

In accordance with the requirements of the Capital Markets and Services Act 2007, this Application Form should not be circulated unless accompanied by the Master Prospectus and/or Supplemental Prospectus(es), Information Memorandum, Product Highlight Sheet(s), if any. Investor should read and understand the contents of the Master Prospectus and/or Supplemental Prospectus(es), Information Memorandum, Product Highlight Sheet(s), and/or if any of the relevant Fund(s) / Investment(s) before completing this Form. Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct. Please complete in **BLOCK LETTERS** only.

1. PRODUCT TYPE (PLEASE TICK THE RELEVANT TYPE BELOW)

Cash	EPF Account Type	Islamic	Conventional
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2. PARTICULARS OF PRINCIPAL APPLICANT

The principal applicant MUST be 18 years and above as at the date of this application. A copy of NRIC or Passport of the principal applicant must be attached.

Title: Mr. Mrs. Ms. Others (Please Specify: _____)

Name of Applicant (as in NRIC / Passport):

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NRIC (New) No: _____ Old IC / Passport / Military / Policy ID No: _____ EPF No: _____

Date of Birth (dd/mm/yyyy): _____ Gender: Male Female Marital Status: Single Married Divorced Widowed

Race: Malay Chinese Indian Others (please specify): _____

Nationality Status: Malaysian, Bumiputra Malaysian, non-Bumiputra Permanent Residence Please specify: _____ Foreigner Please specify: _____

Education Level: Secondary Diploma Degree Master Degree PHD Others (please specify): _____

Employment Status: Employed Self-Employed/Own Business: (Please Specify: _____) Retired Housewife Student Unemployed

Name of Employer / Company Name: _____ Designation: _____

Nature of Business: A If A-86 – None of the above, please specify: _____ [Please refer to Appendix A at Page 12]

Source of Income/Wealth/Funds :

<input type="checkbox"/> Salary / Pension	<input type="checkbox"/> Business	<input type="checkbox"/> Investment Return	<input type="checkbox"/> Savings	<input type="checkbox"/> Parental Family Income	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Company's Profit
<input type="checkbox"/> Credit Facilities/Loan	<input type="checkbox"/> Share Sale	<input type="checkbox"/> Gift/Donation	<input type="checkbox"/> Commission	<input type="checkbox"/> Property Sale	<input type="checkbox"/> Savings from Employment Income	
<input type="checkbox"/> Company Sale	<input type="checkbox"/> Insurance/Investment Payout	<input type="checkbox"/> Maturing Investments and Encashment Claim				

Investment Objective(s): Retirement Education Wealth Accumulation Capital Growth Regular Income Capital Protection Others (please specify): _____

Annual Income: RM0 - RM99,999 RM100,000 – RM299,999 RM300,000 – RM499,999 RM500,000 – RM999,999 RM1,000,000 and above

Estimated Net Worth: RM499,999 and below RM500,000 – RM2,999,999 RM3,000,000 – RM4,999,999 RM5 Million and above

3. PERMANENT ADDRESS AS PER NRIC/PASSPORT (PRINCIPAL APPLICANT)

Postcode					City				
State					Country				

4. ADDRESS FOR REGISTRATION AND CORRESPONDENCE (PRINCIPAL APPLICANT)

Postcode					City				
State					Country				

5. CONTACT DETAILS (PRINCIPAL APPLICANT)

Telephone No (Home) _____ Mobile No _____
 Email Address _____

All statement, annual and/or semi-annual reports, and other information from us will be via email only. Hardcopies will be provided upon request.

6. BANK ACCOUNT DETAILS (FOR CREDITING OF DISTRIBUTION & REPURCHASE PROCEEDS)

Bank & Branch Name: _____ Bank Account Name: _____
 Bank Account No.: _____ TINs Number: _____
**For e-Invoicing Required*

7. PARTICULARS OF JOINT APPLICANT

The principal applicant MUST be 18 years and above as at the date of this application. A copy of NRIC or Passport of the principal applicant must be attached.

Title: Mr. Mrs. Ms. Others (Please Specify: _____)

Name of Applicant (as in NRIC / Passport): _____

NRIC (New) No:	Old IC / Passport / Military / Policy ID No:	EPF No:
_____	_____	_____

Date of Birth (dd/mm/yyyy):	Gender:	Marital Status:
____/____/____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed

Race:

Malay	Chinese	Indian	Others (please specify):
_____	_____	_____	_____

Nationality Status:

Malaysian, Bumiputra	Malaysian, non-Bumiputra	Permanent Residence Please specify:
_____	_____	Foreigner Please specify:

Education Level:

Secondary	Diploma	Degree	Master Degree	PHD	Others (please specify):
_____	_____	_____	_____	_____	_____

Employment Status:

Employed	Self-Employed/Own Business: (please specify)	Housewife	Retired	Student	Unemployed
_____	_____	_____	_____	_____	_____

Name of Employer / Company Name: _____ Designation: _____

Nature of Business:

A	If A-86 – None of the above, please specify: _____ [Please refer to Appendix 1 at page 12 & 13]
_____	_____

Source of Income/Wealth/Funds:

Salary / Pension	Business	Investment Return	Savings	Parental Family Income	Inheritance	Company's Profit
_____	_____	_____	_____	_____	_____	_____

