

BAMBOO SYSTEMS TECHNOLOGY LIMITED
MARGIN DISCLOSURE STATEMENT

For purposes of this Margin Disclosure Statement, the terms “you” and “your” refer to each Bamboo brokerage account owner.

Bamboo provides no investment, legal, or tax advice. Margin is not suitable for everyone. You should examine your investment objectives, financial resources, and risk tolerance to determine whether borrowing against securities, and trading on margin in particular, is appropriate for you. The increased leverage that margin provides may heighten the risks of investing.

Bamboo is furnishing this document to you to provide some basic facts about purchasing securities on margin, and to alert you to the risks involved with trading securities in a margin account. When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from our clearing firm, DriveWealth LLC or its assignee, successor or replacement (“DriveWealth”). If you are authorized to, and, in fact, choose to borrow funds from DriveWealth, you will open a margin account with DriveWealth through us. The securities purchased are used as collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, DriveWealth can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with DriveWealth, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. These risks include, without limitation, the following:

YOU CAN LOSE MORE FUNDS THAN YOU DEPOSIT IN THE MARGIN ACCOUNT.

A decline in the value of securities purchased on margin may require you to provide additional funds to your account to avoid the forced sale of those securities or other securities or assets in your account(s).

DRIVEWEALTH CAN FORCE THE LIQUIDATION OR SALE OF SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S).

If the equity in your account falls below the **Self-Regulatory Organization** (“SRO”) maintenance margin requirements or DriveWealth’s “house” requirements or our “house” requirements, DriveWealth can sell the securities or other assets in any of your accounts to cover the margin deficiency. You also will be responsible for any shortfall in the account after such a sale.

DRIVEWEALTH CAN SELL YOUR SECURITIES OR OTHER ASSETS WITHOUT CONTACTING YOU.

Some investors mistakenly believe that their brokerage firm must contact them for a margin call to be valid, and that their firm cannot liquidate securities or other assets in their accounts to meet the call unless the firm has contacted them first. This is not the case. Although we may attempt to notify you of margin calls, we are not required to do so. However, even if we have contacted you and provided a specific date to meet a margin call, we and/or DriveWealth can still take necessary steps to protect our and/or DriveWealth's financial interests, including immediately selling the securities without notice to you. We and/or DriveWealth may forcibly liquidate all or part of your account without prior notice, regardless of your intent to satisfy a margin call, in order to protect your interests or DriveWealth's interests or our interests.

YOU ARE NOT ENTITLED TO CHOOSE WHICH SECURITIES OR IN YOUR ACCOUNT(S) ARE LIQUIDATED OR SOLD TO MEET A MARGIN CALL.

Because the securities are collateral for the margin loan, DriveWealth has the right to decide which security to sell in order to protect its interest.

DRIVEWEALTH CAN INCREASE ITS RESPECTIVE "HOUSE" MAINTENANCE MARGIN REQUIREMENTS AT ANY TIME AND IS NOT REQUIRED TO PROVIDE YOU ADVANCE WRITTEN NOTICE.

These changes in policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may require DriveWealth to liquidate or sell securities in your account(s).

YOU ARE NOT ENTITLED TO AN EXTENSION OF TIME ON A MARGIN CALL.

While an extension of time to meet margin requirements may be available to customers under certain conditions, a customer does not have a right to the extension.

DRIVEWEALTH MAY HYPOTHECATE THE SECURITIES IN YOUR ACCOUNT.

All securities now or hereafter held by DriveWealth, or carried by DriveWealth in any account for you (either individually or jointly with others), or deposited to secure same, may from time to time, without any notice, be carried in DriveWealth's general loans and may be pledged, repledged, hypothecated or re-hypothecated, separately or in common with other securities for the sum due to DriveWealth thereon or for a greater sum and without retaining in DriveWealth's possession or control for delivery a like amount of similar securities. Any securities in your margin or short account may be borrowed by DriveWealth, or lent to others.

INDUSTRY REGULATIONS MAY LIMIT, IN WHOLE OR IN PART, YOUR ABILITY TO EXERCISE VOTING RIGHTS OF SECURITIES THAT HAVE BEEN LENT OR PLEDGED TO OTHERS.

You may receive proxy materials indicating voting rights for a fewer number of shares than are in your account, or you may not receive any proxy materials.

You should carefully review this Margin Disclosure Statement, which contains key information about your margin account. Your margin account is subject to all the terms of the DriveWealth Customer Margin and Short Account and any other agreements which you executed to open and maintain your brokerage account with DriveWealth through Bamboo.