

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.

1. DETAILS OF CORPORATION
Name of Corporate Applicant (as per Company of Incorporation):

Certificate of Incorporation No (Old & New):
Date of Incorporation:

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Country of Incorporation:

Type of Entity:

Private Limited (Sdn Bhd)	Non-listed Public Limited	Pension Fund	Listed Public Limited (Bhd)
Partnership / Trustee	Society / Co-operative (Koperasi)	State / Federal Government	Others (please specify): _____

Type of Corporation:

Malaysian Bumiputra Controlled	Non-Malaysian Controlled	Nature of Business:	
Malaysian Non-Bumiputra Controlled	Government Controlled	Please specify here	
		Sector / Industry: Code A _____ Please select from Appendix A attached at Page 12.	

Source of Fund:
 Proceeds from disposal of assets Bank Borrowings Fund Raising Exercise Company Earnings / Profit

 Cash in Hand/Surplus Fund/ Dividends Others (please specify): _____

 Working Capital

Shareholders' Fund/Net Asset (latest audited accounts): RM _____
Does your company own total assets of more than RM10 million or its equivalent in foreign currencies? Yes No
2. CORRESPONDENCE ADDRESS FOR INSTITUTIONAL APPLICANT CORPORATION/PARTNERSHIP/OTHER ENTITIES
Business Registered Address:

Postcode											

Correspondence Address (if different from the above):

Postcode											

Contact Details:

Telephone No (Office)		Email Address	
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All statement, annual and/or semi-annual reports, and other information from us will be via email only. Hardcopies will be provided upon request.

3. CONTACT PERSON
Contact Person:

Contact Person 1:		Contact Person 2 :	
Designation:		Designation :	
Contact No :		Contact No :	
Email Address :		Email Address :	

4. LEGAL PERSON (BENEFICIAL OWNER/AUTHORISED PERSON TO THE ACCOUNT)

Is your company acting on behalf of another person e.g. Trustee or nominee as a party to legal arrangement.

 Yes. For Legal Person with Total Asset >=RM10 Million (tick here) No

5. BANK ACCOUNT DETAILS (FOR CREDITING OF DISTRIBUTION & REPURCHASE PROCEEDS)
Bank Name: _____ **Bank Account Name:** _____

Bank Account No: _____

6. 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.

*Financial Institutions – pursuant to the Financial Services Act 2013 (FSA) and Islamic Financial Services Act 2013 (IFSA).

TINs Number: _____

7. BENEFICIAL OWNER OF THE COMPANY

The beneficial owners* of each company they register are individuals who own or control **no less than 25 percent** of the company.

Name	NRIC or Passport Number	Percentage of Shareholding in the Company	Position in Company	Relationship with Company (if applicable)

*Beneficial owner means any natural person who ultimately owns or controls a customer and/or the natural person on whose behalf a transaction is being conducted. It also includes the natural person who exercise ultimate effective control over a legal person or arrangement.

8. POLITICALLY EXPOSED PERSON(S) (PEP)

Do you have any **Shareholders/Directors/BO/Beneficiaries/CEO** who are "Politically Exposed Person (s)"? If yes, please provides details below:

Name	Position in Company	Position of PEP	Relationship with PEP (if applicable)

*Politically Exposed Person means:

- a person who is or has been entrusted domestically or internationally with prominent public functions, for example Head of State or of government, senior politician, senior government, judicial or military official, senior executive of state-owned corporation, important political party official; or
- a person who is or has been entrusted with a prominent function by an international organization which refers to member of senior management, i.e. director, deputy director and member of the board or equivalent functions, and includes family members, i.e. parents, siblings, spouse, child and/or spouse's parents (both biological and non-biological, e.g. step parents/siblings or adopted parents/child).

