

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    EPF No.:

## 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 per NRIC / Passport):**

[illegible]

NRIC (New) No.:										Old IC / Passport / Military / Policy ID No:										Date of Birth (dd/mm/yyyy):									
			-			-																/			/				

**Gender:** ☐ Male ☐ Female **Marital Status:** ☐ Single ☐ Married ☐ Divorced ☐ Widowed

**Race:** ☐ Malay ☐ Chinese ☐ Indian ☐ Others (Please specify: \_\_\_\_\_)

**Nationality:** ☐ Malaysian, Bumiputra ☐ Malaysian, Non Bumiputra ☐ Permanent Residence\* ☐ 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				A86 – if None of the above, please specify: _____ [Please refer to Appendix A]
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## Source of Income/Wealth/Funds:

☐ Salary/Pension    ☐ Business    ☐ Investment Return    ☐ Savings    ☐ Parental Family Income    ☐ Inheritance  
☐ Company Profit    ☐ Credit Facilities/Loan    ☐ Share Sale    ☐ Gift/Donation    ☐ Insurance/Investment Payout    ☐ Commission  
☐ Company Sale    ☐ Property Sale    ☐ Savings from Employment Income    ☐ 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

## PERMANENT ADDRESS AS PER NRIC/PASSPORT (PRINCIPAL APPLICANT)

[illegible][illegible]**ADDRESS FOR REGISTRATION AND CORRESPONDENCE (PRINCIPAL APPLICANT)**[illegible]

<b>Postcode</b>	<input type="text"/>	<b>City</b>	<input type="text"/>
<b>State</b>	<input type="text"/>	<b>Country</b>	<input type="text"/>

**CONTACT DETAILS (PRINCIPAL APPLICANT)**[illegible]

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

**BANK ACCOUNT DETAILS (FOR CREDITING OF DISTRIBUTION & REPURCHASE PROCEEDS)**[illegible]

**e-INVOICE DETAILS\***

This is required for LHDN e-Invoicing purposes. Kindly provide your TIN below or, if not, it will be deemed that you have agreed and allow us to retrieve your TIN number from LHDN Portal. By completing this section, you are also giving your consent for us to issue the e-invoice.

TINs Number:

**DECLARATION OF VULNERABILITIES CLIENT**

Please tick (v) where applicable. For details, please refer to *Guidance Notes for Client Vulnerability Declaration*.

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

**3. 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 per NRIC / Passport):

NRIC (New) No.:

Old IC / Passport / Military / Policy ID No:

Date of Birth (dd/mm/yyyy):

Gender: ☐ Male ☐ Female

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Race: ☐ Malay ☐ Chinese ☐ Indian ☐ Others (Please specify: \_\_\_\_\_)

