

MASTER ACCOUNT OPENING FORM (CORPORATE)

 Account Number	

Application Guide

In accordance with the requirements of the Capital Markets and Services Act 2007 ("CMSA"), this 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) collectively known as the Disclosure Documents. The Account Holder(s) should read and understand the content of the Disclosure Documents before completing this application form. All duly signed written instructions must reach the business office of Areca Capital Sdn. Bhd. ("ACSB") before 2.30pm 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. Master Account Opening Form (Corporate)
- 2. Investor Suitability Assessment Form (Corporate)
- 3. Ultimate Beneficial Owner Form (Corporate)
- 4. IRS Form W-8BEN-E (For Non U.S. Legal Entity) (if applicable)
- 5. IRS Form W-9 (For U.S. Legal Entity) (if applicable)
- 6. Controlling Person CRS Self-Certification Form (if applicable)
- 7. Other required documentations (to be certified as true copy by relevant personnel) Please refer to Appendix A at Page 14.
- 8. Investment Settlement Details

Collection Bank Account DetailsBank Name: Maybank Islamic Berhad

SWIFT Code: MBBEMYKL

Ringgit Denominated Funds Account Name: Areca Capital Sdn. Bhd. - CTA Account Number: 5140 1201 3980 Online Transfer Receipt* Foreign Currency Denominated Funds Account Name: Areca Capital Sdn. Bhd. - CTA Account Number: 7642 7600 1098

Bank-in Receipt*

(Please include a copy of the Bank-in Slip and Cheque image.)

Transfer-in

(Please include the Consent Letter and a copy of Statement of Unit Holdings from the Transferor.)

NO CASH POLICY



Note:

Areca Capital encourages 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 deposit and third-party payment is STRICTLY NOT ALLOWED.

FORM 1B

^{*}Please indicate Company Name and Company Registration No. as reference.



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

Α.	A. ACCOUNT HOLDER'S INFORMATION																																			
1. PARTICULARS OF ACCOUNT HOLDER																																				
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Type of Company Private Company Public Company Cooperative									
Non-Profit Organisation Society/Association/Club Others:									
Principal Industry/Business Activity (Please refer to Appendix B at Page 14 for Code of Industry/Business Activity.) If 10 (Others), please specify:									
Politically Exposed Person ("PEP")									
Are any of the Directors, Shareholders or Authorised Signatory(ies) PEPs? No Yes (please specify below)									
Source of Funds Borrowings Excess Shareholders' Funds Working Capital Others:									
Net Assets (RM) Up to RM250,000 RM250,001 to RM500,000 RM500,001 to RM 1,000,000 RM1,000,001 to RM10,000,000 Above RM10,000,000									
2. PARTICULARS OF CONTACT PERSON									
Salutation/Title Mr. Ms. Mrs. Dr. Others:									
Name (Full name as in NRIC/Passport)									
Designation									
NRIC/Passport/Other Identification No. Passport Expiry Date Mobile No.									
Office No.									
Email									
B. 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 the 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 .									

¹U.S. Legal Entity refers to 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.



C. COMMON REPORTING STANDARD ("CRS") SELF-CERTIFICATION

1. TAX RESIDENCY INFORMATION Please complete the country and the related Taxpayer Identification Number ("TIN") that the entity is a tax resident of. Part I: Country/Jurisdiction of Residence Declaration Malaysia Tax Resident (please complete Part II) Malaysia and Non-Malaysia Tax Resident (please complete Part II & III) Non-Malaysia Tax Resident (please complete Part II & III) Part II: Taxpayer Identification Number Declaration Please indicate all (not restricted to three) jurisdictions of residence. If space provided is insufficient, please furnish the additional information in a separate CRS Self-Certification Form. If TIN is unavailable, please state the reason (A, B or C) where Tax Identification Number ("TIN") or No. Country/Jurisdiction of Tax Residence appropriate. If the reason is B, please explain why TIN is Equivalent 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.) Part III: Entity Type Please tick the applicable type of entity Financial Institution (FI) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution (complete the Controlling Person(s) section below) Other Financial Institution Non-Financial Entity (NFE) Active NFE - A corporation or related entity of such corporation that is publicly and regularly traded on an established Securities Market/ Governmental Entity/Central Bank/International Organization. Active NFE (e.g. active business, startup company, charity or non-profit organization and an entity other than Entity C) D Passive NFE – Not an Active NFE (complete the Controlling Person(s) section below) 2. CONTROLLING PERSON(S) (ONLY APPLICABLE FOR ENTITY TYPE A OR E ABOVE) Please complete the CRS Controlling Person Self-Certification Form for each Controlling Person. Controlling Person(s) refers to any natural person(s) who ultimately control over an entity. If A or E above are ticked, then please indicate the name of the controlling person(s), if there are more than 3 controlling person, please attach a separate sheet: No. Name 1 2

Areca Capital Sdn. Bhd. 200601021087 (740840-D)
107, Blok B, Pusat Dagangan Phileo Damansara 1,
No. 9, Jalan 16/11, Off Jalan Damansara,
46350 Petaling Jaya, Selangor, Malaysia
Tel: +603-7956 3111 E-mail: invest@arecacapital.com

3



3. DECLARATION

We understand that the information supplied by us 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 us.

