

ACCOUNT OPENING MASTER FORM CORPORATE

Application Guide

In accordance with the requirements of the CMSA, the application Form should not be circulated unless accompanied by the relevant Prospectus(es) and its Supplemental Prospectus(es) (if any)/Information Memorandum(s) and its Supplemental Information Memorandum(s) (if any). You should read and understand the content of relevant Prospectus(es) and its Supplemental Prospectus(es) (if any)/Information Memorandum(s) and its Supplemental Information Memorandum(s) (if any) before completing the application form. All duly signed written instructions must reach the business office of Areca Capital Sdn Bhd ("ACSB") or ("the Company") **before 3.00pm** for it to take effect on the same business day.

Documentation Checklist:

To ensure successful processing of account opening application, please complete and provide the following documents:

1. **Account Opening Master Form (Corporate)**
2. **Suitability Assessment Form (Corporate)**
3. **IRS Form W-8BEN-E (For Non U.S. Legal Entity) (if applicable)**
4. **IRS Form W-9 (For U.S. Legal Entity) (if applicable)**
5. **Other required documentations (to be certified as true copy):**

<input type="checkbox"/>	Memorandum & Articles of Association
<input type="checkbox"/>	Board Resolution on account opening, authorised signatories and mode of operation of account
<input type="checkbox"/>	Specimen signatures of authorised signatories
<input type="checkbox"/>	Photocopy of NRIC/Passport of the authorised signatories
<input type="checkbox"/>	A copy of latest Audited Accounts
<input type="checkbox"/>	Form 24 (Return of Allotment of Shares), Form 9 (Certificate of Incorporation), Form 49 (Return giving particulars in register of directors, managers and secretaries and change of particulars), Form 44 (Notice of Situation of Registered Office and Office Hours and Particulars of Changes)

6. Investment Settlement Details

Collection bank account details:

Bank Name: Maybank
SWIFT Code – MBBEMYKL
Account Name: Areca Capital Sdn Bhd - CTA
Ringgit Account No: 5122 3132 7139
Foreign Currency Account No: 7140 1101 4364

<input type="checkbox"/>	Online Transfer Receipt*
<input type="checkbox"/>	Bank-in Receipt*
<input type="checkbox"/>	Transfer-In

(Please include the Consent Letter and a copy of Statement of Unit Holdings from the transferor.)
** Please indicate Company No as reference.*

NO CASH POLICY



(Note: Areca Capital is committed towards safeguarding the interests of our investors; prevention of any incidence of cash mishandling or mismanagement while heeding Bank Negara Malaysia's desire for electronic payment methods for greater efficiency, transparency and accountability.)

In view of this, we have embarked on a no-cash policy; where any form of cash payment, cash deposits and 3rd party payment are STRICTLY NOT ALLOWED.)

3. FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") DECLARATION

- A Yes, we are a U.S. Legal Entity ¹. Please provide IRS Form W-9.
- B. No, we are a Non U.S. Legal Entity. Please select entity from selection below.
- i) Financial Institution. Please provide IRS Form W-8-BEN-E.
- ii) Entity revenue is mainly (at least 50%) derived from its core business activities
- iii) Entity revenue is mainly (at least 50%) derived from investment activities. Does the entity have substantial U.S. Owners?
- Yes, please provide IRS Form W-8-BEN-E.
- No.
- iv) None of the above. Please provide IRS Form W-8-BEN-E.

¹ U.S. Legal Entity refers to a U.S. partnership or corporation, any estate of which any executor or administrator is a U.S. person, or any trust subject to U.S. supervision and substantially controlled by a U.S. Person for U.S Internal Revenue Services (IRS) tax purposes.

B. ELECTRONIC ACCESS

1. ARECA ONLINE ACCESS

Authorised User (Full Name as per NRIC)

NRIC/Passport No.:

E-mail Address²:

Preferred Login ID³:

Option 1:

Option 2:

² It is important that the e-mail address provided is **VALID** as all correspondences in relation to Areca Online will be sent to the registered e-mail address. The password will also be sent to the User's registered e-mail address upon successful registration.

³ The User's requested Login ID will be assigned subject to availability; otherwise a different Login ID will be assigned.

2. CONSENT TO RECEIVE E-STATEMENT(S), REPORT(S) AND OTHER COMMUNICATION(S)

We hereby agree and consent to ACSB to send statement(s), report(s) and other communication(s) for our investment account(s) with ACSB via electronic means. We understand and accept the risk associated with your request to have the e-statement(s), report(s) and other communication sent via electronic means. We responsible for maintaining the confidentiality of our account information and update ACSB if there are any changes of our email address.