Nationality: ☐ Malaysian, Bumiputra ☐ Malaysian, Non Bumiputra ☐ Permanent Residence\* ☐ 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 ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐ L ☐ M ☐ N ☐ O ☐ P ☐ Q ☐ R ☐ S ☐ T ☐ U ☐ V ☐ W ☐ X ☐ Y ☐ Z ☐ AA ☐ AB ☐ AC ☐ AD ☐ AE ☐ AF ☐ AG ☐ AH ☐ AI ☐ AJ ☐ AK ☐ AL ☐ AM ☐ AN ☐ AO ☐ AP ☐ AQ ☐ AR ☐ AS ☐ AT ☐ AU ☐ AV ☐ AW ☐ AX ☐ AY ☐ AZ ☐ BA ☐ BB ☐ BC ☐ BD ☐ BE ☐ BF ☐ BG ☐ BH ☐ BI ☐ BJ ☐ BK ☐ BL ☐ BM ☐ BN ☐ BO ☐ BP ☐ BQ ☐ BR ☐ BS ☐ BT ☐ BU ☐ BV ☐ BW ☐ BX ☐ BY ☐ BZ ☐ CA ☐ CB ☐ CC ☐ CD ☐ CE ☐ CF ☐ CG ☐ CH ☐ CI ☐ CJ ☐ CK ☐ CL ☐ CM ☐ CN ☐ CO ☐ CP ☐ CQ ☐ CR ☐ CS ☐ CT ☐ CU ☐ CV ☐ CW ☐ CX ☐ CY ☐ CZ ☐ DA ☐ DB ☐ DC ☐ DD ☐ DE ☐ DF ☐ DG ☐ DH ☐ DI ☐ DJ ☐ DK ☐ DL ☐ DM ☐ DN ☐ DO ☐ DP ☐ DQ ☐ DR ☐ DS ☐ DT ☐ DU ☐ DV ☐ DW ☐ DX ☐ DY ☐ DZ ☐ EA ☐ EB ☐ EC ☐ ED ☐ EE ☐ EF ☐ EG ☐ EH ☐ EI ☐ EJ ☐ EK ☐ EL ☐ EM ☐ EN ☐ EO ☐ EP ☐ EQ ☐ ER ☐ ES ☐ ET ☐ EU ☐ EV ☐ EW ☐ EX ☐ EY ☐ EZ ☐ FA ☐ FB ☐ FC ☐ FD ☐ FE ☐ FF ☐ FG ☐ FH ☐ FI ☐ FJ ☐ FK ☐ FL ☐ FM ☐ FN ☐ FO ☐ FP ☐ FQ ☐ FR ☐ FS ☐ FT ☐ FU ☐ FV ☐ FW ☐ FX ☐ FY ☐ FZ ☐ GA ☐ GB ☐ GC ☐ GD ☐ GE ☐ GF ☐ GG ☐ GH ☐ GI ☐ GJ ☐ GK ☐ GL ☐ GM ☐ GN ☐ GO ☐ GP ☐ GQ ☐ GR ☐ GS ☐ GT ☐ GU ☐ GV ☐ GW ☐ GX ☐ GY ☐ GZ ☐ HA ☐ HB ☐ HC ☐ HD ☐ HE ☐ HF ☐ HG ☐ HH ☐ HI ☐ HJ ☐ HK ☐ HL ☐ HM ☐ HN ☐ HO ☐ HP ☐ HQ ☐ HR ☐ HS ☐ HT ☐ HU ☐ HV ☐ HW ☐ HX ☐ HY ☐ HZ ☐ IA ☐ IB ☐ IC ☐ ID ☐ IE ☐ IF ☐ IG ☐ IH ☐ II ☐ IJ ☐ IK ☐ IL ☐ IM ☐ IN ☐ IO ☐ IP ☐ IQ ☐ IR ☐ IS ☐ IT ☐ IU ☐ IV ☐ IW ☐ IX ☐ IY ☐ IZ ☐ JA ☐ JB ☐ JC ☐ JD ☐ JE ☐ JF ☐ JG ☐ JH ☐ JI ☐ JJ ☐ JK ☐ JL ☐ JM ☐ JN ☐ JO ☐ JP ☐ JQ ☐ JR ☐ JS ☐ JT ☐ JU ☐ JV ☐ JW ☐ JX ☐ JY ☐ JZ ☐ KA ☐ KB ☐ KC ☐ KD ☐ KE ☐ KF ☐ KG ☐ KH ☐ KI ☐ KJ ☐ KK ☐ KL ☐ KM ☐ KN ☐ KO ☐ KP ☐ KQ ☐ KR ☐ KS ☐ KT ☐ KU ☐ KV ☐ KW ☐ KX ☐ KY ☐ KZ ☐ LA ☐ LB ☐ LC ☐ LD ☐ LE ☐ LF ☐ LG ☐ LH ☐ LI ☐ LJ ☐ LK ☐ LL ☐ LM ☐ LN ☐ LO ☐ LP ☐ LQ ☐ LR ☐ LS ☐ LT ☐ LU ☐ LV ☐ LW ☐ LX ☐ LY ☐ LZ ☐ MA ☐ MB ☐ MC ☐ MD ☐ ME ☐ MF ☐ MG ☐ MH ☐ MI ☐ MJ ☐ MK ☐ ML ☐ MM ☐ MN ☐ MO ☐ MP ☐ MQ ☐ MR ☐ MS ☐ MT ☐ MU ☐ MV ☐ MW ☐ MX ☐ MY ☐ MZ ☐ NA ☐ NB ☐ NC ☐ ND ☐ NE ☐ NF ☐ NG ☐ NH ☐ NI ☐ NJ ☐ NK ☐ NL ☐ NM ☐ NO ☐ NP ☐ NQ ☐ NR ☐ NS ☐ NT ☐ NU ☐ NV ☐ NW ☐ NX ☐ NY ☐ NZ ☐ OA ☐ OB ☐ OC ☐ OD ☐ OE ☐ OF ☐ OG ☐ OH ☐ OI ☐ OJ ☐ OK ☐ OL ☐ OM ☐ ON ☐ OO ☐ OP ☐ OQ ☐ OR ☐ OS ☐ OT ☐ OU ☐ OV ☐ OW ☐ OX ☐ OY ☐ OZ ☐ PA ☐ PB ☐ PC ☐ PD ☐ PE ☐ PF ☐ PG ☐ PH ☐ PI ☐ PJ ☐ PK ☐ PL ☐ PM ☐ PN ☐ PO ☐ PP ☐ PQ ☐ PR ☐ PS ☐ PT ☐ PU ☐ PV ☐ PW ☐ PX ☐ PY ☐ PZ ☐ QA ☐ QB ☐ QC ☐ QD ☐ QE ☐ QF ☐ QG ☐ QH ☐ QI ☐ QJ ☐ QK ☐ QL ☐ QM ☐ QN ☐ QO ☐ QP ☐ QQ ☐ QR ☐ QS ☐ QT ☐ QU ☐ QV ☐ QW ☐ QX ☐ QY ☐ QZ ☐ RA ☐ RB ☐ RC ☐ RD ☐ RE ☐ RF ☐ RG ☐ RH ☐ RI ☐ RJ ☐ RK ☐ RL ☐ RM ☐ RN ☐ RO ☐ RP ☐ RQ ☐ RR ☐ RS ☐ RT ☐ RU ☐ RV ☐ RW ☐ RX ☐ RY ☐ RZ ☐ SA ☐ SB ☐ SC ☐ SD ☐ SE ☐ SF ☐ SG ☐ SH ☐ SI ☐ SJ ☐ SK ☐ SL ☐ SM ☐ SN ☐ SO ☐ SP ☐ SQ ☐ SR ☐ SS ☐ ST ☐ SU ☐ SV ☐ SW ☐ SX ☐ SY ☐ SZ ☐ TA ☐ TB ☐ TC ☐ TD ☐ TE ☐ TF ☐ TG ☐ TH ☐ TI ☐ TJ ☐ TK ☐ TL ☐ TM ☐ TN ☐ TO ☐ TP ☐ TQ ☐ TR ☐ TS ☐ TT ☐ TU ☐ TV ☐ TW ☐ TX ☐ TY ☐ TZ ☐ UA ☐ UB ☐ UC ☐ UD ☐ UE ☐ UF ☐ UG ☐ UH ☐ UI ☐ UJ ☐ UK ☐ UL ☐ UM ☐ UN ☐ UO ☐ UP ☐ UQ ☐ UR ☐ US ☐ UT ☐ UU ☐ UV ☐ UW ☐ UX ☐ UY ☐ UZ ☐ VA ☐ VB ☐ VC ☐ VD ☐ VE ☐ VF ☐ VG ☐ VH ☐ VI ☐ VJ ☐ VK ☐ VL ☐ VM ☐ VN ☐ VO ☐ VP ☐ VQ ☐ VR ☐ VS ☐ VT ☐ VU ☐ VV ☐ VW ☐ VX ☐ VY ☐ VZ ☐ WA ☐ WB ☐ WC ☐ WD ☐ WE ☐ WF ☐ WG ☐ WH ☐ WI ☐ WJ ☐ WK ☐ WL ☐ WM ☐ WN ☐ WO ☐ WP ☐ WQ ☐ WR ☐ WS ☐ WT ☐ WU ☐ WV ☐ WW ☐ WX ☐ WY ☐ WZ ☐ XA ☐ XB ☐ XC ☐ XD ☐ XE ☐ XF ☐ XG ☐ XH ☐ XI ☐ XJ ☐ XK ☐ XL ☐ XM ☐ XN ☐ XO ☐ XP ☐ XQ ☐ XR ☐ XS ☐ XT ☐ XU ☐ XV ☐ XW ☐ XX ☐ XY ☐ XZ ☐ YA ☐ YB ☐ YC ☐ YD ☐ YE ☐ YF ☐ YG ☐ YH ☐ YI ☐ YJ ☐ YK ☐ YL ☐ YM ☐ YN ☐ YO ☐ YP ☐ YQ ☐ YR ☐ YS ☐ YT ☐ YU ☐ YV ☐ YW ☐ YX ☐ YY ☐ YZ ☐ ZA ☐ ZB ☐ ZC ☐ ZD ☐ ZE ☐ ZF ☐ ZG ☐ ZH ☐ ZI ☐ ZJ ☐ ZK ☐ ZL ☐ ZM ☐ ZN ☐ ZO ☐ ZP ☐ ZQ ☐ ZR ☐ ZS ☐ ZT ☐ ZU ☐ ZV ☐ ZW ☐ ZX ☐ ZY ☐ ZZ

