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CLARIFICATION AND FUTURE OUTLOOK ON ESG COMPLIANCE FOR INDEMO PLATFORM INVESTMENTS

The investments in Notes on the Indemo platform are not deemed "sustainable investments" under Regulation (EU) 2019/2088, and we do not assess their potential adverse impacts on sustainability factors. Our investment decisions and advice are made without consideration of these impacts, as we have not identified any substantial effects on, or from, sustainability risks. Given the lack of market standards and data for the financial instruments available on Indemo, we maintain the flexibility to voluntarily adopt ESG requirements in the future, committing to annual evaluations of applicable criteria. Our current ESG policy and implemented internal procedures are sufficient and align with the services and investment products we offer.