## Fraud / Scam Disclaimer

Validus has been recently made aware that certain individuals or corporates have created online pages and/or advertisements on public platforms (e.g. Facebook), under the false pretence of acting for or on behalf of Validus. These pages and/or advertisements postulate loan offers at attractive rates, in a bid to potentially defraud individuals or corporates and/or solicit confidential information for illicit use.

Validus is not connected in any way with such communications and/or actions.

Any and all communication sent from Validus will only be sent from our registered domain name ending with "@validus.sg", and we can be reached at our official email address <u>here</u>. Validus never communicates via generic email addresses (e.g. Hotmail, Gmail or Yahoo).

As for the use of platforms, Validus' official pages on major platforms can be accessed as follows:

- Website
- Facebook
- Youtube

Validus disclaims any communications not originating from the aforementioned official channels. Please note that under no circumstances shall Validus be liable for any claim, loss, damage, expense or other liability howsoever occurring as a result of or in connection with the communications and/or actions of any fraudster or any unauthorised party impersonating as Validus.

Validus advises you never to transact with any individual or corporate without having first conducted satisfactory due diligence on the recipient. Validus strongly encourages that you remain alert at all times, exercise caution and ensure that you are communicating with the legitimate entities and/or their representatives.

If you are suspicious that a scam has been perpetrated using Validus' name, you may contact us <u>here</u>. If you have been a victim of a fraud carried out using Validus' name, please report it to your local authorities.