of -1% and max of +0.8%)	(1.2% - 2.0% - 1%) = -1.8% *Subject to -1% floor*	(2.5% - 2.0% - 1%) = -0.5%	(4.5% - 2.0% - 1%) = 1.5%
Performance Adjustment Applied			+0.8% (capped)
Effective Management Fee (C+D)	1% - 1% = 0% p.a.[1]	1% - 0.5% = 0.5% p.a.	1.0% + 0.8% = 1.8% p.a. (cap reached)[2]

For simplicity, the above example assumes that the base fee and performance adjustment are calculated based on year-end NAV per unit.

[1] Where portfolio performance is below the Hurdle Return, the management fee is reduced through a negative performance adjustment. The effective management fee is materially reduced down to 0%, but not below zero.

[2] Where portfolio performance exceeds the Hurdle Return, a positive performance adjustment applies, but the aggregate management fee is capped at 1.8% per annum, regardless of the extent of outperformance.

7. General Terms and Conditions

7.1. All determinations made by OV in connection with or arising from the Programme and any incentives offered thereunder shall be final, conclusive, and binding on all participating Customers, except in the case of manifest error.

7.2. In the event of any inconsistency or conflict between these Programme Terms and Conditions and any other materials relating to the Programme (including any website content, marketing communications, FAQs, or in-app disclosures), these Programme Terms and Conditions shall prevail.

7.3. OV reserves the right, at its sole discretion and at any time, to vary, amend, supplement, suspend, or terminate the Programme or any incentive offered thereunder, in whole or in part, without prior notice and without liability to any customer or third party, subject to applicable law.

7.4. Upon suspension or termination of the Programme, any promotional ledger balance or programme-related adjustment shall cease to apply, and the customer's account shall reflect the actual NAV of the Eligible Portfolio, net of any applicable fees and charges accrued up to the effective date and time of such suspension or termination.

7.5. The incentives offered under the Programme are personal to the participating customer, non-transferable, and may not be assigned, pledged, or otherwise dealt with. All incentives remain subject to these Programme Terms and Conditions and the governing account agreements.

7.6. The Programme is offered by OV solely for promotional purposes. Arki Finance is not the provider of the Programme incentives and does not assume responsibility for the provision of such incentives. All fund management activities continue to be performed exclusively by Arki Finance under the applicable contractual agreements.

7.7. OV may, at its discretion, replace or substitute any incentive under the Programme with another benefit of comparable nature or value, without prior notice, provided such substitution does not materially prejudice participating Customers.

7.8. Where any amount, units, or value has been credited to a customer's account or bank account in error or otherwise not in accordance with these Programme Terms and Conditions, OV reserves the right to rectify such error, including by reversing or adjusting the relevant credit, and to provide notice to the Customer where reasonably practicable.

7.9. By participating in the Programme, Customers consent to the collection, use, disclosure, and processing of their personal data in accordance with Arki Finance's Privacy Policy, for purposes including the administration, operation, and monitoring of the Programme.

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

7.11. In administering the Programme, transactions may be effected with a related corporation acting as counterparty or facilitator. In such cases, any pricing, valuation, or execution shall be carried out on terms no less favourable than those applicable to transactions conducted outside the Programme, and in accordance with applicable regulatory requirements.

8. Disclaimers

In addition to the disclaimers set out in the applicable account agreements, the following apply to participation in the Programme:

8.1. The value and performance of the AMA, including the prices of any underlying funds or instruments, may fluctuate. Past performance is not indicative of future results. Participation in the Programme, including any Stability Benefits or Access support provided thereunder, does not constitute and should not be construed as a capital guarantee, income guarantee, or assurance of returns.

8.2. The Programme is offered for promotional purposes only and has been prepared without regard to any particular customer's investment objectives, financial situation, or needs. The availability of the Programme does not constitute a recommendation to enter into any transaction, nor does it represent that any investment or portfolio is suitable for any individual customer.

8.3. Early redemption of investments may involve risks, including the risk of loss. Customers should not participate in the Programme unless they have fully understood the relevant risks and have independently determined that participation is appropriate for them. Any information provided in connection with the Programme does not purport to be a complete description of all risks involved and should not be relied upon as business, financial, investment, legal, regulatory, tax, or accounting advice. Customers are encouraged to seek independent professional advice where appropriate.

9. Limitation of Liability

9.1. To the fullest extent permitted by applicable law, and notwithstanding anything contained in any materials or agreements relating to the Programme or an AMA, OV, its related entities, and their respective directors, officers, employees, and agents shall not be liable to any customer or third party for any loss of use, loss of revenue or profit, loss or diminution in value, loss of data, goodwill or reputation, or for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or in connection with the Programme, whether in contract, tort (including negligence), or otherwise, except where such liability arises from fraud or wilful misconduct.

9.2. Where liability cannot be excluded under applicable law and liability is established on the part of OV, such liability shall be limited to the actual amount of redemption proceeds or credited value (as applicable) directly attributable to the specific transaction giving rise to the claim. Under no circumstances shall OV be liable for consequential or punitive damages.