C. INITIAL INVESTMENT(S)

INVESTMENT IN UNIT TRUST FUND(S)

Fund Name ⁴	Currency	Gross Value	Entry Fee (%) ⁵ (Exclusive of GST ⁶)	FOR OFFICE USE	
				Net Investment	NAV

⁴ For transfer-in, please indicate Fund Name only.

⁵ Entry Fee is also known as sales charge, upfront fee or front-end load.

⁶ The entry fee is subject to the Goods and Services Tax (GST) at standard rate of 6%.

IMPORTANT NOTE: A separate investment account will be opened for your different currency denominated funds.

INVESTMENT SETTLEMENT DETAILS

<input type="checkbox"/>	Cheque	: Drawee Bank:	Cheque No.:	Amount (RM):
		_____	_____	_____
<input type="checkbox"/>	Fund transfer from	: Bank Name	Date & Time:	Amount (RM):
		_____	_____	_____

D. DECLARATIONS, ACKNOWLEDGEMENT OF LIABILITY AND INDEMNITY BY ACCOUNT HOLDER

We hereby confirm, acknowledge and agree that:-

- We declare that we have not been convicted by any court for criminal offences in Malaysia or overseas.
- We declare that we have not been subjected to any winding-up, insolvency or bankruptcy proceedings or failed to meet any judgment debts in Malaysia or overseas.
- In consideration of your acceding to our request above, we hereby agree to irrevocably and unconditionally indemnify ACSB and keep the Company fully and completely indemnified at all times from and against all claims, demand, actions, proceedings, losses, costs (including legal costs as between solicitor and own client) and expenses and all other liabilities of whatsoever nature or description which may be made or taken against or incurred or suffered by ACSB in any manner arising out of or by reason of or in consequences of ACSB acceding to our request or any part thereof except for the gross negligence and willful default on the part of Areca Capital Sdn Bhd. We agree that our indemnity herein shall be a continuing indemnity and shall bind our successors-in-title and is without prejudice to and in addition to any other rights and remedies which you may have against us. This Indemnity shall be construed in accordance with the laws of Malaysia and we agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

E. WHOLESALE FUND DECLARATION

- We wish to invest into Wholesale Fund⁷(s). We hereby declare and confirmed that we are Sophisticated Investors⁸ as defined in the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework ("Guidelines") issued by the Securities Commission Malaysia ("SC").

⁷Wholesale fund is defined in the Guidelines

⁸Sophisticated Investor is defined in the Guidelines to mean any person who comes within any of the categories of investors set out in Part 1, Schedule 6 and 7 of the Capital Markets and Services Act 2007. Please refer to the Wholesale Fund's Product Highlight Sheet/Information Memorandum for definition of Sophisticated investor.

F. FOREIGN CURRENCY FUND DECLARATION

- We wish to invest into foreign currency denominated Fund(s). We have read and fully understood and shall comply with the requirements of the rules of the Foreign Exchange Administration of the Bank Negara Malaysia ("BNM"), including but not limited to, the rules in relation to Domestic Ringgit Borrowing⁹, and/or other requirements of the BNM or any other relevant authorities from time to time.

⁹Domestic Ringgit Borrowing is defined under the Notice 3: Investment in Foreign Currency Asset, issued by BNM.

G. REQUEST TO TRANSACT VIA FACSIMILE/EMAIL

We hereby request ACSB to accept and act on any/all of our signed instruction(s) via facsimile/email from time to time relating to the operations of the Account including subsequent investments, switching of units, redemption and remittances of funds/payments of money(s) out of the Account, without requiring written instructions prior to acting on the said facsimile/email instructions. In consideration of the Company agreeing to the above request, we acknowledge that we have read and understood your terms and conditions governing the Account in Section I herein and hereby agree to be bound by the same. We acknowledge that facsimile/email instructions are not secure means of communication, and that we are aware of the risks involved, and that our request to the Company to accept such facsimile/email instructions is for our convenience.

ACSB is authorised to act on any facsimile/email instruction which the Company believes in good faith to have emanated from us and the Company shall not be held liable for acting in good faith on facsimile/email instructions which may have emanated from unauthorised individuals and ACSB shall not be under any duty to verify the identity of the person or persons giving facsimile/email instructions purportedly made on our behalf. Any transactions made pursuant to facsimile/email instructions acted upon in good faith shall be binding us whether made with or without our authority, knowledge or consent.