Credit Facilities/Loan	Share Sale	Gift/Donation	Commission	Property Sale	Savings from Employment Income
_____	_____	_____	_____	_____	_____

Company Sale	Insurance/Investment Payout	Maturing Investments and Encashment Claim
_____	_____	_____

Investment Objective(s):

Retirement	Education	Wealth Accumulation	Capital Growth	Regular Income	Capital Protection	Others (please specify):
_____	_____	_____	_____	_____	_____	_____

Annual Income:

RM0 - RM99,999	RM100,000 – RM299,999	RM300,000 – RM499,999	RM500,000 – RM999,999
_____	_____	_____	_____

RM1,000,000 and above	_____
_____	_____

Estimated Net Worth:

RM500,000 and below	RM500,000 – RM2,999,999	RM3,000,000 – RM4,999,999	RM5 Million and above
_____	_____	_____	_____

8. RELATIONSHIP TO PRINCIPAL AND SIGNING INSTRUCTION TO OPEARTION OF JOINT ACCOUNT

Spouse	Parent	Children	Sibling	Others (Please Specify: _____)
_____	_____	_____	_____	_____

Signing Instruction (Please select one, if the box is not tick, it will be considered as "Both To Sign")	Either one to sign	Both to sign	Principal to sign only
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. PERMANENT ADDRESS AS PER NRIC/PASSPORT (JOINT APPLICANT)

Postcode	City
_____	_____
State	Country
_____	_____

10. ADDRESS FOR REGISTRATION AND CORRESPONDENCE (JOINT APPLICANT)

Postcode	City
_____	_____
State	Country
_____	_____

11. CONTACT DETAILS (JOINT APPLICANT)

Telephone No (Home)	Mobile No
_____	_____
Email Address	_____
_____	_____

All statement, annual and/or semi-annual reports, and other information from us will be via email only. Hardcopies will be provided upon request.

12. BANK ACCOUNT DETAILS OF JOINT ACCOUNT (FOR CREDITING OF DISTRIBUTION & REPURCHASE PROCEEDS)

Bank Name: _____ Bank Account Name: _____
 Bank Account No.: _____ TINs Number: _____
 *For e-Invoicing Required

13. POLITICALLY-EXPOSED PERSON (PEP) DECLARATION (FOR PRINCIPAL AND JOINT APPLICANT)

Definitions	
Politically Exposed Person	i. Foreign PEP i.e. individual who is or who has been entrusted with prominent public functions by a foreign country. ii. Domestic PEP i.e. individual who is or has been entrusted domestically with prominent public functions. iii. Family members of PEP (related to a PEP either directly (consanguinity) or through marriage). iv. Close Associates of PEP (an individual reasonably known to the reporting institution to be closely connected to a PEP, either socially or professionally).

No Yes, if yes please specify
 Type of PEP: Domestic (Please Specify Position/Organization: _____)
 Foreign (Please Specify Country and Position: _____)

I **DO NOT** have any immediate family members holding a position as above, be it in Malaysia or outside of Malaysia.
 I **DO** have immediate family members holding a position as above, be it in Malaysia or outside of Malaysia, as stated below.
 Type of PEP: Domestic
 Foreign (Please Specify Country: _____)

Name	Position	Organization	Relationship with the Applicant

14. DECLARATION OF SOPHISTICATED INVESTOR

I hereby declare that my status as a sophisticated investor (Please tick (✓) where applicable) as defined under Guidelines on Unlisted Capital Market Product under the Lodge and Launch Framework.

First applicant
 Yes, please proceed to declare which criteria No
 Accredited Investor High Net-worth Individuals

Joint applicant
 Yes, please proceed to declare which criteria No
 Accredited Investor High Net-worth Individuals

Criteria of Investors	Definitions
Accredited Investor	1. A unit trust scheme, private retirement scheme or prescribed investment scheme. 2. Bank Negara 3. A license person or a registered person. 4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator. 5. 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 Securities Commission. 6. A bank licensee or an insurance licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 704] 7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. 8. A chief executive officer or a director of any person referred to in (3), (4), (5), (6) and (7) above. 9. A closed-end fund approved by the Securities Commission
High-Net Worth Individuals (HNWI)	1. An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeding RM3 million or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual contribute not more than RM1 million of the total net assets; 2. An individual whose total net joint assets with his or her spouse; or his or her child, exceeding RM3 million or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than RM1 million of the total net assets. 3. An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding twelve months. 4. An individual who jointly with his or her spouse or child, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding twelve months. 5. An individual whose total net personal investment portfolio or total net joint investment portfolio** with his or her spouse or child, in any capital market produce exceeding RM1 million or its equivalent in foreign currencies. 6. An individual who holds any of the following qualifications and had five consecutive years of relevant working experience in finance, economics, actuarial science or accounting- a) holds a Bachelor's or Master's degree related to Finance Economics or Actuarial Science;

