

DECLARATION OF CLIENT VULNERABILITIES*

**Requirements under Securities Commission Guidelines on Conduct For Capital Market Intermediaries (Effective of 1 Oct 2024)

<input type="checkbox"/> New Client <input type="checkbox"/> Existing Client: Account No: _____)	
Client's Name as in NRIC/Passport:	
NRIC/Passport No:	Product/Services: Private Mandate / Unit Trust/Wholesale

I, as the above name hereby declare the following in relation to my investment in unit trusts/private with Astute Fund Management Berhad ("Astute").

Tick here (√)	Declaration by Client	Tick here (√)	Declaration by Client
	<p>Acknowledgment of Risks I acknowledge that I have been fully informed of the risks associated with investing in Astute. I understand that the value of investments may fluctuate and that past performance is not indicative of future returns.</p>		<p>Willingness to Accept Risks I have reviewed my financial situation and personal circumstances and confirm that I am *willing and able* to accept the risks involved with my investments.</p>
	<p>Declaration of Financial Vulnerabilities I hereby declare any *financial vulnerabilities* that may affect my ability to bear investment risks. These vulnerabilities may include, but are not limited to:</p> <ul style="list-style-type: none"> ➢ Low or inconsistent income ➢ High level of personal debt ➢ Lack of liquid assets or emergency savings ➢ Dependency on current income for essential living expenses ➢ Other financial commitments (please specify if any): _____ 		<p>Disclosure of Vulnerabilities to Consultant I agree to disclose any material changes to my personal, financial, or health circumstances to Astute or my Unit Trust Consultant. I understand that failure to disclose relevant vulnerabilities may impact the suitability of investment advice or recommendations.</p> <p style="text-align: right; font-size: small;">*For Unit Trust Client Only</p>
	<p>Health and Personal Circumstances I acknowledge that certain *personal or health-related vulnerabilities* may affect my decision-making or risk tolerance. These may include:</p> <ul style="list-style-type: none"> ➢ Physical or mental health conditions that may affect my judgment ➢ Dependents who rely on me financially ➢ Imminent life events (such as retirement, major medical expenses, etc.) ➢ Age – Senior citizens (60 years above) who may be less technologically able. 		<p>Consultant's Advice and Understanding I confirm that I have received adequate advice and explanations from my Unit Trust Consultant and that I understand the implications of my vulnerabilities on my investments.</p> <p style="text-align: right; font-size: small;">*For Unit Trust Client Only</p>
	<p>Investment Objectives I confirm that my investment objectives are clear and align with my current financial situation. My primary investment objectives are (please tick the relevant box):</p> <ul style="list-style-type: none"> ➢ Capital Preservation ➢ Income Generation ➢ Capital Growth ➢ Others (please specify): _____ 		<p>No Guarantee of Returns I acknowledge that Astute has not made any guarantees of returns on my investments, and I accept full responsibility for my investment decisions.</p>
	<p>Acknowledgement of Other Fee and Charges I acknowledge that I have been fully informed that from time to time (whenever needed) Astute will communicate and disclose any new or changes of all fees and charges payable by the client (Including any fee collected on behalf of Distributor-wrap fee) and the basis for the such fees and charges, including any charges that may be payable in the future and which amount is not known at the time of the transaction. Disclosure of fees and charges may be in the form of percentage or a range.</p>		

*Vulnerable client means a natural person who, due to his personal circumstances, may require a capital market intermediary to exercise more care when dealing with the person. 'Natural person' includes an individual or any individual running a sole proprietorship or partnership that is not a corporation.

Client's Name :	Date :
Signature :	

Guidance

- 1.01 The Guidelines on Conduct for Capital Market Intermediaries (Guidelines) is issued by the Securities Commission Malaysia (SC) pursuant to section 377 of the Capital Markets and Services Act 2007 (CMSA).
- 1.02 These Guidelines aim to foster good business conduct and a good corporate culture within all capital market intermediaries, that focuses on the delivery of the following outcomes to all clients, including vulnerable clients:
- ❖ **Outcome 1:** Clients are confident that they are dealing with a capital market intermediary whose corporate culture and core values embody the honest and fair treatment of clients, and who gives due regard to the interests of the clients.
 - ❖ **Outcome 2:** Clients are provided with clear, relevant and timely information to enable them to make informed decisions before, during and after the point of sale, including the costs, risks and important exclusions or limitations.
 - ❖ **Outcome 3:** A capital market intermediary and its representatives exercise reasonable care, skill and diligence in carrying on or providing a capital market related service.
 - ❖ **Outcome 4:** Clients receive personal advice that is suitable in view of their particular circumstances.
 - ❖ **Outcome 5:** Clients' complaints are handled in a fair, transparent, timely, efficient and effective manner.
 - ❖ **Outcome 6:** Clients' assets are protected from the risk of loss, fraud or insolvency of the capital market intermediary.
 - ❖ **Outcome 7:** Clients' information is protected from the risk of loss, theft, misuse, or unauthorised disclosure, access or modification.
- 1.02 These Guidelines set out general conduct requirements that must be adhered to by a capital market intermediary and its representatives, insofar as applicable, when carrying on or providing a capital market related service.
- 1.03 Clients must not be denied the outcomes set out in paragraph 1.02 even if a capital market intermediary uses digital technology to carry on or provide a capital market related service.
- 1.04 These Guidelines also set out principles and requirements applicable to a capital market intermediary carrying on or providing a capital market related service on or through an online platform.