9. DECLARATION OF SOPHISTICATED INVESTOR

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

Yes No

Yes (please proceed to declare which criteria): **Accredited Investors, please specify your category:** _____

High Net-worth Entities, please specify your category: _____

No	Category of Investors	Definitions
A	Accredited Investor	<ol style="list-style-type: none"> 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 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 office or a director of any person referred to in subparagraphs (3), (4), (5), (6) and (7) above. 9. A closed-end fund approved by the Securities Commission.
B	High-net worth entities	<ol style="list-style-type: none"> 1. A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding RM10 million or its equivalent in foreign currencies. 2. A corporation that— <ol style="list-style-type: none"> (A) is a public company under the Companies Act 2016 which is approved by the SC to be a trustee under the CMSA and has assets under its management, exceeding RM10 million or its equivalent in foreign currencies; or (B) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and

	<p>has assets under its management exceeding RM10 million or its equivalent in foreign currencies.</p> <p>3. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts.</p> <p>4. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies.</p> <p>5. A statutory body established under any law whose function or mandate is investment in capital market products.</p> <p>6. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.</p>
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10. FOREIGN ACCOUNT TAX COMPLIANCE ACT("FATCA") DECLARATION

SECTION A: Indicate the entity's category

Select one of the following:

Non-U.S. government entities

For Office Use

Non-U.S. central bank

If selected, the entity is classified as **Non U.S. Person**

Public listed entity that is regularly traded on Bursa Malaysia or another stock exchange outside the U.S./ including its subsidiaries (**exclude Financial Institutions outside U.S..**)

The entity's revenue is mainly (at least 50%) derived from its core business activity (other than investment activities)

If selected, the entity is classified as **active Non-Financial Foreign Entity ("NFFE")**

Declaration:

An entity out of U.S., engaged in an active business other than that of a financial institution

Financial institutions outside U.S.

If selected,

▪ Please fill up Form W-8BEN-E

Please provide GIIN: _____.

FATCA Classification (Refer to Form W-8BEN-E): _____

The entity is incorporated/organized in U.S.

If selected,

Please select one of the categories:

Please fill up Form W-8BEN-E

Specified U.S. person (Refer to Form W-9)

Non-specified U.S. person (Refer to Form W-9)

The entity's revenue is mainly (at least 50%) derived from investment activities

If "YES" is selected

▪ The entity is classified as reported **passive NFFE**

Declaration:

And

▪ Please fill up Form W-8BEN-E (Part XXX)

Please select one of the followings:

Does the entity have substantial United States owner(s)? Yes No

If "No" is selected:

▪ The entity is classified as non-reportable **passive NFFE**

None of the above

Please fill up Form W-9BEN-E

SECTION B : DECLARATION

We hereby declare as follows:

- We represent and declare that the information provided above is true, accurate and complete. We understand that the term "U.S. person" means as a person described in section 7701(a)(30) of the Internal Revenue Code.
- We hereby consent for Astute Fund Management Berhad to report our information to regulatory authorities 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.
- We hereby consent that the Manager may withhold from our 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.
- We hereby consent that the Manager may classify us as a recalcitrant account holder or non-participating foreign financial institution ("NPFFI") and/or suspend, recall or terminate our account(s) and/or facilities granted to us, in the event we fail to provide accurate and complete information and/or documentation as the Manager may require.
- We undertake to notify the Manager in writing within 30 calendar days if there is a change in any information which we have provided to the Manager.

Definitions

1) Financial institutions means any entity that:	<ul style="list-style-type: none"> (i) Accepts deposits in the ordinary course of a banking or similar (depository institution), or (ii) Holds, as a substantial portion of its business, financial assets for the benefit of one or more other persons (custodial institution); or (iii) Is an investment entity; or (iv) Is an insurance company that is obligated to make payments with respect to, a cash value insurance or annuity contract (specified insurance company); or (v) Is an entity that is a holding company or treasury centre (that is part of the group of (i) – (v) as above or formed as a collective investment vehicle, mutual fund, exchange traded fund, private equity fund, hedge fund, venture capital fund, leveraged buyout fund, or any similar investment vehicle established with an investment strategy of investing, reinvesting, or trading in financial assets.
2) The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:	<ul style="list-style-type: none"> (i) a citizen or resident of the United States, (ii) a United States partnership, (iii) a United States corporation, (iv) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includable in gross income under the Internal Revenue Code), and (v) any trust if- <ul style="list-style-type: none"> a) A court within the United States is able to exercise primary supervision over the administration of the trust, and