High-Net Worth Individuals (HNWI)-cont'	<p>b) holds a Bachelor's or Master's degree in accounting; or</p> <p>c) holds a Master of Business Administration;</p> <p>7. An individual who holds the following membership in the associations as set out below:</p> <p>a) Active Member of Chartered Financial Analyst (CFA) Institute;</p> <p>b) Chartered Banker of Asian Institute of Chartered Bankers (AICB);</p> <p>c) Ordinary Member of Financial Markets Association Malaysia (FMAM);</p> <p>d) Chartered Accountant(M) of Malaysian Institute of Accountants (MIA);</p> <p>e) Ordinary Member of Malaysia Association of Tax Accountants (MATA);</p> <p>f) Accredited Angel Investor of Malaysia Business Angel Network (MBAN);</p> <p>g) Certified Member of Financial Planning Association of Malaysia (FPAM); or</p> <p>h) Ordinary Member of Malaysian Financial Planning Council (MFPC); or</p> <p>8. An individual who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, financial analysis, or the provision of training in investment products.</p>
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15. DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES UNDER FOREIGN ACCOUNT

FATCA requires the collection of certain information about each account holder's tax residency and citizenship status which are meant for tax purposes of the person entitled to the income and assets associated with an account (the beneficial owner). In certain circumstances there may be a requirement to share this information with relevant tax authorities.

If you are a U.S. citizen or resident of the U.S. for tax purposes under U.S. Internal Revenue Services ("IRS") regulations, you should also provide a completed, signed and dated IRS Form W-9.

Please check (✓) one of the following:

INDIVIDUAL APPLICANT

- I confirm that **I AM NOT** a U.S. citizen or resident in the U.S. for tax purposes.
- I confirm that I was born in the U.S. (or a U.S. territory) but am no longer a U.S. citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents.
- * I confirm that **I AM** a U.S. citizen and/or resident in the U.S. for tax purposes (i.e. green card holder or resident under the substantial presence test).

JOINT APPLICANT

- I confirm that **I AM NOT** a U.S. citizen or resident in the U.S. for tax purposes.
- I confirm that I was born in the U.S. (or a U.S. territory) but am no longer a U.S. citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents.
- * I confirm that **I AM** a U.S. citizen and/or resident in the U.S. for tax purposes (i.e. green card holder or resident under the substantial presence test).

*Please complete the following table:

U.S. Federal TIN	Type
<input type="checkbox"/>	SS N Social Security Number U.S. Individuals
<input type="checkbox"/>	ITI N Individual Taxpayer Identification Number: Resident Alien and do not have/or eligible to get an SSN.
<input type="checkbox"/>	EI N Employer Identification Number

*Please complete the following table:

U.S. Federal TIN	Type
<input type="checkbox"/>	SS N Social Security Number U.S. Individuals
<input type="checkbox"/>	ITI N Individual Taxpayer Identification Number: Resident Alien and do not have/or eligible to get an SSN.
<input type="checkbox"/>	EI N Employer Identification Number

I hereby agree that the Management may withhold from my account(s) such amounts in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives. If there is any change in information provided to the Management that makes me a U.S. person or recalcitrant (person who fails to comply with reasonable requests for information to determine if this account belongs to a U.S. person), the Management has the right to terminate my account(s) and/or facilities granted to me.

I agree and to notify the Management in writing within 30 calendar days if there is a change in any information which I have provided to the Management.

16. DECLARATION OF COMMON REPORTING STANDARDS ("CRS") SELF-CERTIFICATION (OTHER THAN U.S)

Please read these instructions before completing this section.

Under the OECD CRS, governments agree to exchange information automatically with one another on tax residents maintaining financial accounts in each other's jurisdictions. Income Tax (Automatic Exchange of Financial Account Information) Rules 2016 ("CRS Rules") issued by the Ministry of Finance Malaysia on 19 December 2016 which came into operation on 1 January 2017 requires every Reporting Financial Institution to identify Reportable Account maintained by the Reporting Financial Institution by applying the due diligence procedures as specified in the OECD CRS.

We are required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in a jurisdiction on the following website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

If you have any questions on how to determine your tax resident status, please consult a professional tax adviser as we are not allowed to give tax advice. Please complete this form if you are individual or sole proprietor. For joint account, each individual is required to complete a separate copy of this form.

TAX RESIDENCY

Please Tick (√) one of the following:

INDIVIDUAL APPLICANT

- I am a tax resident of Malaysia and I have no other tax residency(ies) with other country(ies).
- * I am a tax resident of Malaysia and I have other tax residency(ies) with other country(ies).
- *I am not a tax resident of Malaysia.

JOINT APPLICANT

- I am a tax resident of Malaysia and I have no other tax residency(ies) with other country(ies).
- *I am a tax resident of Malaysia and I have other tax residency(ies) with other country(ies).
- *I am not a tax resident of Malaysia.

Country of tax residence	Taxpayer ID No. (TIN or equivalent no.)	If TIN is not available, please tick (√) of the appropriate reason
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

Country of tax residence	Taxpayer ID No. (TIN or equivalent no.)	If TIN is not available, please tick (√) of the appropriate reason
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual and is used to identify the individual for the purpose of administering the tax laws of each jurisdiction.

Reason for TIN Not Available

Reason A - The country/jurisdiction where the Applicant is resident does not issue TINs to its residents.

Reason B - The Applicant is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this Reason)

Reason C - Others – circle where applicable

TIN application in progress / not required to register tax file / housewife / househusband / minor / student / retiree / foreign diplomat in embassy

If the Applicant is tax resident in more than one country/jurisdiction, please use a separate sheet.

