ASNB ROBO ADVISORY DISCLAIMER

Definition:

"ASNB Robo Advisory" refers to an investment platform licensed under the Digital Investment Management (DIM) framework by the Securities Commission Malaysia (SC).

"ASNB" refers to Amanah Saham Nasional Berhad (Registration No. 197901003200 (47457-V)), a wholly-owned subsidiary company of Permodalan Nasional Berhad (Registration No. 197801001190 (38218-X)) ("PNB") and a Capital Markets Services Licence holder licensed for dealing in securities restricted to unit trust and fund management in relation to portfolio management – digital investment management.

ASNB is authorized to carry on the business of fund management incorporating innovative technologies into automated discretionary portfolio management services offered to clients under a license issued pursuant to Schedule 2 of the Capital Markets Services Act 2007.

This disclaimer shall be read together and subjected to ASNB's Terms and Conditions and ASNB's Privacy Policy which can be found at (the link to both document will be inserted by JDV).

The information contained and shared in this ASNB Robo Advisory may be based on assumptions or market conditions and may change without notice. This may impact the accuracy of the information. Actual results may vary, and any variation may be materially positive or negative. Therefore, the shared information in this ASNB Robo Advisory is not and does not constitute or form part of any offer, recommendation, invitation, or solicitation to purchase any unit trust funds or financial product or subscribe or enter into any transaction. It is not intended to be an invitation or offer made to the public to subscribe to any unit trust funds, financial product or other transaction.

All investments involve risk, including the possible loss of money you invest, and past performance does not guarantee future performance. Historical returns, expected returns, and probability projections are provided for informational and illustrative purposes only, and may not reflect actual future performance. ASNB assumes no responsibility or liability for your transaction(s) and investment results. You are responsible for conducting your own investment research and decisions and should seek the advice of a qualified securities professional before making any investment and investigate and fully understand all risks before investing.

It should not be assumed that the methods, techniques, or indicators presented in these products will be profitable, or that they will not result in losses. Past results of any investment made by ASNB Robo Advisory, through the platform or otherwise, are not indicative of future returns by that ASNB Robo Advisory, and are not indicative of future returns which will be realized by you.

You expressly understand and agree that ASNB makes no warranty that:

- 1) ASNB Robo Advisory or any products, services, content, information, or other materials obtained through ASNB Robo Advisory will meet your requirements or expectations;
- 2) any information, content, data and/or materials based on assumptions or projections provided on ASNB Robo Advisory will reflect actual future performance, as they are for informational and illustrative purposes only;

- 3) the functions and features contained in ASNB Robo Advisory will be uninterrupted or free from defects such as viruses, damage to your computer, loss of data, financial loss, or any other damages arising from your use of this ASNB Robo Advisory and all expenses related to any losses or damages resulting from usage of this ASNB Robo Advisory are the sole responsibility of the user;
- 4) access to ASNB Robo Advisory will be available to you at all times or for any period as the platform could be suspended temporarily and without notice in the case of maintenance or any other reason; and/or
- 5) the security measures taken by ASNB Robo Advisory to protect user investment will withstand attempts to evade security mechanisms or that there will be no cracks, disablements, or other circumvention of such security measures.