

RISK DISCLOSURE SHEET

The following Risk Disclosure Sheet is by **DBS SOLUTIONS (M) SDN. BHD. (Company No. 202101017029 (1417329-U))** (“**the Company**”), the operator of the website which offers a Islamic Peer-to-Peer Platform (“**P2P Platform**”) financing and a matching service between issuers and investors (who are both registered on the Company's website) (collectively the “**Services**”).

Unless the investor fully understands the risks that will be undertaken, investment should not be made in the investment notes offered. Although necessary measures have been taken by the Company to assess the creditworthiness of the issuer(s) and the Investment Note issued by the issuer(s), it must be understood that alike other investments, there is the risk of losing all of the investor’s total investment capital.

In considering whether the investment is suitable and appropriate for the investor’s investment objectives and financial means, the investor may seek independent financial advice.

When the investor invests through the Company, the investor agrees and acknowledges the risks present of investing in such securities and Investment Note, and the risks would include but are not limited to the following:

1. Total loss on such investments

The investment interest in the Investment Note may not be secured. The interest of the issuer’s other creditors may be given priority and the investor may be ranked subordinate to their interests. In the circumstances where the issuer faces financial difficulty i.e. enters into liquidation or the bankruptcy stage, other creditors and debt holders with more seniority may be given compensation first. In the said situation, the investor may lose all investment capital.

2. Losing funds if the issuer fails to make payment / repayment In the event the issuer fails to make payment / repayment following the agreed terms, the investor will risk losing funds that have been invested.

3. No secondary market to trade the Investment Note

At the present time, there does not exist any secondary market for the investor to trade or sell off the Investment Note. When investment is made by the investor, the capital will be locked into the Investment Note until the issuer has fully settled the Investment Note.

4. The Company is only the operator of the P2P Platform

The Company is only the operator of the P2P Platform for the issuer to publish their campaign.

5. Decision made based on free will

The decision to make the Investment is based on the investor’s own free will and independent mind, and based on the investor’s own research and due consideration without reliance on representation by any other person.

- 6. Third party hold collateral or security on the investor's behalf** In the event that the Company holds collateral or security on behalf of the investor for a campaign invested, reasonable effort will be undertaken to recover outstanding monies on investor's behalf and/or to execute any collateral or security if necessary. It must be understood by the investor that in such situation, the recovery process will result in delay in payment / repayment of the financing.

The carrying out of valuation by an independent surveyor towards any assets relating to a campaign, or any assessment made by the Company will not form part of contract between the investor and the Company. The information is only displayed on the Company's P2P Platform for ease of reference.

The disclosure material that investor may wish to access, publish or make available on the campaign is made available in good faith by the issuer for the purpose of providing information, subject to the terms and conditions stipulated. The Company is registered with the Securities Commission Malaysia and due diligence is carried out towards each issuer that is listed on the Services.

The disclosure material or anything published on the website shall not be interpreted as an offer made to the public, it is only made available towards registered investors of the Services who are qualified and under the category of those authorised to invest. Any person who seeks to view the disclosure materials would have to first satisfy that they are not subjected to any local requirements that prohibit or restrict access.

Since the issuer's action and/or omission is outside the control of the Company, if the issuer conducts itself in a fraudulent manner or contravenes the terms of the financing, or other such behaviour contrary to investor's interest, the Company shall not be responsible for such conduct of the issuer.