We 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/these account(s) is/are maintained and exchanged with tax authorities of the countries/jurisdictions in which the Account Holder may be a resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

We certify that the information provided is true, accurate and complete. We understand that 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, we are obligated to inform ACSB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated **CRS Self-Certification Form**.

D. ULTIMATE BENEFICIAL OWNER										
1. EXEMPTED LEGAL PERSON OR LEGAL ARRANGEMENT IN REFERENCE TO APPENDIX C AT PAGE 15										
Public Listed Company (Local) Public Listed Company (Foreign)										
Others (Please refer to Appendix C at Page 15 for Exempted Legal Person or Legal Arrangement):										
Company Name (as per Certificate of Incorporation) or Name (Full name as in NRIC/Passport)										
Company Registration No. or NRIC/Passport No./Other Identification No. Date of Incorporation or Date of Birth										
D D M M Y Y										
Country of Incorporation (If Foreign)										
2. PARTICULARS OF ULTIMATE BENEFICIAL OWNER										
For Corporate Account with multiple Ultimate Beneficial Owners, each Ultimate Beneficial Owner* is required to fill in an individual Ultimate Beneficial										
Owner Form. *Please refer to Appendix C at Page 15 for Definition of Ultimate Beneficial Owner.										
Name (Full name as in NRIC/Passport)										
NRIC/Passport/Other Identification No. Passport Expiry Date Date of Birth										
Nationality Malaysian, Bumiputera Malaysian, Non-Bumiputera Foreigner, please specify Country:										
Mobile No. Office No.										
Email										
Permanent Home/Residential Address	ı									
Postcode										



Country Country										
Mailing Address Same as Permanent Home/Residential Address										
Postcode										
Country										
Occupation Employed Self-Employed Professional Unem	nployed Housewife Retiree Student									
Company Name										
Designation/Position										
	Luctur / Dusin acc Activity									
Principal Industry/Business Activity (Please refer to Appendix B at Page 14 for Code of Industry/Business Activity.) If 10 (Others), please specify:										
Annual Gross Income (RM) Up to RM60,000 RM60,001 to RM120,000 RM120,001 to RM180,000										
Annual Gross Income (RM) Up to RM60,000 RM300,000 RM300,000 RM300,000 Above RM500,000										
Purpose of Transaction	_									
E. ELECTRONIC ACCESS										
1. ARECA ONLINE ID REGISTRATION										
Areca Online Access is for viewing and is available to Authorised User only. Upon successful Authorised User.	ful registration, the registered email address is deemed as the									
Our ID has been created. Please link this account to our existing ID.										
Preferred Login ID ² (only lowercase letters and numbers with a minimum length of 3 charac	acters are allowed)									
Option 1 Option 2										
Email ³										
Email										
² The Authorised User's requested Login ID will be assigned subject to availability; otherwise It is important that the email address provided is VALID as all correspondences in relation	on to Areca Online will be sent to the registered email address.									
³ It is important that the email address provided is VALID as all correspondences in relation The password will also be sent to the Authorised User's registered email address upon succ	on to Areca Online will be sent to the registered email address. cessful registration.									
³ It is important that the email address provided is VALID as all correspondences in relation The password will also be sent to the Authorised User's registered email address upon successiff the Authorised User is the same as either one of the below, please tick (V) where applica	on to Areca Online will be sent to the registered email address. cessful registration.									
It is important that the email address provided is VALID as all correspondences in relation. The password will also be sent to the Authorised User's registered email address upon successful the Authorised User is the same as either one of the below, please tick (V) where applicate Contact Person Authorised Signatory - Name:	on to Areca Online will be sent to the registered email address. cessful registration.									
It is important that the email address provided is VALID as all correspondences in relation The password will also be sent to the Authorised User's registered email address upon successful the Authorised User is the same as either one of the below, please tick (v) where applica Contact Person Authorised Signatory - Name: If none of the above is applicable, please complete the below.	on to Areca Online will be sent to the registered email address. cessful registration.									

