

EMJ.NEXUS Enterprise Order Form

Subscriber Reading Edition SR1 | EMJ-NEXUS-OF-001 | v1.0

Commercial baseline 12 October 2026 | v1.0 | Subscriber edition 14 October 2026

Legal provider EMJ LIFE HOLDINGS PTE. LTD. | Singapore UEN 202445078N

Contract Effective Date is determined by the executed Order Form. Template release does not activate service.

Reading and acceptance

After successful KYB eligibility verification, read and accept OF before entering subscription plan selection. The other seven documents are identified and available for access; their separate required acknowledgements occur at Stage Two, not at this OF gate.

The OF checkbox opens plan selection only. It does not acknowledge the other seven documents, purchase an unselected plan, confirm payment, issue an EGC ID or activate service. The selected plan and full amount are confirmed in the subsequent order step.

1. Parties

1.1 Service Provider

Legal name: EMJ LIFE HOLDINGS PTE. LTD.

Singapore UEN: 202445078N

Registered address: 8 CROSS STREET, #24-03, MANULIFE TOWER, SINGAPORE 048424

Brand: EMJ.LIFE. Ecosystem: EMJ.NEXUS. Enterprise service: Evidence Infrastructure as a Service (EIaaS).

Legal, billing, support, security and privacy intake: infrastructure@emj.life. Any dedicated alternative is entered in Section 16.

1.2 Subscriber and transaction identity

Stage One registration uses full legal entity name, LEI and controlled invitation email. The transaction record identifies the verified Enterprise, legal jurisdiction, any available registration identity and registered/notice address, authorised signatory and designated legal/billing/technical/privacy-security contacts. Source gaps are separately resolved or recorded under MCT Section 5.5; do not require duplicate entry of available GLEIF values. D-U-N-S is optional Stage Two enrichment.

Transaction field	Displayed after plan selection and before order confirmation
Order reference and type	Generated transaction reference and new subscription, renewal or Upgrade type.
Verified full legal entity name and LEI	Read-only verified Enterprise/LEI association from Stage One.
Legal jurisdiction / registration authority and number	GLEIF source values or an approved source-gap resolution record.
Legal registered / notice address	Verified profile value and confirmed notice address.
Controlled invitation email / verification reference	Verified invitation account and its verification reference.
Authorised signatory name / title	Authenticated authorised representative from the account authority record.

Transaction field	Displayed after plan selection and before order confirmation
Legal / billing / technical / privacy-security contacts	Designated authorised contacts displayed from the Enterprise account.

The platform displays verified Enterprise identity from the account at the OF gate after KYB and before plan selection. The Subscriber confirms authority there, then confirms the later selected transaction and necessary contacts without re-entering available source values. Missing necessary account information is corrected once in the account. Stage Two profile completion does not delay eligibility or paid EGC ID issuance. One authorised contact may serve multiple purposes; an LEI or mailbox alone does not establish representative authority.

1.3 Contract formation and service commencement

The subscription order becomes binding when both parties' authorised acceptance of the selected Enterprise Order Summary and OF is recorded, by signature or electronic acceptance under MCT Section 25.7. The seven separate Stage Two document acknowledgements are subsequent completion conditions and are not inferred from this transaction confirmation. The Contract Effective Date is the later acceptance date unless a later date is expressly stated in the summary. The provider's authorised acceptance or binding offer must be attributable; merely publishing a price list is not provider acceptance. Payment and Activation Confirmation are performance prerequisites, not conditions delaying the existence of the contract.

The platform displays the Contract Effective Date in the acceptance receipt using Section 1.3. It records the actual acceptance dates and any expressly agreed later date.

An applicant's independent KYB/contact processing is covered by MCT Section 5.1 and DPA Section 3.2 before acceptance. No Enterprise Personal Data shall enter processor workflows until the Agreement and applicable processing/transfer annexes are effective.

The Subscription begins only on the written Activation Date recorded in Section 5.3. Pre-activation deadlines, rejection and refund rights are in MCT Section 5.3. Signing this template or reaching a scheduled launch date does not automatically activate production functionality.

