

ACCOUNT OPENING MASTER FORM INDIVIDUAL

Account Code

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 them 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 (Individual)

Non EPF
 EPF

2. Suitability Assessment Form (Individual)

3. Other required documentations (to be certified as true copy):

Photocopy of NRIC/Passport/other identification document (sighted original)
 Photocopy of Joint Account Holder(s) NRIC/Passport/Birth Certificate or other identification document (sighted original), if applicable

4. Investment Settlement Details

Collection bank account details:
Bank Name: Maybank
SWIFT Code – MBBEMYKL
Account Name: Areca Capital Sdn Bhd – CTA
Ringgit Account No: 5140 1201 3980
Foreign Currency Account No: 7140 1101 4364

Online Transfer Receipt*
 Bank-in Receipt*
 Transfer-In

(Please include the Consent Letter and a copy of Statement of Unit Holdings from the transferor.)
** Please indicate your NRIC 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.)

A. CUSTOMER INFORMATION

Please complete in **BLOCK LETTERS** and tick (✓) where applicable.

1. PARTICULARS OF APPLICANT

Salutation/Title Mr. Ms. Mrs. Mdm.
 Dr. Others _____

Politically Exposed Person(PEP)/Closely Associated No Yes (Please specify) _____

Name (Full name as in NRIC/Passport)

Preferred Name To Use In Correspondences

NRIC/Passport/Other Identification No. _____ Passport expiry date _____ Marital Status
 Married Single Widowed Divorced

Date of Birth _____ Place of Birth _____ Gender
 Female Male

Nationality Malaysian, Bumiputera Malaysian, Non-Bumiputera Foreigner (Please specify country) _____

Race Malay Chinese Indian Others _____

Mobile _____ Office _____ Ext _____

House _____ Fax _____

Email

Permanent Home/Residential Address

Postcode _____ State _____

Country _____

Mailing Address
 Same as Permanent Home/Residential Address

Address

Postcode _____ State _____

Country _____

Highest Education Level Primary Secondary Professional College/University

Occupation Employed Unemployed Self-employed Professional Housewife Retiree Student

Company Name _____

Designation/Position _____

Industry/Business Activity _____

Number of years with this Employer/in this Business

Source of Funds Salary/Employment Inheritance Investment returns Borrowing Others _____

Annual gross Income and Estimated Net Worth (Own or jointly with spouse)

Annual Gross Income (RM) RM0 to RM60,000 RM60,001 to RM120,000 RM120,001 to RM 180,000
 RM180,001 to RM300,000 RM300,001 to RM500,000 Above RM500,000

Estimated Net-Worth (RM) Up to RM100,000 RM100,001 to RM250,000 RM250,001 to RM 500,000
 RM500,001 to RM1,000,000 RM1,000,001 to RM3,000,000 Above RM3,000,000

2. DETAILS OF SPOUSE (if applicable)

Name (Full name as in NRIC/Passport)

NRIC/Passport/Other Identification No. _____ Gender Female Male Date of Birth _____

Passport expiry date _____

Nationality Malaysian, Bumiputera Malaysian, Non-Bumiputera Foreigner (Please specify country) _____

Race Malay Chinese Indian Others

Occupation Employed Unemployed Self-employed Professional Housewife Retiree Student

Mobile _____ Office _____ Ext _____

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

Yes, I am a US Person¹. Please provide IRS Form W-9.

No, I am a Non-U.S. Person but I was born in the U.S. or I have a U.S. mailing address or I have a U.S. passport. Please provide IRS Form W-9.

No, I am a Non U.S. Person.

¹ U.S. Person refers to U.S. citizen, including naturalized U.S. citizen, U.S. tax resident and U.S. permanent resident for U.S Internal Revenue Services (IRS) tax purposes.

B. COMMON REPORTING STANDARD (CRS) SELF-CERTIFICATION

Please complete the country and the related Taxpayer Identification Number (TIN) that you are a tax residence of.

Part A: Country/ Jurisdiction of Residence Declaration

Malaysia Tax Resident (Not required to complete part B) Malaysia and Non-Malaysia Tax Resident (Please proceed to complete Part B) Non-Malaysia Tax Resident (Please proceed to complete Part B)

Part B: Non-Malaysia Taxpayer Identification Number Declaration

Note: Please indicate all (not restricted to three) jurisdiction of residence. If space provided is insufficient, please furnish the additional information in a separate Self-Certification Form.

	Country /Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN is unavailable, please state the reason (A, B or C) where appropriate. If your reason is B, please explain why TIN is unavailable.
1			
2			
3			

- Reason A –** The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents
- Reason B –** The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please specify the reason.
- Reason C –** No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

DECLARATION

I understand that the information supplied by me is subject to the terms and conditions governing the Account Holder’s relationship with ACSB setting out how ACSB may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdiction in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I certified that the information provided is true, accurate and complete. If there is a change in circumstances that affects the tax residence of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform ACSB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated Self-Certification.

