

Platform Participation Application Form (Finance Provider)

To: International Capital Solutions Pte. Ltd. (UEN No. 201526317H)

Date:

I am / we are an applicant for participation as a finance provider in the peer-to-business financing platform found on www.capitalsolutions.com.sg (or such other website CapSol operates the platform from, from time to time) (the "**Platform**"), and I/we are:

- (a) an individual, whose name and details are set out in the table below as an applicant, or
- (b) a business entity (which includes company, corporation, firm, limited liability partnership, general partnership, society, association, or statutory body), whose name and details are set out in the table below as an applicant, and in respect of which and on behalf of which, the persons who are duly authorised representatives of and whose name and details are also set out in the table below as an applicant

(the "**Applicant**").

Requested Documentation

In respect of the Applicant's application to be a participant on the Platform, CapSol has requested for the documents and information set out in this application form, for-know-your client and regulatory compliance purposes, and the Applicant (or its duly appointed representatives) has appended to this application form and provided together with it, all such documents and information.

In submitting this application form on behalf of the Applicant, the Applicant acknowledges that it makes or gives to CapSol, the consents, declarations and authorisations set out on in this application form.

Documents Required from Applicant which is an individual (which must all be in English)

For Singaporean citizens and Permanent Residents

1. Certified true copy of front and back of national registration identity card or passport
2. Certified true copy or original of proof of residential address in the form of telecommunications, utility bill, credit card statement or CPF account statement
3. Name card
4. LinkedIn profile, if any
5. Such other document as CapSol in its sole discretion deems necessary for this application form.

For individuals who are **NOT** Singapore citizens and non-Permanent Residents but **ARE** ordinary resident in Singapore

1. Certified true copy of front and back of identity card or details page of valid passport including the signature page
2. Certified true copy of proof of address in the form of recent Singapore telecommunications bill, utility bill, credit card statement
3. Name card
4. LinkedIn profile, if any
5. Such other document as CapSol in its sole discretion deems necessary for this application form

*For individuals resident in Singapore, copies of such documents may be certified as true by a registered lawyer, notary public, justice of peace, banker, auditor or doctor, and the person performing the certification has to provide their name, contact number, professional number, and organization website and address.

For individuals who are **NOT** Singapore citizens or Permanent Residents and are **NOT** ordinarily resident in Singapore

1. Certified true copy of details page of identity card or details page of valid passport (including the signature page).
2. Certified true copy of proof of address in the form of recent telecommunications bill, utility bill, credit card statement, national pensions or compulsory savings scheme account statement, which states the full name and residential address of the individual.
3. LinkedIn profile, if any.
4. Such other document as CapSol in its sole discretion deems necessary for this application form.
5. (where required by CapSol) a letter of reference by an established and licensed auditor, solicitor, or banker.
6. Such other document as CapSol in its sole discretion deems necessary for this application form.

*For non-Singapore citizen or Permanent Resident individuals submitting copies of documents from overseas, copies of such documents may be certified as true by a notary public, justice of peace, or Singapore embassy staff member, and the officer performing the certification has to provide their name, contact number, professional number, and organization website and address.

Documents required for business entity Applicant which is not established in Singapore (in English)

1. Certified true copy certificate of incorporation or equivalent proof of establishment issued by registrar of business entities in the country of establishment of the Applicant.
2. An certified true copy of an extract from the registrar of business entities that shows the current registered address, directors, shareholders or partners of the Applicant, and their particulars which must include their full names, residential address, personal identification numbers.
3. Certified true copy of the most updated version of the Memorandum and Articles of Association or equivalent constitutive instrument of the Applicant.
4. A certified true copy of a certificate of good standing of the Applicant.
5. A certified true copy of the corporate resolutions authorising a specific individual or individuals to sign necessary documents on behalf of the Applicant, including to enter into agreements and to bind the Applicant.
6. A certified true copy of a document issued by governmental authorities from the country of establishment of the Applicant, reflecting the name, registered address, and entity number of the Applicant.
7. A letter of reference by an established and licensed auditor, solicitor, or banker, of the Applicant.
8. Certified true copies of the following documents of at least two directors or partners of the Applicant:
 - (a) details page of identity card or details page of valid passport (including the signature page).
 - (b) recent telecommunications bill, utility bill, credit card statement, national pensions or compulsory savings scheme account statement **AND** bank statement (from a bank regulated by the regulator of banks), which states the full name and residential address of the individual.
 - (c) LinkedIn profile, if any.
 - (d) Business card.

