

Morgan Stanley Third-Party Instant Messaging (IM) Terms & Conditions

By communicating with Morgan Stanley Institutional Securities Group (ISG) personnel via this third-party instant messaging ("IM") platform, you confirm that you:

- agree that you have read and understood the Generally Applicable Disclaimers (accessible and downloadable via this link: <https://www.morganstanley.com/disclaimers/terms>), Certain Business Specific Terms (accessible and downloadable via this link: <https://www.morganstanley.com/disclaimers/productspecific>) and disclosures (made available here: <https://www.morganstanley.com/disclosures>), which shall apply to all electronic messages you receive from and exchange with Morgan Stanley ISG through this IM platform; and
- acknowledge and agree that you will be engaging with persons acting for and on behalf of Morgan Stanley ISG; and
- acknowledge that the electronic communications on this IM platform are intended only for those persons who are eligible counterparties or professional clients of Morgan Stanley ISG.

If you do not wish to provide any consent/agreement described above, or you are not the intended recipient, you should discontinue any electronic communication with us via this IM platform.

Your relationship with Morgan Stanley ISG, including the taking of any orders and the provision of any other products and services to you by Morgan Stanley ISG, shall be governed by the standard trading agreements and other documentation that you have agreed to, or may be asked to agree to, between you and us.

For tips on preventing fraud and protecting yourself from cyber threats, please visit:

<https://www.morganstanley.com/about-us/cybersecurity-and-fraud-awareness>

Reminder: before proceeding, please ensure you remain compliant with applicable laws and regulations as well as your firm's applicable policies including but not limited to electronic communications. Please also ensure you have appropriate authorization from your supervisor or Compliance officer to communicate with Morgan Stanley using this electronic messaging channel.