C. ACCOUNT OPENING – JOINT HOLDER

An account will be opened in the name of the customer in Section A above as the Principal Holder. If Joint Holder(s) is/are to be added in the account, kindly complete the following details of the Joint Holder(s). **The Principal Holder and the Joint Holder(s) will collectively be known as the Account Holder(s). All Joint Holder(s) is/are required to complete a separate Customer Information Form.**

1. PARTICULARS OF JOINT HOLDER(S) (if applicable)

Joint Holder 1

Name of Joint Holder 1 (Full name as in NRIC/Passport/Birth Certificate)

NRIC/Passport/Birth Certificate No

Relationship to Principal Holder

 Parent Spouse Child Others _____

Passport expiry date

Joint Holder 2

Name of Joint Holder 2 (Full name as in NRIC/Birth Certificate)

NRIC/Passport/Birth Certificate No

Relationship to Principal Holder

 Parent Spouse Child Others _____

Passport expiry date

2. OPERATION OF ACCOUNT

 Principal Holder to sign All to sign Either one to sign Others _____

D. ELECTRONIC ACCESS

1. ARECA ONLINE ACCESS

Online access is for Principal Holder only. Please note that 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

Please complete separate form for Joint Holder access.

Please tick if ID has created.

E-mail Address²:

Preferred Login ID:³

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)

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

E. 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 number 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):
	_____	_____	_____	_____

F. DECLARATIONS ACKNOWLEDGEMENT OF LIABILITY AND INDEMNITY BY ACCOUNT HOLDERS

I/We hereby confirm, acknowledge and agree that:-

- I/We declare that I/We have not been convicted by any court for criminal offences in Malaysia or overseas.
- I/We declare that I/We have not been subjected to any bankruptcy proceedings or failed to meet any judgment debts in Malaysia or overseas.
- In consideration of your acceding to my/our request above, I/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 my/our request or any part thereof except for the gross negligence and willful default on the part of Areca Capital Sdn Bhd. I/We agree that my/our indemnity herein shall be a continuing indemnity and shall bind my/our successors-in-title and is without prejudice to and in addition to any other rights and remedies which you may have against me/us. This Indemnity shall be construed in accordance with the laws of Malaysia and I/We agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

G. WHOLESALE FUND DECLARATION

I/We wish to invest into Wholesale Fund(s)⁷. I/We hereby declare and confirmed that I/we am/are Sophisticated Investor⁸(s) as defined in the Guidelines on Unlisted Capital Market Products Under the Lodge and Launch Framework ("Guidelines") issued by the Securities Commission Malaysia ("SC").

⁷ Wholesale fund is defined in the Guidelines

⁸ Sophisticated 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 definition of Sophisticated investor.

H. FOREIGN CURRENCY FUND DECLARATION

I/We wish to invest into foreign currency denominated Fund(s). I/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.

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

I. REQUEST TO TRANSACT VIA FACSIMILE/EMAIL

I/We hereby request ACSB to accept and act on any/all of my/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 considering of the Company agreeing to the above request, I/We acknowledge that I/We have read and understood your terms and conditions governing the Account in **Section K** herein and hereby agree to be bound by the same. I/We acknowledge that facsimile/email instruction are not secure means of communication, and that I/we am/are aware of the risk involved, and that my/our request to the Company to accept such facsimile/email instructions is for my/our convenience.

ACSB is authorised to act on any facsimile/email instructions which the Company believes in good faith to have emanated from me/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 my/our behalf. Any transactions made pursuant to facsimile/email instructions acted upon in good faith shall be binding me/us whether made with or without my/our authority, knowledge or consent.

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

J. 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 the Account Opening Master Form. For joint holdings, the investment portfolio is constructed according to the Principal Holder's investment objective, risk appetite and time horizon.

A suitability assessment need not be conducted where the investor is an Accredited Investor.

I hereby declare I am Accredited Investor*

* Please refer to **Section K** for definition of Accredited Investor.

K. TERMS AND CONDITIONS ON ACCOUNT OPENING AND INVESTMENTS

1. Rights of the 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(s) hereby agree 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 the applicant money, made payable to the principal holder, within 7 days from the date of receipt of the duly completed Investment Form.

2. Account Holder(s)/Joint Holder(s)

- Principal Holder must be 18 years and above and must sign on this Account Opening Master Form.
- A Joint Holder may be a minor, in which case, signature may not be required. Specimen signature is required upon Account Holder reaching 18 years of age.
- In the case of death of a non-Muslim Account Holder for Funds managed by ACSB, the surviving Joint Holder(s) will be the only person(s) recognised by ACSB and/or the trustee of the respective unit trust fund as having title, right or interest to and in the units held, except where the units have been collateralised or charged to any institution.

3. Anti-Money Laundering Statement

- The source of all funds paid by the Account Holder(s) to ACSB from time to time shall come from the Holders(s)'s legitimate source or business activity.
- Account Holder(s) 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 held liable for any reason whatsoever and Account Holder(s) agree(s) 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(s) is/are not able to prove the information and/or documents required or if the Account Holder(s) is/are found to have breached or non-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.

4. 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.