Areca Capital Sdn. Bhd. 200601021087 (740840-D) 107, Blok B, Pusat Dagangan Phileo Damansara 1, No. 9, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor, Malaysia Tel: +603-7956 3111 E-mail: invest@arecacapital.com



	CAPITAL								
Name (Full name as in NRIC/Passport)									
Designation									
NRIC/Passport/Other Identification No. Passport Expiry Date Mobile No.									
Office No.									
2. CONSENT TO RECEIVE STATEMENTS, REPORTS AND OTHER COMMUNICATIONS VIA ELECTRONIC MEANS									
We hereby agree and consent to ACSB sending statements, reports and other communications for our account with ACSB via electronic means. We understand and accept the risk associated with our request to have statements, reports and other communications sent via electronic means. We are responsible for maintaining the confidentiality of our account information and updating ACSB if there are any changes to our email address. We do not wish to receive statements, reports and other communications via electronic means.									
3. CONSENT TO TRANSACT VIA DIGITAL SUBMISSION									
We hereby request ACSB to accept and act on any/all of our signed instructions via digital submission, including but not limited to WhatsApp messages, emails, or any other electronic means approved by ACSB, 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. In consideration of ACSB agreeing to the above request, we acknowledge that we have read and understood the Terms and Conditions governing the account in Section H herein and hereby agree to be bound by the same. ACSB is authorised to act on any digital submission instructions which ACSB believes in good faith to have emanated from us and ACSB shall not be held liable for acting in good faith on digital submission instructions which may have emanated from unauthorised individuals and ACSB shall be entitled to presume the authenticity and authority of any digital submission instructions purportedly given on our behalf, provided such instructions appear to have been made in good faith. ACSB shall not be liable for executing any such instructions in reliance on this presumption, unless ACSB has reasonable grounds to suspect that the instructions were issued by unauthorised individuals. Any transactions made pursuant to digital submission 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 signed instruction(s) via digital submission.									
F. INITIAL INVESTMENT									
4 INVESTMENT TO ANCACTION DETAILS									

1. INVESTMENT TRANSACTION DETAILS

Fund Name	Currency	Gross Value	Entry Fee ⁴ (%) [Exclusive of tax (es) ⁵]

⁴ Entry Fee is also known as sales charge, upfront fee or front-end load.

⁵ The Entry Fee is subject to applicable tax(es) (if any) at the standard rate currently imposed by the relevant Authority.



2. INVESTMENT SETTLEMENT DETAILS																					
Cheque	Cheque No.:								,	Amount:											
Fund Transfer Bank Name: Date & Time:											,	Amo	unt:								
Transfer-in: Please include the Consent Letter and a copy of Statement of Unit Holdings from the Transferor. IMPORTANT NOTES: Cash payment, cash deposit and third-party payment are strictly not allowed. Please provide proof of payment (Online Transfer Receipt or Bank-in Receipt). Please indicate Company Name and Company Registration No. as reference in the remittance advice. A separate Master Account Opening Form will be required for different currency investments.																					
3. BANK DETAILS FO	OR REDEMPTION/INCOME DI	STRII	BUT	ION	(whe	re re	einv	estn	nen	t is	not	all	owe	d)							
Bank Name																					
Bank Account No.																					
IMPORTANT NOTE:Third-party payment is	IMPORTANT NOTE:Third-party payment is strictly not allowed.																				
G. DECLARATIONS BY ACCOUNT HOLDER																					
1. DECLARATIONS,	ACKNOWLEDGEMENT OF LIA	BILIT	Ύ ΑΙ	ND II	NDE	MN	ITY	7													
We hereby confirm, ackno	owledge and agree that:																				
We have not been con	victed by any court for criminal offence	s in Ma	alaysi	a or o	versea	ıs.															
We have not been su overseas.	bjected to any winding-up, insolvency	or ba	nkrup	otcy p	rocee	dings	or	failu	ire t	o n	neet	an	y jud	lger	nen	t de	bts	in N	Лala	iysia	ı or
We irrevocably and unconditionally indemnify ACSB at all times against all claims, demands, actions, suits, proceedings, damages, 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 as a result of any false or inaccurate declaration herein, except for the gross negligence and wilful default on the part of ACSB. We agree that our indemnity herein shall be a continuing indemnity and shall bind our successors-in-title and is without prejudice to and is in addition to any other rights and remedies which ACSB 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.																					
2. SUITABILITY ASS	ESSMENT DECLARATION																				
Pursuant to the Guidelines on Sales Practices of Unlisted Capital Market Products issued by the Securities Commission Malaysia ("SC"), Account Holder is to be guided in choosing unlisted capital market products that suit the Account Holder's investment objectives, risk tolerance, financial profile and investment experience. Kindly complete the Investor Suitability Assessment Form in addition to this Master Account Opening Form . A suitability assessment need not be conducted where the Account Holder is an Accredited Investor* or a High-Net Worth Entity*.																					
We hereby declare we are																					
An Accredited Investor* A High-Net Worth Entity* and we opt not to complete the Investor Suitability Assessment Form																					
*Please refer to Appendix D at Page 15 for Definition of Accredited Investor & High-Net Worth Entity.																					
Initial as per Board Resolution instruction:																					

