

## **Earn Channel Product Dealing Services – Client Declaration**

By proceeding to access the Product Dealing Services on the Earn Channel, I hereby make the following declarations and confirmations: -

1. I have read, understood, and agreed to all the terms and conditions in the Appendix – Earn Channel Product Dealing Services of the Investor Business Terms. I have also read and become fully aware of all the risks disclosed in the Earn Channel Product Dealing Services – Risk Disclosure and Disclaimer.
2. I understand that HBL is the distributor of all tokenized investment products on the Earn Channel. HBL acts as my agent when providing Product Dealing Services and carrying out my instructions regarding the units of products. The tokenized investment products available on the Earn Channel are issued by their respective product issuers and managed by the corresponding product managers.
3. I understand that, unless otherwise stated, the product information and relevant offering documents on the Earn Channel are prepared and provided by the product issuer/manager. They are solely responsible for the accuracy and completeness of the information. For each specific tokenized investment product, before conducting any transactions, I will carefully read the prospectus/offering documents provided by the product issuer/manager, especially the disclosure of risk factors specific to the product, to ensure that the risk level of such product is within my tolerance.
4. I confirm that I will ensure on my own that I meet the requirements of an eligible investor for purchasing or subscribing for tokenized investment products and that my actions comply with all applicable laws and regulations.
5. I understand that investing in tokenized investment products involves risks. I may suffer financial losses from my investments. I will bear all possible losses on my own.
6. I understand that if HBL has solicited me to purchase any product or recommended any product to me, HBL will assess whether the product is reasonably suitable for me considering my financial situation, investment experience, and investment objectives. I promise that the information I provide to HBL for this purpose is valid, true, complete, accurate, and up-to-date. I also confirm that HBL has no ongoing responsibility to ensure that such products remain suitable for me.
7. I understand that if I engage in a transaction without or contrary to HBL's solicitation or recommendation, I do so at my own risk, and HBL is not required to assess the suitability of the transaction for me.
8. I understand and agree that HBL may receive fees in relation to the distribution of tokenized

investment products. These fees are paid in accordance with the agreements with product issuers/managers and are in line with market practices.

9. I understand that HBL is not an independent intermediary because: (i) HBL may receive fees, commissions, or other monetary benefits from other parties (which may include product issuers/managers) in relation to the distribution of tokenized investment products to investors; and/or (ii) HBL may receive non-monetary benefits from other parties, or has close links or other legal or economic relationships with issuers/managers of products that it may distribute to investors.
10. I agree that the unit price of a tokenized investment product is determined at the time of transaction execution and settlement. Any price quotes provided by HBL or its representatives at the time of instruction are for reference only and are not binding. I further agree that HBL shall have the sole discretion to determine the method for calculating the proceeds of redemption.