	b) One or more United States persons have the authority to control all substantial decisions of the trust.
3) Substantial United States owners mean:	<ul style="list-style-type: none"> (i) With respect to any foreign corporation, any specified U.S. person that owns, directly or indirectly, more than <u>twenty-five percentage (25%)</u> of the stock of such corporation (by vote or value) (ii) With respect to any foreign partnership, any specified U.S. person that owns, directly or indirectly, more than <u>twenty-five percent (25%)</u> of the profit's interests or capital interests in such partnership; and (iii) In the case of a trust: <ul style="list-style-type: none"> a) Any specified U.S. person treated as an owner of any portion of the trust under sections 671 through 679; and b) Any specified U.S. person that holds, directly or indirectly, more than twenty-five percent (25%) of the beneficial interests of the trust.

11. COMMON REPORTING STANDARD ("CRS") DECLARATION
Part 1: Country/Jurisdiction of Residence Declaration

We represent and declare that we are: -

<input type="checkbox"/> Malaysia Tax Resident	<input type="checkbox"/> Malaysia and Non-Malaysia Tax Resident	<input type="checkbox"/> Non-Malaysia Tax Resident
Please proceed to Part 4.		Please complete Part 2 to part 4

Part 2: Non-Malaysia Taxpayer Identification Number Declaration

Please declare the countries and the respective Taxpayer Identification Number (TIN) that you are a Non-Malaysia tax resident of:-

Country of Tax Residence	TIN	Please specify reason*, if TIN not available
		<input type="checkbox"/> Reason 1
		<input type="checkbox"/> Reason 2
		<input type="checkbox"/> Reason 3**

Country of Tax Residence	TIN	Please specify reason*, if TIN not available
		<input type="checkbox"/> Reason 1
		<input type="checkbox"/> Reason 2
		<input type="checkbox"/> Reason 3**

***TIN not available due to the following reasons:-**

Reason 1	The country/jurisdiction of tax residence does not issue TIN to its residents.
Reason 2	No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction).
Reason 3	No TIN because of other reasons. (Please elaborate further in the table below)

****For Reason 3, please explain why TIN cannot be provided**

1	
2	
3	

Part 3: Entity Type

3.1 If you are a Financial Institution, please select either one of the following type of Financial Institution:

<input type="checkbox"/>	(a) Depository Institutions, Custodial Institutions or Specified Insurance Company	<input type="checkbox"/>	(b) Investment Entity (refer below for definition)	<input type="checkbox"/>	(c) Investment Entity located in a non-participating jurisdiction (refer below for definition)
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 3.2 If you have selected Part 3(3.1)(c) above or you have selected in FATCA section that you are a passive NFFE (i.e. an entity whose revenue is mainly (at least 50%) derived from investment activities), please specify the **Controlling Person(s)** below:

NO	Control Person Name	Control Person Signature
CP1		
CP2		
CP3		

NOTE: EACH OF THE CONTROLLING PERSON(S) MENTIONED ABOVE MUST COMPLETED THE INDIVIDUAL TAX RESIDENCY SELF-DECLARATION FORM