Areca Capital Sdn. Bhd. 200601021087 (740840-D) 107, Blok B, Pusat Dagangan Phileo Damansara 1, No. 9, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor, Malaysia Tel: +603-7956 3111 E-mail: invest@arecacapital.com



3. SOPHISTICATED INVESTOR DECLARATION

We hereby declare and confirm that we are a Sophisticated Investor⁶ and wish to invest into Wholesale Fund⁷ as defined in the Guidelines on Categories of Sophisticated Investors ("Guidelines") issued by the SC.

We are a Sophisticated Investor in reference to the code (Please refer to Appendix D at Page 15 for Code of Sophisticated Investor.):

4. 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 Foreign Exchange Administration of the Bank Negara Malaysia ("BNM"), including but not limited to the rules in relation to Domestic Ringgit Borrowing⁸, and/or other requirements of the BNM or any other relevant authorities from time to time.

H. ACCOUNT TERMS AND CONDITIONS

1. Rights of ACSB

- 1.1 The Terms and Conditions herein are not exhaustive and ACSB 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 ACSB's forms and/or Disclosure Documents shall prevail.
- 1.2 ACSB reserves the right to reject any application in whole or in part without assigning any reason. Rejected applicants will be notified and ACSB will refund the applicant's money (s), made payable to the applicant, within 7 days from the date of receipt of the duly completed form.
- Account Holder(s) is/are informed and has/have expressly agreed to be serviced by any assigned employee of ACSB in addition to the servicing Unit Trust Scheme Consultant ("UTSC"), including but not limited to any appointed Unit Trust Management Company ("UTMC"), personnel, business partner and distributor of ACSB, only when such service is conducted together with any assigned employee of ACSB. In performing their role, information of the Account Holder(s), including profile, financial and investment records will be made available to assigned employees in addition to the servicing UTSC. Such information shall also be made available to ArecaCapital Trustees Berhad ("ACTB"), being a part of the ACSB group, for the purpose of estate planning and/or setting up of private trust only.
- 1.4 Authorised or assigned employees of ACSB including but not limited to any appointed UTMC, personnel, business partner and distributor of ACSB, must advise and inform Account Holder(s) of their capacity in providing service and general advice. Account Holder(s) is/are advised to make their independent decision, which includes the option to seek other professional advice. Account Holder(s) must be well informed on the above in order to continue the business relationship with ACSB.
- 1.5 For any enquiries on the services and the rights of ACSB, Account Holder(s) may email to invest@arecacapital.com or visit www.arecacapital.com.

2. Anti-Money Laundering Statement

- 2.1 The source of all funds paid by the Account Holder(s) to ACSB from time to time shall originate from the Account Holder(s)'s legitimate source, for example, legitimate business activity.
- 2.2 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)'s identity(ies).
- 2.3 ACSB shall not be held liable for the action or omission of the Account Holder(s)'s for any reason whatsoever and the Account Holder(s) agree(s) to indemnify(ies) ACSB 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 ACSB.
- 2.4 ACSB reserves the following rights to reject:-
 - (a) any application if the Account Holder(s) is/are not able to prove the information and/or documents required; or
 - (b) if the Account Holder(s) is/are found to have breached or incompliance with the laws, regulations and rules on Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and 'Know Your Customer' policy of the ACSB; or
 - (c) any applicant that falls under high-risk category under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and 'Know Your Customer' policy of the ACSB.
- 2.5 ACSB shall notify any rejected applicant of such rejection in any manner deemed necessary by ACSB.

3. Personal Data Protection and Privacy Policy

- 3.1 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 ACSB's Personal Data Protection and Privacy Policy ("PDPA Policy"). Kindly visit www.arecacapital.com to view the contents of the ACSB's PDPA Policy.
- 3.2 Account Holder(s) has/have ensured that they have read and understood the PDPA Policy and, where they have provided ACSB with the personal data of any other person, the said person has also read and understood the PDPA Policy. By executing this **Master Account Opening Form**, Account Holder(s) represent(s) that:
 - (a) they have read and understood the PDPA Policy and consent is given to ACSB to process their personal data; and
 - (b) where they have provided the personal data of any other person, the said person has read and understood the PDPA Policy and he/she consents to ACSB processing of his/her personal data.

