

Saison Terms of Use (Effective as of 4 July 2025)

Thank you for visiting the website of Saison International Pte. Ltd. and its subsidiaries established in Singapore (collectively or individually, where the context admits, "**Saison**", "**we**", "**our**" or "**us**"). By accessing saison-international.com, saisoncapital.com and select other domains managed by Saison (each, a "**Site**"), you acknowledge and agree to accept the following terms of use ("**Terms**") pertaining to the use of the Site, which constitute a legal agreement between you and Saison.

By visiting the Site, you agree to these Terms and Privacy Policy, each of which may be updated at any time. You should consult the Terms each time you visit the Site. If you do not agree with it, we regret to advise that you should not use the Site.

1. Uses of Our Site and Content

All content and information, and all trademarks, logos, copyrights and other intellectual property displayed on the Site is owned by Saison or their respective owners. By visiting this Site, you agree to the following with respect to the content, materials, attachments and information on the Site (the "**Content**"):

- Saison grants you a limited, revocable, non-exclusive and non-transferable right to view, store, bookmark, download, copy and print pages from the Site solely for your personal and non-commercial use only.
- You may not use any trademark, service mark or logo of Saison or any third party that appears on the Site without prior written consent.
- You agree not to copy portions of the Site (such as by bots, robots or spiders that "harvest" the Site), interfere with the functioning of the Site or restrict or inhibit any others from using the Site.
- If you download copy, or print any information from the Site, you agree that you will not remove or obscure any copyright or other notices or legends contained in any such Content. You may not alter or modify the Content in your copies.
- Unless you receive our written permission in advance, you may not exploit any of the Content commercially, forward it as a mass distribution, post it on another site, or otherwise copy, distribute or modify any portion of the Content or the Site.
- If you link other websites to this Site, you may not imply or suggest that Saison has endorsed or is affiliated with such websites and you may not display this Site as "framed" within another website.





- You may not (and may not encourage or assist others to) violate any law, regulation, rule or the intellectual property or contractual rights of others, attempt to violate the security of this Site, or use or gain access to the identities, information or computers of others through this Site.
- You may not delete, decompose, decompile, reverse engineer, disassemble or otherwise deconstruct all or any portion of this Site.
- You may not transmit any virus, worm, time bomb or similar system interference or corruptant through this Site.

Saison has the right (but not the obligation) to monitor this Site for any unauthorized or objectionable conduct and to take all appropriate actions in response, without notice to you.

We may at any time revoke your right to use all or any portion of the Site. Saison may investigate any complaint regarding or suspected violation of these Terms, and may report any activity relating to this Site to regulators, law enforcement officials or other persons or entities that it deems appropriate.

2. Disclaimers

This Site is for general informational purposes only. The views on this Site may be the personal views of each author and contributor, as applicable, and do not necessarily reflect the views of Saison and its affiliates (collectively, "**Group**"). Further, the inclusion of such views does not constitute a representation that the Group has adopted or intends to adopt practices that align with such views. Any transactions described on this Site as having been engaged in by Saison are included as representative transactions for illustrative purposes only, and may not be representative of all transactions engaged in by the Group.

You agree that the Group is not liable for any action you take or decision you make in reliance on any Content. Saison will not treat users of the Site as its partners, clients, customers or investors by virtue of their accessing this Site. The information provided on this Site does not constitute tax, accounting, financial, investment, regulatory, legal or other advice by Saison or its representatives.

Certain information may have been obtained from third parties, and may have not been updated through the date hereof. Neither the Group nor the author or contributor, as applicable, guarantees the accuracy, adequacy or completeness of information provided in each blog or social media post. No representation or warranty, express or implied, is made or given by or on behalf of the Group, the author, the contributor or any other person as to the accuracy, adequacy, and completeness or reasonableness of the information and no responsibility or liability is accepted for any such information or material and the Group expressly disclaims liability for any and all errors or omissions whatsoever.





To the extent that any documents, presentations or other materials produced, published or otherwise distributed by the Group (collectively, "**Materials**") are referenced, such Materials should be read with careful attention to any disclaimers provided therein. Materials are only as current as the date indicated in those materials and may be superseded or become irrelevant or inaccessible over time, and the Group assumes no obligation to update the information in the Materials except as required by law. You are encouraged to read carefully the disclaimers, to the extent applicable, in any Materials, which provide additional important information about the contents of those Materials.

