

SOPHISTICATED INVESTOR DECLARATION

In accordance with the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework ("LOLA"), only a 'sophisticated investor' may invest in a corporate bond. A 'sophisticated investor' as individual investor, as defined in Capital Markets and Services Act 2007, refers to 'High net worth individual' at least one of the following:

- An individual, whose total net personal assets, or total net joint assets with his or her spouse, exceed RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence; or
- An individual, who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding 12 months; or
- An individual, who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

Please note that this declaration is not the only term relating to investment into a corporate bond. Investors are advised to read and understand the related bond documents for additional terms including but not limited to, minimum initial and subsequent investment amount.

Click OK to confirm that: I have read and understood the Pre-Qualification Declaration and hereby confirm I am a sophisticated investor. I hereby acknowledge that BOCM may in its absolute discretion request relevant supporting information/documents from me, as evidence of my sophisticated investor status. If any information is found false or misleading, or if the need to obtain further information/documents is not met, BOCM may reject any of my application and/or instructions including but not limited to, any transactional-related activities.