

GENERAL RISK STATEMENT

DISCLAIMER: WE STRONGLY ADVISE YOU TO READ THE GENERAL & SPECIFIC RISK WARNING STATEMENT (“GENERAL RISK STATEMENT”) BEFORE PROCEEDING WITH OUR PLATFORM AND RELATED SERVICES (THE “SERVICES”). IF YOU DECIDE TO ACCESS, UTILIZE OR SUBSCRIBE TO OUR SERVICES AND/OR INTERACT WITH US, WE DEEMED THAT YOU HAVE UNDERSTOOD AND AGREED TO THE CONTENT OF THIS GENERAL & SPECIFIC RISK WARNING STATEMENT. THEREFORE, YOU SHALL NOT HOLD TRUSTENDER ACCOUNTABLE OR LIABLE FOR ANY LOSS AND/OR DAMAGES INCURRED BY YOU AS A RESULT OF USING OUR SERVICES.

1. Introduction

Ruam Jai Thai Soo Co., Ltd (hereinafter referred to as “**TRUSTENDER**”) currently offers you, together with other investor(s), the opportunity to invest indirectly in SME business who needs financing.

In this respect, Trustender’ s principal role is to:

- Perform introductory functions on behalf of prospective issuers and investors for the issuance of debentures.
- Operate the investment platform to ensure a streamlined process for the issuance of debentures
- Facilitate the offering investment and payments of sums due under or in connection with those Debentures

TRUSTENDER does not offer any investment products nor any investment advice, but merely as an **investment platform operator and facilitator**. Hence, **TRUSTENDER** will not be responsible for any default from Issuers.

As an investor, you need to be aware that you may **lose all of your invested sum in a particular debenture**. The risk presents itself when the Issuer(s) is/are not able to fulfil their financial obligations to the investors; may it be due to their internal management problem, or external circumstances such as changing rules and regulation, business environments, political climate and etc.

In view of this, such activities may not be suitable for everyone. You may however, spread your risks by investing into multiple debentures.

2. Your investment in Debenture(s) may not be Secured

Your investment interest in the Debenture(s) is/are not secured and may be ranked subordinate to the interests of the Issuer’s other creditors. In the event that an Issuer falls into financial difficulty, goes out of business and/or unable to meet its obligations as they fall due, other creditors and debt holders with seniority may be compensated and given priority first. In such circumstances, you as an investor may realize less than your original investment capital.

3. Early Repayment

The Issuer(s) of the debentures invested by you may choose to early settle the debentures in order to save financing costs. In such cases, you will get your invested sum earlier together with a proportionately reduced return.

4. No Secondary Market to Trade your Invested Debenture(s)

There is currently no existing secondary market to trade or sell off your Debenture(s). Once invested, your capital will be locked into the Debentures until the Issuer fully settled the Debentures.

5. Investment is Your Own Choice

Upon reading this Risk Statement, if you decide to invest in any of the Debenture(s) offered on our Platform, you will have done so out of your own will and volition. Unless you fully understand the risks involved and are prepared to take such risks, you should NOT invest in the Debentures via our Platform.

6. Consult your Professional Advisers

Please consult your professional adviser(s) in the area of financial, tax, legal or other relevant field of professional(s), in cases whereby you are uncertain about any aspect of the information furnished by an issuer, or are in any doubt as the next course of action of your endeavour into investing through our platform.

7. Credit Screening

TRUSTENDER performs a stringent due diligence screening and credit scoring on every company before we onboard them as the Issuer.

In supporting our credit scoring, we employ the services of trusted Credit Bureau and BOL rating for independent and objective credit checks. In respect of Issuers who are also the existing customers within GEC's ecosystem, TRUSTENDER works closely with GEC as a collaborative partner to assist in the initial screening, background checks, and monitoring of business performance for early detection of any sign of credit deterioration.

8. Practise Good Investment Habits

You are not advised to participate in this platform with an optimistic view of high returns alone without considering the downside of the investment risks. You should only invest within your financial means and not any more than what you can afford personally to the extent that your investment in this platform affects your current lifestyle and standards of living.

9. Information About Issuer

There could be limited financial and trading information about the Issuer available on the platform. These disclosure of information might / might not be sufficient for you to reasonably make fully informed investment decisions and/or assessments of the Issuer and its Debenture(s) being offered to you.

In addition, some of the Issuers, especially those which are sole proprietor(s), partnership(s), and/or small to medium company may not be subjected to their financial statements. Updated and latest management accounts furnished to us might also present the same challenge. We would wish to highlight that the financial health of an Issuer may not be accurately reflected by financial statement.

Therefore, depending on your risk profile, it is your responsibility as an Investor to select the right type of Debenture(s) by any Issuer(s) according to your risk appetite.

10. Past Performance

Past performance is not a guide to future performance and should not be the sole factor of consideration when selecting an Debenture. You should not rely on any past performance as a reliable indicator nor as a guarantee of future investment performance.

11. Performance of Contractual Obligations by the issuer(s) dependent on Other Parties

The ability of the Issuer(s) to make payments in respect of the Debenture(s) may depend upon the due performance by the Issuer's Counterparty in fulfilling their respective obligation. Whilst the non-performance of any relevant party will not relieve the Issuer of its obligations to make payments in respect of the Debenture(s), the Issuer may not, in such circumstances, be able to fulfil its obligations to you.

12. Law and Jurisdiction

As a licensed Investment Platform Operator, FinPAL is governed under Guidelines on Recognized Markets (Section 13: Peer-to-Peer Financing Platform) of Securities Commission of Malaysia (the "P2P Guidelines").

By investing in our Issuer's Debenture(s), your investment will be subject to the laws and regulations of The Securities and Exchange Commission, Thailand. For foreign investors, you may also be subject to additional tax liabilities, transaction costs and capital controls applicable to you based on the country of your tax residency status.

Applicable law(s) may change from time to time. Your investment terms and conditions shall be based on the law in effect at the date of the Issuance of the Debenture(s) [or as otherwise specified] (the "Issued Date"). No assurance can be provided with regards to the plausible impact and effect from conceivable judicial decision or amendment to the law or administrative practice after such Issued Date.

13. Other Matters

Under this arrangement, in the event that TRUSTENDER goes out of business or become insolvent (as remote as it may sound), the notes that have been successfully issued on the platform will be unaffected, the Issuers' financing obligation to investors remain enforceable and investors will continue to receive their repayments.

REMINDER:

You are strongly advised to seek independent professional advice if you do not fully understand the risks of investing in the Debenture(s) offered on this Platform or any of the statements above.