

BondBuddy Terms and Conditions

"BondBuddy" is the artificial intelligence (AI) technology tool provided on the website www.thaibma.or.th (the **"Website"**). BondBuddy is developed by the Thai Bond Market Association (the **"Association"**) to facilitate the search for information and news, including but not limited to bond details, bond-related news, basic knowledge on bonds and investment, as well as the Association's activities and news (the **"Information"**), for investors or any person who uses and/or accesses BondBuddy (the **"User"**).

The User acknowledges that BondBuddy is an interaction with an artificial intelligence system and not an interaction with the staff of the Association, and that the answers received by the User have not been reviewed by the staff of the Association on a case-by-case basis.

By accessing and/or using BondBuddy, the User is deemed to have read, understood, and agreed to be bound by the following terms and conditions.

1. Restrictions on Use

The Information displayed on the Website and BondBuddy is provided solely to facilitate the User and is intended for informational purposes only. It does not constitute an offer, solicitation, or recommendation to invest in any manner. Furthermore, the Information and answers obtained from BondBuddy do not constitute investment analysis, investment advice, or the provision of services in the nature of a securities business as an investment advisor under the law on securities and exchange.

The User shall use the Information for personal use only and shall not use the Information for any purpose that may cause legal impact to any person or juristic person. The Association permits the User to reproduce or store answers obtained from BondBuddy for personal and non-commercial use, provided that the source is acknowledged. The User agrees not to perform any of the following actions, unless written permission is obtained from the Association:

- edit, alter, modify, improve, translate content, intercept data, use automated systems (bots or spiders), scrape data, or create derivative works from the Information of the Association;
- lease, sublease, sell, distribute, assign rights, transfer data, publicly disclose, or distribute the Information to third parties;
- use BondBuddy as an automated data source to substitute for the Association's information system services or any other services of the Association; or
- attempt to reverse engineer or discover the source code developed by the Association, or use the Information or answers obtained from BondBuddy to develop any system that competes with the Association.

2. Liability Limitation

2.1 The Information or answers displayed through BondBuddy are processed from data obtained by the Association from sources deemed reliable. However, the Association makes no warranties or representations of any kind, whether express or implied, as to the accuracy, authenticity, completeness, reliability, currency, or legality of such Information. The Association shall not be liable for any error in or delay of Information originating from third parties. In the event that the Information or answers obtained from BondBuddy conflict with the information appearing on the official information systems of the Association, or with the information disclosed by bond issuers to the Office of the Securities and Exchange Commission, the information from such sources shall prevail.

2.2 The Information or content that User receive from using BondBuddy is prepared for general informational purposes only and does not constitute legal, tax, accounting, financial, or investment advice. The Association does not act as a legal advisor, financial planner, broker, or any financial advisor. If User require specific advice, please consult a certified professional in the relevant field directly. The use of BondBuddy does not create any advisory, agency, or professional relationship between the Association and the User.

2.3 The Association, its directors, executives, employees, and representatives shall not be liable for any loss, damage, loss of profit, or expense of any kind, whether direct, indirect, or consequential, arising from the User's consideration of and reliance on Information obtained from BondBuddy. In addition, the Association shall not be liable for any damage that may occur to devices (such as phones, tablets, or computers) or for any loss of data arising from accessing or using BondBuddy. The Association has no obligation to provide advance notice of any such potential damage. The User acknowledges and agrees that there is no legally binding relationship or duty of responsibility between the User and the Association.

2.4 The Association shall not be liable for any damage, whether direct or indirect, arising from the User's use of BondBuddy for purposes that are unlawful, improper, or contrary to public order or good morals, including any breach of the usage restrictions specified in Section 1.

2.5 The Association provides BondBuddy on an "as is" and "as available" basis and makes no representation or warranty, whether express or implied, that: (1) the use of BondBuddy or the Information appearing through BondBuddy will be suitable for or meet the needs of the User; or (2) the processing of text or questions entered into the system will always produce results that are accurate, complete, or in line with the User's expectations; or (3) the provision of the service will be uninterrupted or free from errors, viruses, or unwanted programs. The Association shall not be liable for any delay in or failure to provide the service arising from force majeure or any other cause beyond the control of the Association.