- We do not wish to transact any instruction(s) via facsimile/email.

H. SUITABILITY ASSESSMENT

Pursuant to the Guidelines on Sales Practices of Unlisted Capital Market Products issued by the SC, you are to be guided in choosing unlisted capital market products that suit your investment objectives, risk tolerance, financial profile and investment experience. Kindly complete the Suitability Assessment Form in addition to this Account Opening Master Form.

A suitability assessment need not be conducted where the investor is

- i) An Accredited Investor
- ii) High net worth entity

We hereby declare we are

- Accredited investor High Net Worth Entity and we opt not to complete the suitability assessment form.

Please refer to Section I for definition of Accredited Investor and High Net Worth Entity.

I. TERMS AND CONDITIONS ON ACCOUNT OPENING AND INVESTMENTS

1. Rights of Areca Capital Sdn Bhd ("ACSB" or "the Company")

- The Terms and Conditions herein are not exhaustive and the Company reserves the right to add, delete, vary or amend these Terms and Conditions at any time and from time to time at its sole and absolute discretion and the Account Holder hereby agrees to any such additions, deletions, variations or amendments to the Terms and Conditions. Where there are conflicting terms, the terms in the relevant disclosure documents shall prevail.
- ACSB reserves the right to reject any investment application in whole or in part without assigning any reason. Rejected applicant will be notified and ACSB will refund its money, made payable to the applicant, within 7 days from the date of receipt of the duly completed Investment Form.

2. Anti-Money Laundering Statement

- The source of all funds paid by the Account Holder to ACSB from time to time shall come from the Holders(s)'s legitimate source or business activity.
- Account Holder must provide all information and documents required and declare that all particulars given are true and complete to allow ACSB to verify the Account Holder's identity.
- ACSB shall not be liable for any reason whatsoever and Account Holder agrees to indemnify the Company from any losses whatsoever as a result or in connection with any delay or failure to process any application/transaction if such information and/or documents are not provided on time to the Company.
- ACSB reserves the right to reject any application if the Account Holder is not able to prove the information and/or documents required or if the Account Holder is found to have breached or in compliance with the laws, regulations and rules on Anti-Money Laundering and Anti-Terrorism Financing Act 2001 (AML/ATF) and 'Know Your Customer' policy of the Company. Rejected application will be notified.

3. Personal Data Protection

- The protection of personal data is an important concern to ACSB. Any personal data collected on this form will be treated in accordance with the Personal Data Protection Notice of ACSB (PDPA Notice). Kindly visit www.arecacapital.com to view the contents of the ACSB's PDPA Notice.
- Please ensure that you have read and understood the PDPA Notice and, where you have provided us with the personal data of any other person, the said person has also read and understood the PDPA Notice. By executing this Account Opening Master Form, you represent that:
 - (a) you have read and understood the PDPA Notice and consent to ACSB processing of your personal data; and
 - (b) where you have provided the personal data of any other person, the said person has read and understood the PDPA Notice and he/she consents to ACSB processing of his/her personal data.

4. Application and Remittance

- All instructions, investments and transactions will be carried out according to the instructions of Authorised Signatory(ies) specified in the Board Resolution or any subsequent written notice duly received by ACSB. Transactions are subject to the availability of units of the relevant unit trust fund(s).
- Payment may be made by telegraphic transfer, bank or online transfer, cheque or bank draft.
- All cheques/bank drafts must be made payable to "Areca Capital Sdn. Bhd." and crossed 'Account Payee Only'. A copy of the bank-in or transaction slip must be sent together with this Account Opening Master Form to ACSB.
- For all mode of payments, please ensure that the Account Holder's name, Account Holder's Number (if known) and contact number are written on the reverse side of the cheque, draft, bank-in slip, transaction slip or other banking evidence.
- Cash payments, cash deposits and payments made by a third party are not accepted.
- Units will be priced based on the Net Asset Value (NAV) calculated at the end of the business day upon receipt of the duly completed Account Opening Master Form. Units will be credited upon clearance of payment, after deduction of the necessary fees, charges, taxes and other deductions, where applicable.

