ARKI SRS 1% Match — Terms and Conditions

Issued by: Arche Asset Management Pte. Ltd. ("Arki Finance") (UEN 202341773M)

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1. Introduction

1.1 These Terms and Conditions ("Campaign Terms") govern participation in the ARKI SRS 1% Match Campaign ("Campaign") offered by Arche Asset Management Pte. Ltd. ("Arki Finance"). By selecting "Join Now" through the Arki mobile application, you acknowledge that you have read, understood and agreed to be bound by these Campaign Terms.

1.2 These Campaign Terms shall be read together with the Arki General Terms & Conditions and other applicable agreements governing your Arki investment account. In the event of any inconsistency, these Campaign Terms shall prevail solely in respect of the eligibility, calculation and administration of the Campaign and its Reward.

1.3 If there is any inconsistency between these Campaign Terms and any marketing material, in-app content or FAQ relating to the Campaign, these Campaign Terms prevail.

2. Definitions

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

Arki Finance, 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 as a holder of a Capital Markets Services Licence for fund management (CMS Licence No. 101854).

Arki Managed Account or **AMA** means the discretionary managed investment account you maintain with Arki Finance through the Arki mobile application.

ARKI Cash means the ARKI Cash portfolio (non-SRS) within your Arki Managed Account.

ARKI SRS means the discretionary investment portfolio offered by Arki Finance through the Arki mobile application for the investment of monies held under the Supplementary Retirement Scheme.

Available Withdrawal Amount has the meaning given in Clause 6.5.

Campaign Start Date means the date on which Arki Finance makes ARKI SRS available to you in the Arki mobile application. The Campaign Start Date may differ between Customers.

Funding Period means the period from the Campaign Start Date to 11:59pm (Singapore time) on 31 December 2026, both dates inclusive.

Holding Period means 1 January 2027 to 31 December 2027, both dates inclusive.

Join Now means selecting the Join Now button on the Campaign banner in the Arki mobile application, which records your participation.

Locked Qualifying Investment has the meaning given in Clause 5.1.

Posted means, in relation to a deposit, withdrawal or transfer, that the transaction has been completed and reflected in your ARKI SRS portfolio, as recorded by Arki Finance's systems. "Posting" shall be construed accordingly.

Promotional Slot means one of the 100 limited places available in the Campaign, as described in Clause 3.

Qualifying Investment has the meaning given in Clause 4.1.

Matched Amount has the meaning given in Clause 5.3.

SRS Holding Balance has the meaning given in Clause 6.2.

Reward means the 1% match calculated under Clause 5 and credited under Clause 7.

3. Eligibility, participation and Promotional Slots

3.1 The Campaign is open to new and existing Customers who invest through ARKI SRS. To be eligible, you must hold an Arki Managed Account that has been approved, is active, is not suspended, and complies with Arki Finance's onboarding and compliance requirements throughout the Funding Period and the Holding Period.

3.2 To participate in the Campaign, you must select "Join Now" through the Arki mobile application during the Funding Period. Selecting Join Now constitutes an expression of participation and does not, by itself, guarantee eligibility for a Reward or the allocation of a Promotional Slot.

3.3 The Campaign is limited to the first one hundred (100) Customers who have selected "Join Now" and attained a Qualifying Investment of at least S$15,000. Each Customer may secure only one (1) Promotional Slot.

Promotional Slots are allocated on a first-come, first-served basis according to the date and time at which each Customer's Qualifying Investment first reaches S$15,000, based on Posted transactions only. Pending deposits that have not been Posted shall not be taken into account for the allocation of a Promotional Slot.

3.4 Once you have secured a Promotional Slot, you may make additional eligible SRS deposits during the Funding Period to increase your Qualifying Investment and potential Reward, subject to the maximum Matched Amount under Clause 5.3.

3.5 Once all 100 Promotional Slots have been secured, Customers without a slot can no longer qualify for the Campaign, even if they have selected Join Now or made SRS deposits.

3.6 Once confirmed, a Promotional Slot will not be reallocated to another Customer, including where the Customer holding it later falls below S$15,000, fails to qualify or is disqualified.

3.7 Arki Finance may, at its sole discretion, increase the number of Promotional Slots at any time. Any increase will not adversely affect Customers who have already secured a slot.

4. Qualifying Investment

4.1 For the purposes of the Campaign, your "Qualifying Investment" shall be calculated as follows:

Qualifying Investment = Opening SRS funding balance + eligible SRS deposits − SRS withdrawals or transfers out

"Opening SRS Funding Balance" means the cumulative amount of SRS monies deposited into ARKI SRS, less all withdrawals and transfers out of ARKI SRS, immediately before the Campaign Start Date.