2. Enterprise Contract and Governance Pack

The following documents together form the EMJ.NEXUS Enterprise Contract and Governance Pack: 1. Master Commercial Terms; 2. this Enterprise Order Form; 3. Data Processing Addendum; 4. Security Schedule; 5. Service Level Agreement; 6. Data Rights & Exit Schedule; 7. E-IPP Points & Score Policy; 8. Enterprise Digital Behaviour Evidence Compendium Schedule. The Enterprise confirms that it has received or been given access to the applicable versions of these documents before the OF reading acceptance.

2.1 Complete disclosure acknowledgement

At the OF gate the Enterprise acknowledges access to the disclosed subscription framework below. This does not record acceptance of the seven Stage Two documents; those acknowledgements occur separately during profile completion:

- Subscription access;

- fees and payment;
- Enterprise Input Data;
- EMJ.NEXUS Metadata;
- Personal Data;
- security;
- availability and support;
- EGC ID;
- E-IPP Points;
- E-IPP Score;
- Missions;
- Nodes;
- MCP;
- Evidence Objects;
- Compendium services;
- DOI access;
- JSON evidence files;
- Historical Records;
- data export;
- termination;
- continuity interruption;
- exit.

No material rule concerning the above matters shall apply as an undisclosed or hidden rule.

3. Subscription Selection

Plan	Annual fee (USD)	Nodes	Task reissue categories
Foundation	1,440	1	Ultra-high
Professional	4,800	20	Ultra-high; high
Business	12,000	100	Ultra-high; high; medium
Network S3000	30,000	500	All four standard categories
Enterprise S5000	60,000	Unlimited*	All four standard categories

* Unlimited means no numerical plan cap. It remains subject to disclosed technical capacity, reasonable use, security, KYB and applicable law. Any customer-specific numerical or configuration constraint must be disclosed in the Order Form before acceptance; no undisclosed limit may be imposed retroactively.

All prices are annual prepaid base Subscription Fees, exclusive of applicable taxes. No discount, additional service or credit applies unless expressly agreed in the Order Form.

Selected Plan: selected by the Subscriber from the available controlled plans and displayed in the Enterprise Order Summary.

Annual base Subscription Fee: displayed in USD for the selected plan in the Enterprise Order Summary; the Subscriber confirms the amount before acceptance.

Included Node capacity: populated from the selected plan and displayed in the Enterprise Order Summary.

Payment frequency: annual prepaid. No monthly contract or monthly cancellation right arises from a monthly-equivalent display.

3.1 Selected Task Reissue Cooldown scope

Standard category	Task Reissue Cooldown (days)
Ultra-high frequency	A positive task-defined value up to and including 14
High frequency	30 to 90, inclusive
Medium frequency	More than 90, up to and including 180
Low frequency	365

These are the standard supported reissue categories, not a continuous range of all possible durations. Values from 15 to 29 and above 180 but below 365 are not standard entitlements; any such configuration requires express written scope in the Order Form. A 90-day value belongs only to the high-frequency category.

Cooldown applies only to an authorised school or enterprise reissuing a controlled task. Claiming a task has no cooldown. Task-specific values and eligibility are disclosed with the effective rule version. A cooldown is not a reporting period, legal deadline, availability target, assurance period or entitlement to Points or Score.

Approved standard task categories: populated from the selected plan and displayed in the Enterprise Order Summary.

Non-standard duration: none unless a separately approved amendment identifying the duration and applicable rule is displayed and expressly accepted.

MCP means the controlled machine interface, not this cooldown. No API development or custom machine integration is included unless listed in Section 9.3.

4. Subscription Term

4.1 Subscription Term

The Subscription Term is twelve months from the written Activation Date, ending immediately before its anniversary unless an expressly agreed co-terminous renewal or upgrade arrangement is entered.

Activation/start date: recorded by EMJ.LIFE in the separate Activation Confirmation when activation actually occurs.

Subscription end date: calculated from the actual Activation Date under this Section and displayed in the Activation Confirmation.