A86 – None of the above, please specify: \_\_\_\_\_ [Please refer to Appendix A]

Source of Income/Wealth/Funds:

☐ Salary/Pension ☐ Business ☐ Investment Return ☐ Savings ☐ Parental Family Income ☐ Inheritance  
☐ Company Profit ☐ Credit Facilities/Loan ☐ Share Sale ☐ Gift/Donation ☐ Insurance/Investment Payout ☐ Commission  
☐ Company Sale ☐ Property Sale ☐ Savings from Employment Income ☐ 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

**PERMANENT ADDRESS AS PER NRIC/PASSPORT (JOINT APPLICANT)**

Postcode  City

State  Country

**ADDRESS FOR REGISTRATION AND CORRESPONDENCE (JOINT APPLICANT)**

Postcode  City

State  Country

**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.

**4. RELATIONSHIP TO PRINCIPAL AND SIGNING INSTRUCTION TO OPERATION OF JOINT APPLICANT**

☐ Spouse ☐ Parent ☐ Children ☐ Siblings ☐ Others (Please specify: \_\_\_\_\_)

Signing Instruction (Please select one, if the box is not tick, it will be considered as "Both To Sign")

☐ Either to sign ☐ Both to sign ☐ Principal to sign

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

Bank Name  Bank Account Name

Bank Account No.

