

EMJ.NEXUS Service Level Agreement

Subscriber Reading Edition SR1 | EMJ-NEXUS-SLA-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

This document is one of the seven required Stage Two acknowledgements. At Stage Two, read and download it while completing the Enterprise profile. OF has its separate reading-and-acceptance gate after KYB and before subscription plan selection.

Complete all fourteen required profile fields and separately acknowledge MCT, DPA, SEC, SLA, DRE, EIPP and CPS. Together with cleared payment and the correct Enterprise EGC ID, these are the conditions for the once-only first 200 E-IPP Points. A document checkbox alone does not confirm payment or activate service.

1. Purpose and Scope

This SLA establishes the mandatory service-availability, support, incident-management, maintenance, measurement and Service Credit commitments applicable to EMJ.NEXUS. This SLA forms part of the EMJ.NEXUS Enterprise Contract and Governance Pack and supplements:

- EMJ.NEXUS Enterprise Subscription Master Commercial Terms;
- the applicable Enterprise Order Form;
- Data Processing Addendum;
- Security Schedule;
- Data Rights & Exit Schedule;
- applicable written amendments.

This SLA applies only to service components expressly identified as applicable in the Enterprise Order Form or this SLA. The following are not Service Levels unless expressly stated in the Enterprise Order Form:

- Node capacity;
- Mission availability;
- task reissue cadence;
- E-IPP Points;
- E-IPP Score;
- Compendium production time;
- DOI registration or indexing time;
- third-party availability;
- Enterprise network availability;
- external assurance;
- regulatory or third-party acceptance.

2. Definitions

2.1 Core Platform

The Core Platform is the activated production enterprise login/administration, approved task/Node management and evidence submission/retrieval service components and endpoints identified in OF Section 14.1 and the Activation Confirmation. Customer-specific custom APIs or additional components are covered only if expressly listed.

Availability is measured twenty-four hours a day during the active Subscription, independently of staffed Support Hours. An excluded preview module, third-party index or editorial page does not enlarge the covered scope.

2.2 Downtime

“Downtime” means a period during which the applicable Core Platform is materially unavailable to authorised Enterprise users, subject to the exclusions in Section 5.

2.3 Monthly Availability

“Monthly Availability” means the percentage calculated under Section 4.

2.4 Service Credit

“Service Credit” means the credit available for an eligible failure to meet the applicable Monthly Availability Target.

2.5 Support Hours

Default Support Hours are Monday to Friday, 09:00-18:00 Singapore time (UTC+08:00), excluding Singapore public holidays. Business Hours count only those hours. An alternative staffed window or emergency channel requires express written scope in the Order Form; the default service is not 24/7 staffed support.

2.6 Business Day

Business Day has the MCT Section 2.4 meaning. Contractual times use Singapore time unless an express signed variation or mandatory jurisdiction-specific rule applies. Calendar-month availability includes only minutes in the active Subscription for a partial first or last month.

3. Service Components

The applicable production components are those expressly contracted and activated under the Order Form and Activation Confirmation. Component categories comprise enterprise account access, EGC ID administration, approved Node/task management, evidence submission/retrieval, contracted JSON delivery, DOI landing-page or archive access, support, and lawful export/exit functions. Only the expressly contracted and activated components apply to the Enterprise.

Service Levels apply to the contracted activated components while the Subscription is active, including an expressly approved payment or credit arrangement. An unpaid amount does not retrospectively remove accrued Service Levels or credits; a lawful suspension follows MCT Section 14 and the exclusions in Section 5. Compendium production deadlines and delivery remedies are governed separately by CPS.

Paid EGC ID issuance, production Activation Date, profile completion and initial Point allocation are separate events under MCT Section 5. Access to activated account/profile administration may be covered even while task rights are pending completion. A function disabled by the disclosed profile/LEI permission rule is not promised as enabled merely by payment; an EMJ.LIFE malfunction preventing an otherwise authorised covered function remains assessed as Downtime under this SLA.

The contracted profile/source controls use the refresh interval and failure/review configuration disclosed in OF Section 5.4. They do not warrant continuous real-time GLEIF/D&B availability or substantive business-data accuracy. No D&B matching integration is a prerequisite to the core subscription or initial Points; optional enrichment is not an automatic covered production integration.