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Definitions	
Account Holder	Means a person listed or identified as the holder of a Financial Account by the Financial Institutions that maintains the account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.
Controlling Person	Controlling Persons are the natural person(s) who ultimately have a controlling ownership interest (25%) in the entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the entity will be the natural person(s) who exercises control of the entity through other means. Where no natural person(s) is/are identified as exercising control of the entity through ownership interests, then under the CRS, the Reportable Persons is/are deemed to be the natural person(s) who is authorized to represent the entity concerned.
Investment Entity	<ul style="list-style-type: none"> (a) Any entity that primarily conducts as a business, one or more of the following activities or operations for and on behalf of their customer: (i) trading in money market instruments (cheques, bills, certificate of deposit, derivatives, etc), foreign exchange, exchange, interest rates, index instruments, transferable securities or commodity future trading; (ii) individual and collective portfolio management; (iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons (An investment manager/investment advisor falls under the definition of Investment Entity). (b) Any entity where the gross income of which is primarily attributable to investing, reinvesting or trading in Financial Assets, if the Entity is managed by another Entity which is a Depository Institution, a Custodial Institution, a Specified Insurance Company or an Investment Entity as described in (a) above. (c) An entity is "managed by" another entity if the managing entity performs, either directly or indirectly, or through another service provider on behalf of the managed entity, any of the activities or operations described in (a) above. (d) An entity only manages other entity if it has discretionary authority to manage the other entity's assets (either whole or in part). Where an entity is managed by a mix of Financial institutions, NFEs or individuals, the entity is considered to be managed by another entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the other Investment Entity as described in (a) above, if any of the managing entities is such an entity.
Investment Entity located in a non-participating jurisdiction	An Investment Entity (defined in (a) above) which is located in a non-participating jurisdiction. Please refer to the website http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/ for the countries listed as participating jurisdictions. This list may be revised from time to time and you are advised to keep yourself updated of any changes.
Malaysia Tax Resident	For the definition of Malaysia tax resident entity, please refer to the link: http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residence/Malaysia-Residency.pdf the contents of which may be amended from time to time.
NFE	Is an entity that is not a Financial Institution;
Reportable Jurisdiction	means a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.
Reportable Person	A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes; and
TIN	The term TIN means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an entity and used to identify the entity for the purpose of administering the tax laws of such jurisdiction. For e.g. in Malaysia, the TIN will be the identification number issued by the Inland Revenue Board of Malaysia.
Disclaimer: the above definitions have been included to assist you to complete this form only and are not meant to supersede any of the definitions issued by the OECD. Please refer to the OECD website for more detailed definitions. Additionally, if you have any doubts or queries, please consult your tax, legal or such other professional advisor for assistance.	

Part 4: Declaration

We hereby declare as follows: -

- (a) the information supplied by us is subject to the terms and conditions governing the Account Holder's relationship and accounts with ASTUTE and its related and associated corporations setting out how ASTUTE may use and share the information supplied by us;
- (b) the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which the Account Holder may be resident for tax purposes pursuant to the agreements between competent authorities to exchange such information;
- (c) We are the account holder or I am /we are authorized to sign for the account holder, of the account(s) to which this form relates;
- (d) if there is a change in circumstances that affects the tax residence of the account holder or causes the information contained herein to become incorrect or incomplete, we further declare that we are obligated to inform ASTUTE of the change in circumstances within 30 days of its occurrence and to provide a suitable updated self-certification forms; and
- (e) pursuant to section 113A to the Income Tax Act 1976 including any amendments, modifications and variations thereof, if we make or give any incorrect information, we understand that we may be liable on conviction to a fine not less than RM20,000 and not more than RM10,000 or to imprisonment for a term not exceeding 6 months or to both.

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12. DECLARATION AND SIGNATURE (S) OF THE ENTITY/CORPORATION

- (a) We hereby declares that the information provided herein is accurate, complete and true and we further declares that we has not withheld any information material to your application or which could result in Astute Fund Management Berhad rejecting our application.
- (b) We hereby agree and acknowledge the terms and conditions contained in the Terms and Conditions for Account Opening and further warrant and represent to Astute Fund Management Berhad ("ASTUTE") that we have read, understood and accept the contents of the relevant Prospectus, Information Memorandum, Disclosure Document and supplemental and/or replacement thereto (if any) prior to us completing this form and agree to be bound by them for our initial and subsequent transactions with Astute Fund Management Berhad.
- (c) We acknowledge that we are aware of the fees and charges that we will incur directly and indirectly when investing in the relevant fund, and such fees and charges are exclusive of tax (if applicable).
- (d) We acknowledge that we have received a copy of the unit trust loan Financing Risk Disclosure Statement and understand its contents.
- (e) We has read, understood and accepted the contents contained in Clause 16 – "Personal Data and Customer Information".
- (f) We hereby declares that the information provided in the FATCA and CRS Declaration section above is accurate, correct and true and the customer will immediately notify the ASTUTE if there is any change in the information.
- (g) We hereby agree to indemnify Astute Fund Management Berhad against all actions, suits, proceedings, claims, damages and losses which may be suffered by Astute Fund Management Berhad as a result of any inaccuracy of declarations herein.