For an Upgrade, use Section 8.1. The EGC ID's annual Points cycle remains anchored to its first Activation Date and does not restart on Upgrade.

4.2 Renewal

No automatic renewal applies. An executed renewal Order Form, or the authorised written acceptance described in MCT Section 7.2, records the new twelve-month term, fee, scope and applicable documents. Required payment and activation conditions still apply. Renewal does not reset valid Score or issue another initial 200-Point airdrop.

4.3 Non-renewal

The Agreement has no automatic renewal. No non-renewal notice is required to prevent another annual charge. The parties are encouraged to discuss renewal or exit at least thirty calendar days before expiry, but failure to do so does not renew the Subscription or remove exit rights.

5. Subscription Activation

5.1 Registration and eligibility

Before subscription payment is requested, EMJ.LIFE records successful legal-name/LEI and controlled invitation-email verification under MCT Section 5.1. That three-input check confers eligibility to subscribe. It does not issue an EGC ID or Points and does not imply GLEIF/D&B endorsement, comprehensive compliance clearance or completed production integration.

Eligibility confirmation: recorded by EMJ.LIFE before a payment request, with the verified identity, invitation association, confirmation date and evidence reference.

5.2 Activation prerequisites

Record an effective Agreement, authorised administrators and cleared subscription payment; issue or associate the correct EGC ID under MCT Section 5.2. Stage Two operating-profile completion does not delay paid EGC ID issuance. Before production processor functions activate, complete the DPA Processing Annex A, actual recipients/transfer safeguards, security baseline verification, licensed-function scope, approved scope and production readiness.

Licensed-content functions: disabled unless EMJ.LIFE records and displays the authorised scope, applicable restrictions and verification reference before enabling them.

Additional restricted functions, including supply-chain claiming and enterprise-initiated invitations, require a separate written function activation record. A subscribed account does not by itself enable them.

5.3 Activation Confirmation

EMJ.LIFE shall issue a written Activation Confirmation recording:

Separate onboarding / activation record	Provider/system record; not a Subscriber questionnaire
Stage One LEI / legal name / invitation verification	Provider-recorded outcome, time and evidence reference; required before requesting payment.
Effective signed Order Form and incorporated release	Both parties' attributable acceptance and exact document/transaction record.
Cleared subscription payment / settlement reference	Actual confirmed settlement, recorded after payment.
EGC ID / LEI association / issue date / initial Score 0	Recorded after the effective Agreement and cleared payment; never fabricated at acceptance.
DPA Annex A / actual locations and transfer safeguards	Provider-supplied actual Processing Disclosure Record and effective transfer safeguards.
Security baseline / approved exceptions / readiness	Provider verification and expressly approved exception references.
Enabled licensed functions and approved scope	Actual enabled scope; unapproved functions remain disabled.
Activation Date / Subscription end / annual cycle anchor	Actual Activation Confirmation and calculated dates.

Separate onboarding / activation record	Provider/system record; not a Subscriber questionnaire
Stage Two PROFILE_COMPLETE / date / resolution references	Recorded only when all fourteen required fields or permitted resolutions are complete; the seven separate document acknowledgements are recorded independently.
First 200 E-IPP allocation event / time / rule / not repeated	Recorded once only after cleared payment, EGC ID, all fourteen required fields and all seven Stage Two document acknowledgements.
Task / new evidence permissions and source freshness	Recorded current permissions, source/query time and applicable configuration.
Supply-chain claiming / invitations: separately enabled or disabled	Separate actual activation status, with disabled as the default.
Provider authoriser / timestamp for each applicable event	Attributable authoriser and actual timestamp for each event.

Record each event when it actually occurs. Record all fourteen field-completion outcomes and the seven separate document acknowledgements; neither is inferred from OF acceptance, payment or EGC ID issuance. A profile, document or Point event is marked complete only when it occurs. Written Activation Confirmation starts the active service/term only after applicable production prerequisites. It is separate from paid EGC ID issuance and Stage Two completion. MCT Section 5.3 supplies activation-delay/rejection/refund remedies; MCT Sections 5.5 to 5.7 and EIPP govern profile, allocation and task restrictions.