4. Unit Trust Loan Financing Risk Disclosure Statement

- 4.1 Investing in a unit trust fund(s) with borrowed money is more risky than investing with Account Holder(s)'s own savings.
- 4.2 Account Holder(s) should assess if loan financing is suitable for the Account Holder(s), taking into consideration the Account Holder(s)'s investment objectives, attitude to risk and financial circumstances. Account Holder(s) should be aware of the risks, which would include the following:
 - (a) The higher the margin of financing (that is, the amount of money the Account Holder(s) borrow(s) for every ringgit of the Account Holder(s)'s own money(s) which the Account Holder(s) put(s) in as deposit or down payment), the greater the loss or gain on the Account Holder(s)'s investment(s).
 - (b) The Account Holder(s) should assess whether the Account Holder(s) has/have the ability to service the repayments on the proposed loan. If the Account Holder(s)'s loan is a variable rate loan, and if interest rates rise, the Account Holder(s)'s total repayment amount will be increased.

Aug 2025

⁶ 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.

 $^{^7}$ Wholesale Fund is defined in the Guidelines and only Sophisticated Investor may invest in a Wholesale Fund.

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



- (c) If unit prices fall beyond a certain level, the Account Holder(s) may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of the Account Holder(s)'s normal instalments. If the Account Holder(s) fail(s) to comply within the time prescribed, the Account Holder(s)'s units may be sold towards the settlement of the Account Holder(s)'s loan.
- (d) 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 the Account Holder(s) eventually realise a gain or loss may be affected by the timing of the sale of the Account Holder(s)'s units. The value of units may fall just when the Account Holder(s) want(s) the money back, even though the investment may have done well in the past.
- 4.3 This brief statement cannot disclose all the risks and other aspects of loan financing. Account Holder(s) should therefore carefully study the Terms and Conditions before the Account Holder(s) decide(s) to take the loan. If Account Holder(s) is/are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, Account Holder(s) should consult the institution offering the loan.

5. Issuance of Official Receipt and Statement of Accounts

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

6. Application and Remittance

- All instructions, investments and transactions will be carried out according to the instructions of the Account Holder(s), specified in the Board Resolution or any subsequent relevant forms duly received by ACSB. Transactions are subject to the availability of units in the relevant unit trust fund(s).
- 6.2 Payment may be made by telegraphic transfer, bank or online transfer, cheque or bank draft.
- 6.3 All cheques or bank drafts must be made payable to "Areca Capital Sdn. Bhd. CTA" and crossed 'Account Payee Only'. A copy of the bank-in or transaction slip must be sent together with this **Master Account Opening Form** to ACSB.
- 6.4 For all modes of payment, please ensure that the Account Holder's name, account number (if known), contact number and NRIC No. (if applicable) are written on the reverse side of the cheque, draft, bank-in slip, transaction slip or other banking evidence.
- 6.5 Cash payment, cash deposit and third-party payment are strictly not allowed.
- 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 **Master Account Opening Form** before the cut-off time. Units will be credited upon clearance of payment, after deduction of the necessary fees, charges, taxes and other deductions, where applicable.
- 6.7 Notwithstanding the above, for investment in money market funds, Account Holder(s) is required to ensure money is successfully remitted and cleared before submitting investment application to ACSB. ACSB reserves the right to reject or defer the application of investment if ACSB does not receive the full payment.
- 6.8 ACSB shall be entitled to rely upon the Account Holder(s)'s instructions stated herein to proceed with the application. It will be deemed irrevocable and the Account Holder(s) will not be able to cancel, stop or perform any changes to the application upon submission.

7. Foreign Currency Denominated Funds

- 7.1 For unit trust fund(s) which are foreign currency denominated funds, ACSB shall only place booking when ACSB receives the money(s) deposited by the Account Holder(s). For payments made by cheques, or bank drafts, ACSB shall only place the booking when the cheque is cleared, not bounced or dishonoured.
- 7.2 Bank charges may apply to all transactions involving foreign currency transfers between separate banks.

8. Redemption of Units and Cooling-off

- 8.1 Account Holder(s) may redeem units by filling up the relevant Redemption Form and forwarding the duly signed form to ACSB.
- 8.2 Units shall be redeemed based on the NAV calculated at the end of the Business Day upon receipt of a duly completed Redemption Form.
- 8.3 For partial redemption, the Account Holder(s) must leave a minimum balance of units required as stated in the respective unit trust fund(s)'s Disclosure Documents. 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).
- 8.4 To protect the interests of the Account Holder(s), ACSB is unable to make payments to third parties.
- 8.5 Cooling-off is not applicable to corporate/institutional investors.
- 8.6 ACSB shall be entitled to rely upon the Account Holder(s)'s instructions stated herein to proceed with the application. It will be deemed irrevocable and the Account Holder(s) will not be able to cancel, stop or perform any changes to the application upon submission.