**Affix Common Seal
or
Company Rubber Stamp
(where applicable)**

Signature of Authorized Signatory

 Name:
Date:

Signature of Authorized Signatory

 Name:
Date:

Date:
COMPULSORY FOR DISTRIBUTOR USE (IF ANY)
FOR AUTHORISED UTC USE
Full Name of Consultant/MR (as per NRIC):

 UTC/MR Signature: _____

***UTC / MR Code:**

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*Delete where not applicable.
UTC's/MR' stamp (if any) : _____

FOR AUTHORISED DISTRIBUTOR: FINANCIAL PLANNER / CUTA
Company Name:
Authorized Signatories Name and signature:

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

Master Account Number:

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CHECKLIST – DOCUMENTS REQUIRED	
No	Document
1	Forms Required: <input type="checkbox"/> Account Opening Form <input type="checkbox"/> Foreign Account Tax Compliance Act ("FATCA") And Common Reporting Standard ("CRS") Self-certification Form
2	Documents Required: All documents that are applicable shall be certified as true copies by a director of the company, or the company secretary, or Commissioner of Oaths or a lawyer. <input type="checkbox"/> A copy of latest Memorandum and Articles of Association <input type="checkbox"/> A copy of the Certificate of Incorporation of Company (Form 9 or its equivalent) <input type="checkbox"/> A copy of the Certificate of Incorporation and Change of Name of Company (Form 13 or Section 28 or its equivalent) <input type="checkbox"/> A copy of the latest Notice of Registered Office (Form 44 or Section 46 or its equivalent) <input type="checkbox"/> A copy of the latest particulars of Directors, Managers and Secretaries (Form 49 or Section 58 or its equivalent) <input type="checkbox"/> A copy of the document showing the latest paid up capital (Form 24 or Section 78 or its equivalent) <input type="checkbox"/> A copy of the latest Annual Returns or Section 68 or its equivalent <input type="checkbox"/> Board Resolution, or Extract Resolution, or Authorised Signatories list approved by the Board of Directors on authorized persons to represent the Corporate Customer <input type="checkbox"/> Photocopy of NRIC or Passport of shareholders or partners with equity interest of more than twenty five percent (25%). Where the shareholders or partners is a corporate entity, then provide a copy of the company's Form of Annual Returns.
3	<input type="checkbox"/> Client onboarding – "Know Your Client" Write-up**

Is the Corporation (director/shareholder) a related party to the company?

No Yes, if yes please provide details below:

Name	Position	Organization	Relationship with the Applicant

Attached below with a summary table

Type of Entity	Required Documents						Additional Documents We May Request For*
	Photocopy of NRIC/Passport	Board Resolution	Certificate of Incorporation/Registration or its equivalent	Company forms or its equivalent	M&A or Constitution or its equivalent	Other Documents	
Bhd/Sdn Bhd (Malaysia)	Yes • Shareholders holding 25% and more. • Authorised representatives • Directors (if NRIC/passport info not included in the company forms)	Yes	Yes	Yes • Form 9 (or notice of registration) • 24 (Section 78) • 13 (Section 28) • 44 (Section 46) • 49 (Section 58) & Latest annual returns (Section 68) (Malaysia) and its equivalent Foreign)	Yes, if applicable		• Latest audited financial statement or • Annual Report
Pte Ltd/Ltd (Foreign)							
Partnership	Yes • All partners • Authorised representatives	Yes	Yes Partnership agreement or deed of partnership	Yes Business profile, Form D and Form B (if applicable) – Issued by SSM	Yes, if applicable	If legal or accounting firm, completed and signed copy of the AML Questionnaire for Legal & Accounting Firm	Latest audited financial statement
Sole Proprietorship	Yes Sole Proprietor	No	Yes	Yes Business profile, Form D and Form B (if applicable) – Issued by SSM	No	If legal or accounting firm, completed and signed copy of the AML Questionnaire for Legal & Accounting Firm	Latest audited financial statement
Society, Club, Charity, Religious Body	Yes • All office bearers • Authorised representatives	Yes Yes	Yes Certificate of Registration with ROS (Registrar of Societies)	Yes List of office bearers, by-laws, etc (May be in the form of AGM Minutes)	Yes, if applicable		Latest audited financial statement
Trustee	Yes • Shareholders holding 25% and more • Authorised representatives • Directors (if NRIC/passport info not included in the company forms)		Yes	Yes • Form 9 (or notice of registration) • 24 (Section 78) • 13 (Section 28) • 44 (Section 46) • 49 (Section 58) & Latest annual returns (Section 68) (Malaysia) and its equivalent Foreign)	Yes, if applicable	Completed and signed copy of the AML Questionnaire for Trust Structures	• Latest audited financial statement or • Source of wealth of the settlor/beneficiary (i.e. EA form, EPF statement, salary, etc)