5.4 Enterprise profile and source-refresh configuration

MCT Section 5.5 is the operative 15-field profile. GLEIF identity data is read-only with controlled source-gap resolution; operating address, SICS classification and supply-chain role are required supplements, tax identifiers are conditionally required, and D-U-N-S is optional. The SICS Name is derived from the selected Code. No hidden required D-U-N-S or independent free-text SICS Name is permitted.

EMJ.LIFE supplies a versioned Service Configuration Record. It states the routine LEI refresh interval and freshness rule; source-timeout and unknown-state review, notice and restoration rules; applicable tax-jurisdiction and permitted-exception rules; and the controlled SICS list/version and mapping reference. These are provider-supplied settings, not Subscriber questionnaires. The applicable settings are disclosed before their relevant collection or use; new task/evidence functions remain disabled until their mandatory settings are recorded. No value or successful implementation is presumed from this reading edition.

Configuration implements MCT Section 5.7 and cannot remove its ACTIVE/LAPSED restrictions or surviving rights through an ordinary field. PROFILE_COMPLETE and Point allocation remain separate from current task usability. A material change requires an expressly signed clause amendment.

6. Included Capacity and Usage Scope

6.1 Node capacity

Included capacity is the selected plan's Node allowance in Section 3. No customer-specific technical constraint applies beyond MCT Section 6.1 unless the constraint is displayed in the Enterprise Order Summary and accepted before contracting.

A Node does not transfer ownership of another entity, supplier data, Metadata or an external business relationship. Node approval and lawful permissions remain required.

6.2 Mission and function scope

Approved task/Mission scope and rule catalogue: provided by EMJ.LIFE in the Enterprise Order Summary and versioned Service Configuration Record.

Company-specific and public task publication requires PROFILE_COMPLETE and the current task permission conditions in MCT Section 5.7, within approved scope and an active Subscription. Publication does not consume E-IPP. Supply-chain claiming additionally requires its separately activated module, approved Node/role, sufficient usable Points and the task version. An EGC ID, payment or Point balance alone does not activate these functions.

No undisclosed task price, workflow charge or retrospective rule may apply. The activation record identifies disabled functions and any beta scope. A function that has not been activated remains disabled.

6.3 No duplicate recognition

The Enterprise shall not use:

- duplicate accounts;
- artificial renaming;
- repeated submissions;
- fictitious Nodes;
- artificial time separation;
- related accounts;
- another method;

to obtain duplicate recognition of the same underlying activity.

7. Commercial Fees and Payment

7.1 Annual Subscription Fee

The base fee entered in Section 3 is payable annually in advance for the agreed Subscription Term. MCT Section 7 governs non-use and agreed credits. Provider-default, pre-activation, discontinuation and SLA settlement remedies are preserved.

7.2 Taxes

The Annual Subscription Fee excludes applicable:

- GST;
- VAT;
- sales tax;
- withholding tax;
- digital-services tax;
- duties;
- similar government charges;

unless expressly stated otherwise. The Enterprise is responsible for applicable taxes arising from its purchase or use of the service, except taxes imposed on EMJ.LIFE's net income.

7.3 Invoice and payment

Default invoice date: Contract Effective Date. Default payment term: due upon receipt, before activation. Any Net 15/Net 30 or other approved arrangement must be expressly

stated in a separately accepted amendment. A purchase order alone is not payment or acceptance of a credit arrangement.

Invoice reference and agreed payment method: generated or confirmed through the verified billing account and displayed in the transaction record.

Alternative invoice or due-date arrangement: none unless expressly stated in an accepted amendment displayed with the Enterprise Order Summary.

Purchase-order details: requested through the billing account only when required by the Enterprise. A purchase order does not replace acceptance or payment.

Payment instructions shall be sent through the verified billing channel. Changed bank details require independent verification with an authorised contact.

