ACCREDITED INVESTOR OPT-IN FORM



Client Declaration

- 1. I am an Accredited Investor defined in Section 4A(1)(a) of the Securities and Futures Act (Cap. 289).
- 2. I have read/understood the "General Warning": Accredited Investors are assumed to be better informed, and better able to access resources to protect their own interests, therefore, require less regulatory protection. Investors who agree to be treated as Accredited Investors therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to accredited investors, and intermediaries are exempted from a number of business conduct requirements when dealing with Accredited Investors. Investors should consult a professional adviser if they do not understand any consequence of being treated as an Accredited Investor.
- 3. I consent to be treated as an Accredited Investor and agree that:
 - (a) PIVOT Fintech Pte. Ltd ("PIVOT") shall be exempted from fulfilling the Financial Advisers Act ("FAA") obligations stipulated in:
 - Section 25 of the FAA Disclosure of product information;
 - Section 27 of the FAA Reasonable basis for making any investment recommendation;
 - Section 36 of the FAA Disclosure of certain interests in securities; and I shall be solely responsible for ensuring the suitability of the financial product(s) purchased without reliance whatsoever on the sections above to claim against PIVOT in the event of any loss.
 - (b) PIVOT is permitted to offer products without having to comply with prospectus and requirements under the Securities & Futures Act ("SFA").
- 4. I shall notify PIVOT immediately of any subsequent change in my status as an Accredited Investor.
- 5. I am aware that I can withdraw consent at any time by email to clientservices@squirrelsave.com.sg, upon which PIVOT will require 7 working days upon receipt of the withdrawal request before being able to cease treating me as an Accredited Investor.
- 6. I have read/understood the terms, conditions and risks, including the Frequently Asked Questions relating to Accredited Investors at www.squirrelsave.com.sg which form part of this Accredited Investor Opt-In Form.

I confirm that I have read and understood the contents herein, and I accept and agree with all the terms stated therein.

Name	Signature	Date