- (e) Such other document as CapSol in its sole discretion deems necessary for this application form.
- (f) (where required by CapSol) a letter of reference by an established and licensed auditor, solicitor, or banker.

Documents required for non-individual Applicant which is established in Singapore (in English)

1. Certified true copy certificate of incorporation or equivalent proof of establishment issued by registrar of business entities in the country of establishment of the Applicant.
2. An certified true copy of an extract from the registrar of business entities that shows the current registered address, directors, shareholders or partners of the Applicant, and their particulars which must include their full names, residential address, personal identification numbers.
3. Certified true copy of the most updated version of the Memorandum and Articles of Association or equivalent constitutive instrument of the Applicant.
4. A certified true copy of a certificate of good standing of the Applicant.
5. A certified true copy of the corporate resolutions authorising a specific individual or individuals to sign necessary documents on behalf of the Applicant, including to enter into agreements and to bind the Applicant.
6. A certified true copy of a document issued by governmental authorities from the country of establishment of the Applicant, reflecting the name, registered address, and entity number of the Applicant.
7. A letter of reference by an established and licensed auditor, solicitor, or banker.
8. Certified true copies of the following documents of at least two directors or partners of the Applicant:
 - (a) Certified true copy of front and back of national registration identity card, 11B or passport (or photocopy, with original to be produced for CapSol's representative's inspection)
 - (b) Certified true copy or original of telecommunications, utility bill, credit card statement, CPF account statement, **AND** bank statement (from a Monetary Authority of Singapore licensed bank).
 - (c) Name card.
 - (d) LinkedIn profile, if any.
 - (e) Such other document as CapSol in its sole discretion deems necessary for this application form.

Acknowledgements, authorisations and declarations

By submitting this application form, you:

1. **Reference to "you"**: acknowledges that "you" refers to the individual making the platform participation application for him or herself, and in the case of an Applicant that is a business entity, to (a) the business entity and (b) the directors, partners or other duly authorised representatives first mentioned above and who are signing below on behalf of the business entity.
2. **Application for Listing**: are submitting, for yourself or itself an application for participation on the Platform, and you agree that approval of your application will be subject to your agreement to such terms and conditions as CapSol specifies as being applicable to your participation on the Platform.
3. **Approval of Application**: acknowledge that approval of your participation application is at the sole discretion of CapSol and CapSol's decision is final, and that CapSol may decline the application without giving any reason.
4. **Authority to Conduct Checks**: authorise CapSol to obtain and verify any information about you, at its sole discretion, and further authorise CapSol to conduct credit checks, character background checks, checks with any credit bureau, and to verify information given in this

- application with any party without reference to you.
5. **Disclosure of Information:** consent that CapSol may at any time without liability to you, use or disclose any information relating to you for purposes relating to this Application, including to the Consumer Credit Bureau, business entities seeking financing via the Platform, governmental authorities and regulators, and CapSol's officers, agents, advisers, representatives, service providers, and independent contractors, whether located within or outside Singapore.
 6. **Authorised Representative:** confirm that at the time of this application, you (in respect of an individual Applicant, or the authorised representative of the business entity making this application) are not an undischarged bankrupt and has had no statutory demand or legal proceedings served on or commenced against you, and you are not aware of any such statutory demand or legal proceedings that may be served or commenced against you, and that you (in respect of an authorised representative of the business entity) confirm that the business entity is not insolvent or unable to pay its debts, has not stopped, suspended or threatened to stop or suspend payment of all or a material part of (or of a particular type of) any of its indebtedness, has not begun negotiations or taken any other step with a view to the deferral, rescheduling or other readjustment of all or a material part of (or all of a particular type of) its indebtedness (or of any part of indebtedness which it will or might otherwise be unable to pay when due), has not proposed or made a general assignment or an arrangement or composition with or for the benefit of its creditors, nor has a moratorium been agreed or declared in respect of or affecting all or a material part of (or of a particular type of) its indebtedness, and you further confirm that there has been no step taken by any person with a view to the winding-up of the business entity or any of its subsidiaries or for the appointment of a liquidator (including a provisional liquidator), receiver and/or manager, judicial manager, trustee, administrator, agent or similar officer of the business entity, any part of its assets or any of its subsidiaries or over any part of its assets.
 7. **Information and Documents:** declare that the information given in this application form and in the documents submitted, in respect of you, are complete and correct and that you have not intentionally or wilfully withheld any material fact. If any of the information given in this application form or in the documents submitted changes or becomes inaccurate or incomplete in any way, you shall immediately notify CapSol of any such change or inaccuracy. CapSol reserves the right to request for additional documents or information for the purpose of assessing the application. You acknowledge that that all documents submitted are not returnable, regardless of whether the application is approved or not.
 8. **Criminal Activity:** you are aware of Singapore's firm stance against illegal activities, money-laundering and terrorism financing. You therefore declare and promise that:
 - (a) you are not involved in any activities that will attract investigation or prosecution under the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap 65A), the Terrorism (Suppression of Financing) Act (Cap 325), and the United Nations Act (Cap 339) (collectively, the "Acts") or any other legislation attracting penal liability; and
 - (b) the monies that you may or actually pay or receive in connection with or in relation to the Platform has not and will not come from and shall not be applied towards any drug trafficking, money-laundering, financing of terrorism or criminal behaviour under the Acts, or any other illegal activities.
 9. **Non-Moneylending Activities:** You confirm that you do not regularly carry out moneylending activity that is regular and which shows a degree of system and continuity, are not seeking to make a loan or loans through the Platform as part of an ongoing and routine series of loan transactions, and that you are not ready and willing to lend monies to the general public, and that you are not in the business of moneylending.
 10. **Capacity of the Applicant:** You (in respect of business entities) confirm that you are duly