9. Transfer-in

- 9.1 Transfer-in of units from other platforms and/or UTMC to ACSB is only allowed when there is no change of Beneficial Owner.
- 9.2 It may take approximately two weeks to complete the transfer-in process. The process may take longer as it is subject to the completeness of information/documents provided by Account Holder(s) and Transferor's confirmation.

10. Voting Rights of the Account Holder(s)

- Account Holder(s) investing in unit trust fund(s) under the nominee system is not recognised by the UTMC as a registered unit holder under the deed. Consequently, Account Holder(s) does not have all the rights ordinarily exercisable by a unit holder, including the following:
 - (a) the right to have their particulars recorded in the register of unit holders of the unit trust fund(s); and
 - (b) the right to call, attend and vote in any unit holders' meeting.
- 10.2 Please note that this will not be applicable to unit trust fund(s) managed by ACSB as the Account Holder(s) will be the registered unit holder.

11. Income Distribution and Reinvestment Policies

11.1 Income distributions declared by the respective unit trust fund(s) distributed by ACSB shall be reinvested in new units of the same unit trust fund(s) except where reinvestment is not allowed.

12. Fees, Charges and Expenses

12.1 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. All fees/charges may be subject to tax or taxes which may be imposed by the relevant Authority from time to time.

13. E-statements/Reports

- The Account Holder(s) understand(s) and accept(s) the risks associated with the Account Holder(s)'s request to have their statements/reports sent via electronic means. Account Holder(s) may revoke their instruction to receive the e-statements/reports request at any time by submitting the relevant duly completed **Account Update Form** to ACSB.
- 13.2 Upon Account Holder(s)'s request to receive their statements, reports and other communications via electronic means ("e-report"), ACSB will not be sending paper-based ("hardcopy") statements/reports to you. However, printed copies of the Account Holder(s)'s statements and reports are available upon request.

I. ARECA ONLINE TERMS AND CONDITIONS

1. Access and Login ID

- 1.1 Access will only be granted after it has been verified that the Authorised User is authorised to access, view the information of the account(s).
- 1.2 Each company registration number is limited to one Authorised User only.

Aug 2025



- 1.3 Areca Online is meant for the Authorised User's internal use only. The Authorised User shall not copy, duplicate, disseminate, publish, modify or in any way exploit any parts of Areca Online's features and information.
- 1.4 ACSB reserves the right to terminate any Login ID to disable the Authorised User's access to Areca Online and has the absolute discretion to suspend or cancel the Authorised User's access to Areca Online without giving any reason whatsoever at any time without prior notice. It is also ACSB's discretion to approve or reject any application to access Areca
- 1.5 The Authorised User will be able to access the account's investment information with a Login ID and password.
- 1.6 Authorised User is fully responsible for any online activities conducted using their Login ID and password and ACSB may rightfully assume that any person accessing the Areca Online using the Authorised User's Login ID and password is the Authorised User.

2. Computer Misuse

The Authorised User must not misuse Areca Online by knowingly introducing computer viruses or any other material(s) which is/are malicious or technologically harmful. The 2.1 Authorised User must not attempt to gain access to the Areca Online's 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, its directors, officers, employees, agents and representatives be liable for any direct, indirect, special, incidental or consequential damages whatsoever that result from the use of, or the inability to use, Areca Online.
- 3.2 ACSB does not guarantee that Areca Online can be accessed at all times or as indicated by ACSB. 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 the material(s) created or published by third parties that this website links to. 3.3
- The contents of Areca Online are provided on an "as is" and "as available" basis without warranties of any kind, either expressed or implied, made in relation to the correctness, 3.4 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 Authorised User or their UTSC. 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 of Areca Online.

I. ACKNOWLEDGMENT BY AUTHORISED SIGNATORY(IES)

Pursuant to the Guidelines on Conduct for Capital Market Intermediaries issued by the SC, we hereby confirm that the UTSC has done the following:

No.	Duties and Responsibilities	Yes √ / No X
1	Digital verification of UTSC.	
2	Distribute Product Highlight Sheet ("PHS") of the respective unit trust fund(s).	
3	Application form accompanied by Prospectus/Information Memorandum of respective unit trust fund(s).	
4	Conduct suitability assessment.	
5	Explain the nature and characteristics of the unit trust fund(s):	
	A) investment objectives	
	B) investment strategy	
	C) investment risk	
	D) distribution policy	
	E) fees, charges and expenses	
	F) tax implication (if any)	
	G) cooling-off period (where applicable)	
6	No cash policy.	
7	No cash rebate.	
8	No pre-sign form.	
9	No guarantee/forecasting of investment capital and/or returns.	