**e-INVOICE DETAILS\*(JOINT APPLICANT)**

This is required for LHDN e-Invoicing purposes. Kindly provide your TIN below or, if not, it will be deemed that you have agreed and allow us to retrieve your TIN number from LHDN Portal. By completing this section, you are also giving your consent for us to issue the e-invoice.

[illegible]

### **DECLARATION OF VULNERABILITIES CLIENT (JOINT APPLICANT)**

Please tick (v) where applicable. For details, please refer to *Guidance Notes for Client Vulnerability Declaration*.

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

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

## Definitions of PEP

- |      |  |
|------|--|
| 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 and Position: \_\_\_\_\_)

Name	Position	Organization	Relationship with Applicant

## 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.

**Principal Applicant**

**Joint Applicant**

☐ **No**                      ☐ **Yes, please proceed to declare which criteria:**                      ☐ **No**                      ☐ **Yes, please proceed to declare which criteria:**  
☐ **Accredited Investor:** \_\_\_\_\_                      ☐ **High Net-worth Individuals:** \_\_\_\_\_                      ☐ **Accredited Investor:** \_\_\_\_\_                      ☐ **High Net-worth Individuals:** \_\_\_\_\_

Criteria of Investors	Definitions
<b>Accredited Investor</b>	<ol style="list-style-type: none"> <li>1. A unit trust scheme, private retirement scheme or prescribed investment scheme.</li> <li>2. Bank Negara.</li> <li>3. A license person or a registered person.</li> <li>4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator.</li> <li>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.</li> <li>6. A bank licensee or an insurance licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 704]</li> <li>7. An Islamic bank license or a takaful license as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705].</li> <li>8. A chief executive office or a director of any person referred to in (3), (4), (5), (6) and (7) above.</li> <li>9. A closed-end fund approved by the Securities Commission.</li> </ol>
<b>High-Net Worth Individuals (HNWI)</b>	<ol style="list-style-type: none"> <li>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;</li> <li>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.</li> <li>3. An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding twelve months.</li> <li>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.</li> <li>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.</li> <li>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"> <li>a) holds a Bachelor's or Master's degree related to Finance Economics or Actuarial Science;</li> <li>b) holds a Bachelor's or Master's degree in accounting; or</li> <li>c) holds a Master of Business Administration;</li> </ol> </li> <li>7. An individual who holds the following membership in the associations as set out below:             <ol style="list-style-type: none"> <li>a) Active Member of Chartered Financial Analyst (CFA) Institute;</li> <li>b) Chartered Banker of Asian Institute of Chartered Bankers (AICB);</li> <li>c) Ordinary Member of Financial Markets Association Malaysia (FMAM);</li> <li>d) Chartered Accountant(M) of Malaysian Institute of Accountants (MIA);</li> <li>e) Ordinary Member of Malaysia Association of Tax Accountants (MATA);</li> <li>f) Accredited Angel Investor of Malaysia Business Angel Network (MBAN);</li> <li>g) Certified Member of Financial Planning Association of Malaysia (FPAM); or</li> <li>h) Ordinary Member of Malaysian Financial Planning Council (MFPC); or</li> </ol> </li> <li>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.</li> </ol>

**8. DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES UNDER FOREIGN**

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:**

**Principal 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.
- ☐ 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

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.

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:**

**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

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

**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

**TERMS & CONDITION OF THE MASTER ACCOUNT**

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 affected 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.
- 3.4 Astute reserves the right to share commissions with other parties, including but not limited to distributors, business partners, or third-party entities, as deemed necessary and appropriate.

**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 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:

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;

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;

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;

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.

#### GUIDANCE NOTES FOR CLIENT VULNERABILITY DECLARATION

- ❖ 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. **What is the 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-term\* 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. **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.
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.

**Long-term disability such as (i) hearing impairment;(ii) visual impairment;(iii) speech impairment; or(v) learning impairment such as dyslexia or low spectrum autism.**



**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**
**Date :**

--

**Signature of Joint Applicant**
**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							
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**UTC / MR Signature:**

--

**Date:**
**FOR AUTHORISED DISTRIBUTOR : CUTA / IUTA**
**Company Name:**


---

**IUTA/CUTA Code:**

--	--	--	--	--	--	--	--

**Authorised Signatories:**

<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>
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**Company Rubber Stamp:**
**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		Tick (/)	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-Malaysian 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 Applicant

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			
Signature		Signature		Signature		Authorised Signatory/ Name	
Name		Name		Name			
Date		Date		Date			

**Master Account No.:**

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**Appendix A: Nature of Business Based on Industries and Sectors**