4. Service Availability

4.1 Monthly Availability Target

The default Core Platform target is 99.5% Monthly Availability. An enhanced 99.9% target applies only if expressly selected in the signed Order Form. Any different target must have its corresponding measurement scope and credit schedule in an express signed amendment. A blank enhanced-target field leaves 99.5% in force.

4.2 Availability formula

Monthly Availability (%) = $100 \times (T - X - D) / (T - X)$.

T is the total number of minutes in the measured calendar month that fall within the active Subscription. X is qualifying Excluded Downtime under Section 5, counted once. D is actual Core Platform Downtime during T that is not in X. Count overlapping incidents only once; D cannot include minutes already excluded in X.

If T - X is zero, the month is recorded as not measurable, not 100% available. No claimed exclusion may eliminate the entire month arbitrarily; prolonged inability remains subject to MCT termination/refund rights. Reports show T, X, D and the calculated result.

Example: T = 43,200, X = 120 and D = 60 gives $100 \times 43,020 / 43,080 =$ approximately 99.8607%. When X = 0 and actual qualifying Downtime occurs, Availability is below 100%. Compare the unrounded result to the target; displayed rounding does not change credit entitlement.

4.3 Measurement basis

Use production monitoring, incident and maintenance records, reasonable infrastructure evidence and relevant customer evidence. Downtime begins when monitoring or reliable evidence establishes material inability to use a covered production function, and ends when that function or an agreed materially equivalent workaround is restored. A single excluded user-device failure is not a platform outage; partial-component impact is measured against its expressly agreed scope.

Measure each calendar month in Singapore time and maintain minute-level records sufficient to distinguish counted downtime from exclusions. Provide an available calculation on a valid credit request; the Enterprise may challenge it with supporting evidence under Section 17.

4.4 Component-specific availability

The Order Form may identify different availability targets for:

- public pages;
- administrative functions;
- upload and processing functions;
- API access;
- DOI landing pages;
- archive delivery;
- support channels;
- third-party integrations.

If no component-specific target is stated, the general Core Platform target applies only to the Core Platform.

5. Excluded Downtime

Exclude only minutes directly attributable to: the notified scheduled-maintenance allowance in Section 5.1; qualifying emergency containment under Section 5.2; a genuine force majeure event; an Enterprise-controlled network, device, unsupported integration or unlawful instruction; a lawful proportionate suspension caused by the Enterprise or a binding external direction; or an expressly excluded beta/preview component.

Provider-selected cloud or Sub-processor failure is not automatically excluded. It qualifies only to the extent EMJ.LIFE demonstrates an event outside reasonable control that was not caused or prolonged by failure to maintain contracted safeguards, capacity, backup or supplier controls. Routine provider defects, inadequate controls, avoidable changes and failure to perform its Agreement duties are counted.

An exclusion must be time-bounded, reasoned and supported by the measurement record; it does not excuse DPA/SEC duties, lawful export, accrued credit/refund obligations or MCT prolonged-inability remedies.

5.1 Scheduled maintenance

Give at least two Business Days' advance notice identifying affected components and window, ordinarily outside Support Hours. Excludable planned-maintenance downtime is limited to four hours per calendar month unless an express signed amendment specifies another limit. Excess maintenance downtime is counted. An unnotified routine outage is not retrospectively labelled scheduled maintenance.

5.2 Emergency maintenance and containment

Necessary immediate containment or repair may proceed without advance notice to address an active threat, critical vulnerability, imminent data loss or a binding legal requirement. Notify affected Enterprises promptly with impact and updates. Exclude only the reasonably necessary duration and only to the extent the event was not caused or materially prolonged by failure to meet contracted controls; other downtime is counted.

6. Support Services

6.1 Support channels

Default support/incident intake: infrastructure@emj.life. Support Hours: Monday to Friday, 09:00-18:00 Singapore time, excluding Singapore public holidays. A portal or emergency channel may be used only when expressly communicated and available.

Messages can be submitted outside those hours. Support response clocks then begin at the next staffed period, unless an express emergency-support commitment applies. Legally required breach notification and EMJ.LIFE's protective incident duties are not postponed to a staffed window.

6.2 Authorised contacts

The Enterprise shall identify authorised support contacts. EMJ.LIFE may rely on instructions from authorised contacts unless:

- the instruction is clearly unauthorised;
- the instruction creates a material security risk;
- the instruction conflicts with the Agreement;
- identity cannot reasonably be verified.