5. Issuance of Official Receipt and Statement of Accounts

- A confirmation note will be issued to the Account Holder within 10 business days from the date of investment under normal circumstances.
- Statement of Accounts detailing all active accounts will be issued to Account Holder periodically.
- All items and balances shown in the confirmation notes and Statement of Accounts will be considered correct unless the Company is notified in writing of any discrepancy within 14 days from the date of the confirmation notes and Statement of Accounts.
- All notices, statements, vouchers, correspondence and other communications will be addressed to the Account Holder only at the address herein.

6. Redemption of Units

- Account Holder may redeem units by filling up the relevant Redemption Form and forwarding the duly signed original form to ACSB.
- Units shall be redeemed based on the NAV calculated at the end of the business day upon receipt of a duly completed Redemption Form.
- Redemption proceeds may be credited directly to the Account Holder's bank account. If other modes of payment are selected, kindly allow sufficient time for the cheques to reach the Account Holder and/or for the funds to clear.
- For partial redemption, the Account Holder must leave a minimum balance of units required to maintain the relevant unit trust fund's account.

In the event any request for partial redemption results in the Account Holder holding less than the minimum balance of units required, ACSB reserves the right to fully redeem all the units held by the Account Holder.

- To protect the interests of the Account Holder, ACSB is unable to make payments to third parties.

7. Transfer-In

- Transfer-in of units from another distributor to ACSB is only allowed when there is no change of beneficial owner.
- It will take about two weeks to complete the transfer-in process. The process will take longer as it is subject to the completeness of information/documents provided by Account Holder and transferor's confirmation.

8. Voting Rights of the Account Holder

- No voting rights will be accorded to Account Holder as ACSB or its nominee will be the registered unit holder, save and except for funds managed by ACSB where Account Holder will be the registered unit holder.

9. Income Distribution and Reinvestment Policies

- Income distributions declared by the Manager of the unit trust fund shall be reinvested in new units of the same fund except where reinvestment is not allowed.

10. Fees, Charges and Expenses

- The Account Holder(s) shall be responsible for the payment of any charges, fees, costs, expenses, taxes (if any) and other liabilities properly payable or incurred by ACSB and in holding or executing transaction in respect of any of the units.

11 E-statements/reports

- The investor understands and accepts the risk associated with the investor's request to have the e-statement/reports sent via electronic means. You may revoke your instruction to receive the e-statement/reports request at any time by submitting update form to the Company.
- Upon request to send your statement(s), report(s) and other communication(s) via electronic means ("e-Report"), ACSB will not be sending paper-based (hardcopy) statements/reports to you. However, printed copies of your statement(s) and reports(s) are available upon request.

12. Definition of Accredited Investor:

- Central Bank of Malaysia established under the Central Bank of Malaysia Act 2009;
- A unit trust scheme or a prescribed investment scheme;
- A closed end fund approved by the SC;
- A licensed institution as defined in the Banking and Financial Institutions Act 1989 or an Islamic bank as defined in the Islamic Banking Act 1983;
- A Labuan bank as defined under the Labuan Financial Services and Securities Act 2010;
- An insurance company registered under the Insurance Act 1996;
- An insurance licensee licensed under the Labuan Financial Services and Securities Act 2010;
- A Takaful licensee licensed under the Labuan Islamic Financial Services and Securities Act 2010;
- A Takaful operator registered under the Takaful Act 1984; and
- A private retirement scheme as defined in the CMSA

13. Definition of High-Net Worth Entity:

- A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts;
- A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies;
- A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies;
- A pension fund approved by the Director General of Inland Revenue under section 150 of the Income Tax Act 1967;
- A statutory body established by an Act of Parliament or an enactment of any State;

J. TERMS AND CONDITIONS ON ARECA ONLINE USAGE

1. Access and Login ID

- Access will only be granted after it has been verified that you are authorized to access and view the information for the account(s) requested. User can only apply for access to account(s) where the User is an Account Holder, whether Principal or Joint Holder, except for corporate holders.
- Areca Online is meant for internal use only. The User shall not give or forward any parts of Areca Online information whether in soft copy (including print screen) or printout to third parties.
- ACSB reserves the rights to terminate any Login ID to disable the User continue access into Areca Online and has the absolute discretion to suspend or cancel User's access to Areca Online without giving any reasons whatsoever at any time without prior notice. It is also Areca's discretion to approve or reject any application to access Areca Online.
- The User will be able to access your investment information with a Login ID and password.
- Account Holder(s) are fully responsible for any online activities conducted using your Login ID and password and ACSB may be rightfully assume that any person accessing the Areca Online using your Login ID and password is you.