7.4 Late payment

For undisputed overdue amounts, EMJ.LIFE may charge simple interest at the lower of 1% per month and the maximum lawful rate, pro-rated by day from the due date; no compounding applies. Reasonable documented collection costs are recoverable to the extent lawful.

Suspension for non-payment requires ten Business Days' written cure notice under MCT Section 14(a). A good-faith invoice dispute is notified promptly with reasons; undisputed amounts remain due. Fees in dispute do not justify withholding legally required Data Subject assistance or the standard lawful exit export. Termination follows the mutual cure procedure in MCT Section 14(b).

8. Upgrade, Downgrade and Subscription Credit

8.1 Upgrade

Default: no Upgrade is selected. If selected, complete a revised Order Form stating new plan, revised annual fee, amount due, scope and effective date. Under the standard arrangement the new plan begins a new twelve-month term; a co-terminous arrangement must be expressly agreed.

An Upgrade Order Summary displays the selected new plan, annual fee, amount due, scope and effective date for separate acceptance. No Upgrade is selected by default.

An Upgrade does not issue a further 200 E-IPP Points, reset Score or restart the Annual Platform Cycle. Approved credit is governed by Section 8.2.

8.2 Subscription Credit

Default approved credit: USD 0. Any credit requires an expressly signed amount, expiry and application. It may reduce only the base annual fee for the new complete upgraded term, not taxes, integration, implementation, professional services or third-party charges. It is non-cash and non-transferable.

The default Subscription Credit is USD 0. Any approved alternative amount, expiry and permitted application is displayed in a separately accepted amendment.

8.3 Downgrade

Default: no mid-term downgrade. A lower plan may be chosen at renewal without refund for prior unused capacity. Any departure requires both parties' expressly accepted amendment stating the effective date, revised scope and price. No departure is selected by default.

9. Included and Excluded Services

9.1 Included services

Included within the selected plan and approved activation scope: enterprise ElaaS access; paid EGC ID administration; selected Node capacity; approved task publication and reissue categories subject to MCT Section 5.7; once-only initial 200 E-IPP allocation after cleared payment, EGC ID, all fourteen required fields and the seven Stage Two document acknowledgements under EIPP Section 4; initial Score zero and governed ledger recording; standard administration/support; mandatory DPA/SEC/SLA protections; lawful standard export/exit. No separate charge is implied for standard profile confirmation or initial allocation.

Supply-chain claiming, enterprise-initiated invitations, custom API/integration and licensed-content functions are available only after their respective activation or explicit scope confirmation. These functions are excluded from active use until the corresponding activation or explicit scope confirmation is recorded.

9.2 Excluded services

Unless expressly included in the accepted Order Summary or statement of work, the following are excluded:

- custom implementation;
- custom software development;
- data cleansing;
- data migration;
- API development;
- third-party integration;
- legal, accounting, tax or regulatory advice;
- audit, review, assurance, verification or certification;
- professional consulting;
- custom reporting;
- custom Compendium production;
- third-party licence fees;
- travel and on-site services;
- special retention or archive requirements;
- services not expressly listed in this Order Form.

9.3 Additional services

Default: no custom implementation, integration, migration, consulting or other additional service is purchased. Any purchased addition must identify its scope, deliverables, acceptance criteria, fee, delivery period and responsible party in an attached signed statement of work. A purchase order or marketing description does not enlarge the contracted scope.

Additional services: none unless an expressly accepted statement of work is displayed with its scope, fee, delivery terms and reference.

10. Optional Compendium Service

Default purchase election: not purchased. The CPS terms are incorporated for any later accepted request, without charging a fee merely because this Order Form is signed.

A Compendium purchase uses a separate request and acceptance step. EMJ.LIFE presents the request reference/title, qualifying evidence period, authorised applicant, distribution/access scope, minimum public-metadata approval, redactions and

production instructions for review. No Compendium purchase or publication approval is inferred from the general subscription checkboxes.

Fee: USD 1,000 per one-time Compendium, exclusive of tax. Minimum eligible evidence period: 180 consecutive calendar days. Binding delivery period: seven calendar days after the CPS Production Start Date. Core deliverables: JSON evidence file, registered DOI with metadata landing record, encrypted archive, manifest, version record, integrity information and delivery record; limitation statement where applicable.

