

Lim & Tan Securities Biometric Authentication Service Terms and Conditions

These terms and conditions ("Terms") apply to and regulate your use of the security authentication service, namely Lim & Tan Securities Biometric Authentication Service ("Biometric Service") provided by Lim & Tan Securities Pte Ltd ("LTS"). The Biometric Service is provided as part of LTS' mobile application ("Application"). By registering/activating for or using or attempting to use the Biometric Service on your designated Mobile Device, you accept and agree to be bound by these Terms, as may be amended or supplemented by LTS from time to time.

These Terms are in addition to and shall be read in conjunction with the terms and conditions governing all accounts opened with LTS. If there is any inconsistency between such terms and conditions and these Terms, the Terms herein shall prevail insofar as Biometric Service is concerned.

Applicability of Biometric Service

You acknowledge that you are only granted a non-exclusive, non-sub-licensable, non-transferable, personal, limited license to use the Biometric Service, solely for your beneficial use and in accordance with these Terms.

LTS has the right to specify or vary from time to time the scope and features of Biometric Service without prior notice. Your use of the Biometric Service after any upgrade or modification to either the Biometric Service or the Agreement indicates your acceptance of the changes or modifications made by LTS.

You acknowledge that LTS will not be making any further inquiry as to the authority or identity of the person making or purporting to give such instructions to use the Biometric Service. However you acknowledge and agree that LTS may still, but is not obliged to, require you to authenticate a transaction by your password and/or another form of authentication even though you have authenticated the same through the Biometric Service.

General Rules Governing the Use of Biometric Service

The Biometric Service is an optional feature made available to you, as an alternative means to log into the Application and for submission of orders, by using your credentials (including fingerprint, facial map or any other biometric data) stored in your Mobile Device. The use of the Biometric Service does not restrict the use of your login ID and password and some services may still require the use of your login ID and password.

In order to use Biometric Service to access the Application:

You must be a valid user of the Application;

You must install the Application using your Mobile Device;

You will need to activate the biometric authentication function (including but not limited to fingerprint or face ID recognition) on the Mobile Device.

You will be required to undergo a registration process to opt for Biometric Service. Upon activation of the biometric login, all the biometric credentials stored on your Mobile Device will be used for the authentication.

You fully understand and acknowledge that:

Only your biometric credentials are stored on the Mobile Device and that upon the successful activation of Biometric Service, any biometric credentials that is stored on the Mobile Device can be used to access the Application, including access to Client's securities trading account(s) and submission of orders;

You are aware of the need to take all reasonable steps to ensure and prevent any unauthorised and/or fraudulent use of the Mobile Device and security information. All

dealings and transactions, even where the Mobile Device is lost or stolen, will be deemed to be authorized by you and will be binding upon you;

The authentication is performed by the Application by interfacing with your Mobile Device's operating system authentication module and your use of the Biometric Service indicates your acceptance of this authentication process;

For the purposes of biometric login and submission of orders, LTS will be accessing the biometric credential registered on your Mobile Device, and you hereby consent to LTS accessing and using such information for the provision of Biometric Services;

You may deactivate Biometric Service at any time via the Application either by logging in to your securities trading account and disabling the Biometric Service for the Mobile Device, or by deactivating the Biometric ID features of your Mobile Device.

Warranties and Undertakings

LTS shall at its best efforts provide the Biometric Service with minimal errors and interruptions, but does not represent, warrant (whether express or implied) or guarantee the accuracy, completeness or timeliness relating to or arising from the use of the Biometric Services, and any information provided thereunder and you acknowledge that there may be delays (particularly as delays may be caused due to the inherent hazards of electronic and/or mobile distribution), omissions or inaccuracies in relation thereto.

Limitation of Liability

In no event shall LTS be liable to you or any third party for any and all losses, liabilities, costs, expenses, damages, claims, actions or proceedings of any kind whatsoever (whether direct, indirect or consequential) in connection with your use of the Biometric Service.