

APPENDIX A

1. **Financial Services Act 2013 and/or Islamic Financial Services Act 2013**

All references, obligations or representations highlighted, represented or covenanted pursuant to Banking and Financial Institutions Act 1989 and/or Islamic Banking Act 1983 (whichever applicable) in the Service Agreement will be deemed to be referred to references, obligations or representations pursuant to Financial Services Act 2013 and/or Islamic Financial Services Act 2013 (whichever applicable).

2. This Appendix A is a supplemental to the said Service Agreement.
3. This Appendix A shall be part of the Service Agreement. Except as expressly modified by the provisions of this Appendix A, it is the parties' intent that all terms and conditions set forth in the Service Agreement remains unchanged and shall continue to be binding on parties.
4. In the event of a conflict between the provisions of the Service Agreement and the terms and conditions in this Appendix A, the terms and conditions in this Appendix A shall prevail.