*Note: This list is merely a guidance and is non-exhaustive. Astute reserves the right to request for further documents even if any of these additional documents may have already been provided.

TERMS & CONDITIONS OF THE MASTER ACCOUNT

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

1. TERMS AND CONDITIONS

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

2. INSTRUCTIONS / VOICE RECORDINGS

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

3. CONSULTANT

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

4. REJECTION / CANCELLATION OF APPLICATION

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

5. STATEMENTS / CONFIRMATION OF ADVICE SLIP

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

6. MONIES

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

7. REPRESENTATION

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

8. INFORMATION ON UNIT TRUSTS

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

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

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

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

- d) Astute shall not be obliged to verify the authenticity of any instruction given or purported to be given by the Applicant or for and on behalf of the Applicant or to determine whether or not such instructions are authorized.
- e) If the Applicant wishes to invest in the EPF Member Investment Scheme, the Applicant must complete the KWSP 9N form, all applications on the i-Invest EPF platform, applications submitted via Astute online platform and/or any other form(s) prescribed by the EPF Board and the respective UTMC.

10. COST AND COMMISSION

- 10.1 The Applicant shall be responsible for the payment of any commission, transfer fees, registration fees, taxes, any other liabilities, costs and expenses properly payable or incurred by Astute under these Terms and Conditions.
- 10.2 Astute may receive a selling or placing commission and/or fee from any UTMC or any other source for the subscription order made by the Applicant and Astute shall be entitled to retain such commission for its own benefit and is not obliged to account to the Applicant for all or any part of such commission.
- 10.3 Astute shall be entitled to set-off any monies due to the Applicant under these Terms and Conditions against any debt or liability due from the Applicant to Astute from time to time.
- 10.4 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.

11. NOTICES

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

12. INDEMNITY

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

13. SET OFF AND COOLING-OFF PERIOD

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

14. LEGAL AND TAX IMPLICATIONS

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

15. PERSONAL DATA

- 15.1 The Applicant has provided in the Master Account application form, and may, from time to time, provide personal information ("Data") to Astute. The Applicant hereby expressly consents that the Data may be used by Astute and provided to the relevant Trustee(s), JF Apex Nominees (Tempatan) Sdn Bhd, Regulators for regulatory requirements or any of Astute's holding companies, subsidiaries or associated companies, which provides services to Astute, within or outside Malaysia, for the purposes of the application of Master Account with Astute under this Agreement including any subsequent transactions that are related to it, provision of financial services including the appointment of nominees by the Applicant or any related services and, including direct marketing. However, in the event the Applicant notifies Astute in writing to cease or not to begin processing Data for purpose of direct marketing, Astute shall comply with such written notice issued by the Applicant.
 - a) the Applicant may withdraw its consent granted herein to process the Data; and
 - b) it is necessary and obligatory for the Applicant to provide the Data in order for Astute to process the Applicant's application for opening of master account to provide the services under this Agreement.
 - c) Astute may use and disclose the Applicant's Data collected via online methods in the course of providing services under this Agreement.
- 15.2 The Applicant and Astute hereby agree and acknowledge that:
 - a) The Applicant may request for access to the Personal Data and would be able to contact Astute through the customer service representative department of the Apex group of companies ("Group") at the address stated in the Group's Policy Statement to request for correction on the Data and make enquiries or complaints with regards to the Data;
 - b) Astute may disclose the Data to its employees, consultant and third party service providers in the course of providing the services under this Agreement;
 - c) The Applicant may, by notice in writing to Astute, stop the processing and usage of the Data or part of the Data in the event if there is a danger where other persons are able to be identified from the Data;