Business Industries and Sectors	Code	Score
Stock, share and bond brokers: eg. Stock Broking Company	A19	3
Assets/portfolio management	A26	3
Unit trust management companies/ Fund Management Company	A27	3
Unit trust fund excludes REITs	A11	3
Trusts, funds and similar financial entities n.e.c.	A12	3
Other financial and commodity i.e futures brokers and dealers	A21	3
Others social work activities without accommodation for the elderly and disabled	A44	5
Other social work activities without accommodation n.e.c.	A45	5
Activities of religious organizations	A46	5
Convenience stores: eg. 7E, MyNews	A5	5
Insurance agents	A22	5
Residential care activities for the elderly and disabled	A39	5
Orphanages	A40	5
Welfare homes services	A41	5
Other residential care activities n.e.c.	A42	5
Day-care activities for the elderly or for handicapped adults	A43	5
Washing and polishing (car wash)	A48	5
Wholesale of livestock	A49	5
Supermarket	A52	5
Department stores	A54	5
Department stores and supermarket	A55	5
Hypermarket	A56	5
Taxi operation and limousine services	A61	5
Laundering and dry-cleaning, pressing	A70	5
Credit card services	A14	5
Tour Guide/Travel Agent	A6	5
Life insurance	A16	5
Commodity brokers and dealers: Life Stocks	A20	5
Takaful agents	A23	5
Insurance brokers	A24	5
Takaful brokers	A25	5
News agent and miscellaneous goods store	A57	5
Other retail sale in non-specialized stores n.e.c.	A58	5
Wholesale and retail of new motor vehicles	A72	5
Wholesale and retail of used motor vehicles	A73	5
Sale of industrial, commercial and agriculture vehicles – new	A74	5
Sale of industrial, commercial and agriculture vehicles – used	A75	5
Car auctions	A76	5
Sale of other motor vehicles n.e.c.	A77	5
Retail sale of boats and equipment	A79	5
Retail sale of leather goods, accessories of leather and leather substitutes	A80	5
Sales Rep./Salesman/Promoter/Agent/Nego	A85	5
Real Estate Agent/Broker	A4	5

Business Industries and Sectors	Code	Score
Jewellery Dealer: Kedai Emas	A7	5
Used Truck/Auto Parts Manufacturer/Dealer	A8	5
Art and Antique Dealer	A9	5
Offshore insurance	A17	5
Offshore takaful	A18	5
Retail sale of jewellery	A29	5
Buying, selling, renting and operating of self-owned or leased real estate – residential buildings	A31	5
Buying, selling, renting and operating of self-owned or leased real estate – non-residential buildings	A32	5
Buying, selling, renting and operating of self-owned or leased real estate – land	A33	5
Development of building projects for own operation or commercial Engineering/Construction	A34	5
Real estate activities with own or leased property n.e.c.	A35	5
Activities of real estate agents and brokers for buying, selling and renting of real estate	A36	5
Management of real estate on a fee or contract basis	A37	5
Real estate activities on a fee or contract basis n.e.c.	A38	5
Activities of other membership organizations n.e.c.	A47	10
Wholesale of beer, wine and spirits	A50	10
Provision stores	A51	10
Retail sale of beer, wine and spirits	A59	10
Retail sale of any kind of product through vending machines	A60	10
Operation of parking facilities for motor vehicles (parking lots)	A62	10
Pawnshops and pawnbrokers includes Ar-Rahnu	A65	10
Travel agency activities	A66	10
Tour operator activities	A67	10
Cyber Café/Internet Centre	A69	10
Wholesale and retail sale of all kinds of parts, components, supplies, tools and accessories for motor vehicles	A78	15
Retail sale of antiques	A81	15
Wholesale of jewellery	A28	15
Other monetary intermediation (with deposits taking functions) n.e.c.	A10	20
Financial leasing activities	A13	20
Licensed money lending activities n.c.: Money Lender	A15	20
Gold bullion dealers	A30	20
Restaurants and restaurant cum night clubs	A63	20
Pubs, bars, discotheques, coffee houses, cocktail lounges and karaoke	A64	20
Operation of discotheques and dance floors	A68	20
Concession operation of coin-operated personal service machines	A71	20
Activities of auctioning houses (retail)	A82	20
Manufacture of weapons and ammunition	A83	20
Manufacture of military fighting vehicles	A84	20
Foreign exchange broker and dealers (Bureaux de change)	A1	30
Money-changing services: Money Changer	A2	30
Gambling and betting activities: any type of gambling & betting	A3	30
None of the Above: please specify:	A86	-



## INVESTOR SUITABILITY ASSESSMENT FORM (INDIVIDUAL)

THIS INVESTOR SUITABILITY ASSESSMENT FORM WILL GUIDE YOU IN CHOOSING THE UNLISTED CAPITAL MARKET PRODUCTS THAT SUIT YOUR INVESTMENT OBJECTIVES, RISK TOLERANCE, FINANCIAL PROFILE AND INVESTMENT EXPERIENCE. THE INFORMATION YOU PROVIDE WILL FORM THE BASIS OF OUR RECOMMENDATION. IT IS IMPORTANT TO PROVIDE ACCURATE AND COMPLETE INFORMATION TO ENSURE THAT SUITABLE UNLISTED CAPITAL MARKET PRODUCTS ARE RECOMMENDED ACCORDING TO YOUR INVESTMENT NEEDS AND OBJECTIVES. THE CONSULTANT/DISTRIBUTOR WILL NOT BE HELD LIABLE IN SUCH A CASE FOR INACCURATE INFORMATION GIVEN.