3. Technical Limitations

The Information or answers displayed through BondBuddy may not be unique, may provide incomplete or inaccurate answers, may generate statements that deviate from the facts, or may be inappropriate. Other Users may also receive similar responses from using BondBuddy. Furthermore, using BondBuddy service may result in answers that are inconsistent with the persons, places, or facts in certain cases, depending on various factors including but not limited to the language used, the manner in which the text or question is phrased, and the specificity or context of the text or question. The User must independently assess the accuracy and appropriateness of the answers received, as well as verify them against the Association's official sources or consult with an expert as appropriate, before using, referencing, or further disseminating Information obtained from BondBuddy.

4. Availability and Data Limitations

The Association reserves the right, at its sole discretion and without prior notice to the User or giving any reason, to modify, add, delete, alter, terminate, suspend, or restrict access to BondBuddy and any data (or any part thereof) used by the Association to develop BondBuddy. The Association also reserves the right to refuse access to or usage of BondBuddy to any User. However, the Association cannot guarantee that the operation of BondBuddy will be continuous, uninterrupted, or unaffected by such circumstances.

The Information displayed may not be real-time information, but rather based on the Association's data update (sync) cycle. In addition, the system may impose a rate limit on usage per User, or the service may be temporarily suspended for maintenance and system improvements, without prior notice.

5. Intellectual Property Rights

The Information appearing on the Website and BondBuddy, including but not limited to downloadable data, software programs, datasets used to develop the artificial intelligence (AI), copyrights, trademarks, trade secrets, patents, and other intellectual property, are the property and intellectual property of the Association ("**Association's Intellectual Property**"), which are protected by law.

- The User acknowledges and agrees that the Association is the sole owner of all rights, titles, and interests in the Association's Intellectual Property.

- The User shall not use the Association's Intellectual Property for any unlawful purpose or in a manner that constitutes an infringement of such rights, including but not limited to reproducing, adapting, modifying, distributing, or performing any act that constitutes infringement, whether in whole or in part, without the prior express written consent of the Association.

6. Personal Data Protection

The collection, use, and disclosure of the User's personal data arising from interactions with BondBuddy shall comply with the Privacy Notice, which has been prepared in accordance with the Personal Data Protection Act B.E. 2562 (2019) (and as amended). For further details, please study further details at <https://www.thaibma.or.th/pdf/PrivacyEN.pdf>.

In addition, the User acknowledges that text or questions entered into the system may be recorded as usage logs for the purposes of auditing, maintaining security, and improving the quality of the service, and may be transmitted for processing by third-party artificial intelligence service providers which may be located outside Thailand. The Association shall carry out such transfer in accordance with the rules on the transfer of personal data to a foreign country under the Personal Data Protection Act B.E. 2562 (2019) (and as amended). Details of the data processors, the retention period, and the channels for exercising the rights of data subjects shall be as specified in the Privacy Notice.

The User acknowledges and agrees not to submit personal data of the User or of any third party (such as full name, date of birth, national identification number, password, financial information), sensitive personal data under Section 26 of the Personal Data Protection Act B.E. 2562 (2019), confidential information, or inside information that has not yet been publicly disclosed to BondBuddy, unless lawful consent has been obtained from the data subject. The Association shall not be liable for any damage caused to third parties resulting from the User's violation of this provision.

Any text, questions, or information entered by the User into BondBuddy shall not be treated as information which the Association has a duty to keep confidential, and the User agrees that the Association may use such text for the purposes of auditing, analysis, and improvement of the quality of the service, provided that any personal data shall be handled as specified in the Privacy Notice.

7. Third-Party Websites

BondBuddy and the Website may contain links to third-party websites, which are not under the control of the Association. The Association shall not be responsible for the accuracy, completeness, or any content on such websites. If the User decides to access third-party websites linked through BondBuddy, the User agrees to assume all risks that may arise solely at their own responsibility.

In addition, third-party websites may have terms and conditions or limitations of liability that differ from those of BondBuddy. The User should study and refer directly to the terms of that website. If the User wishes to use copyrighted data or content from a third-party website, the User must independently obtain permission directly from the original source.

8. Amendments to the Terms and Conditions

The Association reserves the right, at its sole discretion, to change or amend the Terms and Conditions of Service, content, information, or technical specifications of any service at any time without prior notice to the User. The User's continued use of the service following such amendment shall be deemed as the User's acknowledgment and acceptance of the amended terms and conditions.