

Principles for Customer-Oriented Business Conduct

Chatham Financial Pte. Ltd. adopts "the Principles for Customer-Oriented Business Conduct" announced by the Financial Services Agency (JFSA) on March 30th, 2017 (revised on January 15th, 2021). Our company sets the following policies and will periodically review and check the status of the efforts and will to ensure compliance with our principles:

- 1. Pursuit of customers' best interest**
Our Officers and Employees will maintain a high level of specialized knowledge and professional ethics and will pursue customers' best interests by executing our business with honesty and fairness.
- 2. Appropriate management of conflicts of interest**
When providing our customers with advice, we will verify whether there is a risk of conflict of interest with them. In case we find a potential conflict of interest, we will deal with them appropriately, e.g. informing our customers of the situation, so that customers' interests will not be harmed.
- 3. Clarification of our fees**
We will provide a written explanation to our customers of the remuneration that we will receive for our advisory services.
- 4. Clear disclosure of important information**
We will provide our customers with important information about the financial products and financial transactions which we advise in an easy way for them to understand, and proactively disclose information which may be unfavorable to them.
- 5. Providing suitable services to customers**
We will listen to our customers and provide advice with appropriate content by accurately understanding the purposes that customers wish to achieve by using our advisory services.
- 6. Appropriate motivation framework for our employees**
In order to ensure that our officers and employees take action to pursue the best interests of customers, we will conduct in-house training for our Officers and Employees on compliance with the Financial Instruments and Exchange Act.