In the case where the Applicant is a tax resident of another country other than Malaysia, please provide one of the following documents:

- Copy of Passport Government issued identification Proof of Residential Address Proof of Business Address
- Proof of Employment Address

~The remainder of the page is intentionally left blank~

TERMS & CONDITIONS OF THE MASTER ACCOUNT

By applying to invest in units in any of the Astute Fund Management Berhad ("Astute")'s Funds or units of other Unit Trusts Funds distributed ("Funds") by Astute as an institutional unit trust agent ("IUTA"), the Applicant agrees that:

1. TERMS AND CONDITIONS

The Applicant will be bound by these Terms and Conditions and the terms of the constitution documents (such as the Trust Deed and the Prospectus) of each relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Trust Deed shall prevail. This application form must be accompanied together with the Master Prospectus of Astute Fund Management Berhad.

2. INSTRUCTIONS / VOICE RECORDINGS

- 2.1 Except in respect of transfer instructions, any one joint Applicant may operate the Master Account singly unless Astute is otherwise notified in writing.
- 2.2 All instructions given or purported to be given via any written or facsimile transaction by the persons authorized to operate the Master Account as named in the Master Account Application Form ("the Form") or otherwise in writing are binding on the Applicant. Astute shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 2.3 The account(s) in the name of the Applicant specified in the Form attached to these Terms and Conditions or such other account as the Applicant may notify Astute in writing from time to time ("Applicant's Account") shall be used for the purposes of transactions contemplated by these Terms and Conditions and the Applicant's Account shall be governed by these Terms and Conditions.
- 2.4 Astute shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

3. CONSULTANT

- 3.1 If a Consultant is named in the Form, Astute is entitled to process any instructions received from such Consultant without further reference to the Applicant unless Astute has received prior contrary instructions in writing duly signed by the Applicant.
- 3.2 Astute shall be entitled to regard the Consultant as the Applicant's agent throughout the period of operation of the Master Account unless otherwise notified in writing. Astute shall not be responsible for any action or omission on the part of the Consultant and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorized. The Applicant shall have no right of action against Astute in connection with the execution by Astute of such instructions and undertakes not to make any claim against Astute in connection therewith.

4. REJECTION / CANCELLATION OF APPLICATION

- 4.1 Astute as the manager and distributor of the various Funds is entitled to :-
 - a) reject any Form which is not completed in full and supported by the requested documents and payments;
 - b) cancel any units issued if the payment for the units cannot be matched within seven (7) days of the receipt of the application or subscription instruction, and require the Applicant to pay the difference (as a debt due to Astute under clause 10 of the Terms and Conditions) if applicable, pursuant to the relevant Trust Deed; and
 - c) In its absolute discretion (without giving any reason) reject in whole or part thereof any application for subscription or switching and suspend the operation of the Master Account.

5. STATEMENTS / CONFIRMATION OF ADVICE SLIP

- 5.1 Confirmation of Advice Slip, transfer advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant's default mode of communication as detailed in the Form. If the Applicant fails to notify Astute in writing of any errors in the Confirmation of Advice Slip or transfer advice within 5 days, or in the statement within 14 days of issue, the Applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against Astute or the relevant Trustee(s).

6. MONIES

- 6.1 All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 6.2 If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interest) by Astute by cheque or, at the cost of the Applicant, by online transfer, within thirty (30) business days.
- 6.3 The Applicant confirms that Astute may remit the monies via online transfer or issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Astute. Such cheque shall be made payable to the Applicant or the Applicant's nominee who is registered unitholder(s) and sent to the last registered address of the Applicant or the Applicant's nominee on Astute's records unless otherwise notified in writing.
- 6.4 The Applicant hereby authorizes Astute to automatically reinvest any distributions in the relevant Funds without further reference to the Applicant.

7. REPRESENTATION

- 7.1 The Applicant shall not rely on any information or representations other than those contained in the relevant Trust Deed and Prospectus.
- 7.2 The Applicant warrants that if an application is made on behalf of a corporation, the corporation has the power and the capacity and has taken all necessary steps to invest in the relevant Fund(s).

8. INFORMATION ON UNIT TRUSTS

- 8.1 Astute may in its absolute discretion upon acceptance of the Applicant's application provide to the Applicant the most recent published editions of prospectuses, explanatory interim and annual reports and accounts and other up to date promotional and advertising literature, publications, materials and statistical information ("Information") relating to Funds.
- 8.2 The Applicant acknowledges and agrees that:-
 - a) Astute shall not be responsible nor be liable to the Applicant for advising or giving or for refraining from or omitting to advise or give any recommendation to the Applicant as to whether or not to invest in any Funds in respect of which information has been provided and, if necessary, the Applicant should seek independent financial and/or legal advice with respect to any such investment opportunity.
 - b) No warranty is given by Astute as to the performance or profitability of the Funds or any part thereof.
 - c) Astute shall not be responsible nor be liable to the Applicant for any actions, proceedings, claims, costs, expenses, losses or damages of whatsoever nature suffered or incurred by the Applicant as a result of or in connection with any investment, subscription, holding, disposal, redemption or any other dealing of any units in any of the Funds or any other transaction made or omitted to be made by the Applicant on the basis of any information provided by Astute.