6.3 Support scope

Support includes, as applicable:

- service-access assistance;
- incident intake;
- service-status information;
- account and role support;
- basic product-use assistance;
- incident classification;
- communication regarding material service issues.

6.4 Support exclusions

Support does not include:

- legal, accounting, tax or regulatory advice;
- data-subject advice;
- custom software development;
- unsupported integrations;
- third-party product support;
- correction of inaccurate Enterprise Data;
- remediation of Enterprise devices or networks;
- professional assurance or audit;
- custom Mission design unless separately purchased.

7. Incident Severity

7.1 Severity levels

Severity	Impact	Typical example
S1 Critical	Critical production outage or material threat to Enterprise Data	Core Platform inaccessible; material data compromise
S2 High	Major production degradation with substantial impact and no reasonable workaround	Major upload/retrieval or administrator failure
S3 Medium	Limited or intermittent degradation with a reasonable workaround	Non-critical function unavailable
S4 Low	Minor defect, documentation question or low-impact request	Cosmetic defect; general usage question

Assign severity from reasonably known impact and reassess with Enterprise evidence. A severity label does not determine legal breach, liability or the separate DPA notification threshold.

7.2 Operational classification

Severity classification is an operational classification. It does not independently determine:

- breach;
- causation;
- negligence;
- liability;

- Personal Data Breach status;
- entitlement beyond this SLA.

8. Response Targets

Severity	Initial response during Support Hours	Update target
S1 Critical	1 Business Hour	Every 4 Business Hours while active
S2 High	4 Business Hours	Every 1 Business Day while active
S3 Medium	1 Business Day	At agreed material milestones
S4 Low	3 Business Days	As reasonably appropriate

Initial response means acknowledgement, preliminary classification or a necessary information request; it is not a guarantee of restoration. Actual security containment and statutory notifications are governed separately by SEC/DPA, including outside Support Hours.

8.1 Outside Support Hours

If the accepted Order Summary identifies an emergency channel, a Severity 1 incident reported outside Support Hours shall be handled through that channel under its agreed scope. If no emergency channel is identified, the response period begins at the start of the next Support Hours period.

9. Restoration and Resolution

9.1 Restoration obligation

EMJ.LIFE shall use reasonable operational efforts to:

- contain Severity 1 incidents promptly;
- restore material service functionality;
- provide a workaround where available;
- identify the cause;
- implement a permanent correction where appropriate.

9.2 Restoration targets

No fixed S1/S2 restoration deadline, RTO or RPO is included by default. EMJ.LIFE must perform the reasonable restoration, containment, workaround and corrective-action duties in Section 9.1 and the Security Schedule.

An enhanced restoration deadline must be expressly signed with affected component, clock, exclusions, dependencies and remedy. An unfilled optional enhancement field means no fixed additional guarantee, not an undisclosed target.

9.3 Resolution

A production incident is resolved when the affected contracted function is restored or the Enterprise accepts a materially equivalent workaround. Transfer to a backlog, engineering team or supplier does not by itself end counted Downtime. A support ticket may be administratively closed after reasonable unanswered follow-up, but underlying monitoring, credit measurement and security investigation continue as applicable.

9.4 Post-incident review

For a material S1 incident, deliver an available post-incident summary within ten Business Days after substantial recovery, including timeline, impact, causes to the extent known, containment, recovery, corrective actions and open items. If a supplier investigation is incomplete, issue the preliminary summary on time and provide material updates; that investigation does not postpone the first summary indefinitely.

Security-sensitive, privileged or other-customer information may be summarised or redacted without withholding necessary impact and remediation information.

10. Service Credits

10.1 Credit eligibility and separate remedies

An Enterprise may claim Service Credit when unrounded Monthly Availability falls below its target, subject to the timely request and evidence requirements. Credits are the ordinary financial remedy for availability shortfall alone, but do not exclude mandatory rights, separate DPA/SEC/indemnity claims, MCT material-breach termination/refunds or CPS delivery remedies.

Do not recover twice for the same fee loss; a credit already applied may be taken into account in a related refund or damages calculation, without extinguishing unrelated losses.