Evidence-file access defaults to Private. Controlled Access or public payload release requires the specified written authorisation. DOI registration metadata is a separate public-disclosure boundary under CPS Section 10. No registered DOI is issued without approval of its minimum public metadata. An additional PDF, XBRL, XLSX or custom format is included only if expressly specified and supported.

11. Data, Ownership and External Use

11.1 Enterprise Input Data

The Enterprise retains its pre-existing rights in Enterprise Input Data lawfully submitted to EMJ.NEXUS. The Enterprise represents that it has the rights, permissions, notices and lawful bases necessary for EMJ.LIFE to process the data under the Agreement.

11.2 EMJ.NEXUS Metadata

EMJ.LIFE or its licensors own or control EMJ.NEXUS Metadata, including:

- schemas;
- taxonomies;
- governance labels;
- control states;
- platform identifiers;
- relationship structures;
- version structures;
- publication Metadata;
- delivery Metadata;
- technical Metadata;
- system Metadata;
- configuration information.

11.3 External use

The Enterprise may use delivered materials lawfully and accurately, subject to:

- the Agreement;
- access status;
- confidentiality;
- third-party rights;
- applicable law;
- limitation statements;
- data-protection requirements.

The Enterprise shall not represent that EMJ.NEXUS, EGC ID, Mission, Node, Evidence Object, Points, Score, DOI or Compendium constitutes:

- an audit;
- assurance;
- certification;
- regulatory approval;

- legal compliance;
- external rating;
- supplier qualification;
- financial qualification;
- investment approval;
- government endorsement.

12. Suspension and Termination

12.1 Temporary suspension

MCT Section 14(a) governs reasons, notice, proportionality, cure, review and restoration. Temporary suspension does not itself forfeit Points or automatically break otherwise substantiated evidence continuity; EIPP Section 14.1 and DRE Section 9.1 apply.

12.2 Enterprise termination

The Enterprise may terminate for EMJ.LIFE's uncured material breach under MCT Section 14(b), or use the pre-activation, extended inability and other express remedies there. Provider-default unused prepaid fees are refunded under MCT Section 14(c). Convenience cancellation has no refund unless an express signed amendment states otherwise.

Standard export, lawful retained-deliverable rights, approved Service Credits and DPA protection survive as applicable. Unused E-IPP expires upon actual termination or expiry, not solely upon temporary suspension.

12.3 EMJ.LIFE termination

EMJ.LIFE's termination rights and applicable thirty-calendar-day breach cure period are in MCT Section 14. Immediate termination is confined to an incurable breach or a lawful inability to continue. Planned discontinuation requires sixty-calendar-day notice where legally and practically available and the applicable refund/exit remedies. Non-payment alone first follows the ten-Business-Day suspension notice and applicable termination cure process.

12.4 Post-termination status

Account: Inactive or Restricted for permitted read/export access; new task publication, claiming, governed Node additions and new Score activity stop. Valid historical Score and delivered evidence are not silently reset or invalidated.

Exit request window: 180 calendar days. Standard export: ten Business Days after a complete verified request. Return/deletion and backup controls follow DRE Section 14 and the DPA. Reactivation after actual cessation creates a separately attributable new period.

13. Applicable Agreement Documents

Document	Applies	Controlled ID / version
Master Commercial Terms	Yes	EMJ-NEXUS-MCT-001 / v1.0
This Enterprise Order Form	Yes	EMJ-NEXUS-OF-001 / v1.0
Data Processing Addendum	Yes, within processor scope	EMJ-NEXUS-DPA-001 / v1.0

Document	Applies	Controlled ID / version
Security Schedule	Yes	EMJ-NEXUS-SEC-001 / v1.0
Service Level Agreement	Yes	EMJ-NEXUS-SLA-001 / v1.0
Data Rights & Exit Schedule	Yes	EMJ-NEXUS-DRE-001 / v1.0
E-IPP Points & Score Policy	Yes	EMJ-NEXUS-EIPP-001 / v1.0
Compendium Schedule	Yes, for accepted optional requests	EMJ-NEXUS-CPS-001 / v1.0

Package reference: EMJ-NEXUS-ENTERPRISE-PACK-001, v1.0, controlled issue 12 October 2026, subscriber release SR-20261014-01 based on CP-20261012-R03. Processing Annex A and the supplied release register identify the applicable files and fingerprints. A signed amendment, if any, must be expressly identified by date/reference: None unless attached and signed.

