

TERMS AND CONDITIONS

1. Principal Holder

- ◆ Holder must be 18 years and above.
- ◆ Holder must sign or affix thumb print (left hand) on this Application Form.

2. Joint Holder

- ◆ Holder must sign or affix thumb print (left hand) on this Application Form.
- ◆ Holder may be a minor, in which case, signature is not required. Specimen signature is required upon Holder reaching 18 years of age.
- ◆ In the case of death of a holder, the survivor will be the only person recognised by the Management Company and the Trustee as having any title or interest to the units held, except where the units have been collateralised or charged to any institution.
- ◆ All notices, statements, vouchers, receipts, correspondence, etc. will be addressed to the Principal Holder only at the address herein or the last known address.

3. Application

- ◆ Application must be accompanied by a copy (in an A4-size paper) of the Holder's identity document (NRIC, Passport, Birth Certificate or other supporting documents).

4. Rights of the Management Company

- ◆ The Management Company reserves the rights to reject any application without assigning any reason. Rejected Holder will be notified.
- ◆ All future terms and conditions, amendments are deemed to be valid.

5. Issuance of Official Receipt and Statement of Accounts

- ◆ A confirmation note will be issued to Unit Holders within 14 business days from the date of transaction.
- ◆ Unless otherwise advised, a combined Quarterly Statement of Account detailing all active accounts will be issued to Unit Holder ('Holder') periodically.

6. Reinvestment of Income Distribution

- ◆ Distribution of income shall be automatically reinvested.
- ◆ Where there are no units available for reinvestment of income distributed, the proceeds will be paid by cheque to Holders.
- ◆ A Tax Voucher and Statement of Reinvestment or Distribution Warrant will be issued to Holder within 2 months from the date of reinvestment or payment of income distributed.

7. 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 Unit Holder, you must fill up an Investment Form when making investments and attach it with your payment. All subsequent transactions must be accompanied by relevant forms duly signed and completed.
- ◆ 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 any instruction to allocate into each Fund, the Management Company shall have the right to allocate the said investment according to the manner specified in the Investment Form during initial investment.
- ◆ It shall be obligatory on the Unit Holder to notify the Management Company of any errors in any notice, statement, receipt and correspondence within 7 days of receipt of the same. Otherwise, the correctness of the transactions is conclusive and shall have absolute binding effect against the Unit Holder. The Management Company reserves the right to rectify the notice, statement, receipt and correspondence at any time in respect of any errors, and rendering of a fresh notice, statement, receipt and correspondence shall be binding on the Holder.
- ◆ Any change to the documents or information supplied to the Management Company in connection with this application or change in circumstances shall be immediately notified to the Management Company.
- ◆ 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

8. Liquidation of Units and Cooling-Off

- ◆ Holders may liquidate their units by filling up the Liquidation Form and forwarding the 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 interest of the Holders, the Management Company is unable to make payments to third parties. Unless otherwise specified, all payments will be made to Principal Holder only.
- ◆ Liquidation proceeds may be credited directly to the Holder's account maintained with the Management Company's Principal Banker(s). 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. The right is not applicable for subsequent investments by the Holders in any of the funds managed or offered by the Management Company. This right 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.

Application Checklist (Office Use)

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| <input type="checkbox"/> | IC (A4 Size)/passport /BC – Principal / Joint Holder |
| <input type="checkbox"/> | Investment Form |
| <input type="checkbox"/> | Signatures |