

The information on this site is issued by Amias Berman & Co LLP ("Amias Berman"), whose registered office is at 21 Great Winchester Street, London EC2N 2JA. Amias Berman is registered in England: No. OC346099, and is authorised and regulated by the UK Financial Services Authority. This website has been approved for the purposes of section 21 of the Financial Services and Markets Act 2000.

The information contained on this website is not intended to make any offer, inducement, invitation or commitment to purchase, subscribe to, provide or sell any securities, service or product or to provide any recommendations on which visitors to this site should rely for financial, securities, investment or other advice or to take any decision. Visitors to this site are encouraged to seek individual advice from their personal, financial, legal and other advisers before making any investment or financial decisions or purchasing any financial, securities or investment related service or product.

The information contained on this website is provided for general information and is not comprehensive and has not been prepared for any other purpose. Any financial, securities or investment related service or product referred to may not be available to all customers or in all cases; may be available only where specifically requested and agreed upon; may be associated with certain specific fees and conditions and may be materially different than as described. Information on this website should only be viewed by persons permitted by applicable law or regulatory requirements to receive such information.

Risk considerations

You should remember that the value of investments, and the income from them, may go down as well as up, and is not guaranteed, and investors may not get back the amount of money invested. Past performance cannot be relied on as a guide to future performance. Exchange rate changes may cause the value of overseas investments or investments denominated in different currencies to rise or fall.

In addition, there is no guarantee that the market price of shares will fully reflect their underlying net asset value and it is not uncommon for the market price of such shares to trade at a substantial discount to their net asset value.

These are not all the risks of an investment in Amias Berman's [fixed income] products. Investors should take advice from their own independent, professional financial advisers before making an investment decision and are responsible for ascertaining any income tax or other tax consequences which may affect their acquisition of any investment.

Accuracy of information

Although Amias Berman has taken all reasonable care that the information contained within this website is accurate at the time of publication, no representation or warranty (including liability towards third-parties), expressed or implied, is made (or accepted) as to its accuracy or completeness or fitness for any purpose by any member of the Amias Berman Group (1) or any [director, member,

officer, employee or advisor of any member of the Amias Berman Group (1) or any of their contractual partners. Under no circumstances will any member of the Amias Berman Group (1) or any director, member, officer, employee or advisor of any member of the Amias Berman Group (1) be liable for any direct, indirect, incidental, special or consequential loss or damages caused by reliance on this information or for the risks inherent in the financial markets.

(1) Amias Berman Group means Amias Berman and all other subsidiaries of Amias Berman Holdings Pte Limited, a company incorporated in Singapore, No. 200909593W. To the maximum extent permitted by applicable law and regulatory requirements, Amias Berman specifically disclaims any liability for errors, inaccuracies or omissions on its website and for any loss or damage resulting from its use, whether caused by negligence or otherwise. Viewers agree to assume responsibility for determining whether any legal or regulatory considerations limit access to or use of information, services or products described on this website and for the use of any information on such website.

Linked websites

This website may contain or be linked to websites, advice or statements of third parties, and such links are for information purposes only. Amias Berman makes no representation as to the accuracy or timeliness of such information, has not and will not review or update such information and cautions viewers that any use made of such information is at their own risk. Amias Berman does not take responsibility for the contents of such other websites and the use of such websites is at your own risk.

Sales restrictions

Access to the information contained within this website may be restricted by laws and regulations applicable to the user. The information in this website does not constitute either an offer to sell or a solicitation or an offer to buy in a country in which this type of offer or solicitation is unlawful, or in which a person making such an offer or solicitation does not hold the necessary authorisation to do so, or at all. Accordingly, persons accessing the information on this website are responsible themselves for ascertaining the legal requirements which would affect their acquisition of any investment, including any foreign exchange control requirements.

Other information

This part of the website includes information relating to the services provided by Amias Berman. Investors are expected to have an understanding of the products offered and adequate financial resources in relation to their investments. The products offered by the team may not be appropriate for all investors. If you are in any doubt as to whether investing in such products or services are suitable for you, you should consult an independent financial adviser.

In Australia, Amias Berman & Co (ABCO) has authorised the issue of this material for use solely by wholesale clients (as defined in the Corporations Act 2001 (Cth)) of ABCO or of any of its related bodies corporate. By accepting this material, a wholesale client agrees not to reproduce or distribute

any part of the material, nor make it available to any retail client, without ABCO's prior written consent.

ABCO is exempt from the requirement to hold an Australian financial services licence (AFSL) under the Corporations Act 2001 (Cth) in respect of financial services, in reliance on ASIC Class Order 03/1099, a copy of which may be obtained at the web site of the Australian Securities and Investments Commission, <http://www.asic.gov.au>.

The class order exempts bodies regulated by the UK Financial Services Authority (FSA), such as ABCO, from the requirement to hold an AFSL where they provide financial services to wholesale clients in Australia on certain conditions. Financial services provided by ABCO are regulated by the FSA under the laws and regulatory requirements of the United Kingdom, which are different from the laws applying in Australia.