**WARNING:** The recommendation is made based on information obtained from the suitability. Investors are advised to exercise judgement in making an informed decision in relation to the unlisted capital market product.

### Part 1: Investor's Details

☐ New Investor ☐ Existing (To specify Acc. No): \_\_\_\_\_

Client's Name	
NRIC/Passport/Others	
Nationality	
Source of Income	<input type="checkbox"/> Employment <input type="checkbox"/> Inheritance <input type="checkbox"/> Business <input type="checkbox"/> Others, please specify :

### Part 2: Investment and Financial Profile

1.	Your current age: - <input type="checkbox"/> 60 & above <input type="checkbox"/> 45-59 <input type="checkbox"/> 30-44 <input type="checkbox"/> 18-29
2.	Your annual income: - <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM50,001 - 100,000 <input type="checkbox"/> RM 100,001 – 299,999 <input type="checkbox"/> > RM 300,000
3.	Your latest estimated asset: - <input type="checkbox"/> < RM 100,000 <input type="checkbox"/> RM 100,000 – 999,999 <input type="checkbox"/> RM 1,000,000 – 2,999,999 <input type="checkbox"/> > RM 3,000,000
4.	Your latest estimated liability: - <input type="checkbox"/> > RM1,000,000 <input type="checkbox"/> RM 500,000 – 1,000,000 <input type="checkbox"/> RM 100,001- 500,000 <input type="checkbox"/> RM 0 – 100,000
5.	Your investment objective: - <input type="checkbox"/> Capital preservation <input type="checkbox"/> Balanced <input type="checkbox"/> Income & Growth <input type="checkbox"/> Growth
6.	How long will you hold the investment for? <input type="checkbox"/> < 1 year <input type="checkbox"/> 1 – 3 years <input type="checkbox"/> 3 – 5 years <input type="checkbox"/> > 5 years

### Part 3: Investor's Risk Profile

		Score
1.	I understand market risk and am willing to accept capital reduction in my investments. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
2.	I am comfortable with taking more risks to potentially earn a higher return. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
3.	I am comfortable investing in listed shares. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
4.	I am willing to tolerate more than 20% of potential fluctuations in my capital invested. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
5.	I do not have any funding needs which will require me to redeem my investments in the short term. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
6.	My investment span for a product can be as long as 10 years. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
7.	I am not reliant on my investment returns to meet my monthly obligations and needs. <input type="checkbox"/> Strongly Agree (4) <input type="checkbox"/> Agree (3) <input type="checkbox"/> Neutral (2) <input type="checkbox"/> Disagree (1)	
8.	Your investment experience: - Unit Trust Funds <input type="checkbox"/> >5 years (4) <input type="checkbox"/> 1 – 4 years (3) <input type="checkbox"/> < 1 year (2) <input type="checkbox"/> No experience (1) Equities <input type="checkbox"/> >5 years (4) <input type="checkbox"/> 1 – 4 years (3) <input type="checkbox"/> < 1 year (2) <input type="checkbox"/> No experience (1) Bonds <input type="checkbox"/> >5 years (4) <input type="checkbox"/> 1 – 4 years (3) <input type="checkbox"/> < 1 year (2) <input type="checkbox"/> No experience (1) Derivatives: <input type="checkbox"/> >5 years (4) <input type="checkbox"/> 1 – 4 years (3) <input type="checkbox"/> < 1 year (2) <input type="checkbox"/> No experience (1) Average score: _____	

### Total Score

### Part 4: Investor's Risk Tolerance Matrix

Risk Profiling Total Score	8 - 14	15 - 21	22 - 27	28 and above
Risk Tolerance	Conservative	Moderate	Moderately Aggressive	Aggressive
Tick (✓)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Description (Refer Appendix I for List of Funds)	This portfolio seeks to preserve capital and generate a regular income stream over time, with capital growth being of secondary importance. It is expected to be more stable in portfolio value compared to other more aggressive portfolios.	This portfolio seeks to provide stable income with some potential for capital growth. Short-term fluctuation is expected in anticipation of a higher return.	This portfolio aims to generate capital growth. A fair level of fluctuations is expected in return of possible higher returns with some level of income (if any).	This portfolio aims to generate long-term capital growth. Significant fluctuations may be expected in the short-term in anticipation of the highest possible return over the long-term.