3. Third-Party Content and Linked Sites

References on the Site to any names, marks, products or services of third parties who may or may not be affiliated with the Group, or hypertext links to third-party sites or information or content provided by third parties, are provided solely as a convenience to you and do not in any way constitute or imply our endorsement, sponsorship or recommendation of the third party, its information, materials or services.

The Group does not review or monitor any websites linked from or to the Site, is not responsible for the content or accuracy of any such websites, and does not make any representations regarding third party materials or services or any products or services contained on or accessible through such other websites, their terms of use or privacy policies. The Group makes no express or implied warranty about the accuracy, copyright compliance, legality, merchantability or any other aspect of the content of such links. You are advised to review the terms of use and privacy policies of any website that you visit. The Group fully disclaims responsibility for the privacy policies and customer information practices of third-party internet websites linked from the Site. The use of third-party websites is entirely at your own risk, and the Group disclaims responsibility for the privacy policies of the terms hyperlinked from this Site.

The content on the Group's social media channels, including LinkedIn and YouTube, are provided as information only. The Group does not warrant the accuracy, adequacy, completeness, reasonableness or usefulness of the information available on its social media channels. The Group does not control and is not responsible for any third-party content on such channels or on other third-party sites that may be linked to by such channels. Such third-party content or sites should not be presumed to reflect the view of the Group or its employees, consultants, advisors or independent contractors. The Group is not responsible for the ramifications of your use of such channels or such third-party content or sites, or for any third party's policies or practices regarding security, privacy, use or other matters. We reserve the right to remove any comments or content that contain profanity, solicitations or in any way violate our terms and policies. We may also block users who abuse our online communities.



Saison International | Member of the Credit Saison Group Prudential Tower, 30 Cecil Street, #29-01, Singapore 049712 www.saison-international.com

(SAISON INTERNATIONAL PTE. LTD. | UEN: 201413603E)



4. Transmission to and from the Site

Any communication or content that you send to the Site is and will be deemed to be nonconfidential as between you and us, and the Group will be free to use, modify, reproduce and distribute it for any purpose without compensation to you.

5. Exclusion of Liability and No Warranties

Without prejudice to anything contained in this Site and/or your interaction or use of this Site, in no event shall the Group and their respective officers, directors, managers, partners, members, shareholders, employees, affiliates and agents (collectively "**Related Parties**") be liable to any person for, nor do any of them accept, any claims, liabilities, losses, damages or costs, including but not limited to any direct, indirect, punitive, special, incidental, or consequential damages or economic loss arising out of or in connection with:

- any access, use (or inability to use) or distribution of the Site, or any Content therein;
- any loss or abuse or unauthorized disclosure of information;
- any system, server or connection failure, error, omission, interruption, interception, delay in operation or transmission, or virus, other malicious, destructive or corrupting code, agent programme or macros (collectively, "**virus**") or malware;
- any access or use of any other websites linked to this Site; and/or
- any service, information, data or other materials obtained from this Site or from any other websites linked to this Site,

even if the Group has been advised of the possibility of such losses, damages or expenses. This exclusion clause shall take effect to the maximum extent permitted by law.

The Group and their Related Parties make no representations or warranties and specifically disclaim any and all warranties of any kind, express or implied, with respect to the Site and the Content, including but not limited to any representations or warranties with respect to satisfactory quality, merchantability, fitness for a particular purpose, title, non-infringement, availability, security, accuracy, freedom from viruses or malware, completeness, timeliness, functionality, reliability, sequencing or speed of delivery. Your use of the Site and the Content is on an "as is" and "as available" basis.

6. Changes to these Terms

We reserve the right to update these Terms from time to time, including in response to changing legal, technical or business developments. Subject to your rights at law, you agree to be bound by the then prevailing terms of these Terms on our Site. Once posted,





the new Terms will be effective immediately. You can see when these Terms were last updated by checking the "last updated" date displayed at the top of these Terms.

7. General

These Terms are governed in all respects by the laws of Singapore. Any dispute relating to these Terms or your use of the Site shall be resolved solely in the exclusive courts of Singapore. Save for other members of the Group, no person who is not a party to any transaction between yourself and Saison pursuant to these Terms shall have any right whatsoever under the Contracts (Rights of Third Parties) Act 2001 of Singapore.