10.2 Standard credit schedule

Monthly Availability below agreed target	Credit as % of Monthly Equivalent Fee
Below target but at least 99.0%	5%
Below 99.0% but at least 98.0%	10%
Below 98.0% but at least 95.0%	20%
Below 95.0%	30%

No credit is due when the target is met. Monthly Equivalent Fee = applicable annual base Subscription Fee / 12. These bands apply to the standard 99.5% and enhanced 99.9% targets; a different target requires an express tailored schedule. An annual payment does not convert the service to a cancellable monthly subscription.

10.3 Credit calculation

For a full affected month, multiply its Monthly Equivalent Fee by the applicable band. For a partial first/last month, pro-rate the Monthly Equivalent Fee by active minutes divided by total calendar-month minutes before applying the band. The maximum is 30% of that applicable monthly fee.

If the Order Form expressly allocates fees among separate covered components, use the affected allocation. Without an agreed allocation, EMJ.LIFE shall not retrospectively invent a smaller fee basis. Consolidate overlapping incidents to avoid duplicate credit for the same period.

10.4 Application, survival and end-of-term settlement

Approved Service Credits are non-transferable fee adjustments, separate from E-IPP Points/Score and any negotiated Subscription Credit. They are normally applied to the

next eligible invoice and exclude taxes, separately priced professional services and third-party charges.

Timely accrued requests and approved unused credits do not expire solely because the Subscription ends. If no eligible invoice is due before termination/expiry, EMJ.LIFE shall refund the approved unused fee adjustment within thirty calendar days after the later of Subscription end and approval. Renewal is not required to obtain that settlement. The same credit is not both applied and refunded.

10.5 Credit request

The Enterprise must submit a Service Credit request within 30 days after the end of the affected month. The request must include:

- Enterprise name;
- Order Form reference;
- affected dates and times;
- description of the claimed outage;
- supporting evidence reasonably available;
- requested credit.

Unless mandatory law provides otherwise, failure to submit a timely request waives the Service Credit claim.

10.6 Credit determination

Determine a complete credit request within fifteen Business Days after receipt, giving the calculated T/X/D, applicable fee basis, band and reasons for any rejection. Identify genuinely missing information within two Business Days; time runs when that identified information is supplied. Provider-held monitoring information shall not be treated as a missing customer document.

The Enterprise may challenge a determination within thirty calendar days after receipt; preserve the records and resolve the dispute under MCT Section 23. Apply or settle approved credits under Section 10.4.

11. Data Integrity and Service Operations

EMJ.LIFE shall maintain controls designed to support:

- data-processing consistency;
- version records;
- time and delivery records;
- relationship records;
- access records;
- export integrity;
- archive integrity.

Service availability does not guarantee:

- accuracy of Enterprise-submitted data;
- legality of Enterprise claims;
- external acceptance;
- audit or assurance results;
- regulatory approval;
- supplier participation;
- completion of a Mission;
- a particular E-IPP Score;
- discretionary Point allocations beyond the fixed EIPP duties;

- continuous evidence during an inactive Subscription.

12. Data Backup and Recovery

SEC Section 10 supplies the baseline backup and testing obligations. Default: no guaranteed RTO or RPO. A signed enhancement must identify data class, system, event scope and measurement/remedy. An export is not a managed backup service unless expressly agreed.

The Enterprise should retain copies of delivered evidence it must preserve. This duty does not relieve EMJ.LIFE of contracted backup, security or restore obligations.

13. Compendium and DOI Delivery

The optional Compendium is governed by CPS, not by the platform availability credit table. Standard fee: USD 1,000; eligible evidence: at least 180 consecutive calendar days; binding production/delivery: seven calendar days after the CPS Production Start Date; no automatic renewal.

The seven core deliverables are mandatory. Agency registration delay, customer/legal pauses, correction, long-stop remedy and refund are in CPS Sections 7 and 15 to 18. Third-party indexing is not a delivery prerequisite and does not stop the delivery clock. No external acceptance, audit, assurance, certification or regulatory result is guaranteed.

14. Enterprise Dependencies

Service performance depends on the Enterprise maintaining:

- internet connectivity;
- supported browsers and devices;
- user accounts;
- credentials;
- integrations;
- data formats;
- permissions;
- Node information;
- Mission instructions;
- contact details;
- payment status;
- security settings.

EMJ.LIFE is not responsible for delay, Downtime or failure caused by an Enterprise dependency.