**Part 5: Recommendation**
**To be completed by Consultant/Distributor**
*(Refer Appendix I for List of Funds)*
**I recommended the following fund(s) to the investor**
☐ Yes ☐ No

**Fund Name (If you tick Yes):**

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

If **YES**, I recommended the fund(s) because (multiple answers allowed)

- ☐ Suitable to investor's risk profile  
☐ In line with investor's investment objective and investment horizon  
☐ Complements investor's portfolio of products to meet his/her financial goal  
☐ Others: (please specify): \_\_\_\_\_

If **NO**, the reason for the non-recommendation (multiple answers allowed)

- ☐ Not suitable for investor's risk profile  
☐ Not in line with investor's objective and investment horizon  
☐ Others: (please specify): \_\_\_\_\_

**Part 6: Declaration by Investor**
**Please tick (✓) whichever applicable.**

- A. All information disclosed/provided by me is true, complete and accurate.  
B. The consultant/distributor has explained and I understood the features, nature, associated risks and conditions of the recommended fund(s) as suitable for me based on the assessment and I shall bear full responsibility for my investment decision.  
☐ C. I have decided to purchase another unit trust fund(s) that is/are not recommended by the consultant/distributor. I shall bear full responsibility for my investment decision and have understood the features and risks of the funds(s) that I intend to invest. (This could be in addition to the recommended funds)

The name of fund(s) is:

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

- ☐ D. I acknowledge receipt of the copy of the Product Highlight Sheet and the relevant Disclosure Document (e.g. Prospectus, Information Memorandum and including any Supplemental thereof) which have been given to me.  
☐ E. I have previously completed suitability assessment and there has been no material change in the information provided.

**For Client,**
**Signature:**
**Date:**
**For Consultant/Distributor,**
**Signature:**
**Name:**
**Code:**
**Date:**
**APPENDIX I – LIST OF FUNDS AND RISK CATEGORY**

Risk Category	Conservative	Moderate	Moderately Aggressive	Aggressive
<b>List of funds based on risk category</b>	Astute Dana Al-Kanz	Astute Dana Aslah	Astute Dana Al-Sofi-I	Astute Dynamic Fund
		Astute Quantum Fund		Astute Malaysia Growth Trust
		Astute Dana Al-Faiz-I		Astute Asian (Ex Japan) Fund
		Astute Dividend Maximiser Fund*		

*\*For Sophisticated Investors Only*

**WARNING**  
**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT**

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), 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.

## MASTER ACCOUNT DETAILS

**Master Account Name:**

Master Account No.:

NRIC / Passport / Birth Certificate / Certificate of Incorporation No.:

## NAME OF FUNDS

**SUBSCRIPTION AMOUNT (RM)**

**\*REDEMPTION (No of units to be redeemed)**

- ☐ Astute Malaysia Growth Trust
- ☐ Astute Dana Aslah Fund
- ☐ Astute Quantum Fund
- ☐ Astute Dana Al-Faiz-I
- ☐ Astute Dana Al-Sofi-I
- ☐ Astute Dynamic Fund
- ☐ Astute Asian (Ex Japan) Fund
- ☐ Astute Dana Al-Kanz- Class A
- ☐ Astute Dana Al-Kanz- Class B
- ☐ Astute Dividend Maximiser Fund

[illegible][illegible]

**Payment Method:**

- ☐ Cheque / Bank Draft (Cheque No.: \_\_\_\_\_)
 ☐ Telegraphic Transfer (Bank Name: \_\_\_\_\_)
 ☐ Direct Bank-In (Bank Name: \_\_\_\_\_)
 ☐ Employees Provident Fund (EPF)

☐ Banking-in Request (for cash A/C only):

Bank Name:

A/C No.:

Redemption Reason: \_\_\_\_\_

### E-INVOICE DETAILS\*

This is required for LHDN e-Invoicing purposes. Kindly provide your TIN below or, if not, it will be deemed that you have agreed and allow us to retrieve your TIN number from LHDN Portal. By completing this section, you are also giving your consent for us to issue the e-invoice.

**TINs Number:**

## SWITCHING DETAILS

Name of Fund to Switch From:

Name of Fund to Switch To:

No of Units to be Switched:

You may switch out of the Fund into another fund managed by Astute Fund Management Berhad. Units will be redeemed at the buying price, and invested into the new fund at NAV. Three free switches per account are allowed in each calendar year. Subsequent switches will be charged a 1% of redemption moneys for administrative purpose. **(Only applicable for Cash account).**

**DECLARATION OF SOPHISTICATED INVESTOR**

I hereby declare that my status as a sophisticated investor (Please tick (I) where applicable) as defined under Guidelines on Unlisted Capital Market Product under the Lodge and Launch Framework. Please refer to the **Appendix A** at page 2.