	Scan here to verify
Initial as per Board Resolution instruction:	



K. SIGNATURE(S)

We hereby confirm, acknowledge and agree:-

- a) that we have read and fully understood the Terms and Conditions in this **Master Account Opening Form** accompanied by the relevant Disclosure Documents of the respective unit trust fund(s) and agree to be bound by them.
- b) that we are <u>aware and agree of the fees and charges</u>, including applicable tax(es) (if any) at the standard rate currently imposed by the relevant <u>Authority</u> that we will incur directly or indirectly when investing in the unit trust fund(s) in **Section F.**
- c) that our UTSC has done all their Duties & Responsibilities stated in Section J.
- d) that we have read the unit trust loan financing risk disclosure statement in **Section H**, Clause 4 and understood its contents and we have received a copy of the same (if applicable).
- e) that the payment is remitted from our company account.
- f) that the information provided above is accurate and complete and that we are the Authorised Signatory(ies) to the account. We agree to indemnify ACSB, its directors, officers, employees, agents and representatives against all actions, suits, proceedings, claims, damages and losses which may be suffered by ACSB as a result of any inaccuracy in the information provided herein.
- g) to undertake the responsibility to safeguard our Areca Online's Login ID and password, or other access codes provided by ACSB; and ACSB may rightfully assume that any person accessing the above account using our Login ID and password is either us or is so authorised to act for us. In this regard, we agree that no claims shall be made by us or on our behalf in respect of any losses suffered by us as a result of such authorised usage of our Login ID and password.
- h) that the signature(s) below shall also be the specimen signature(s) for all communications, instructions and transactions requiring our signature(s).

Please do not pre-sign or sign an incomplete form. Please affix company's stamp here.

Authorised Signatory 1	Authorised Signatory 2	Authorised Signatory 3					
Name:	Name:	Name:					
Date:	Date:						



FOR ARECA AUTHORISED UTSC USE	ONLY								
ARECA AUTHORISED UTSC DETAILS									
Signature:	Name:	FIMM Code:							
 Declaration: I hereby confirm that I have sighted the original required documents (either NRIC or Passport) of the Authorised Signatory(ies) and I have satisfactorily completed the verification of the identity of the Authorised Signatory(ies). I hereby confirm that the particulars of the Account Holder(s) stated herein to be true and correct. I hereby confirm and declare that all the information I have access to pursuant to my role as the UTSC shall be strictly for ACSB's use only and I undertake that I shall not under any circumstances use or utilise any part of the information I have access to in my professional capacity as UTSC for my personal use. I agree that ACSB reserves the right to pursue whatever remedies it deems fit and proper if I am discovered to have misused or abused any information I have access to pursuant to my role as the UTSC. 									
	MEETING NOTES								
Date:	Time:	Location:							
Other Information:									
OTHER SUPPORTING DOCUMENTS / CLIENT DUE DILIGENCE									
CDD 1 - Compulsory. CDD 3 - Enhanced due diligence e.g.: fund source, PEP, complex legal arrangement etc. CDD 5 - Transaction review e.g.: transactions above threshold.									
FOR OFFICE USE BY ACSB									
	FOR AUTHORISED OFFICER USE ONLY								
Processed by:	Transaction Date:	Account Opening Approved by:							
CRS: Reportable Non-Reportable		UTSC/Agent Code:							
Notes:									
		_							
FOR OFFICE USE BY ACSB (ARECA ON	·								
Login ID Assigned:	Processed by:	Verified by:							
	Date:	Date:							
Notes:	Notes:	Notes:							



APPENDIX A: OTHER REQUIRED DOCUMENTATIONS

All documents that are applicable shall be certified as true copies by the company secretary or Commissioner of Oaths or a lawyer.

