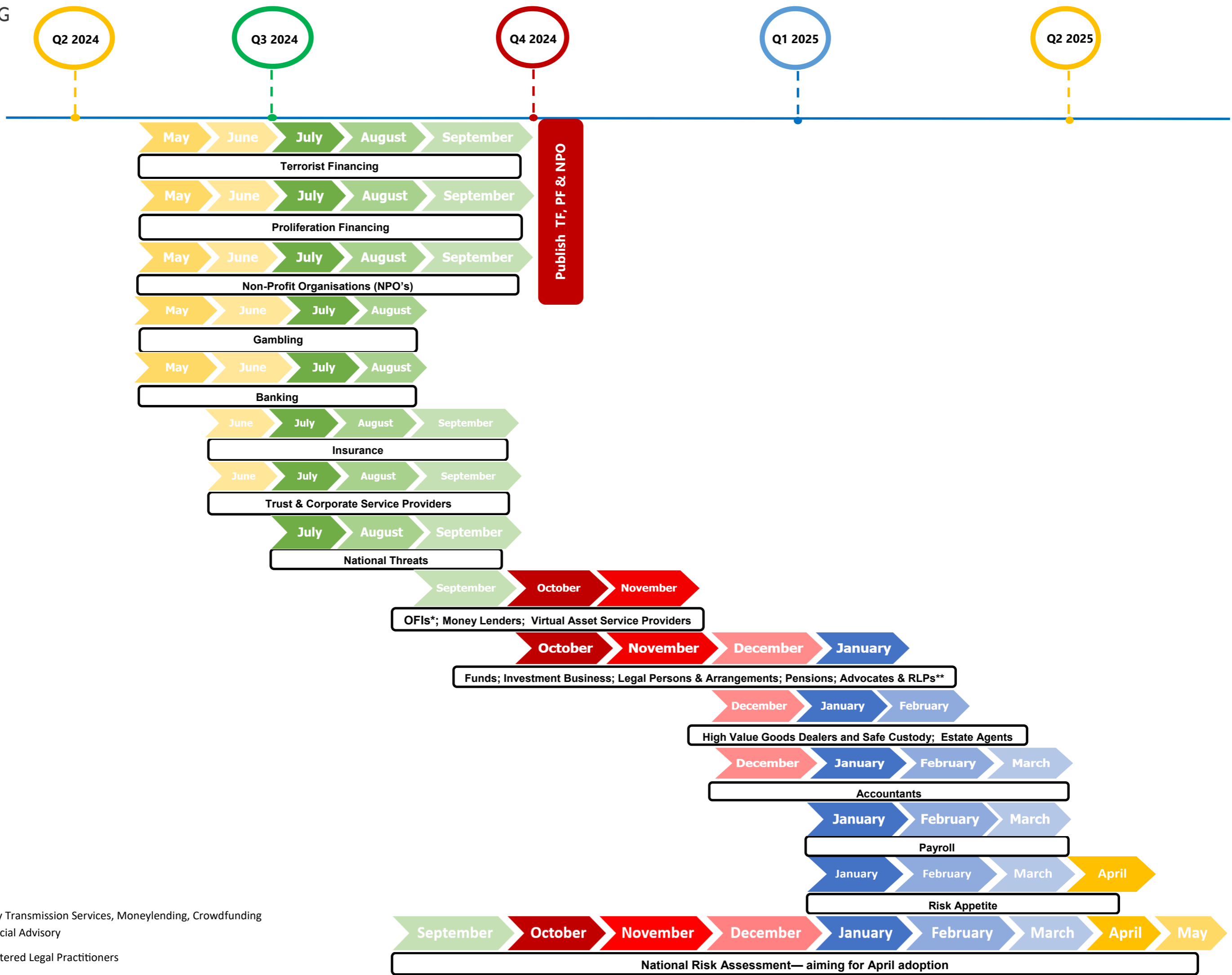


Risk Assessment—Timeline



*Money Transmission Services, Moneylending, Crowdfunding & Financial Advisory

**Registered Legal Practitioners