2. Computer Misuse

- The user must not misuse the Areca Online by knowingly introduce computer viruses or any other material which is malicious or technologically harmful. The user must not attempts to gain access to Areca Online server on which the Areca Online is stored or any servers, computers and databases connected to Areca Online.

3. Liability

- Under no circumstances, including but not limited to negligence, shall ACSB, it's directors, officers and employees be liable for any direct, indirect, special, incidental or consequential damages whatsoever that result from the use of, or the inability to use, the Areca Online.
- ACSB does not guarantee that the Areca Online can be accessed at all times or as indicated by ACSB. The areca Online may be temporarily unavailable or restricted for administrative or other reasons. If this happens, ACSB will endeavour to restore access to Areca Online as quickly as possible.
- ACSB assumes no responsibility for material created or published by third parties that this website links to.
- The contents of Areca Online are provided "as is" and "as available" basis without warranties of any kind either expressed or implied made in relation to the correctness, accuracy, timeliness or reliability of the content. ACSB can only take responsibility for the reliability of data and information that is within its control. ACSB is not responsible for the data and information entered by the platform users or their sub-distributors. ACSB is not responsible for the accuracy or content of information or material which is provided to you and which you edit, amend, alter and then provide to any third party or provide in a different form from that on Areca Online.

- The User shall release, discharge and indemnify Areca (including but not limited to its directors, officers, employees and assets) from and against liabilities suffered or incurred by you as a result of your use of Areca Online.
- ACSB is not responsible for transmissions of any computer virus or other unwanted programs or information resulting from or associated with your use of Areca Online.

4. Change to these Terms

- ACSB reserved the right to make any changes to the terms and conditions at any time, including the introduction of new terms and conditions.
- Your continued use of Areca Online will constitute your acceptance of the amended terms and conditions.

K. LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

- 1) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
- 2) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- 3) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
- 4) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you are in doubt about any respect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

Acknowledgement Of Receipts Of Risk Disclosure Statement

We acknowledge that we have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature : _____

Full name: _____

Date: _____

L. SIGNATURE(S)

I/We am/are the duly authorised signatory(ies) to enter into this agreement. I/We have read and fully understood the terms and conditions in this Account Opening Master Form and the accompanying Product Highlight Sheet and by the relevant Prospectus(es) and its Supplemental Prospectus(es) (if any)/Information Memorandum(s) and its Supplemental Information Memorandum(s) (if any) of the respective unit trust funds. I/We further acknowledged that we are aware of the fees and charges and agree to the fees and charges, including GST and any other taxes that I/We will incur directly or indirectly when investing in the fund and/or transacting in the unit trust funds in Section C. I/We confirm that I/We have received a copy of the Product Highlight Sheet and by the relevant Prospectus(es) and its Supplemental Prospectus(es) (if any)/Information Memorandum(s) and its Supplemental Information Memorandum(s) (if any) of the respective unit trust funds and have been assessed by our Authorised Unit Trust Consultant on the suitability assessment. I/We acknowledge that we have received a copy of the Unit Trust Loan Financing Risk Disclosure Statement and understood its contents. We confirm that the payment is remitted from our company account.

Please affix company's stamp here.

Signature

Name:

NRIC/Passport No:

Date:

Signature

Name:

NRIC/Passport No:

Date:

Signature

Name:

NRIC/Passport No:

Date:

FOR ARECA AUTHORISED UNIT TRUST SCHEME CONSULTANT USE ONLY

AUTHORISED UNIT TRUST SCHEME CONSULTANT DETAILS	
Signature/Initial:	Unit Trust Scheme Consultant Code:
Name:	
APPLICABLE FOR WHOLESALE FUND - SOPHISTICATED INVESTOR ONLY	
Confirmation by UTSC on the investor matches which criteria as a Sophisticated investor:	
<input type="checkbox"/> A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts;	
<input type="checkbox"/> A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies;	
<input type="checkbox"/> Others definition of Sophisticated investor	
<hr/> <hr/> <hr/>	
Others Information	
<hr/> <hr/> <hr/>	

FOR OFFICE USE BY ACSB

FOR AUTHORISED OFFICER USE ONLY	
Processed by:	Transaction Date:
Notes:	

FOR AUTHORISED OFFICER USE (ARECA ONLINE REGISTRATION)			
Login ID Assigned:	<input type="checkbox"/> Signature Verified	Processed by :	Verified by:
Attended / Received by :	Date :	Date:	Verified Date:
Notes:		Notes:	Notes: