

Product Information Disclaimer by Aura Solution Company Limited

General Terms of Use

By using the website <u>www.aura.co.th</u> and any of its pages, including the product information website ("the Site"), you confirm that you have reviewed, understood, and agreed to the following important legal information and terms of use ("the Terms"). If you do not agree to the Terms, please exit the Site immediately.

The Terms are subject to change at any time without notice, and access to the Site may be restricted or terminated at any time. Access to and use of the Site, as well as the Terms, are governed by Thai law. The place of jurisdiction is Zurich.

Product Information

The product information website provides access to Key Information Documents ("KIDs") of financial instruments, where available. The financial instruments described on the Site may not be eligible or suitable for sale in all jurisdictions or to certain categories of investors. Clients of Aura are kindly requested to get in touch with the local Aura entity to be informed about the services and/or financial instruments available in their country.

The available information on the respective financial instruments is not intended for persons domiciled in any jurisdiction that prohibits the publication of and access to the Site. Persons subject to such restrictions are prohibited from accessing this Site.

Key Information Documents (KIDs)

The KIDs available on this Site have either been produced by Aura, authorized and regulated by the Thai Financial Market Supervisory Authority (FINMA), or by the respective (regulated) producer of the financial instrument as shown on the respective KID.

KIDs produced by Aura have been prepared in accordance with the legal and regulatory requirements of the Regulation (EU) No 1286/2014 on key information documents for packaged retail and insurance-based investment products (PRIIPs) and the supplementing regulations, such as the Commission Delegated Regulation (EU) 2017/653. These KIDs comply with the requirements set forth in the Thai Federal Act on Financial Services and the Thai Ordinance on Financial Services.

KIDs from other (regulated) producers available on this Site are produced either according to the Regulation (EU) No 1286/2014 and the supplementing regulations, such as the Commission Delegated Regulation (EU) 2017/653 or according to the Thai Federal Act on Financial Services and the Thai Ordinance on Financial Services.



Additional legal and regulatory requirements (i.e., from countries not covered by the above-mentioned regulations) are not taken into account.

No Offer, No Advice

The information, products, services, documents, and any other kind of content contained or described on this Site (the "Content") are for personal use and information purposes only. They do not constitute an advertisement, solicitation, offer, advice, or recommendation to enter into a banking relationship or to purchase or sell any product.

The products mentioned on this Site are not suitable for all investors. The information contained on this Site does not consider the particular needs, investment objectives, or financial situation of any specific investor nor represent financial, legal, tax, and/or any other recommendation whatsoever. Investment decisions or other decisions should not be made exclusively based on the Content. Prior to making any investment decisions, Aura recommends seeking comprehensive advice from a qualified professional.

No Warranty

All information and data accessible on the Site have been obtained from sources believed to be reliable but are not guaranteed as being accurate, exact, complete, appropriate, or up to date. Aura or producers of financial instruments may discontinue or make changes in the documents available on the Site at any time without prior notice. Any information marked with a date is published as of this date only, and no obligation or responsibility is undertaken to update or amend any such information. Documents accessible on the Site relate to the time of the production of the respective document. Such documents are based on a multitude of factors, which are subject to continuous change. A document accessible on the Site may thus become inaccurate without this being published.

Aura provides no warranty and makes no representations of any kind regarding the accuracy, exactness, completeness, appropriateness, actuality, or reliability of the Site's content.

Liability

To the maximum extent permitted by current laws and/or regulations, Aura, including its directors, agents, employees, subcontractors, and its sales partners, disclaims any and all liability for losses or damages of any kind arising directly or indirectly as a result of:

- 1. The content, accuracy, completeness, or otherwise of the content or any links or third-party content;
- 2. Any errors in or omissions from the Site;
- 3. Use of or access to the Site;
- 4. Any inability to access or use the Site for any reason.



To the full extent permitted by current laws and/or regulations, Aura shall not be liable for any:

- 1. Loss of profits, revenue, or savings, or other economic loss;
- 2. Loss of business or goodwill;
- 3. Loss of or damage to data;
- 4. Incidental or special loss;
- 5. Wasted or lost management time; or
- 6. Indirect or consequential loss arising from use of or access to the Site, even if advised of the possibility of any such loss or damage or if such loss or damage was foreseeable.

Proprietary Information

Unless accompanied by an explicit statement to the contrary, all content on this Site is protected by copyright, database rights, or other intellectual property rights and is the property of Aura. Nothing on the Site is designed to grant any license or right to use any image, text, trademark, or logo. No act of downloading or otherwise copying from the Site will transfer any legal entitlement to any software or material on the Site to you. Aura reserves all intellectual property rights (such as copyright, design, and trademark rights) to all material on the Site and will enforce such rights to the full extent of applicable law. Any reproduction, re-publication, or distribution of Site content requires the express written authorization of Aura as well as the explicit source data.

www.aura.co.th