The Enterprise confirms receipt of these documents before acceptance. MCT Section 24 governs priority; none of the core safeguards can be excluded through a Yes/No selection.

14. Service Levels and Special Commitments

14.1 Service levels and covered production components

Default Core Platform availability target: 99.5% per calendar month. An enhanced 99.9% target applies only when stated in an expressly accepted amendment displayed with the Enterprise Order Summary. No enhancement is selected by default.

Default support: Monday to Friday, 09:00-18:00 Singapore time, excluding Singapore public holidays, through infrastructure@emj.life. No 24/7 staffed support or guaranteed RTO/RPO is included. S1 response is within one Support Hour; other targets are in SLA Section 8.

EMJ.LIFE identifies the actual covered production components and customer service endpoints in the Activation Confirmation before activation, including the enabled enterprise login/administration, task/Node and evidence submission/retrieval functions.

Custom APIs, public editorial pages, external indexing and preview modules are excluded unless expressly listed as covered. S1/S2 restoration targets, RTO/RPO, emergency channel and any custom Service Credit schedule default to not contractually committed unless an expressly signed measurement and remedy is attached.

14.2 Security baseline

The mandatory SEC baseline applies. No security exception is presumed. Before activation the provider records verification of privileged MFA, tenant access controls, transport/at-rest encryption, backup and restoration procedures, vulnerability management, incident contacts and approved processing locations. Any equivalent-control exception must be documented and agreed under SEC Section 3.3 and must not reduce mandatory protection.

EMJ.LIFE records security-baseline verification and each expressly accepted exception in the Activation Confirmation before activation. The Subscriber is not asked to certify the provider's infrastructure.

14.3 Processing locations and data residency

No processing location is presumed approved. DPA Annex A must identify actual hosting/storage, backup and remote-support locations, each Sub-processor and role, permitted transfers and applicable safeguards before processor activation.

No customer-specific residency restriction applies beyond the approved Processing Disclosure Record unless separately stated and expressly accepted. A cloud agreement alone does not establish a region, transfer mechanism or operational readiness.

14.4 Special continuity or Compendium commitments

Default: only DRE and CPS commitments apply. Any enhancement must state scope, measurement, exclusions, responsible party, remedy, duration and fee in an expressly signed amendment. None is implied by a DOI, EGC ID, plan name or availability target.

No continuity or Compendium enhancement is included unless an expressly accepted amendment identifying it is displayed with the Enterprise Order Summary.

15. Special Commercial Terms

15.1 Special pricing

Default: no departure from the standard terms. A departure applies only through a separately displayed amendment stating the affected scope, amount or clause and accepted by both authorised parties. No text entry or implied exception changes the default.

15.2 Special billing

Default: no departure from the standard terms. A departure applies only through a separately displayed amendment stating the affected scope, amount or clause and accepted by both authorised parties. No text entry or implied exception changes the default.

15.3 Special implementation

Default: no departure from the standard terms. A departure applies only through a separately displayed amendment stating the affected scope, amount or clause and accepted by both authorised parties. No text entry or implied exception changes the default.

15.4 Special data or legal requirements

Default: no departure from the standard terms. A departure applies only through a separately displayed amendment stating the affected scope, amount or clause and accepted by both authorised parties. No text entry or implied exception changes the default.

15.5 Other special terms

Default: no departure from the standard terms. A departure applies only through a separately displayed amendment stating the affected scope, amount or clause and accepted by both authorised parties. No text entry or implied exception changes the default.

