

TERMS OF USE

Access to the aplusboss.com Website defined below is provided by A PLUS BOSS SDN. BHD. ("A Plus Boss") For the purposes of this agreement, "A Plus Boss" shall mean A PLUS BOSS SDN. BHD. and its affiliated companies, their officers, directors, managing directors, partners, and employees. All rights are owned by A PLUS BOSS SDN. BHD. The elements contained on the aplusboss.com website are freely accessible for browsing purposes only.

The information in this site is based on A Plus Boss's understanding of the current law and practice at the time of going to press. Future changes in legislation, regulatory compliance, tax levels and practice could affect the information in this site.

Copyright

All materials, content and forms contained on this website are the intellectual property of A Plus Boss and may not be copied, reproduced, distributed, or displayed without A Plus Boss's express written permission.

A Plus Boss does not warrant, either expressly or implied, the accuracy, timeliness, or appropriateness of the information contained on this website.

The information contained in this Site is for general guidance on matters of interest only. The application and impact of laws can vary widely based on the specific facts involved and your country of residence.

A Plus Boss disclaims any responsibility for content errors, omissions, or infringing material and disclaims any responsibility associated with relying on the information provided on this website.

Trademarks

The names "A Plus Boss" and the "A Plus Boss" logo are trademarks of A Plus Boss Group of Companies. Other featured words or symbols, used to identify the source of goods and services, may be the trademarks of their respective owners in the specific jurisdictions.

Monitoring

Your use of the products and services on this Website may be monitored by A Plus Boss, and the resultant information may be used by A Plus Boss for internal business purposes or in accordance with the rules and regulations of any applicable regulatory or self-regulatory organization.

You are permitted to store, display, analyze, modify, reformat, and print the information made available to you via this Website solely for your own use. You are not allowed to publish, transmit, or otherwise reproduce this information, in whole or in part, in any format to any third party without the express written consent of A Plus Boss. Moreover, you are not permitted to alter, obscure, or remove any copyright, trademark or any other notices that are provided to you in connection with the information.

A Plus Boss reserves the right, at any time and from time to time, in the interests of its own discretion and business judgment to add, modify, or remove any of the information. These Terms of Use are not intended to, and will not, transfer or grant any rights in or to the information other than those which are specifically described herein, and all rights not expressly granted herein are reserved by A Plus Boss or the third party providers from whom A Plus Boss has obtained the information. You are required to read and abide by any additional Terms of Use that may be posted on this service from time to time concerning information obtained from specific third party providers. Such third party providers shall have no liability to you for monetary damages on account of the information provided to you via this Website.

Neither A Plus Boss nor any of its third party providers shall have any responsibility to maintain the data and services made available on this Website or to supply any corrections, updates, or releases in connection therewith. Availability of data and services are subject to change without notice.

Data Protection

We may, as a result of your interaction with the Site, hold and process personal information obtained about you when you access the Site and use it for servicing our relationship with you, for the purposes of fraud prevention and debt collection, to understand your financial needs, to conduct our business and to provide you with better customer services and products from both within the A Plus Boss Group of Companies to evaluate the effectiveness of our marketing of the Site and for statistical analysis.

We may pass this information to other members of the A Plus Boss Group of Companies or agents, as permitted by law so that they may do the same and they may pass information held by them about you to us so that we may do the same. We will not disclose any such information outside of the A Plus Boss Group of Companies except for fraud prevention purposes and/or if required/obliged by law or Governmental or judicial bodies or agencies or to our regulators under proper authority, or under a strict code of secrecy to sub-contractors or persons acting as our agents or where we have your consent or have previously informed you.

All personal data wherever it is held in the A Plus Boss and/or the A Plus Boss Group of Companies or by its sub-contractors or agents, will be afforded a high level of protection against any authorized or accidental disclosure, access or deletion. By agreeing to these Terms of Use, you agree to such data being so used and that it may be transmitted to others as stated above.

Liability

A Plus Boss shall have no liability, contingent or otherwise, to you or to third parties, or any responsibility whatsoever, for the failure of any connection or communication service to provide or maintain your access to this service, or for any interruption or disruption of such access or any erroneous communication between A Plus Boss and you, regardless of whether the connection or communication service is provided by A Plus Boss or a third party service provider.

A Plus Boss shall have no liability, contingent or otherwise, to you or to third parties, for the correctness, quality, accuracy, timeliness, reliability, performance, continued availability, completeness or delays,

omissions, or interruptions in the delivery of the data and services available on this Website or for any other aspect of the performance of this service or for any failure or delay in the execution of any transactions through this service.

In no event will A Plus Boss be liable for any special, indirect, incidental, or consequential damages which may be incurred or experienced on account of you using the data or services made available on this Website, even if A Plus Boss has been advised of the possibility of such damages. A Plus Boss will have no responsibility to inform you of any difficulties experienced by A Plus Boss or third parties with respect to the use of the services or to take any action in connection therewith.