Eligible SRS deposits and withdrawals or transfers out shall be recognised in accordance with Clause 4.3. Changes in the market value of your ARKI SRS portfolio shall not affect your Qualifying Investment.

4.2 The following do not count as Qualifying Investment:

- Reallocations or transfers between your Arki portfolios;
- monies that are not SRS monies, including funds in ARKI Cash, ARKI Income or ARKI Growth;
- promotional rewards, bonuses or income payouts.

4.3 For the purposes of determining your Qualifying Investment, eligible SRS deposits and withdrawals or transfers out of ARKI SRS shall be recognised only when they are Posted, regardless of when the relevant transaction instructions were submitted.

Accordingly, only deposits, withdrawals and transfers Posted by 11:59pm (Singapore time) on 31 December 2026 shall be included in the calculation of your Qualifying Investment. Deposits submitted on or before 31 December 2026 but Posted after that time shall not be included. Withdrawal or transfer instructions submitted during the Funding Period but Posted after it ends shall be deducted in calculating your Locked Qualifying Investment.

Any transaction that is cancelled, rejected, reversed or otherwise unsuccessful shall be excluded from the calculation of Qualifying Investment.

4.4 SRS deposits generally take one (1) to three (3) business days to be Posted after the deposit instruction is submitted, and may take longer depending on your SRS operator, public holidays and other factors outside Arki Finance's control. You are responsible for submitting deposit instructions early enough for them to be Posted within the Funding Period. Arki Finance shall not be liable for any deposit that is not Posted within the Funding Period.

4.5 Any Qualifying Investment or Reward information displayed in the Arki mobile application during the Funding Period is indicative and subject to final verification and determination under Clause 5.

5. Final qualification and Reward calculation

5.1 Following the Funding Period, Arki Finance shall determine each participating Customer's final Qualifying Investment based on all eligible transactions Posted during that period. The amount so determined shall constitute the Customer's "Locked Qualifying Investment" for the purposes of calculating the Reward.

5.2 You qualify for the Reward only if you hold a Promotional Slot and your Locked Qualifying Investment is at least S$15,000. If it is below S$15,000, you will not be eligible for any Reward.

5.3 Your "Matched Amount" is your Locked Qualifying Investment, up to a maximum of S$50,000. The Reward equals 1% of your Matched Amount. The maximum Reward is S$500.

Locked Qualifying Investment	Matched Amount	Total Reward	Indicative Monthly Reward Instalment
S$12,000	—	S$0	—
S$15,000	S$15,000	S$150	S$12.50
S$25,000	S$25,000	S$250	S$20.83*
S$60,000	S$50,000	S$500	S$41.67*

** Monthly payouts are subject to rounding under Clause 7.1.*

> *Example: You have an existing SRS Funding Balance of S$10,000 in ARKI SRS. After selecting "Join Now", you deposit an additional S$5,000 during the Funding Period. Once this deposit is Posted, your Qualifying Investment reaches S$15,000 and you secure a Promotional Slot, subject to availability. You subsequently deposit another S$10,000, which is Posted before the Funding Period ends.*
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> *Your Locked Qualifying Investment is S$25,000, resulting in a total Reward of S$250, payable in twelve (12) monthly instalments, subject to the Holding Period requirements.*

5.4 You will be able to see your final qualification status and Reward amount through the Arki mobile application after the Funding Period ends.

6. Holding Period

6.1 To remain eligible for monthly Reward payouts, you must maintain the required SRS Holding Balance throughout the Holding Period.

6.2 Your "SRS Holding Balance" means the cumulative amount of SRS monies deposited into ARKI SRS, less all withdrawals and transfers out of ARKI SRS, including transactions undertaken before the commencement of the Campaign. The SRS Holding Balance is determined by reference to net funding flows and shall not be affected by fluctuations in the market value of the underlying investments.

6.3 Throughout the Holding Period, your SRS Holding Balance must not fall below your Matched Amount as determined under Clause 5.3. Where you submit a withdrawal or transfer instruction that would cause your SRS Holding Balance to fall below that amount ("Disqualifying Withdrawal"), you shall automatically cease to be eligible for any remaining Reward payouts, including the instalment for the calendar month in which the Disqualifying Withdrawal is submitted. Eligibility is assessed at the time the instruction is submitted, regardless of when the withdrawal request is Posted and regardless of whether the instruction is subsequently cancelled. Subsequent deposits shall not reinstate your eligibility.