9. SUBSCRIPTION, TRANSFER, SWITCHING AND REDEMPTION OF FUNDS DISTRIBUTED BY ASTUTE

In the case of an application made for funds distributed by Astute, the Applicant acknowledges and agrees that:-

- a) any unit trust management company ("UTMC") which receives the application for subscription, transfer, switching, redemption, investment and/or any other dealings with respect to the relevant Funds shall not be obliged to accept such application in whole or in part and Astute shall not be liable for :-
 - (i) ensuring that the relevant UTMC accept such application; or
 - (ii) any action, proceeding, claim, cost, expense, loss or damage of whatsoever nature including any loss of investment opportunity which the Applicant may suffer or incur as a result of any refusal to accept or delay in accepting such application by any such UTMC.
- (b) If the Applicant wishes to invest, subscribe, transfer, switch, redeem or deal in any of the Funds, he will place his order with Astute at least half an hour before the specified cut-off time for the receipt by the relevant UTMC of any application on the subscription, transfer, switching, redemption and/or any other dealings, so that Astute and/or the Nominee can use reasonable endeavor to send any such application to the appropriate UTMC in respect of the relevant Funds on the same "Dealing Day" for such UTMC being a day on which dealings take place in units or shares of such Funds as the date upon which Astute receives the relevant instruction from the Applicant; otherwise Astute and/or the Nominee will deliver such application to the appropriate UTMC in respect of the relevant Funds on the next Dealing Day.
- b) Astute shall not be obliged under any circumstances to take any action or instruction from the Applicant at any time outside its normal business hours.
- c) Astute shall not be obliged to verify the authenticity of any instruction given or purported to be given by the Applicant or for and on behalf of the Applicant or to determine whether or not such instructions are authorized.
- d) If the Applicant wishes to invest in the EPF Member Investment Scheme, the Applicant must complete the KWSP 9N form, all applications on the i-Invest EPF platform, applications submitted via Astute online platform and/or any other form(s) prescribed by the EPF Board and the respective UTMC.

10. COST AND COMMISSION

- 10.1 The Applicant shall be responsible for the payment of any commission, transfer fees, registration fees, taxes, any other liabilities, costs and expenses properly payable or incurred by Astute under these Terms and Conditions.
- 10.2 Astute may receive a selling or placing commission and/or fee from any UTMC or any other source for the subscription order made by the Applicant and Astute shall be entitled to retain such commission for its own benefit and is not obliged to account to the Applicant for all or any part of such commission.
- 10.3 Astute shall be entitled to set-off any monies due to the Applicant under these Terms and Conditions against any debt or liability due from the Applicant to Astute from time to time.

11. NOTICES

- 11.1 All notices and other communications sent by or to the Applicant shall be sent at the risk of the Applicant. Unless due to willful default or negligence of Astute, Astute shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. Astute shall not be liable for any direct or indirect consequential losses arising from the foregoing.
- 11.2 Pursuant to the Securities Commission Guidelines on Online Transactions and Activities in Relations to Unit Trust, Astute's default mode of communication with its Applicants will be through electronic communication. If the Applicant wishes to continue receiving hard-copy statements, the Applicant should request from Astute.

12. INDEMNITY

- 12.1 The Applicant hereby indemnifies Astute and the relevant Trustee(s) and any of their agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with this Master Account or in connection with Astute accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the willful default or negligence of Astute.
- 12.2 The Applicant acknowledges and accepts that Astute has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Astute, its employees and agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant's confirmation.

13. SET OFF AND COOLING-OFF PERIOD

- 13.1 Astute is entitled to set off any claim which Astute or the relevant Trustee(s) may have against any of the assets, units or cash of the Applicant held by Astute or the relevant Trustee(s).
- 13.2 The application may withdraw his money, free of all charges within 6 business days commencing from the date of receipt of the application form. A cooling-off right is given only for the first time investment in any Fund managed by Astute and is not eligible to corporation or institution, staff of Astute and persons registered to deal in the Funds managed by Astute. Investors applying for units through EPF Member's Investment Scheme may be subject to the terms and conditions imposed by EPF.

14. LEGAL AND TAX IMPLICATIONS

- 14.1 The Applicant shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of his citizenship, residence or domicile.

15. PERSONAL DATA

- 15.1 The Applicant has provided in the Master Account application form, and may, from time to time, provide personal information ("Data") to Astute. The Applicant hereby expressly consents that the Data may be used by Astute and provided to the relevant Trustee(s), JF Apex Nominees (Tempatan) Sdn Bhd, Regulators for regulatory requirements, or any of Astute's holding companies, subsidiaries or associated companies, which provides services to Astute, within or outside Malaysia, for the purposes of the application of Master Account with Astute under this Agreement including any subsequent transactions that are related to it, provision of financial services including the appointment of nominees by the Applicant or any related services and, including direct marketing. However, in the event the Applicant notifies Astute in writing to cease or not to begin processing Data for purpose of direct marketing, Astute shall comply with such written notice issued by the Applicant.
- 15.2 the Applicant may withdraw its consent granted herein to process the Data; and

- a) it is necessary and obligatory for the Applicant to provide the Data in order for Astute to process the Applicant's application for opening of master account to provide the services under this Agreement.
- b) Astute may use and disclose the Applicant's Data collected via online methods in the course of providing services under this Agreement.
- 15.3 The Applicant and Astute hereby agree and acknowledge that:
- (a) The Applicant may request for access to the Personal Data and would be able to contact Astute through the customer service representative department of the Apex group of companies ("Group") at the address stated in the Group's Policy Statement to request for correction on the Data and make enquiries or complaints with regards to the Data;
- (b) Astute may disclose the Data to its employees, consultant and third party service providers in the course of providing the services under this Agreement;
- (c) the Applicant may, by notice in writing to Astute, stop the processing and usage of the Data or part of the Data in the event if there is a danger where other persons are able to be identified from the Data;

16. MISCELLANEOUS

- 16.1 References to persons include corporations, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 16.2 Each joint Applicant's obligation is joint and several and any reference herein to the Applicant, where appropriate, may refer to any one or more joint Applicant(s).
- 16.3 The Master Account is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 16.4 Astute reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.
- 16.5 If any of these Terms and Conditions is held or deemed to be void or unenforceable, the other terms and conditions will remain in full force and effect.

