RISK DISCLOSURE STATEMENT

This Risk Disclosure Statement must be read together with the terms set out in our website at brc.bursamalaysia.com ("**Platform**") including our Terms of Use and Platform Participants Rules (collectively "**Platform Terms**") governing your access or use of the Platform and/or the Services (as hereinafter defined).

You agree and acknowledge that by making any investment and/or accessing or using or continuing to access or use the Platform and/or the Services, you have understood the risks involved and have read and agreed to be bound by the Terms of Use and the Platform Participants Rules.

Our Services

We are the operator of the Platform which provides peer-to-peer financing and matching services between the issuers and investors and other related services (collectively the "**Services**").

We do not offer any investment product and investment advice.

Any campaign published on our Platform is offered by the issuers, and not us. The investment note from a successful campaign is issued by the issuer, and not us.

We cannot guarantee the repayment of the investment note issued by any issuer and will not be responsible for any act, negligence, omission or default by the issuer.

Conduct your Research and Consult your Professional Advisers

The information on any issuer, campaign or investment including any risk scoring, assessment, past performance, financial simulation, projection or forecast published on our Platform or otherwise made available to you are for informational purposes only, and are not, in any way, our endorsement, recommendation or validation of the issuer, campaign or investment or, indicative of the future or likely performance of the issuer, campaign or investment.

Any due diligence conducted by us on the issuer including any risk scoring published on our Platform are not endorsement by us of the issuer, campaign or investment.

You must read all disclosure documents provided in the campaign, including the investment note factsheet and credit rating report, before making any investment decision.

Please conduct your own research and consult your independent professional advisers regarding the suitability of the investment and any risk involved before investing or making any commitment to invest.

Investment Risks

The risks include without limitation the following:

- you may lose all or part of your investment if the issuer does not repay you in accordance with the agreed terms;
- the investment notes may not be guaranteed, secured and/or insured;
- the interests of the issuer's other creditors may be ranked in priority to yours and you may not be able to recover your full investment;
- the risk of the Platform discontinuing the Services;

You should not make any investment unless you fully understand all the risks involved.

This Statement does not purport to disclose or discuss all of the risks and other significant aspects of any investment. You should therefore consult your independent professional advisers before investing or making any commitment to invest. It is important for you to determine whether any investment is suitable for you.