

Summary of Updates for Investment Services Agreement

(Issued: 29 August 2025)

The following table provides a summary of key updates to the ISA issued on 29 August 2025:

Overview	
1.	The updated agreement now requires the bank to provide written notice at least 21 days in advance of any fee changes, giving customers the right to discontinue services without penalty if they do not accept the new terms.
2.	The updated clause requires the bank to make third-party appointments on reasonable and appropriate terms that consider the customer's interests.

Updates for Investment Services Agreement			
No.	Section	Prior to 26 August 2025	Issued on 26 August 2025
<i>Part B: General Conditions for Investment Services</i>			
1.	Paragraph 8.2	The Bank reserves its right at any time and from time to time, to vary or modify the prevailing rate of charges or fees by notice to the Customer. If the Customer continues to make use of the Services subsequent to such notification, the Customer shall be deemed to have agreed to such revised rate of charges or fees without reservation.	The Bank reserves the right, at any time and from time to time, to vary or modify the prevailing rate of charges or fees by giving prior written notice to the Customer. Such notice shall specify the nature and effective date of the changes and shall be provided within a reasonable timeframe not less than 21 days before the changes take effect. This is to allow the Customer sufficient time to review the revised charges or fees. If the Customer continues to use the Services after the effective date of the revised charges or fees, the Customer shall be deemed to have accepted the changes. If the Customer does not agree with the changes, they may choose to discontinue the Services before the effective date without incurring any penalty.
2.	Paragraph 9.3	The Customer hereby consents that the Bank and the Custodian shall be entitled to	The Customer hereby consents that the Bank and the Custodian may, in

		<p>appoint such persons as may be permitted under the Applicable Laws to act as (a) a sub-custodian of any of the Investments of the Customer held by the Bank and/or the Custodian pursuant to this Agreement; and/or (b) as an administrator to assist in the performance of the Bank's obligations pursuant to this Agreement on such terms as the Bank may, in its absolute discretion, considers appropriate.</p>	<p>accordance with Applicable Laws, appoint third parties to act as (a) a sub-custodian for any of the Customer's Investments held under this Agreement; and/or (b) an administrator to assist in carrying out the Bank's responsibilities under this Agreement. The Bank will ensure that any such appointment is made on terms that are reasonable and appropriate, taking into account the nature of the services and the interests of the Customer.</p>
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