

**Important Notice:**

Beware of falsely claiming that staff of K Cash Limited ("K Cash") / PayKool selling loan and/or credit card products to customers

Customers should be cautious when receiving service and/or product promotion calls purporting to be K Cash employees. K Cash's policy is:

- K Cash staff receive professional customer service training and product knowledge training. They serve customers and potential customers with a sincere attitude.
- K Cash staff will never require customers and/or potential customers to make deposits into any designated individual or company accounts during the application process for credit and/or credit card services to facilitate the application process;
- Even if a potential customer does not meet the requirements for K Cash loan and/or credit card application, K Cash will never refer the customer to another company without the customer's consent;
- All K Cash marketing calls are made directly by K Cash's Customer Service Officers, branch or department salespersons or through authorized sales agents (collectively referred to as "Sales Officers") and the calls made by them are shown with the caller's number;
- If customers or potential customers have received suspected fraudulent K Cash and/or staff telemarketing or have any suspicions, please call our Customer Service Hotline at (852) 23111 611.
- The Chinese version of this statement shall prevail. If there is any conflict between different language versions of this Statement in the future, the Chinese version shall also prevail.

Effective Date: February 2024