Morgan Stanley

July 16 2021

To Whom It May Concern

Dear Sir/Madam

Re: Kartik Vyas

This is to confirm that Mr. Kartik Vyas was employed by the Morgan Stanley group of companies from May 17 2021 to July 16 2021. Prior to his departure, he was working in the capacity of an Intern in the WM Technology Division in India.

It is our policy only to provide references containing information as to the employee's title and dates of employment. This should not be seen as implying any comment about the employee or his suitability for future employment.

Morgan Stanley does not accept any liability in relation to any reliance placed upon this reference by the recipient or any third party.

Yours Sincerely,

Morgan Stanley Advantage Services Private Limited

Rajat Mathur

Authorised Signatory

Lyunnhmi

Human Resources