

ACCEPTANCE OF TERMS

This website (the “Website”) is operated by Sustainable Wellness Limited (“SUSTAINABLE WELLNESS”, “we”, “us”, or “our”). By accessing and using this Website, you agree to be bound by these terms and conditions of use (“Terms of Use”). Additional terms and conditions (including any amendments thereof) applicable to a specific area of this Website or to a particular transaction, event or activity will be posted in particular areas of this Website from time to time by SUSTAINABLE WELLNESS.

UPDATE OF TERMS

SUSTAINABLE WELLNESS may update and amend these Terms of Use from time to time at our sole discretion without prior notice. You should regularly check this Website for updates and your continued use of this Website constitutes your acceptance of the updated Terms of Use.

NO UNLAWFUL USE

You may not use this Website or any of its contents referred to for any illegal or unauthorized purpose. You agree to comply with all applicable laws, rules and regulations in force from time to time.

RESTRICTIONS ON USE OF MATERIALS

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Neither SUSTAINABLE WELLNESS nor AIA warrant or represent that your use of materials displayed on this Website will not infringe rights of third parties.

JURISDICTIONAL ISSUES

Unless otherwise expressly set forth herein, SUSTAINABLE WELLNESS and AIA make no representation that materials on this Website are appropriate or available for use in any location. Those who choose to access this Website do so on their own initiative and are responsible for compliance with local laws.

Except as expressly set forth herein the information contained on this Website is not an offer to sell or a solicitation to buy any security, insurance product or other product or service by SUSTAINABLE WELLNESS or AIA (as the case may be). No security, insurance product or other product or service is offered or will be sold by SUSTAINABLE WELLNESS or AIA (as the case may be) or, if sold by SUSTAINABLE WELLNESS or AIA (as the case may be), will be effective in any jurisdiction in which such offer or solicitation, purchase or sale would be unlawful under the securities, insurance or other relevant laws of such jurisdiction. Some products and services may not be available in all jurisdictions.

THIRD PARTY WEBSITES

This Website contains certain external links to other third party websites which are not maintained by SUSTAINABLE WELLNESS or AIA (as the case may be). SUSTAINABLE WELLNESS and AIA

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INTELLECTUAL PROPERTY AND COPYRIGHT

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Any information including data, questions, comments, or suggestions other than personal data you transmit to SUSTAINABLE WELLNESS via this Website, by electronic mail or otherwise, will be treated as non-confidential and non-proprietary and will become the property of SUSTAINABLE WELLNESS. Such information, other than personal data, may be used for any purpose, including, but not limited to, reproduction, solicitations, disclosure, transmission, publication, broadcast, and posting. SUSTAINABLE WELLNESS are free to use any ideas, concepts, know-how, or techniques contained in any communication you send to SUSTAINABLE WELLNESS via this Website or by any other means for any purpose whatsoever, including, but not limited to, developing and marketing products using such information. You waive all applicable rights you may have in any information (other than personal data) you transmit to SUSTAINABLE WELLNESS via this Website or otherwise, for the purposes of this section of the Terms of Use.

You agree that we are free to use, disclose, adopt and modify all and any ideas, concepts, knowhow, proposals, suggestions, comments and other communications and information provided by you to us (“Feedback”) in connection with this Website without any payment to you. You hereby waive and agree to waive all and any rights and claims for any consideration, fees, royalties, charges and/or other payments in relation to our use, disclosure, adoption and/or modification of any or all of your Feedback.

PASSWORD AND ACCOUNT SECURITY

You are entirely responsible for maintaining the confidentiality of your own passwords and account details. You are also entirely responsible for any transactions or activities that occur under your account, regardless as to whether such transactions or activities were made with or without your knowledge or authority. This Website may provide you with a password manager function which would allow this

Website to remember them for you and automatically enter into the appropriate fields. When you enable the password manager function to remember passwords, it asks you if you want it to remember the account username and password for any site/application that is not already in your password or exceptions list. SUSTAINABLE WELLNESS and AIA shall not be liable for any damage, loss or other liability incurred by you arising from any transactions of any kind whatsoever resulting from the unauthorised use of accounts and passwords by any third parties. Neither shall SUSTAINABLE WELLNESS and AIA be liable to you in connection with your use of the password manager function. However, you may be held liable for any damage, loss or other liability incurred by SUSTAINABLE WELLNESS and/or AIA (as the case may be) for any wrongful use of your account and/or password. You shall report to SUSTAINABLE WELLNESS immediately if you know or have reason to suspect that the security of your password and/or account may have been compromised or used by another person without authority.

