



TERMS OF USE

Last updated: April 6th, 2026

These Terms of Use (“Terms”) govern access to and use of the website of Karpén Partners Pte. Ltd. (“Karpén Partners”, “we”, “us”, or “our”).

By accessing or using this website, you agree to be bound by these Terms. If you do not agree, you should not use this website.

1. INFORMATIONAL PURPOSE ONLY

1.1 This website is provided for general informational purposes only.

1.2 Nothing on this website constitutes or should be construed as:

- (a)** investment advice;
- (b)** financial advice;
- (c)** legal, tax, or regulatory advice;
- (d)** a recommendation;
- (e)** an offer, invitation, or solicitation to invest; or
- (f)** an offer to arrange or enter into any transaction.

2. BUSINESS MODEL

2.1 Karpén Partners operates as an independent, non-regulated introducer of potential commercial counterparties.

2.2 Karpén Partners’ role is limited to identifying potential commercial alignment and, where appropriate, procuring initial introductions.

2.3 Karpén Partners does not:

- (a)** provide investment or financial advice;
- (b)** arrange, structure, negotiate, or execute transactions;
- (c)** act as broker, placement agent, or intermediary in a regulated capacity;
- (d)** market investment opportunities or solicit investors; or
- (e)** hold or handle client money, investor funds, or assets.



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3. NO RELIANCE

3.1 You acknowledge that:

- (a)** any information on this website is general in nature and may be incomplete or subject to change;
- (b)** you must not rely on this website as a basis for any decision; and
- (c)** you are responsible for conducting your own independent assessment.

3.2 You should obtain independent legal, financial, tax, and other professional advice before making any decision.

4. NO CLIENT OR ADVISORY RELATIONSHIP

4.1 Use of this website does not create:

- (a)** a client relationship;
- (b)** an advisory relationship;
- (c)** a fiduciary relationship; or
- (d)** any duty of care.

4.2 Any engagement with Karpén Partners is subject to separate written agreement.

5. NO REPRESENTATIONS OR WARRANTIES

5.1 To the maximum extent permitted by law, Karpén Partners makes no representation or warranty, express or implied, regarding:

- accuracy;
- completeness;
- reliability; or
- suitability

of any information on this website.

6. LIMITATION OF LIABILITY

6.1 To the maximum extent permitted by law, Karpén Partners shall not be liable for:

- (a)** any direct or indirect loss arising from use of this website;
- (b)** reliance on any information contained on this website;
- (c)** any decisions made by users; or
- (d)** any loss of profit, revenue, opportunity, or goodwill.



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7. PROHIBITED USE

7.1 You agree not to:

- (a)** use this website for unlawful purposes;
- (b)** misrepresent your identity or intentions;
- (c)** attempt to gain unauthorised access to systems;
- (d)** interfere with the operation or security of the website; or
- (e)** use the website in a manner that could harm Karpén Partners' reputation.

8. INTELLECTUAL PROPERTY

8.1 All content on this website, including text, graphics, logos, and materials, is owned by or licensed to Karpén Partners.

8.2 You may not reproduce, distribute, modify, or use any content without prior written consent.

9. THIRD-PARTY LINKS

9.1 This website may contain links to third-party websites.

9.2 Karpén Partners does not control and is not responsible for the content, accuracy, or practices of such websites.

10. REGULATORY POSITION

10.1 Karpén Partners is not licensed by the Monetary Authority of Singapore.

10.2 Karpén Partners does not carry out regulated financial services activities.

10.3 Nothing on this website should be interpreted as indicating otherwise.

11. CROSS-BORDER USE

11.1 This website may be accessed from multiple jurisdictions.

11.2 Users are responsible for ensuring compliance with applicable local laws and regulations.

11.3 Karpén Partners does not intend to target or provide services in any jurisdiction where doing so would require regulatory authorisation not held.



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12. PRIVACY AND COOKIES

12.1 Use of this website is subject to Karpén Partners' Privacy Policy.

12.2 Cookies and analytics tools may be used to improve user experience.

13. MODIFICATIONS

13.1 Karpén Partners may update or modify these Terms at any time.

13.2 Continued use of the website constitutes acceptance of the updated Terms.

14. GOVERNING LAW

14.1 These Terms shall be governed by and construed in accordance with the laws of Singapore.

14.2 Any disputes shall be subject to the exclusive jurisdiction of the courts of Singapore.

15. CONTACT

For any queries:

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