



Public Declaration of Adherence Payment Industry Code of Conduct

Liquid Group Pte Ltd declares that it has conducted a self-assessment of its internal policies, processes, systems, and controls against the principles and standards set out in the Payments Industry Code of Conduct (the “Code”) as reviewed by members of the Singapore Fintech Association (“SFA”).

As at the date of this self-assessment, Liquid Group considers itself to be a **Code Adherent** as defined in the Code, in respect of its provision of the following payment services:

- Account Issuance Service
- Domestic Money Transfer Service
- Cross-border Money Transfer Service
- Merchant Acquisition Service
- E-money Issuance Service

For the avoidance of doubt, this declaration applies only to the non-digital payment token related payment services identified above. It does not apply to any digital payment token, crypto-related, or other regulated activities that Liquid Group may conduct. Such activities are outside the scope of the Code.

Liquid Group acknowledges that adherence to the Code is voluntary and based on its own self-assessment. This declaration does not constitute independent verification, regulatory approval, third-party certification, or supervisory oversight by SFA, the Monetary Authority of Singapore, the views of its auditors or third-party advisors, or any other party. The Code has been published as reviewed by members of the SFA, but the SFA does not purport to exercise any ongoing oversight, whether of a supervisory or self-regulatory nature or otherwise, of the veracity of this self-assessment or the consistency of the conduct of Code Adherents with this self-assessment.

Liquid Group further acknowledges that this declaration must be accurate and substantiated by its internal policies and practices. Liquid Group is responsible for maintaining ongoing adherence to the Code during the validity period of this declaration, including in relation to fair treatment of customers, pricing and transparency, advertising standards, fraud prevention, operational resilience, internal controls, and data privacy and security, and ensuring it does not make any false or misleading claims to customers and the public. Liquid Group understands that this self-assessment may amount to a representation on its part as to any relevant fact or state of affairs that may be suggested by adherence with the Code, and is responsible for any inaccuracy, whether by way of negligence or fraud or otherwise, in that representation.

This declaration is valid for one year from 10 August 2026 to 9 August 2027, unless withdrawn, superseded, or renewed following a further self-assessment.

Signed for and on behalf of Liquid Group:

Name: Jeremy Tan

Designation: CEO

Date of self-assessment: 1 August 2026

Date of declaration: 10 August 2026

Contact: Liquid Group Pte. Ltd.