16. MISCELLANEOUS

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

17. APPLICABLE LAW

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

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APPOINTMENT OF NOMINEE TO HOLD UNIT TRUST

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

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

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

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

1. INSTRUCTIONS ON UNIT TRUSTS

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

2. CUSTODY

- 2.1 The Investor hereby agrees that notwithstanding anything to the contrary herein contained:
 - (a) the Unit Trusts shall be held by the Nominee as the registered holder for and on behalf of the Investor;
 - (b) the Nominee shall not recognise any trust or equity in respect of the Unit Trusts or any part thereof; and
 - (c) the Nominee shall be a bare custodian and not a trustee in all matters relating to this Agreement and/or the Unit Trusts.
- 2.2 Subject to Astute receiving instructions to the contrary, the Nominee shall:
 - (a) present for payment the Unit Trusts which are subscribed or redeemed or otherwise shall become payable;
 - (b) hold for the Investor all distributions and rights with respect to any Unit Trusts held, and
 - (c) receive and collect all interest, dividends and other payments or distributions of income in respect of the Unit Trusts.
- 2.3 The Nominee shall not be liable to pay any interest to the Investor for any monies held by the Nominee for the Investor for any reason whatsoever.
- 2.4 The Nominee shall have no duty or responsibility as regards attendance at meetings or voting in respect of any of the Unit Trusts or as regards any subscription, conversion or other rights in respect thereof or as regards any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Unit Trusts, nor shall the Nominee be under any duty to investigate or participate therein or take any affirmative action in connection therewith except in accordance with written instructions from the Investor and upon such conditions and indemnity and provision for expenses as the Nominee may require.

3. COST AND COMMISSION

- 3.1 The Investor shall be responsible for the payment of any commission, transfer fees, registration fees, taxes, any other liabilities, costs and expenses properly payable or incurred by the Nominee under this Agreement and in holding or executing transaction in respect of the Unit Trusts.
- 3.2 The Nominee shall be entitled to set-off any monies due to the Investor under this Agreement against any debt or liability due from the Investor to the Nominee from time to time.
- 3.3 All fees and charges payable to the Manager and the Trustee are subject to goods and services tax as may be imposed by the government or other authorities from time to time.
- 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:
 - (a) 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
 - (b) disclose to the Investor any fact or thing which may come to the notice of the Nominee in the course of providing such services to others or in the course of its business in any other capacity or in any manner whatsoever than in the course of carrying out its duties under these terms and conditions.

7. MISCELLANEOUS

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

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of 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 that you put in as deposit or down payment) the greater the potential for losses as well as gains;
- 2) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased;
- 3) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold to settle your loan;
- 4) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you are in doubt in respect of any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

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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	

Note: Please complete in CAPITAL LETTERS and BLACK INK only. Any alteration made must be countersigned.

THIS INVESTOR SUITABILITY ASSESSMENT FORM (NOT APPLICABLE FOR ACCREDITED INVESTOR) 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.

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): _____

Date	_____
Name of Corporation	_____
Registration No.	_____

Part 2: Investment and Financial Profile

Category	Investor	Tick
High Net Worth Entity	A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts.	
	A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies.	
	A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies.	
	A corporation that is a public company under the Companies Act 2016 which is approved by the SC to be a trustee under the CMSA and has assets under management exceeding RM10 million or its equivalent in foreign currencies.	
	A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.	
	A statutory body established by an Act of Parliament or an enactment of any State.	
Accredited Investor	Central Bank of Malaysia established under the Central Bank of Malaysia Act 2009.	
	A holder of a Capital Markets Services License.	
	A unit trust scheme or a prescribed investment scheme.	
	A closed-end fund approved by the SC.	
	A licensed bank as defined in the Financial Services Act 2013 or a licensed Islamic bank as defined in the Islamic Financial Services Act 2013.	
	A Labuan bank as defined in the Labuan Financial Services and Securities Act 2010.	
	A licensed insurer as defined in the Financial Services Act 2013.	
	An insurance licensee as defined in the Labuan Financial Services and Securities Act 2010.	
	A takaful licensee as defined in the Labuan Islamic Financial Services and Securities Act 2010.	
	A licensed takaful operator as defined in the Islamic Financial Services Act 2013.	
Retail Investor	A private retirement scheme as defined in the CMSA.	
	Neither a high net worth entity nor accredited investor as defined above.	