> *Example 1: Your Locked Qualifying Investment is S$60,000, resulting in a Matched Amount of S$50,000 and a total Reward of S$500.*
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> *During the Holding Period, your SRS Holding Balance must remain at or above S$50,000. If your SRS Holding Balance is S$60,000, you may withdraw up to S$10,000 without affecting your eligibility.*
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> *However, if you submit a withdrawal instruction for S$15,000, which would reduce your SRS Holding Balance to S$45,000, you will be disqualified from receiving any remaining Reward payouts from the time the instruction is submitted. Subsequent deposits will not restore your eligibility.*

6.4 Reward payouts credited before a Disqualifying Withdrawal are yours to keep and will not be clawed back or reversed, except under Clause 8.

6.5 During the Holding Period, the Arki mobile application will display the amount you may withdraw from ARKI SRS without falling below your Matched Amount ("Available Withdrawal Amount"). You are responsible for checking the Available Withdrawal Amount before submitting any withdrawal or transfer instructions. Where there is any discrepancy, your eligibility shall be determined in accordance with Clause 6.3 and Arki Finance's transaction records.

7. Crediting of the Reward

7.1 Subject to your continued eligibility under these Campaign Terms, the Reward shall be payable in twelve (12) monthly instalments corresponding to each calendar month of the Holding Period, commencing January 2027. Each instalment shall be credited on the last day of the relevant calendar month. Payouts shall be rounded to the nearest cent, with any rounding difference adjusted in the final instalment.

7.2 Arki Finance may defer the crediting of any Reward instalment where reasonably necessary to complete verification, resolve transaction discrepancies or comply with applicable legal or regulatory requirements. Where a material delay occurs, Arki Finance shall take reasonable steps to notify the affected Customer.

7.3 Each Reward instalment shall be credited to your ARKI Cash portfolio and not to your ARKI SRS portfolio or SRS account. Once credited, the Reward shall form part of your ARKI Cash investments and

shall be subject to the applicable terms, fees and investment risks of that portfolio, including fluctuations in investment value.

7.4 Your entitlement to the Reward is personal and non-transferable. You may not request that the Reward be credited to an account or portfolio other than ARKI Cash.

8. Fraud, abuse, errors and other promotions

8.1 Arki Finance reserves the right to disqualify a Customer, withhold any unpaid Reward or recover any Reward improperly credited where Arki Finance reasonably determines, based on available information, that the Customer has engaged in fraud, misrepresentation, manipulation or other conduct intended to

circumvent the eligibility requirements or improperly obtain a benefit under the Campaign. Such conduct includes the use of multiple accounts or artificial transactions designed to inflate Qualifying Investment.

8.2 Where a Reward payout has been calculated or credited in error, Arki Finance may correct it by adjusting, reversing or recovering the relevant amount. Where reasonably practicable, Arki Finance will notify you of any material adjustment.

8.3 Arki Finance shall determine Campaign eligibility, Promotional Slot allocation, Qualifying Investment and Reward amounts by reference to its transaction records and other relevant information. Such determinations shall be made reasonably and consistently in accordance with these Campaign Terms, without prejudice to the Customer's right to raise a complaint or dispute an error.

8.4 You may take part in this Campaign alongside other Arki Finance promotions, unless the terms of those promotions say otherwise. Reward payouts credited to ARKI Cash under this Campaign do not count as fresh or new funds for the purpose of any other Arki Finance promotion.

9. Amendment, suspension and termination

9.1 Arki Finance may amend, suspend or terminate the Campaign where reasonably necessary for operational, commercial, legal or regulatory reasons. Any such change shall be communicated through the Arki mobile application, website or other appropriate communication channel and shall take effect from the date specified in the relevant notice.

9.2 Except where required by applicable law or regulatory direction, any amendment, suspension or termination shall operate prospectively and shall not adversely affect the entitlement of a Customer who has already secured a Promotional Slot and continues to satisfy the applicable Campaign requirements.

10. Important information

10.1 The Reward is a promotional incentive funded by Arki Finance. It is not an investment return generated by ARKI SRS or ARKI Cash, deposit interest, capital protection, or a guarantee of future performance.

10.2 ARKI SRS and ARKI Cash are investment portfolios, not bank deposits, and are not insured under the Deposit Insurance Scheme administered by the Singapore Deposit Insurance Corporation (SDIC). They are subject to investment risk, and their value may go down as well as up, including the possible loss of the principal amount invested.

10.3 Withdrawals from your SRS account are subject to the rules of the Supplementary Retirement Scheme, including any applicable tax and penalties. Arki Finance does not provide tax advice. You should consider your own tax position and seek independent advice where appropriate.

11. Governing law

These Campaign Terms are governed by the laws of Singapore. Any dispute arising in connection with the Campaign is subject to the exclusive jurisdiction of the courts of Singapore.