17. APPLICABLE LAW

These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

APPOINTMENT OF NOMINEE TO HOLD UNIT

Whereas the abovenamed applicant ("the Investor") has registered with Astute Fund Management Berhad ("Astute") as an investor in unit trusts funds ("Unit Trusts") that are managed by Astute or distributed by Astute as an institutional unit trusts agent ("IUTA") for other unit trusts management companies.

And Whereas as an IUTA and for ease of operations, Astute requires the services of a nominee to effect transactions for the Investor and also to keep in custody Unit Trusts for and on behalf of the Investor.

And Whereas the Investor is desirous of appointing JF Apex Nominees (Tempatan) Sdn Bhd ("the Nominee") and the Nominee has agreed to the appointment to hold and act for and on behalf of the Investor time to time in relation to Unit Trusts subject to the terms and conditions herein provided.

Now the Investor hereby **agrees** as follows:

1. INSTRUCTIONS ON UNIT TRUSTS

- 1.1. The Investor shall forward all instructions with respect to the Unit Trusts to Astute in accordance with the prescribed manner set by Astute from time to time.
- 1.2. Any unit trusts management company ("UTMC") which receives the application for subscription, transfer, switching, redemption, investment and/or any other dealings with respect to the Unit Trusts shall not be obliged to accept such application in whole or in part and the Nominee shall not be liable for:
- (i) ensuring that the relevant UTMC accept such application; or
- (ii) any action, proceeding, claim, cost, expense, loss or damage of whatsoever nature suffered or incurred by the Investor including any loss of investment opportunity which the Investor may suffer or incur as a result of any refusal to accept or delay in accepting such application by any such UTMC.
- 1.3. The Nominee may aggregate transactions for the Unit Trusts with those of the other investors/clients of the Nominee.
- 1.4. All transactions with respect to the Unit Trusts will be effected by the Nominee on behalf of the Investor with the relevant representative, agent, adviser or management company of the Unit Trusts in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective Unit Trusts and the laws, rules, regulations, guidelines and practices of the unit trusts industry.
- 1.5. The Investor acknowledges that the Investor is aware of such restrictions and limitations and the contents of the relevant prospectus and deed governing the Unit Trusts.
- 1.6. The Nominee shall be entitled at its sole discretion to refuse to comply with any instructions which in the Nominee's opinion is unclear or ambiguous or which would or might cause Astute and/or the Nominee to contravene any applicable law, regulation, guideline, rules or practices of the unit trusts industry and the Nominee shall not be responsible or liable to the Investor as a result of refusal to act in such circumstances.
- 1.7. The Nominee, its personnel, employees or agents are under no obligation to verify the authenticity of any instructions given or purported to be given by the Investor or for and on behalf of the Investor or to determine whether such instructions are duly authorised.

2. CUSTODY

- 2.1 The Investor hereby agrees that notwithstanding anything to the contrary herein contained:
- (a) the Unit Trusts shall be held by the Nominee as the registered holder for and on behalf of the Investor;
- (b) the Nominee shall not recognise any trust or equity in respect of the Unit Trusts or any part thereof; and
- (c) the Nominee shall be a bare custodian and not a trustee in all matters relating to this Agreement and/or the Unit Trusts.
- 2.2 Subject to Astute receiving instructions to the contrary, the Nominee shall:
- (a) present for payment the Unit Trusts which are subscribed or redeemed or otherwise shall become payable;
- (b) hold for the Investor all distributions and rights with respect to any Unit Trusts held, and
- (c) receive and collect all interest, dividends and other payments or distributions of income in respect of the Unit Trusts.
- 2.3 The Nominee shall not be liable to pay any interest to the Investor for any monies held by the Nominee for the Investor for any reason whatsoever.

2.4 The Nominee shall have no duty or responsibility as regards attendance at meetings or voting in respect of any of the Unit Trusts or as regards any subscription, conversion or other rights in respect thereof or as regards any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Unit Trusts, nor shall the Nominee be under any duty to investigate or participate therein or take any affirmative action in connection therewith except in accordance with written instructions from the Investor and upon such conditions and indemnity and provision for expenses as the Nominee may require.

3. COST AND COMMISSION

- 3.1 The Investor shall be responsible for the payment of any commission, transfer fees, registration fees, taxes, any other liabilities, costs and expenses properly payable or incurred by the Nominee under this Agreement and in holding or executing transaction in respect of the Unit Trusts.
- 3.2 The Nominee shall be entitled to set-off any monies due to the Investor under this Agreement against any debt or liability due from the Investor to the Nominee from time to time.
- 3.3 All fees and charges payable to the Manager and the Trustee are subject to goods and services tax as may be imposed by the government or other authorities from time to time.