Principal applicant

- ☐ Yes, please proceed to declare which criteria ☐ No
- ☐ High Net-worth Individual/entities ☐ Accredited Investor

Joint applicant

- ☐ Yes, please proceed to declare which criteria ☐ No
- ☐ High Net-worth Individual/entities ☐ Accredited Investor

## 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 the 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 which you put in as deposit or down payment), the greater the loss or gain on your investment;
- 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 (where units are used as collateral) or pay additional amounts on top of your normal instalments.
- 4) If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan;
- 5) 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.

## GENERAL INFORMATION TO UNIT HOLDERS

### Subscriptions Settlement

- 1) Cheque / bank draft should be crossed and made payable to "Astute Fund Management Berhad-Clients Trust Account" and drawn on a bank located in Malaysia.
- 2) Telegraphic transfer or direct deposits should be remitted in Ringgit Malaysia (RM) to the following bank account: **Maybank Islamic Berhad (Account No: 5640-1662-7254)**
- 3) The cheque / bank draft / telegraphic transfer receipt / bank in slip must be attached to your QuickForm or written instruction. The cheque must be issued by the Unitholder and not by any 3<sup>rd</sup> party individual / organization unless ownership proof is enclosed.

### Redemption / Switching

- 1) Instructions for a partial sale / switch will only be carried out if the remaining portion of the investment meets the requirement of the relevant Fund(s). Otherwise, your entire holding in that Fund will be automatically redeemed / switched.
- 2) A cheque will be issued in Ringgit Malaysia (RM), payable to the principal Unit holder, and sent by ordinary post to the last registered address held in our computer record unless banking-in request is made.

## 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 Holders(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 in compliance 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 bankdraft.
- 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).

<b>Signature of Principal Applicant/Authorized Signatory</b> <b>Date :</b>	<b>Signature of Joint Applicant/Authorized Signatory</b> <b>Date :</b>	<b>Affix Common Seal or Company Rubber Stamp (where applicable)</b>
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FOR AUTHORISED UTC / MR USE	FOR AUTHORISED DISTRIBUTOR: FINANCIAL PLANNER / CUTA						
<b>Full Name of UTC / MR (as per NRIC):</b>  <b>UTC Code:</b> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div>	<b>Company Name:</b>  <b>IUTA/CUTA Code:</b> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 40px; height: 20px; display: inline-block;"></div>						
<b>MR Code:</b> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block; text-align: center;">M</div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>	<b>Authorized Signatories:</b> <table border="1" style="width: 100%;"> <tr> <td style="width: 33%; text-align: center;"><u>Authorized Signatory 1</u></td> <td style="width: 33%; text-align: center;"><u>Authorized Signatory 2</u></td> <td style="width: 33%; text-align: center;"><u>Company Rubber Stamp</u></td> </tr> <tr> <td style="height: 40px;"></td> <td></td> <td></td> </tr> </table>	<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>	<u>Company Rubber Stamp</u>			
<u>Authorized Signatory 1</u>	<u>Authorized Signatory 2</u>	<u>Company Rubber Stamp</u>					
<b>UTC / MR Signature:</b>  <b>Date:</b>							

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
<b>Accredited Investor</b>	<ol style="list-style-type: none"> <li>A unit trust scheme, private retirement scheme or prescribed investment scheme.</li> <li>Bank Negara</li> <li>A license person or a registered person.</li> <li>An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator.</li> <li>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.</li> <li>A bank licensee or an insurance licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 704]</li> <li>An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705].</li> <li>A chief executive officer or a director of any person referred to in (3), (4), (5), (6) and (7) above.</li> <li>A closed-end fund approved by the Securities Commission.</li> </ol>
<b>High-Net Worth Individuals</b>	<ol style="list-style-type: none"> <li>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;</li> <li>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.</li> <li>An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding twelve months.</li> <li>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.</li> <li>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.</li> <li>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"> <li>holds a Bachelor's or Master's degree related to Finance Economics or Actuarial Science;</li> </ol> </li> <li>An individual who holds the following membership in the associations as set out below: <ol style="list-style-type: none"> <li>Active Member of Chartered Financial Analyst (CFA) Institute;</li> <li>Chartered Banker of Asian Institute of Chartered Bankers (AICB);</li> <li>Ordinary Member of Financial Markets Association Malaysia (FMAM);</li> <li>Chartered Accountant(M) of Malaysian Institute of Accountants (MIA);</li> <li>Ordinary Member of Malaysia Association of Tax Accountants (MATAX);</li> <li>Accredited Angel Investor of Malaysia Business Angel Network (MBAN);</li> <li>Certified Member of Financial Planning Association of Malaysia (FPAM); or</li> <li>Ordinary Member of Malaysian Financial Planning Council (MFPC); or</li> </ol> </li> <li>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.</li> </ol>