5. Application and Remittance

- All instructions, investments and transactions will be carried out according to the instructions of Account Holder(s) specified in the **Section C(2)** of this Account Opening Master Form 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 modes of payment, please ensure that the Account Holder's name, Account Holder Number (if known) and contact number are written on the reverse side of the 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.

6. Issuance of Official Receipt and Statement of Accounts

- A confirmation note will be issued to the Principal Holder within 10 business days from the date of investment under normal circumstances.
- Statement of Accounts detailing all active accounts will be issued to Principal 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 Principal Holder only at the address herein.

7. Redemption of Units and Cooling-Off

- Account Holder(s) may redeem units by filling up the relevant Redemption Form by 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.
- For partial redemption, the Account Holder(s) 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(s) holding less than the minimum balance of units required, ACSB reserves the right to fully redeem all the units held by the Account Holder(s).
- Redemption proceeds may be credited directly to the Principal Holder's bank account. If other modes of payment are selected, kindly allow sufficient time for the cheques to reach the Account Holder(s) and/or for the funds to clear.
- To protect the interests of the Account Holder(s), ACSB is unable to make payments to third parties. Unless otherwise specified, all redemption proceeds will be made to the Principal Holder only.
- A Cooling-Off period of 6 business days from the date of application for units is provided for the Account Holder(s) to confirm the initial investment. This right is not applicable for subsequent investments of the Account Holder(s) and is not extended to corporate/institutional investors and investors who are staff/distributors of the Company.

8. Transfer-In

- Transfer-in of units from another distributor to ACSB is only allowed when there is no change of beneficial owner including Joint Holder(s).
- 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.

9. Voting Rights of the Account Holders

- 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 and EPF member investment scheme where Account Holder will be the registered unit holder.

10. 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.

11. 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.

12. 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.

13. Definition of Accredited Investor:

- A holder of a Capital Markets Services Licence ;
- An executive director or chief executive officer of a holder of a Capital Markets Services Licence.

L. 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 your continue access into Areca Online and has the absolute discretion to suspend or cancel the 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.

M. 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 installments. 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

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

Signature : _____

Full name: _____

Date: _____

N. DECLARATION

I/We have read and fully understood the terms and conditions in this Account Opening Master Form and the accompanying 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 I/We are **aware of the fees and charges and agree of the fees and charges, including GST and any other taxes** that I/We will incur directly or indirectly when investing in the unit trust funds in **Section E**. I/We confirm that I/we have received a copy of the Product Highlight Sheet and 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 appointed Authorised Unit Trust Consultant on the suitability assessment. I/We acknowledge that I/We have received a copy of the Unit Trust Loan Financing Risk Disclosure Statement and understood its contents. I/We confirm that the payment is remitted from my/our own account.

Signature <div style="border: 1px solid black; height: 60px;"></div>	Signature (Joint Holder 1) <div style="border: 1px solid black; height: 60px;"></div>	Signature (Joint Holder 2) <div style="border: 1px solid black; height: 60px;"></div>
Name: _____	Name: _____	Name: _____
NRIC/Passport No: _____	NRIC/Passport/Birth Certificate No: _____	NRIC/Passport/Birth Certificate No: _____
Date: _____	Date: _____	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: <ul style="list-style-type: none"> <input type="checkbox"/> An individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence; <input type="checkbox"/> An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; <input type="checkbox"/> An individual who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months; Others Information: _____ _____	

FOR OFFICE USE BY ACSB

FOR AUTHORISED OFFICER USE ONLY	
Processed by:	Transaction Date:
Notes:	
CRS	<input type="checkbox"/> Reportable <input type="checkbox"/> Non- Reportable

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:

INVESTOR ACKNOWLEDGEMENT

ATTENTION UNIT TRUST INVESTORS

Your Unit Trust Schemes Consultant (UTSC) are required to perform the following sales practice:

- | | Yes <input type="checkbox"/> / No <input type="checkbox"/> |
|--|---|
| 1. Produce authorisation card | <input type="checkbox"/> |
| 2. Distribute Product Highlight Sheet (PHS) | <input type="checkbox"/> |
| 3. Application form accompanied by Prospectus | <input type="checkbox"/> |
| 4. Conduct Suitability Assessment | <input type="checkbox"/> |
| 5. Explain the nature and characteristics of the unit trust fund | |
| i) Investment Objectives | <input type="checkbox"/> |
| ii) Investment Strategy | <input type="checkbox"/> |
| iii) Investment Risk | <input type="checkbox"/> |
| iv) Distribution Policy | <input type="checkbox"/> |
| v) Fees, charges & expenses | <input type="checkbox"/> |
| vi) Tax implications (if any) | <input type="checkbox"/> |
| vii) Cooling-off period (where applicable) | <input type="checkbox"/> |
| 6. No cash policy | <input type="checkbox"/> |
| 7. No cash rebate | <input type="checkbox"/> |
| 8. No pre-sign form | <input type="checkbox"/> |
| 9. No guarantee / forecasting | <input type="checkbox"/> |

Investor's Confirmation

I/We confirm that the UTSC has performed the following sales practice to me/us.

1) Applicant

Signature : _____

Name : _____

NRIC/Identification Number/Passport No.:

Date : _____