SECURITY REMINDER

While there is inherent risk in doing business with anyone over a public medium like the Internet, we have implemented measures to reduce these risks. In order to safeguard and protect your privacy, the secure site utilizes advanced security techniques, which require Google Chrome 93 or above, Microsoft Edge 92 or above, or Apple Safari 10 or above.

DISCLAIMER

Whilst SUSTAINABLE WELLNESS endeavours to keep the information and content in this Website up-to-date, to the fullest extent permissible under applicable law, SUSTAINABLE WELLNESS and AIA accept no liability for the accuracy or completeness or use of, nor any responsibility to update, the information and content (or any part hereof) on this Website. To the fullest extent permissible under applicable law, (1) the materials on this website are provided “as is” and without warranties of any kind either expressed or implied and SUSTAINABLE WELLNESS and AIA disclaim all warranties, expressed or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose; (2) SUSTAINABLE WELLNESS and AIA do not warrant that the website or the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected, or that this Website or the server that makes it available are free of viruses or other harmful components; and (3) SUSTAINABLE WELLNESS and AIA do not warrant or make any representations regarding the use or the results of the use of the materials on this Website. The information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and Terms of Use applicable to the products and services, but are provided solely for general informational purposes. Nothing contained herein shall be construed as the giving of advice or the making of a recommendation to you and should not be relied upon by anyone as the basis for any decision or action. In particular, actual results and developments may be materially different from any forecast, opinion or expectation expressed in this Website. Nothing in this Website constitutes or forms any part of an invitation or offer to invest or deal in any debt or other securities of SUSTAINABLE WELLNESS and AIA (as the case may be) or their respective related parties and nothing in this Website shall form the basis of or be relied upon for any contract or commitment.

LIMITATION OF LIABILITY

While SUSTAINABLE WELLNESS uses reasonable efforts to include accurate and up to date information on this website, errors or omissions sometimes occur. To the fullest extent permissible under applicable law, SUSTAINABLE WELLNESS and AIA make no warranties or representations as to the accuracy of the content of this website and under no circumstances, including, but not limited to, negligence, shall SUSTAINABLE WELLNESS or AIA (as the case may be) or any party involved in creating, producing, or delivering the website be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the inability to use, the materials on this website, even if SUSTAINABLE WELLNESS or AIA or any of SUSTAINABLE WELLNESS’ or

AIA's authorized representative has been advised of the possibility of such damages. To the fullest extent permissible under applicable law, in no event shall SUSTAINABLE WELLNESS's and AIA's total liability to you for all damages, losses, and causes of action exceed the amount paid by you, if any, for accessing this Website.

SUSTAINABLE WELLNESS and AIA also assume no responsibility, and shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, or browsing in this Website or your downloading of any materials, data, text, images, video, or audio from this Website.

ACCESS AND UPDATE

This Website is accessible by users authorized by SUSTAINABLE WELLNESS only. Authorized users shall update their account information regularly.

TERMINATION OR SUSPENSION OF ACCESS

SUSTAINABLE WELLNESS reserves the right to terminate or suspend your ability to access this Website (or any part thereof) for any reason without prior notice.

INDEMNIFICATION

You understand and agree that you are personally responsible for your behaviour on this Website. You agree to indemnify, defend and hold harmless SUSTAINABLE WELLNESS and AIA, their respective parent companies, subsidiaries, affiliated companies, licensors, directors, employees, agent and any third party information providers to this Website from and against all claims and losses as a result of or incidental to your use or misuse of this Website and any contents thereon.

PERSONAL DATA PRIVACY

SUSTAINABLE WELLNESS commits to protect the privacy of your personal data and information. In order to provide services to you and to facilitate the operation of the Website, SUSTAINABLE WELLNESS gathers certain personal information that you provide to the Website. Please refer to SUSTAINABLE WELLNESS's Privacy Policy Statement and Personal Information Collection Statement which set forth SUSTAINABLE WELLNESS's policies for the collection, usage and disclosure of personal data obtained from the Website.

NO WAIVER

No waiver of any of these Terms of Use by SUSTAINABLE WELLNESS or AIA shall be deemed a further or continuing waiver of such term or any other term or condition.

GOVERNING LAW AND JURISDICTION

These Terms of Use are governed by the laws of Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong SAR") and in case of disputes, the parties shall submit to the exclusive jurisdiction of the courts of Hong Kong SAR.

TRANSLATION

In the event of any ambiguity or inconsistency between the English and local language versions of these Conditions, the English version will control and prevail.

Last updated: Sep 2023