

TERMS AND CONDITIONS
(a) Rights of the Astute Fund Management Berhad ("Astute" or "the Company")

- The Terms and Conditions herein are not exhaustive and the Company reserves the right to add, delete, vary or amend these Terms and Conditions at any time and from time to time at its sole and absolute discretion and the Account Holders hereby agree to any such additions, deletions, variations or amendments to the Terms and Conditions. Where there are conflicting terms, the terms in the relevant disclosure documents shall prevail.
- Astute reserves the right to reject any investment application in whole or in part without assigning any reason. Rejected applicant will be notified and Astute will refund the applicant money, made payable to the applicant, within 7 days from the date of receipt of the duly completed Investment Form.

(b) Anti-Money Laundering Statement

- The source of all funds paid by the Account Holder(s) to Astute from time to time shall come from the Holder(s)'s legitimate source or business activity.
- Account Holder(s) must provide all information and documents required and declare that all particulars given are true and complete to allow Astute to verify the Account Holder's identity.
- Astute shall not be held liable for any reason whatsoever and Account Holder(s) agree(s) to indemnify the Company from any losses whatsoever as a result or in connection with any delay or failure to process any application/transaction if such information and/or documents are not provided on time to the Company.
- Astute reserves the right to reject any application if the Account Holder(s) is/are not able to prove the information and/or documents required or if the Account Holder(s) is/are found to have breached or incompliance with the laws, regulations and rules on Anti-Money Laundering and Anti-Terrorism Financing Act 2001 (AML/ATF) and 'Know Your Customer' policy of the Company. Rejected application will be notified.

(c) Application and Remittance

- All instructions, investments and transactions will be carried out according to the instructions of Authorised Signatory specified in the Account Opening Master Form or any subsequent written notice duly received by Astute. Transactions are subject to the availability of units of the relevant unit trust fund(s).
- Payment may be made by telegraphic transfer, bank or online transfer, cheque or bank draft.
- Units will be priced based on the Net Asset Value (NAV) calculated at the end of the business day upon receipt of the duly completed Account Opening Master Form. Units will be credited upon clearance of payment, after deduction of the necessary fees, charges, taxes and other deductions, where applicable.

(d) Confirmation Advice

- A confirmation advice will be issued to the Principal Holder within 14 days from the date of investment under normal circumstances.
- All items and balances shown in the confirmation advice will be considered correct unless the Company is notified in writing of any discrepancy within 14 days from the issuance date of the confirmation advice.
- All notices, statements, vouchers, correspondence and other communications will be addressed to the Principal Holder only at the address herein.

(e) Transfer-In

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

(f) Income Distribution and Reinvestment Policies

- Income distributions declared by the Manager of the unit trust fund shall be reinvested in new units of the same fund except where reinvestment is not allowed.

(g) Fees, Charges and Expenses

- The Account Holder(s) shall be responsible for the payment of any charges, fees, costs, expenses, taxes (if any) and other liabilities properly payable or incurred by Astute and in holding or executing transaction in respect of any of the units.

DECLARATIONS & SIGNATURES

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

Signature of Principal Applicant/Authorized Signatory Date :	Signature of Joint Applicant/Authorized Signatory Date :	Affix Common Seal or Company Rubber Stamp (where applicable)				
FOR AUTHORISED UTC / MR USE		FOR AUTHORISED DISTRIBUTOR: FINANCIAL PLANNER / CUTA				
Full Name of UTC / MR (as per NRIC): <hr/>		Company Name: <hr/>				
UTC Code: <input style="width: 100px; height: 15px;" type="text"/>	MR Code: <input style="width: 100px; height: 15px;" type="text"/>	IUTA/CUTA Code: <input style="width: 100px; height: 15px;" type="text"/>				
UTC / MR Signature: <input style="width: 100px; height: 40px;" type="text"/>		Authorized Signatories: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center; padding: 5px;">Authorized Signatory 1</td> <td style="width: 33%; text-align: center; padding: 5px;">Authorized Signatory 2</td> <td style="width: 33%; text-align: center; padding: 5px;">Company Rubber Stamp</td> </tr> </table>		Authorized Signatory 1	Authorized Signatory 2	Company Rubber Stamp
Authorized Signatory 1	Authorized Signatory 2	Company Rubber Stamp				
FOR OFFICE USE ONLY						
Front-Office (Customer Services)		Back-Office (Operations Department)				
Received By		Processed By				
Signature	Signature					
Name	Name					
Date	Date					
Appendix A 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	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- <ol style="list-style-type: none"> a) holds a Bachelor's or Master's degree related to Finance Economics or Actuarial Science; 7. An individual who holds the following membership in the associations as set out below: <ol style="list-style-type: none"> 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.					