15. Service Changes

EMJ.LIFE may modify EMJ.NEXUS to:

- improve functionality;
- maintain security;
- comply with law;
- address technical limitations;
- improve performance;
- update dependencies;
- reflect licensed-content changes;
- discontinue obsolete features.

EMJ.LIFE shall not materially reduce the Core Platform during an active Subscription Term without providing a materially equivalent alternative or applicable remedy under the Agreement. A service change may affect:

- user interface;
- workflow;
- technical requirements;
- feature names;
- documentation;
- integration methods;
- data formats;
- non-core feature availability.

16. Suspension and Security Controls

Apply MCT Section 14(a)'s proportionate restriction, notice, review and restoration rules. Count or exclude actual minutes solely under Section 5 of this SLA. A protective label does not automatically exclude provider-caused Downtime, forfeit Points or invalidate evidence continuity.

DPA/SEC duties, historical-record protection, lawful export and accrued credit rights remain applicable during a restriction.

Apply LEI/profile-related new-activity restrictions under MCT Section 5.7 with recorded source/freshness, affected scope, notice and restoration. Preserve lawful profile correction, historical read/export and accrued rights. Source-service unavailability or a failed refresh is not automatically excluded Downtime; Section 5 still requires evidence of causation and proportionate duration. The fixed allocation obligation in EIPP is not removed by an SLA disclaimer of a particular discretionary outcome.

17. Reporting and Measurement

Maintain monitoring, tickets, maintenance and relevant infrastructure records sufficient for the monthly calculation and credit review. Provide the available affected-period calculation on request under Section 10.6 and retain attributable versions if corrected.

Consider relevant Enterprise evidence and identify a reasoned discrepancy. Provider records are evidence, not an unchallengeable final determination. Conflicting records follow the MCT dispute process and proportionate DPA/audit rights. Reports cannot silently reclassify counted Downtime as excluded.

18. Service Commitment Boundary

EMJ.LIFE is accountable for:

- the applicable availability target;
- the applicable support response targets;
- incident-management procedures;
- Service Credit administration;
- maintenance communications;
- service-measurement records;
- the express service commitments in this SLA.

EMJ.LIFE does not warrant or control:

- uninterrupted service;
- error-free service;
- the security of Enterprise-controlled systems;

- uninterrupted third-party services;
- a particular business result;
- regulatory acceptance;
- external assurance;
- accuracy of Enterprise Data;
- continuous Mission activity;
- continuous evidence during an inactive Subscription;
- discretionary Points or Score outcomes beyond fixed EIPP duties.

19. SLA Exclusions and Relationship to Other Documents

This SLA does not modify:

- the Enterprise's payment obligations;
- the DPA;
- the Security Schedule;
- the Data Rights & Exit Schedule;
- the E-IPP Points & Score Policy;
- the Compendium Schedule;
- the liability provisions of the Master Commercial Terms.

The SLA does not convert EMJ.NEXUS outputs into:

- an audit;
- an assurance conclusion;
- a certification;
- legal proof;
- regulatory approval;
- an external rating.

20. Term and Survival

Availability obligations run from activation through the Subscription Term; support operates during the agreed staffed window. Accrued timely credit claims, their review and end-of-term settlement under Section 10 survive termination/expiry. Security, personal-data assistance, retained-record protection and lawful exit continue for their applicable duration under the other schedules.

21. Incorporation and Execution

This document is incorporated into the Agreement by the executed Enterprise Order Form identifying its controlled document ID, v1.0, issue date 12 October 2026 and subscriber release SR-20261014-01 based on CP-20261012-R03. The supplied release register identifies the applicable file fingerprints. Separate signatures on this document are not required, except the parties execute the Order Form by signature or recorded electronic acceptance under MCT Section 25.7. Party identity, both parties' authorised acceptance and the Contract Effective Date are recorded in the Order acceptance receipt. Annexes and express amendments are effective only under MCT Section 24; this template revision does not automatically amend an earlier executed Agreement.

Subscriber acknowledgement

☐ I have read and agree to the Service Level Agreement, including the applicable availability target, Support Hours, response targets, exclusions and Service Credit rules.

This acknowledgement is recorded during Stage Two, separately from OF. Its document ID, version, Subscriber account, exact accepted version and actual time are linked to the Enterprise and EGC ID. All seven document acknowledgements and all fourteen required fields must be complete before the first 200 E-IPP Points are allocated. No separate signature or repeated corporate questionnaire is required for this document.

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.