4. VARIATION AND TERMINATION

- 4.1 Without contrary to Clause 4.2, the Nominee at its sole discretion may by notice in writing to the Investor vary or terminate this Agreement at any time.
- 4.2 The Nominee may without notice to the Investor amend this Agreement from time to time in order to comply with any relevant law, regulation, guidelines or practices with respect to this Agreement or the unit trusts industry.
- 4.3 The Investor may terminate this Agreement at any time by written notice to the Nominee to take effect immediately on receipt.
- 4.4 Upon termination of this Agreement, the Nominee shall be entitled at its absolute discretion to transfer all the Unit Trusts to the Investor at the cost and expense of the Investor and the Investor shall do all things necessary to affect such transfer.

5. LIABILITY AND INDEMNITY

- 5.1 The Nominee shall not be liable for any direct, indirect, special or consequential damages which may be suffered by the Investor, such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort (which includes but is not limited to negligence), arising directly or indirectly in connection with or arising out of this Agreement or the Unit Trusts.
- 5.2 The Investor hereby agrees to indemnify and hold harmless the Nominee and/or its personnel, employees and agents against any action, proceeding, claim, cost, expense, loss or damage of whatsoever nature which may be brought against, suffered or incurred by any of them arising either directly or indirectly out of or in connection with the Agreement or in connection with the Nominee accepting, relying on or failing to act on any instruction given or purport to be given by or on behalf of the Investor to Astute or the Nominee.
- 5.3 The Nominee shall not be required to take any legal action or proceedings with respect to the Unit Trusts or for and on behalf of the Investor.

6. NON-EXCLUSIVITY

- 6.1 The services to be provided by the Nominee to the Investor are non-exclusive and the Nominee shall be permitted to perform such services for such other persons/ body as the Nominee in its absolute discretion deem fit and the Nominee shall not be liable or under any obligation to:
 - 6.2 account to the Investor for all or any part of benefits received or any fact which may come to the notice of the Nominee or any of its personnel, employees or agents in the course of providing such services; or
 - 6.3 disclose to the Investor any fact or thing which may come to the notice of the Nominee in the course of providing such services to others or in the course of its business in any other capacity or in any manner whatsoever than in the course of carrying out its duties under these terms and conditions

7. MISCELLANEOUS

- 7.1 All notices and documents sent, conveyed, forwarded, published or transmitted by the Nominee to the Investor in any manner the Nominee deems practical and appropriate, or in accordance with such manner as may be mutually agreed upon by the Nominee and the Investor are deemed to have been duly served and shall be at the risk of the persons entitled thereto.
- 7.2 The Investor acknowledge that the Nominee may delegate any of its functions under this Agreement to any person/body and the Investor hereby expressly agrees that the Nominee may disclose information about the Investor and the Unit Trusts to such person/body in order to undertake these functions. The Nominee is to ensure that the delegatee provides sufficient guarantees to the technical and organizational security measures that govern the processing of the Investor and the Unit Trusts' information and the delegatee takes reasonable steps to ensure compliance with those measures that are put in place.
- 7.3 The Investor shall not assign any of its rights and interest in this Agreement, the Unit Trusts without the written consent of the Nominee.
- 7.4 References to persons include corporations, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 7.5 Each joint Investor's obligation is joint and several and any reference herein to the Investor, where appropriate, may refer to any more or more joint Investor(s).
- 7.6 The Nominee may give any notification or to take or to refrain from taking any action in order to comply with the provisions of any laws or any statutory and regulatory requirements now or hereafter in force which purports to impose any duty on the Nominee as the holder of any Unit Trusts.
- 7.7 Nothing in this Agreement shall be deemed to create a partnership between the Nominee and the Investor nor an employee-employer relationship.
- 7.8 If any of these terms and conditions is held or deemed to be void or unenforceable, the other terms will remain full force and effect.
- 7.9 The agreement set out in these terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

UNIT TRUST 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 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 that you put in as deposit or down payment) the greater the potential for losses as well as gains;
- 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 or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold to settle 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 in respect of any aspect of this risk disclosure statement or the terms of the loan financing you should consult the institution offering the loan.

DECLARATIONS AND SIGNATURES

I/We acknowledge that I/we have received, read and understood the latest Master Prospectus (es) and all Supplemental Prospectus (es), Product Highlight Sheet (s), Terms & Conditions of the Master Account, the Appointment of Nominee To Hold Unit Trust Agreement, FATCA, CRS and the Unit Trust Loan Financing Risk Disclosure Statement above and I/we undertake to be bound by them for our transactions with Astute. I/We acknowledge that I/we are fully aware of the fees, charges and risks that incurred directly or indirectly in the event of investing in the fund(s).

I/We undertake to provide such information and documents as Astute may reasonably require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA"), and any other information as it may require for the purpose of and in connection with completing the Master Account Application Form, including but not limited to my/our information on financial position, condition, or prospect. I/We agree that my/our personal data and information shall be governed by the Terms and Conditions set out within this Master Account Application Form as may be amended or supplemented from time to time.

I/We hereby agree to indemnify Astute against all actions, suits, proceedings, claims, damages and losses which may be suffered by the Astute as a result of any inaccuracy of the declarations herein. I/We declare that I am/we are in compliance and undertake that I/we will comply with all applicable laws and regulations.

