

MASTER ACCOUNT NUMBER:

[illegible]

PART A

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

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

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

Name of Applicant (as in NRIC / Passport):

[illegible]

NRIC (New) No:

Old IC / Passport / Military / Policy ID No:

[illegible]

Marital Status:

	Single		Married		Divorced		Widowed
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Race

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

	Malaysian, Bumiputera		Malaysian, Non-Bumiputera		Permanent Residence Please specify:		Foreigner Please specify:
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Employment Status:

Employed	Self-Employed/Own Business: (Please Specify:)	Retired	Housewife	Student	Unemployed
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Name of Employer / Company Name:

Designation:

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Nature of Business:

A						If A-86 – None of the above, please specify: _____ [Please refer to Appendix A at Page 6]
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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						

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
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3.ADDRESS FOR REGISTRATION AND CORRESPONDENCE (PRINCIPAL APPLICANT)

[illegible]

4. CONTACT DETAILS (PRINCIPAL APPLICANT)

[illegible]

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

5.POLITICALLY-EXPOSED PERSON(PEP) DECLARATION

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

Type of PEP: ☐ Domestic

☐ Foreign (Please Specify Country and Position: _____)

Name	Position	Organization	Relationship with 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).

6.VULNERABILITY DECLARATION

Please tick (✓) where applicable. **For details, please refer Guidance Notes (Attached in Part B)**

- ☐ No, I confirm that I am not vulnerable investor and this is not applicable to me.
☐ Yes, I confirm that I am vulnerable investor.

7.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.

- ☐ 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 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), 1(g) and 1(7) above. 9. A closed-end fund approved by the Securities Commission
High-Net Worth Individuals	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; b) holds a Bachelor's or Master's degree in accounting; or c) holds a Master of Business Administration; 7. An individual who holds the following membership in the associations as set out below: a) Active Member of Chartered Financial Analyst (CFA) Institute; b) Chartered Banker of Asian Institute of Chartered Bankers (AICB); c) Ordinary Member of Financial Markets Association Malaysia (FMAM); d) Chartered Accountant(M) of Malaysian Institute of Accountants (MIA); e) Ordinary Member of Malaysia Association of Tax Accountants (MATA); f) Accredited Angel Investor of Malaysia Business Angel Network (MBAN); g) Certified Member of Financial Planning Association of Malaysia (FPAM); or h) Ordinary Member of Malaysian Financial Planning Council (MFPC); or 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.

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8. DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA")

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).

*Please complete the following table:

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

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.
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<input type="checkbox"/>	EIN 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.

9. 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.

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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.

10. TAX RESIDENCY

Please Tick (✓) one of the following:

Principal 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.*

*Please complete the following table:

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

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.*

*Please complete the following table:

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

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Definitions

Politically Exposed Person	v. Foreign PEP i.e. individual who is or who has been entrusted with prominent public functions by a foreign country. vi. Domestic PEP i.e. individual who is or has been entrusted domestically with prominent public functions. vii. Family members of PEP (related to a PEP either directly (consanguinity) or through marriage). viii. Close Associates of PEP (an individual reasonably known to the reporting institution to be closely connected to a PEP, either socially or professionally).
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Please tick (✓) where applicable. **For details, please refer Guidance Notes (Attached in Part B)**

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- ☐ * 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).
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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

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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

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11. GUIDANCE NOTES FOR VULNERABILITIES CLIENT

- ❖ Completion of This Form is Mandatory for Onboarding and/or Periodic Reviews Involving Vulnerable Customers.
- ❖ This form is only required for customers who identify themselves as "vulnerable customers."
- ❖ Before filling out the form, you must first engage with the customer to understand the nature and extent of their vulnerability.
- ❖ You are responsible for setting up the account or recommending products that are suitable for the customer's specific needs and risk profile.
- ❖ If available product offerings do not align with the customer's needs or risk profile, you may decline or reject the account. In such cases, you must clearly document the reasons for your decision.
- ❖ Please ensure you read and understand the *Securities Commission's Guidelines on Conduct for Capital Market Intermediaries – SC-GL/3-2021 (R1-2024)*, particularly the sections concerning the treatment of vulnerable customers.

FREQUENTLY ASKED QUESTIONS AND GUIDANCE ON VULNERABLE CUSTOMER DECLARATION
1. Why is this declaration necessary?

This declaration is required as the collection of such information is mandated by regulatory authorities. Disclosing any vulnerability allows Astute to better understand your circumstances and, where applicable, offer products and services that are tailored to your specific needs.

2. Is this declaration mandatory, and can I choose not to complete it?

Yes, the declaration is mandatory. If you choose not to complete it or refuse to provide the required information, your account opening application will be declined.

3. How can I determine whether I am considered a vulnerable customer?

In assessing whether you may be considered a Vulnerable Customer, you may take the following factors into account. Please note that this list is not exhaustive and is intended for guidance only. If you face other similar circumstances, you may also choose to identify yourself as a "vulnerable customer."

- a) Disabilities – customers with disabilities that may affect their ability to make an informed decision (see note 1 below).
- b) Life events – customers who experienced adverse life events e.g. loss of job, temporary or long-term¹ financial hardship.
- c) Financial resilience – customers with low ability to withstand financial shocks e.g. overly-indebted or have cash flow problems.
- d) Capability – customers with low financial knowledge, or low capability in areas such as literacy, language or digital skills.
- e) Age – Senior citizens who are less technologically able.

4. How will Astute use my information, and will it be shared with others?

Should you disclose any vulnerabilities, a representative from Astute may contact you to gain a better understanding of your needs. In accordance with our Personal Data Protection Policy, all information you provide will be kept strictly confidential and protected against unauthorised use, except where required for regulatory purposes.

5. What are your obligations and what do we require from you?

You are required to confirm that all particulars and information provided in this form are true and accurate to the best of your knowledge. You must also accept full responsibility and agree not to hold Astute liable for any loss of capital, profit, or other actual or potential losses. Furthermore, you agree to fully indemnify Astute for any losses, damages, costs, or expenses incurred or suffered as a result of relying on the information you have provided.

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 / MR USE
Full Name of UTC / MR (as per NRIC):

UTC Code:

--	--	--	--

MR Code:

M	R						
---	---	--	--	--	--	--	--

UTC / MR Signature:

--

Date:

FOR AUTHORISED DISTRIBUTOR: CUTA / IUTA
Company Name:

IUTA/CUTA Code:

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Authorised Signatories:

<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>
-------------------------------	-------------------------------

Company Rubber Stamp:

Date:

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	1
A13	Healthcare and Pharmaceutical	1
A14	Hospital / Clinic / Medical Activities	1
A15	Insurance	1
A16	Interior Design	1
A17	Laundering 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 Quarry	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	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 / Leasing	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 vehicles	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)	-