No.	Documents Checklist	Sdn Bhd/ Berhad	Partnership	Association/ Society	Trust/ Foundation	State/Federal Authority
1	Memorandum & Articles of Association/Constitution/By-Laws	YES	NO	NO	By-Laws	By-Laws
2	Board of Directors' Resolution on Account Opening, Authorised Signatories and Mode of Operation of Account	YES	YES	YES	YES	YES
3	Specimen Signatures of Authorised Signatories	YES	YES	YES	YES	YES
4	Photocopy of NRIC/Passport/Other Identification Document of the Authorised Signatories	YES	YES	YES	YES	YES
5	Latest Audited Financial Statement	YES	YES	YES	YES	NO
6	Certificate of Incorporation (Form 8 or 9 of the Companies Act 1965/ Section 15 and 17 of Companies Act 2016) or Form A/B/D or Certificate of Registration or Gazette	Form 8/9/15 & 17	Form A/B/D	Form A/B/D	Certificate of Registration	Gazette
7	Change of Company Name (Form 13 and 20 of the Companies Act 1965/Section 28 or 29 and 41 of the Companies Act 2016)	YES	NO	NO	NO	NO
8	Return of Allotment of Shares (Form 24 of the Companies Act 1965/ Section 78 of Companies Act 2016)	YES	NO	NO	NO	NO
9	Change in the Register of Directors, Managers, and Secretaries (Form 49 of the Companies Act 1965/Section 58 of Companies Act 2016)	YES	NO	NO	NO	NO
10	Change in the Registered Address (Form 44 of the Companies Act 1965/Section 46(3) of the Companies Act 2016)	YES	NO	NO	NO	NO
11	Controlling Persons CRS Self Certification (if applicable)	YES	NO	YES	YES	NO

APPEI	APPENDIX B: CODE OF INDUSTRY/BUSINESS ACTIVITY				
Code	Industry/Business Activity				
1	Casino / Snooker Center / Internet Café Operator / Betting or Other Gambling Related Activities (H1)				
2	Company with Nominee Shareholders / Complex Legal Arrangement (H2)				
3	High Value Goods Dealer Such as Jewel, Gems, Precious Metal or Antique Dealers (H3)				
4	Laundromat / Vending Machines Operator, Restaurant, Recycling Business and etc. (H4)				
5	Money Lender / Money Changer / Remittance Agency / Pawn Shop / Debt Collection Related Operators (H5)				
6	Night Club / Karaoke / Other Alcoholic Establishment and etc. (H6)				
7	Offshore Corporation / Persons Located in Tax Haven Jurisdictions & Non Cooperative Countries by FATF (H7)				
8	Trust / Nominees / Special Purpose Vehicles ("SPVs") (H8)				
9	Weapons / Armament Related Business Such as Manufacturers, Dealer or Intermediaries (H9)				
10	Others				



APPENDIX C: CODE OF EXEMPTED LEGAL PERSON OR LEGAL ARRANGEMENT

Definition of Ultimate Beneficial Owner

Any natural person who ultimately owns or controls a customer and/or the natural person on whose behalf a transaction is being conducted. It also includes the natural person who exercises ultimate effective control over a legal person or arrangement. Reference to "ultimately owns or controls" and "ultimate effective control" refer to situations in which ownership/control is exercised through a chain of ownership or by means of control other than direct control.

Code	Exempted Legal Person or Legal Arrangement			
1	Public-listed companies/corporations listed on Bursa Malaysia or majority-owned subsidiaries of such public-listed companies.			
2	Foreign public-listed companies:- (a) listed on exchanges recognised by Bursa Malaysia. A reporting institution may refer to the directive in relation to recognised stock exchanges issued by Bursa Malaysia			
3	(b) not listed in jurisdictions identified in the FATF Public Statements An authorised person, an operator of a designated payment system, a registered person (as the case may be) under the Financial Services Act 2013 or the Islamic Financial Services Act 2013.			
4	Entities licensed under the Labuan Financial Services and Securities Act 2010 or the Labuan Islamic Financial Services and Securities Act 2010.			
5	Persons licensed or registered under the CMSA.			
6	Prescribed institutions under the Development Financial Institutions Act 2002.			
7	Entities licensed under Money Services Business Act 2011.			

APPE	APPENDIX D: CODE OF SOPHISTICATED INVESTOR					
Code	Definition of Accredited Investor					
1	A unit trust scheme, private retirement scheme or prescribed investment scheme.					
2	Bank Negara.					
3	An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator.					
4	A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the SC.					
5	A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704].					
6	An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705].					
7	A closed-end fund approved by the SC.					
Code	Definition of High-Net Worth Entity					
8	A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding RM10 million or its equivalent in foreign currencies.					
9	A corporation that:- (a) is a public company under the Companies Act 2016 which is approved by the SC to be a trustee under the CMSA and has assets under its management, exceeding RM10 million or its equivalent in foreign currencies; or (b) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding RM10 million or its equivalent in foreign currencies.					
10	A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts.					
11	A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies.					
12	A statutory body established under any laws whose function or mandate is investment in capital market products.					
13	A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.					