

**PLEASE COMPLETE THE FORM BY USING CAPITAL LETTERS**

Principal Applicant/ Holder:

Holder Account No:

Joint Applicant/ Holder:

Contact No:

**TYPE OF INVESTMENT AND FUND ALLOCATION** (Please tick (✓) where appropriate)

Initial Investment       Additional Investment

Fund	Gross Value (RM)	OFFICE USE
		Forward Price

**Total Investment** \_\_\_\_\_

**Entry Fee** \_\_\_\_\_ (      %)

**Net Investment** \_\_\_\_\_

**PAYMENT MODE** (Please tick (✓) where appropriate)

Cash       Bank / Cheque No: \_\_\_\_\_       Others: \_\_\_\_\_  
 Deposit / Transfer to:  Maybank      Date / Time: \_\_\_\_\_  
 Standard Chartered Bank  
 Others \_\_\_\_\_

**PRE-QUALIFICATION DECLARATION** (Applicable for wholesale funds only)

I/We hereby confirm that I am/We are qualified investors(s)\*

Yes       No

\* Only a "Qualified Investor" may invest in a Wholesale Fund. Please see overleaf for the definition of "Qualified Investor" (Item 6)

**SIGNATURE**

I/We have read and fully understood the contents of the Loan Financing Risk Disclosure Statement as well as the terms and conditions in this Form, the Fund/s Prospectus, Information Memorandum, Deed/s and any Supplemental Prospectus/Information Memorandum/ Deed(s) issued thereafter. I/We wish to invest in the abovementioned Fund/s and agree to abide by the mentioned terms and conditions including any amendments made thereto from time to time. I/We further acknowledge that I/we have received a duplicate copy of this Form which sets out the applicable terms and conditions as well as the Loan Financing Risk Disclosure Statement. I am/We are aware of the fees and charges that will be incurred by me/us directly or indirectly when investing in a Fund as disclosed in the Fund's Prospectus, Information Memorandum, Deed(s) and any Supplemental Prospectus/Information Memorandum/ Deed(s) issued thereafter.

I/We acknowledge that Libra Invest Berhad (formerly known as Avenue Invest Berhad) accepts the investment into the Fund on the basis of this Declaration. I/We also confirm that this Declaration is accurate as to the matter stated herein and am/are prepared to furnish documentary evidence to establish the accuracy of this Declaration. In any event, I/We agree to indemnify Libra Invest Berhad (formerly known as Avenue Invest Berhad) in respect of any costs and penalties, or any other losses, which it may suffer or incur in the event of this Declaration being untrue or incorrect in any way.

I/We confirm that this investment is not funded by gains received or derived from any unlawful activities.

Please affix Company Stamp if applicable

Signature: _____ Name: _____ NRIC/ Passport: _____ Date: _____	Signature: _____ Name: _____ NRIC/ Passport: _____ Date: _____	Signature: _____ Name: _____ NRIC/ Passport: _____ Date: _____	Signature: _____ Name: _____ NRIC/ Passport: _____ Date: _____
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**In accordance with the requirements of the Capital Markets and Services Act 2007, this Application Form shall not be circulated unless accompanied by the Fund's Prospectus, Information Memorandum and any Supplemental Prospectus/Information Memorandum issued thereafter. All transaction forms transmitted via fax are to reach the Management Company before 3.30 pm for it to take effect on the same day. The ORIGINAL transaction forms must be mailed to the Management Company at -**

**LIBRA INVEST BERHAD (formerly known as Avenue Invest Berhad)**  
 2<sup>nd</sup> Floor, West Wing, Bangunan ECM Libra, 8 Jalan Damansara Endah, Damansara Heights, 50490 Kuala Lumpur  
 Tel No.: 03-2089 1888 (General Line)      Fax No.: 03-2096 1020 / 03-2096 1028  
 03-2089 2800 (Investor Care Line)

FOR SERVICE PERSONNEL	OFFICE USE		AUTHORISED OFFICERS
Day & Date:	Processed by :	Transaction Date:	
Outlet & Code:	Checked by:	Transaction No:	
Attended / Received by:	Notes:		
Notes:			

# 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 installments. 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. Shariah-based unit trust fund's investor is advised to seek for Islamic financing to finance their acquisition.

## TERMS AND CONDITIONS

### 1. Application and Remittance

- ♦ Payment may be made by cash, telegraphic transfer, cheques or cashier's order.
- ♦ All cheques / cashier's order must be made payable to Libra Invest Berhad and crossed 'Account Payee Only'. Please ensure that the applicant's name, holder no. (if known) and contact no. are written on the reverse side of the cheque or cashier's order.
- ♦ A copy of the bank-in slip / banking evidence must be sent together with the Investment Form directly to the Management Company. Please ensure that the applicant's name, holder no. (if known) and contact no. are written on the reverse side of the bank-in slip / banking evidence.
- ♦ Units will be priced at NAV based on the date of receipt of the duly completed Investment Form by the Management Company. Units will be credited upon clearance of payment.