16. Notices and Contacts

16.1 EMJ.LIFE notices and contacts

Legal, billing, support, security and privacy intake: infrastructure@emj.life.

Registered/notice address: 8 CROSS STREET, #24-03, MANULIFE TOWER, SINGAPORE 048424.

Any dedicated alternative and its effective date: None unless notified in writing under MCT Section 21. Security/data-breach messages must identify urgency and shall not be delayed until Support Hours.

16.2 Enterprise notices and contacts

The platform displays the designated Enterprise legal, billing, administrator and privacy/security contacts from the authorised account for confirmation before acceptance. One authorised contact may serve multiple purposes. Corrections are made in the account without duplicating the information in eight documents. Changes follow MCT Section 21. Compendium recipients are verified independently of ordinary user access.

17. OF Reading Acceptance and Subsequent Order Confirmation

After successful KYB eligibility verification and before plan selection, the platform presents OF for reading and download. The Subscriber affirmatively accepts OF and confirms authority to proceed. The platform records an OF-acceptance receipt and then opens plan selection. The other seven documents are separately acknowledged during Stage Two; no seven-document acceptance, plan, amount, purchase or payment authority is inferred from the OF checkbox.

After the Subscriber chooses a plan, the platform displays its annual fee, applicable tax treatment, total amount, currency, term, scope, contacts and exact terms-acceptance reference. The Subscriber expressly confirms that transaction, and both parties' authorised acceptance is recorded under Section 1.3. This later confirmation forms the completed Enterprise Order. Its receipt is separate from the pre-selection terms receipt, payment settlement and Activation Confirmation. The Agreement does not certify the Enterprise, assure disclosures or give Points/Score financial value.

Acceptance record	Service Provider	Subscriber
Legal entity	EMJ LIFE HOLDINGS PTE. LTD.	Verified Enterprise identity displayed from the account
Authorised acceptance	Recorded authorised offer or countersignature for this exact transaction	OF-only acceptance before plan selection plus later confirmation of this transaction; seven separate document acknowledgements follow at Stage Two
Name / role	Provider authoriser identity and role recorded by EMJ.LIFE	Authorised representative identity and role from the verified account
Acceptance date	Actual provider acceptance timestamp	Actual Subscriber acceptance timestamp

Subscriber acknowledgement

☐ I have read and agree to this Enterprise Order Form. I confirm my authority to represent the identified Enterprise and understand that I will choose a plan next. The other seven documents are separately acknowledged at Stage Two. This checkbox does not purchase a plan or authorise a charge.

The OF acknowledgement is recorded before plan selection. The later transaction confirmation links it to the selected plan, full amount, scope and both parties' attributable acceptance. After payment and EGC ID issuance, all fourteen required profile fields and seven separate document acknowledgements must be complete before the first 200 E-IPP Points are allocated.

Stage Two completion and initial Points

All fourteen required fields in MCT Section 5.5 must be complete. D-U-N-S is the fifteenth, optional field. A permitted source-gap or tax-not-applicable resolution must be documented; unresolved or fabricated values do not satisfy a required field.

The first 200 E-IPP Points are allocated once only when cleared subscription payment, the correct Enterprise EGC ID, completion of all fourteen required profile fields, and the seven separate Stage Two document acknowledgements are recorded for the same Enterprise. The seven documents are MCT, DPA, SEC, SLA, DRE, EIPP and CPS. Acceptance of OF alone does not satisfy this gate. D-U-N-S is optional and is excluded from the required-field and document checks.

The fourteen-field completion result and each of the seven document acknowledgements are recorded separately and linked to the same Enterprise. All must be complete, with cleared payment and EGC ID, before the once-only initial allocation. OF acceptance does not substitute for the seven acknowledgements. Point usability and service/task activation remain governed by their separate conditions.

The incorporated package is the identified v1.0 issue dated 12 October 2026, subscriber release SR-20261014-01 based on CP-20261012-R03, with applicable file fingerprints in the supplied release register. This revised template does not automatically amend an earlier executed Agreement; a material change requires the expressly accepted amendment process in MCT Sections 24 and 25.2.