Applicant Signature	
Signature of Principal Applicant	Signature of Joint Applicant
Date :	Date :

COMPULSORY FOR DISTRIBUTOR USE (IF ANY)											
FOR AUTHORISED UTC USE	FOR AUTHORISED DISTRIBUTOR: FINANCIAL PLANNER / CUTA										
Full Name of Consultant (as per NRIC):	Company Name:										
*UTC Code: <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>											Authorised Signatories
Consultant's Signature: _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"><u>Authorized Signatory 1</u></td> <td style="width: 50%; padding: 5px;"><u>Authorized Signatory 2</u></td> </tr> <tr> <td style="height: 40px;"></td> <td style="height: 40px;"></td> </tr> </table>	<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>								
<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>										
Consultant's Stamp (if any): _____	Company Rubber Stamp: _____										
Date:	Date:										

FOR OFFICE USE ONLY

The applicant MUST provide the following completed copy when submitting this application. Incomplete documentation may result in the applicant not being on boarded. Please mark (/) where relevant.

Checklist of Documentation for Individual Account	Copy No	Tick (<input type="checkbox"/>)	Remarks (if any)
Photocopy of Principal Applicant's Identity Card	1 Copy		
Photocopy of Joint Applicant's Identity Card/Birth Certificate	1 Copy		
Master Account Application Form			
Quick Form (Transaction Form)			
KWSP 9N (AHL) Form			
Photocopy of Passport – Applicable only for Non-Malaysia applicant	1 Copy		
A copy of the residential Utility bill – Applicable only for Non-Malaysian applicant	1 Copy		
Form For Third Party Fund – MA & SAT / KWSP 9N			
Enhanced Customer Due Diligence Form (ECDD) – For High Risk only			
Supporting for ECDD – E.A Form/Pay Slip/EPF Statement/Bank Statement (3 Months)			

Is the Individual a related party to the company?

No Yes, if yes please provide details below:

Name	Position	Organization	Relationship with the Applicant

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Front-Office (Customer Services)		Back-Office (Operations Department)			For and on behalf of JF Apex Nominees (Tempatan) Sdn Bhd				
Received By		Processed By		Reviewed By		Authorised Signatory/ Name			
Signature		Signature		Signature				Date	
Name		Name		Name					
Date		Date		Date					

Master Account Number:

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Nature of Business Based on Industries and Sectors

Code	Nature of Business - Industries and Sectors	Score
A01	Agricultural	1
A02	Apparel / Fashion Designer	1
A03	Assets/portfolio management	1
A04	Banking: commercial Bank	1
A05	Convenience stores: eg. 7E, MyNews	1
A06	Credit card services	1
A07	Education Services	1
A08	Engineering and Technician	1
A09	Factory and Manufacturing Activities	1
A10	Farming and Plantation	1
A11	Food and Beverages	1
A12	Forestry and Fishing	1
A13	Healthcare and Pharmaceutical	1
A14	Hospital / Clinic / Medical Activities	1
A15	Insurance	1
A16	Interior Design	1
A17	Laundry and dry-cleaning, pressing	1
A18	Legal and Consulate Activities	1
A19	Logistics and Customs	1
A20	Manufacturing: Raw Products	1
A21	Military and Defence / Marines Activities	1
A22	Mining and Quarrying	1
A23	Online Business	1
A24	Orphanages	1
A25	Professional Services: eg Advisor / Secretariat	1
A26	Retailors / Supermarket / Mini Market	1
A27	Services: Car wash	1
A28	Telecommunication and Operator	1
A29	Training and Event Services	1
A30	Transportation and Storage	1
A31	General Services / Public Services	1
A32	Real Estate and Property Agency	5
A33	Accounting and Auditing Activities	5
A34	Consultancy and Agency	5
A35	Automotive	5
A36	Commodity brokers and dealers: Life Stocks	5
A37	Construction and Building	5
A38	Hotel and Homestay	5
A39	IT And Computer	5
A40	Wholesale and Trading / Supplier	5

Code	Nature of Business - Industries and Sectors	Score
A41	Activities of Religious Organizations	10
A42	Cyber Café / Internet Centre	10
A43	Pawnshops and pawnbrokers includes Ar-Rahnu	10
A44	Restaurant	10
A45	Travel Agencies & Tour Guide Activities	10
A46	Tour Operator Activities	10
A47	Retail sale of beer, wine and spirits	10
A48	Furniture Shop or Activities	10
A49	Rental & Services / Leasings	10
A50	Wholesale and Supplier: car spare parts	10
A51	Fashion and Design	10
A52	Retail sale of antiques / Drawings	15
A53	Retail sale or Wholesale of jewellery	15
A54	Wholesale and retail sale of all kinds of parts, components, supplies, tools and accessories for motor	15
A55	Auction Activities: Car auctions	15
A56	Financial leasing activities	30
A57	Art and Antique Dealer/Shop	30
A58	Entertainment: Pubs, bars, discotheques, coffee houses, cocktail lounges and karaoke	30
A59	Gaming, Gambling and Betting activities: any type of gambling & betting	30
A60	Investment Activities: Stocks / Unit Trust	30
A61	Money-changing services: Money Changer	30
A62	Foreign exchange broker and dealers (Bureaux de change)	30
A86	Others (please specify)	86

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