



**Torque Group Holdings (In Liquidation) (“the Company”)**

**Q&A – Creditors**

**Notice:** The following information seeks to provide answers to general queries from creditors of the Company concerning the planned dividend distribution. This was last updated on 22 December 2023.

If you require any further information or have any specific queries, please email your query to [BW-Torque@kroll.com](mailto:BW-Torque@kroll.com).

<b>Submission of claims</b>		
1.	What do I need to do to submit my claims?	Creditors who intend to claim in the Liquidation are to complete the following steps in order of sequence by <b>22 January 2024</b> :  i. registration to the Claims Portal  ii. submission of KYC  iii. submission of claims  iv. submission of wallet details
2.	I have not registered to the Claims Portal. What do I do?	A registration email for claims submission via the Claims Portal has been re-circulated to you via the following email address:  <a href="mailto:torquekbcsupport@krollbusinessconnect.com">torquekbcsupport@krollbusinessconnect.com</a>

<p>3.</p>	<p>How do I submit my KYC?</p>	<p>We require you to provide a certified copy of your passport and proof of address. For all documentation to be certified, the certifier should use the following text on each document being certified:</p> <p><i>“I have seen and compared the original document of which a copy is being certified and certify that the copy is a complete and accurate copy of the original”.</i></p> <p>Furthermore, on each document being certified, please indicate:</p> <ul style="list-style-type: none"> <li>• The date that you certified the document;</li> <li>• Your signature; and</li> <li>• Relevant contact details (email, phone number)</li> </ul> <p>Upon completion of the above, please send the certified copy of your passport and proof of address to <a href="mailto:BW-torque@kroll.com">BW-torque@kroll.com</a> with email subject: “Torque – KYC Submission”.</p>
<p>4.</p>	<p>I have registered to the Claims Portal and have submitted my KYC. How do I submit my claims?</p>	<p>Please allow up to two working days for the Liquidators to verify your KYC submission. Upon successful KYC verification, creditors would be able to submit their claims via the Claims Portal.</p> <p>Please refer to page 17 of Annexure B annexed in the 8<sup>th</sup> Circular to Creditors (“Circulars”) for instructions to submit your claims.</p> <p>Past Circulars are available at Kroll’s website:</p> <p><a href="https://www.kroll.com/en/services/restructuring-advisory/creditors-portal">https://www.kroll.com/en/services/restructuring-advisory/creditors-portal</a>.</p>
<p>5.</p>	<p>I did not receive the form to submit my wallet details. What do I do?</p>	<p>Please note that only creditors who have submitted their claims to the Claims Portal will receive the form.</p> <p>If you submitted your claims in the Claims Portal but did not receive the form, please email <a href="mailto:BW-Torque@kroll.com">BW-Torque@kroll.com</a> providing your registered email address and Proof of Debt form.</p> <p>Instructions on downloading your submitted Proof of Debt form from the Claims Portal:</p> <p><a href="#">Instructions for POD form</a></p>

6.	I forgot my password and hence unable to login to the Claims Portal (only applies to those who have registered to the Claims Portal). What do I do?	Please email <a href="mailto:connect@kbt.kroll.com">connect@kbt.kroll.com</a> providing your registered email address with the subject: "Torque – unable to login to Claims Portal".
<b>Submission of wallet details</b>		
7.	What is my MMLID?	Your unique MMLID has been included in our email to you which contains instructions on how to submit your wallet details.  If you did not receive/still unable to locate your MMLID, please email <a href="mailto:BW-Torque@kroll.com">BW-Torque@kroll.com</a> providing your full legal name, registered email address and date of birth with the subject: "Torque – MMLID".
8.	My MMLID has been used. What do I do?	Please email <a href="mailto:BW-Torque@kroll.com">BW-Torque@kroll.com</a> providing your full legal name, registered email address and date of birth with the subject: "Torque – used MMLID".
9.	Why am I unable to input my Binance UID? My Binance UID has less than 8 digits.	This issue has been resolved.  Creditors will now be able to input eight to nine numeric digits. Affected creditors would have received a separate email instruction to resubmit the form.
10.	I have inadvertently submitted an empty/incomplete form. How do I resubmit?	Please email <a href="mailto:BW-Torque@kroll.com">BW-Torque@kroll.com</a> providing your MMLID, email address and date of birth with the subject: "Torque – request to resubmit payment form".  An email containing instructions on how to resubmit the form will be sent to you.
11.	I may have received an incorrect payment instruction form. What do I do?	Please email <a href="mailto:BW-Torque@kroll.com">BW-Torque@kroll.com</a> providing your MMLID and registered email address with the subject: "Torque – incorrect form".
<b>General</b>		
12.	Who is Sparrow? Can I use another exchange to receive dividend distribution?	We have explored possible ways of making distributions to creditors in cryptocurrency and have selected Binance and Sparrow Exchange to facilitate the distribution of cryptocurrency to creditors.
13.	Binance restricts new onboarding in my country. What do I do?	Creditors based in jurisdictions restricted by Binance from onboarding (unless they are pre-existing Binance customer) are requested to open an account with Sparrow in order to receive the distribution.

14.	How do I open an account with Sparrow?	<p>You may open an account with Sparrow by submitting the following information to <a href="mailto:torque@sparrowexchange.com">torque@sparrowexchange.com</a>:</p> <ul style="list-style-type: none"> <li>• NRIC / Passport;</li> <li>• Proof of Address (i.e. latest utility bill/bank statement clearly showing their name and address, dated within the last 3 months);</li> <li>• A photo selfie holding your NRIC / Passport;</li> <li>• Contact number; and</li> <li>• Proof of debt form (see instructions below).</li> </ul> <p>Due to high volumes please allow up to two weeks for onboarding to complete. Upon successful onboarding, creditors will receive an email from Sparrow with a link to set their new password.</p> <p>Instructions on downloading your submitted Proof of Debt form from the Claims Portal can be found at:</p> <p><a href="#">Instructions</a></p>
15.	I have an existing Binance account. Do I need to sign up for Sparrow account?	<p>No, unless you are based in Japan or Netherlands. Creditors with existing Binance account apart from Japan or Netherlands will be able to receive the dividend distribution.</p> <p>Creditors based in Japan or Netherlands are required to open an account with Sparrow.</p>
16.	Which network should I choose for my Binance USDT wallet address?	<p>Distribution will now be done on-platform. Creditors are only required to provide us with (i) Binance UID registered in their name; (ii) legal name; and (iii) date of birth.</p>
17.	I am a US-Based creditor, and my financial institution does not have a SWIFT code. What should I do?	<p>A SWIFT code is required for international remittance. Creditors are reminded to ensure that they have a bank account which is (i) registered in their own name; and (ii) able to receive funds from overseas parties.</p>
18.	When can I expect for the distribution to be made?	<p>Current intention is to make distribution in February. A further notice confirming details will follow.</p>