incorporated, validly existing and in good standing under the laws governing its existence, and are duly qualified to do business, and are in good standing as a foreign corporation in every jurisdiction where the nature of its business requires it to be so qualified.

11. **Acknowledgment as to CapSol:** You acknowledge that CapSol is not and shall not be deemed to be a bank, finance company, corporate finance adviser, financial adviser, fund manager, financial institution, moneylender, money-changer, remittance business, trust company nor does it hold itself out as any of these.
12. **Non-Regulation by MAS:** You acknowledge that CapSol is not regulated by, among others, Monetary Authority of Singapore, and is not, and shall not be deemed to be an entity licensed or authorised under the Auctioneers' Licences Act, Moneylenders Act, Finance Companies Act, Banking Act, Financial Advisors Act, Securities and Futures Act, Monetary Authority of Singapore Act, Trustees Act, Trust Companies Act, Auctioneers' Licences Act, Money-changing and Remittance Businesses Act, or any of their attendant laws and regulations, nor does it hold itself out as having any licence in relation to any of them.
13. **No Advice.** You acknowledge that you will not be seeking from CapSol any representation, information, content or communication which is intended to be or is construed as legal, tax, financial, or any other advice, and you acknowledge that CapSol's role whether as regards the Platform or otherwise is merely administrative in nature.
14. **Not an Offer, Solicitation or Invitation.** You acknowledge that this application form or the acceptance of it or the submission of it, or any communication between CapSol and you or with the Applicant, does not constitute or form part of an offer, recommendation, invitation or solicitation to purchase or subscribe for any shares, debentures or other securities of or enter into any transaction.
15. **Electronic Transmission.** If you choose to transmit this application form and the supporting documents and information to CapSol electronically via fax or email, you are aware and accept that such electronic transmission is not a secure mode of delivery of information and CapSol shall not be liable for any loss or damage which you may incur or suffer directly or indirectly in connection with such mode of delivery.
16. **Personal Data.** You authorise and give CapSol consent to obtain and verify and to the collection, processing, use, disclosure or release of, any information relating to you, this application form, your personal data from or to any party or source as Capsol may from time to time deem fit at CapSol's sole discretion and without any liability or notice to you for the purposes of CapSol's consideration of this application form and for any and all of the purposes stated in the Privacy Policy. You confirm that you have read, fully understood and accept the Privacy Policy relating to the collection, processing, use and collection of personal data. (i) The Privacy Policy is incorporated by reference into and forms part of this application form. The Privacy Policy shall apply to all personal data (as defined in the Personal Data Protection Act 2012) provided by you or otherwise collected by CapSol from any other sources or in the course of your relationship with CapSol. If you provide CapSol with personal data of any individual, you undertake, represent and warrant to CapSol that you have obtained such individual's consent for, and hereby consent on behalf of such individual to, the collection, processing, use and disclosure of that person's

personal data by you in accordance with the Privacy Policy. (iii) If there is any conflict or inconsistency between this application form and the Privacy Policy, the former shall prevail. Any consent given pursuant to this application form in relation to personal data shall survive death, incapacity, bankruptcy or insolvency of any such individual and the termination or expiration of any agreement or terms or conditions that you may enter into or agree with CapSol from time to time.