Part 3: Investor's Risk Profile

					Score
1. Preferred Asset Allocation: -	<input type="checkbox"/> 100% in Liquid Investment or Money Market (1)	<input type="checkbox"/> A balanced portion in Liquid Investment and Equities (2)	<input type="checkbox"/> 100% in Equities (3)		
2. Company's Latest Audited Asset: -	<input type="checkbox"/> < RM 1,000,000 (1)	<input type="checkbox"/> RM 1,000,000 – 4,999,999 (2)	<input type="checkbox"/> RM 5,000,000 – 9,999,999 (3)	<input type="checkbox"/> RM 10,000,000 > (4)	
3. Company's Latest Estimated Liability: -	<input type="checkbox"/> RM 10,000,000 > (1)	<input type="checkbox"/> RM 5,000,000 – 9,999,999 (2)	<input type="checkbox"/> RM 1,000,000 – 4,999,999 (3)	<input type="checkbox"/> < RM 1,000,000 (4)	
4. Your investment objective: -	<input type="checkbox"/> Capital Preservation (1)	<input type="checkbox"/> Balanced (2)	<input type="checkbox"/> Income & Growth (3)	<input type="checkbox"/> Growth (4)	
5. How long will your company hold investment for?	<input type="checkbox"/> Less than 3 years (1)	<input type="checkbox"/> 3 to 5 years (2)	<input type="checkbox"/> More than 5 years (3)		
6. Company's expectation of annualized gain: -	<input type="checkbox"/> 0 - 4 % (1)	<input type="checkbox"/> 4 - 6 % (2)	<input type="checkbox"/> 6 - 8 % (3)	<input type="checkbox"/> 8 - 12 % (4)	<input type="checkbox"/> 12 % and above (5)
7. Your risk tolerance: -	<input type="checkbox"/> Capital preservation is very important (1)	<input type="checkbox"/> Capital preservation is our objective but I can accept some capital reduction (2)	<input type="checkbox"/> We understand market risk and willing to accept capital reduction in our investment (3)		
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 (V)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Description <i>(Refer Appendix I for list of Funds)</i>	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 <i>(Refer Appendix I for list of Funds)</i>	
I recommended the following fund(s) to the investor	
<input type="checkbox"/> Yes <input type="checkbox"/> No	If YES , I recommended the fund(s) because (multiple answers allowed) <input type="checkbox"/> Suitable to investor's risk profile <input type="checkbox"/> In line with investor's investment objective and investment horizon <input type="checkbox"/> Complements investor's portfolio of products to meet his/her financial goal <input type="checkbox"/> Others: (please specify): _____
Fund Name (If you tick Yes): 1. _____ 2. _____ 3. _____	If NO , the reason for the non-recommendation (multiple answers allowed) <input type="checkbox"/> Not suitable for investor's risk profile <input type="checkbox"/> Not in line with investor's objective and investment horizon <input type="checkbox"/> Others: (please specify): _____

Part 6: Declaration by Investor			
Please tick (v) whichever applicable.			
<p>A. All information disclosed/provided by me is true, complete and accurate.</p> <p>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.</p> <p><input type="checkbox"/> 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)</p>			
The name of fund(s) is:			
<table border="1"> <tr> <td>1.</td> </tr> <tr> <td>2.</td> </tr> <tr> <td>3.</td> </tr> </table>	1.	2.	3.
1.			
2.			
3.			
<p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> E. I have previously completed suitability assessment and there has been no material change in the information provided.</p>			

APPENDIX I – LIST OF FUNDS AND RISK CATEGORY

Risk Category	Conservative	Moderate	Moderately Aggressive	Aggressive
List of funds based on risk category	Astute Dana Al-Kanz-Class A	Astute Dana Aslah	Astute Dana Al-Sofi-I	Astute Dynamic Fund
	Astute Dana Al-Kanz-Class B	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

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.					