

**PROFESSIONAL CONDUCT STATEMENT  
FOR THE PERIOD 1 JANUARY 2023 TO 31 DECEMBER 2023**

Pursuant to Article 68 of the Investment Management Association of Singapore (IMAS) Constitution, we acknowledge that every member of IMAS is required to submit an annual signed Professional Conduct Statement (PCS) and shall furnish such additional information relating to professional conduct as may be requested.

We understand that failure to file the PCS within the stipulated timeline may result in the imposition of disciplinary sanction by IMAS, including but not limited to the revocation or suspension of our membership.

We confirm that we have read and understood the IMAS Code of Ethics & Standards of Professional Conduct as provided at:

[https://imas.org.sg/wp-content/uploads/2023/12/IMAS-Code-of-Ethics\\_Dec23.pdf](https://imas.org.sg/wp-content/uploads/2023/12/IMAS-Code-of-Ethics_Dec23.pdf)

We also confirm that to the best of our knowledge for the period 1 January 2023 to 31 December 2023, with the exception of disclosures as indicated by us below, we have complied with the IMAS Code of Ethics & Standards of Professional Conduct.

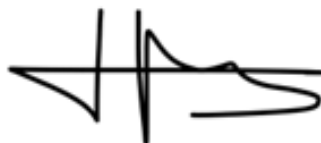
Disclosures (if any):	On 22 Dec 2023, one of our client adviser who was serving notice sent an email to some 2600 of our clients to provide his personal contact and to canvass for new business with his potential future employer. This was not authorised by the company and the matter was reported to MAS and PDPC, and the staff subsequently had his employment terminated by us.
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Date of Submission	10/01/2024
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On behalf of:	MoneyOwl Pte Ltd
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Name:	Harry Ch'ng
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Designation:	CFO
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Authorised Signature:	
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