System Outages and Capacity Limitations

As a result of high Internet traffic, transmission problems, systems capacity limitations, and other problems, you may, at times, experience difficulty accessing the Website or communicating with A Plus Boss through the Internet or other electronic and wireless services. Any computer system or other electronic device, whether, it is yours, an Internet service provider's or A Plus Boss 's, can experience unanticipated outages or stoppages, or have capacity limitations.

Website Content and Material

This material has been prepared for informational purposes only without regard to any particular user's investment objectives, financial situation, or means, and A Plus Boss is in no way whatsoever soliciting any action based upon it.

This material is not to be construed as a recommendation; or an offer to buy or sell; or the solicitation of an offer to buy or sell any security, financial product, or instrument; or to participate in any particular trading strategy in any jurisdiction in which such an offer or solicitation, or trading strategy would be illegal. Certain transactions, including those involving futures, options, and high-yield securities, give rise to substantial risk and are not suitable for all investors.

Some of our other websites or pages within this Website contain supplemental Terms of Use and additional disclosures and disclaimers, which are in addition to these Terms of Use, disclosures, and disclaimers. In the event of a conflict, the supplemental Terms of Use and additional disclosures and disclaimers will govern for those sections or pages.

The fact that A Plus Boss has made the data and services provided on this Website available to you constitutes neither a recommendation that you enter a particular transaction nor a representation that any product described on this Website is suitable or appropriate for you. Many of the products described on this Website involve significant risks, and you should not enter any transactions unless you have fully understood all such risks and has independently determined that such transactions are appropriate for you. Any discussion of the risks contained herein with respect to any product should not be a disclosure of all risks or complete discussion of the risks which are mentioned.

You should neither construe any of the material contained herein as business, financial, investment, hedging, trading, legal, regulatory, tax, or accounting advice nor make this service the primary basis for any investment decisions made by or on behalf of you, your accountants, or your managed or

fiduciary accounts, and you may want to consult your business advisor, attorney, and tax and accounting advisors concerning any contemplated transactions.

Links to third party Websites

This Website may provide links to certain Internet sites sponsored and maintained by third parties. A Plus Boss is providing such links solely as a convenience to you. Links to unaffiliated websites are provided solely as pointers to information on topics that may be useful to users of this Website. Accordingly, A Plus Boss makes no representations concerning the content of the Third Party Websites.

The fact that A Plus Boss has provided a link to the Third Party Website does not constitute an endorsement, authorization, sponsorship, or affiliation by A Plus Boss with respect to the Website, its owners, or its providers. A Plus Boss has not tested any information, software, or products found on any of the Third Party Websites and therefore does not make any representations with respect thereto, including any representations regarding the content or sponsors of the Site, or the suitability or appropriateness of the products or transactions described therein.

Warranties

The following clauses exclude or limit our legal liability for the Site. You should read them carefully. They all apply only as far as the law permits, and in particular we do not exclude or restrict our duties and liabilities to you.

Although A Plus Boss has taken all possible care to safeguard the reliability of the information contained on the aplusboss.com website at the time of its publication, seeing as there is always a possibility of human and mechanical error, as well as other factors, the Website, (including all information and materials contained therein) is provided "as is" and "as available".

A Plus Boss, its affiliated entities and any third party providers:

- Are not providing any warranties and representations regarding the Website content;
- Disclaim all warranties and representations of any kind with regard to the Website, including any implied warranties of merchantability, non-infringement of third party rights, freedom from viruses or other harmful code, or fitness for a particular purpose;
- Do not warrant the accuracy, adequacy, or completeness of the information and materials contained on the Website and expressly disclaims liability for errors or omissions in the materials and information; and
- Will not be liable for any delay, difficulty in use, computer viruses, malicious code or other defect in this Website, any incompatibility between the Website and the user's files and the user's browser or other Website accessing program, or any other problems experienced by the user due to causes beyond our control.

No license to the user is implied in these disclaimers. Nothing herein shall be construed as limiting or reducing our responsibilities and obligations to clients in accordance with applicable laws and regulations.

Under no circumstance whatsoever will A Plus Boss be held liable for any lost profits, lost opportunities or any indirect, consequential, incidental, special, punitive or exemplary damages arising out of any use of or inability to use the Website or any portion thereof, regardless of whether we have been apprised of the likelihood of such damages occurring and regardless of the form of action, whether in contract, warranty, tort (including negligence), strict liability or otherwise.

Enforceability

In the event any of the terms or provisions of these Terms of Use shall be held to be unenforceable, the remaining terms and provisions shall be unimpaired and the unenforceable term or provision shall be replaced by such enforceable term or provision as comes closest to the intention underlying the unenforceable term or provision.

These Terms of Use shall be subject to any other agreements you have entered into with A PLUS BOSS SDN. BHD.