### 2. Right of the Management Company

- ♦ The Management Company reserves the right to reject any application in whole or in part without assigning any reason. Rejected applicants will be notified and the Management Company will refund their money within 14 days from the date of receipt of the Investment Form. Payment will be made to the Applicant's/ Holder's name by a crossed cheque.
- ♦ All future terms and conditions, amendments are deemed to be valid.

### 3. Issuance of Official Receipt and Statement of Accounts

- ♦ A confirmation note will be issued to Holders within 14 business days from the date of investment.
- ♦ Statement of Accounts detailing all active accounts will be issued to Holders periodically.
- ♦ All correspondence will be directed to the Principal Holder at the last known address.
- ♦ All items and balances shown in the confirmation notes and Statement of Accounts will be considered correct unless the Management Company is notified in writing of any discrepancy within 14 days from the date of the confirmation notes and Statement of Accounts.

### 4. Future Transactions and Payments

- ♦ The Management Company upon evidence of receipt of money will process all investments without verifying the source of remittance. To protect your interest as a Holder, you must fill up an Investment Form when making investments and attach it with your payment.
- ♦ All investments and transactions will be carried out according to the instructions of authorised signatory specified in the Holder Account Opening Form or any subsequent written notice duly received by the Management Company. Transactions are subject to the availability of units of the Fund.
- ♦ Should there be any additional investment not accompanied by an instruction for allocation into the appropriate Funds, the Management Company shall have the right to allocate the said investment according to the manner specified in the Investment Form for the initial investment or any subsequent written notice duly received by the Management Company. For any allocation of investment into a particular fund below the minimum investment required, the Management Company reserves the right to reject or rectify the said investment allocation in order to comply with the minimum requirement.
- ♦ For lump sum investment with deferred entry fee, the deduction of chargeable entry fee from the account in the form of units will be done automatically every calendar quarter. No advice will be issued. The chargeable entry fee will be deducted from units of a fixed income fund or from units of the larger fund in terms of market value at Management Company's discretion.

### 5. Liquidation of Units and Cooling-Off

- ♦ Holders may liquidate their units by filling up the Liquidation Form and forwarding the duly signed original form to the business address of the Management Company or its appointed distributors.
- ♦ Units shall be liquidated based on the NAV calculated at the end of the business day upon receipt of a duly completed Liquidation Form by the Management Company.
- ♦ To protect the interests of the Holders, the Management Company is unable to make payments to third parties. Unless otherwise specified, all payments will be made to the Principal Holder only.
- ♦ Liquidation proceeds may be credited directly to the Holder's Maybank account. If other modes of payment are selected, kindly allow sufficient time for the cheques to reach the Holders and/or for the funds to clear.
- ♦ A Cooling-Off period of 6 business days from the date of application for units is provided for the Holder to confirm the initial investment. This right is not applicable for subsequent investments of the Holder and is not extended to corporate/institutional investors, investors who are staff/distributors of the Management Company or investors who invest under the EPF Members' Investment Scheme.

### 6. Pre-Qualification Declaration

- Only a "Qualified Investor" may invest in a Wholesale Fund. The SC Guidelines on Wholesale Funds defines "Qualified Investor" as individual whose total net personal assets exceed RM3 million or its equivalent in foreign currencies; or a corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts; or a unit trust scheme or prescribed investment scheme; or a company registered as a trust company under the *Trust Companies Act 1949* which has discretion in the investment of trust assets of a trust with total net assets exceeding RM10 million or its equivalent in foreign currencies; or a corporation that is a public company under the *Companies Act 1965* or under the laws of any other country, which has been allowed by the SC to be a trustee for the purposes of the CMSA and has discretion in the investment of trust assets of a trust with total net assets exceeding RM10 million or its equivalent in foreign currencies; or a pension fund approved by the Director General of Inland Revenue under section 150 of the *Income Tax Act 1967*; or a holder of a Capital Markets Services Licence carrying on the business of dealing in securities; or any other fund manager; or a person who acquires securities pursuant to an offer, as principal, if the aggregate consideration for the acquisition is not less than RM250,000 or its equivalent in foreign currencies for each acquisition; or a licensed institution; or an Islamic bank; and an insurance company licensed under the *Insurance Act 1996*.

Please note that this Declaration is not the only term relating to investments into a Wholesale Fund. Investors are advised to read and understand the Information Memorandum and Supplemental Information Memorandum(s) (if any) for additional terms including but not limited to, minimum initial and subsequent investment amount.

### Application Checklist (Office Use)

<input type="checkbox"/>	Cheque payable as note 1 above	<input type="checkbox"/>	Principal Holder's name & Holder A/C No. on cheque / BIS
<input type="checkbox"/>	No post dated / stale cheque	<input type="checkbox"/>	Entry Fee included
<input type="checkbox"/>	Signatures	<input type="checkbox"/>	Staff Code
<input type="checkbox"/>	Office Use Column	<input type="checkbox"/>	A/C Opening Form (new holder)