

Investment Documentation Checklist

Transaction Date :
CIF No. :
Product Name :
Customer Name :

Check for Completeness of Documentation (New Account – Subscription)

* Please indicate N/A if the form is not required / applicable

No	Forms and Documentation	Maker Individual/ Non-Individual	Checker																					
New to Bank / New to product only																								
1	Account Opening Form - Individual & Corporate Photocopy of NRIC & Passport and utilities bill (non-individual: directors / signatories)																							
2	Investment Application Form																							
3	Foreign Account Tax Compliance Act ("FATCA")																							
4	Declaration of Investor & Letter of Intent																							
5	Signature Specimen																							
6	Investment Master Agreement – (Sign relevant fields & initial every page) Note: Two copies of agreement to be signed																							
7	Investor Suitability Assessment Form - Dated: Note: Risk Profile expires every 12 months and ISA must be re-submitted																							
8	Declaration on investment in foreign currency assets by Resident																							
9	Certified true copies of company’s constitutional documents <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Malaysia Onshore form</th> <th style="width: 20%;">Labuan offshore form</th> <th style="width: 60%;">Description</th> </tr> </thead> <tbody> <tr> <td>Form 8</td> <td></td> <td>Certificate Of Incorporation of Public Co.</td> </tr> <tr> <td>Form 9</td> <td>Form 7</td> <td>Certificate Of Incorporation of Private Co.</td> </tr> <tr> <td>Form 13</td> <td>Form 11</td> <td>Change of company name</td> </tr> <tr> <td>Form 24</td> <td>Form 13</td> <td>Return of allotment of share</td> </tr> <tr> <td>Form 44</td> <td>Form 23</td> <td>Notice of situation of registered office</td> </tr> <tr> <td>Form 49</td> <td>Form 25</td> <td>Register of director, manager, secretarial and change of particulars</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <input type="checkbox"/> Memorandum and Articles of Association <input type="checkbox"/> Latest Annual Return <input type="checkbox"/> Certificate of Incumbency / Letter of Information / Letter of Good Standing (latest 6 months) <p>Note: For company incorporated other than Malaysia or Labuan may provide documents base on above description or its equivalent</p>	Malaysia Onshore form	Labuan offshore form	Description	Form 8		Certificate Of Incorporation of Public Co.	Form 9	Form 7	Certificate Of Incorporation of Private Co.	Form 13	Form 11	Change of company name	Form 24	Form 13	Return of allotment of share	Form 44	Form 23	Notice of situation of registered office	Form 49	Form 25	Register of director, manager, secretarial and change of particulars		
Malaysia Onshore form	Labuan offshore form	Description																						
Form 8		Certificate Of Incorporation of Public Co.																						
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Form 13	Form 11	Change of company name																						
Form 24	Form 13	Return of allotment of share																						
Form 44	Form 23	Notice of situation of registered office																						
Form 49	Form 25	Register of director, manager, secretarial and change of particulars																						
10	Board Resolution																							
Subscription / Top up of Investment																								
1	Transaction Form																							
2	Information Memorandum and Pricing Supplement - No signature required, to be given to customer only																							
3	W-8BEN / W-8BEN E form (Applicable to securities which pay US source FDAP income; one W-8BEN form per investor)																							
Redemption of Investment																								
1	Transaction Form																							

Attended by: Sales Representative (Maker)
 Signature:

Checked by: Sales Leader (Checker)
 Signature:

Name:
 Date:

Name:
 Date:

CREDIT INVESTMENT BANK LTD (LL16483)
COMPANY ACCOUNT OPENING APPLICATION FORM

Branch		Application Ref		Application Date (dd-mm-yyyy)	
Account Type					
<input type="checkbox"/> Customer Term Loan		<input type="checkbox"/> Wealth Management		<input type="checkbox"/> Customer Investment	
<input type="checkbox"/> Customer Reserve Funds				<input type="checkbox"/> Financial Advisory	
				<input type="checkbox"/> Customer Guarantee Funds	
Account Currency					
<input type="checkbox"/> Chinese Reminbi (CNY)		<input type="checkbox"/> U.S. Dollar (USD)		<input type="checkbox"/> Malaysia Ringgit (MYR)	
<input type="checkbox"/> Hong Kong Dollar (HKD)		<input type="checkbox"/> Singapore Dollar (SGD)		<input type="checkbox"/> Others: _____	
Type of Company					
<input type="checkbox"/> Private Limited Company		<input type="checkbox"/> Limited Company		<input type="checkbox"/> Others: _____	
<input type="checkbox"/> Limited Liability Partnership		<input type="checkbox"/> Incorporate			
Applicant's Particular					
Company Name					
Business Registration Number				Date of Incorporation (dd-mm-yyyy)	
Place of Registration				In Operation Since (dd-mm-yyyy)	
Business Registered Address (Do not use P.O Box address) Owned Leased					
Correspondence Address					
Office Telephone No.				Office Facsimile No.	
Company Email Address				Company Website	
Authorised Capital Select Currency: CNY USD MYR HKD SGD				Paid Up Capital Select Currency: CNY USD MYR HKD SGD	
Average last 3 years Annual Sales Turnover Select Currency: CNY USD MYR HKD SGD				Average Number of Full Time Employees for last 12 months	
Nature of Business					
Company Contact Person :					
Name		Designation		Email	Mobile Number



CREDIT INVESTMENT BANK LTD (LL16483)
COMPANY ACCOUNT OPENING APPLICATION FORM

Applicant's Declaration	<p>I/We hereby: -</p> <ol style="list-style-type: none">1. Declare that all information provided herein is complete, true and correct; agreed that it is my/our responsibility to notify CIB immediately of any changes to the above information.2. Agree that CIB to do checking on the information given above from any source it may deem fit.3. Acknowledge to have read and fully understood the terms and conditions governing the conduct of account applied above, which is obtained from the CIB's branch and agree to be bound by the same.4. Agree to abide by the rules and any such amendment, alteration or variation thereof that may be introduced and enforced by CIB from time to time.5. Agree to ensure correctness of the monthly statement of account; by examining and notifying CIB of any errors, irregularities or discrepancies in the statement of account within 14 days of receipts of such.6. Declare that I/We have not committed any act of bankruptcy and/or no petition to wind up the company has been filed at the time of application.				
Applicant's Signature	<p><i>Signed by Director(s):</i></p> <table border="0"><tr><td>Signature _____ Name : NRIC/Passport No:</td><td>Signature _____ Name : NRIC/Passport No:</td></tr><tr><td>Signature _____ Name : NRIC/Passport No:</td><td>Signature _____ Name : NRIC/Passport No:</td></tr></table> <p>Company Stamp</p> <p>Date (dd-mm-yyyy) : _____</p>	Signature _____ Name : NRIC/Passport No:	Signature _____ Name : NRIC/Passport No:	Signature _____ Name : NRIC/Passport No:	Signature _____ Name : NRIC/Passport No:
Signature _____ Name : NRIC/Passport No:	Signature _____ Name : NRIC/Passport No:				
Signature _____ Name : NRIC/Passport No:	Signature _____ Name : NRIC/Passport No:				
Introducer's Details	Name IC/ Passport/ Business Registration Number				

	CIB Account Number		
	Mobile Phone No.		
	Signed By Introducer		
	_____	_____	_____
	Signature	Name	Company Stamp
For Bank Use Only	<i>Attended by:</i>		
	<i>Verified by:</i>		
	<i>Approved by:</i>		
	_____	_____	_____
	Name:	Name:	Name:
	Date:	Date:	Date:
Designation:	Designation:	Designation:	
Assigned Customer Account Name :			
Assigned Customer Account Number :			

Investment Application Form

PARTICULARS OF PRINCIPAL HOLDER (APPLICANT)

* Denotes mandatory field which must be properly disclosed and completed by the applicant. Please tick (✓) where applicable.

Principal Holder's Name* <i>(as per NRIC/Passport)</i>			
NRIC/Passport No*		Date of Birth*	
Race	() Malay () Chinese () Indian () Others	Nationality*	() Malaysian () Non-Malaysian Country: _____
Email*	By completing your email above, you consented to receive statements, reports and communication relating to your investment via email only. If you wish to receive hardcopies instead of electronic copies, please tick here ().		
Contact No.*	Mobile:	Home:	
Residential Address* <i>(as per NRIC)</i>			
Correspondence Address* <i>(if different from Residential Address)</i>			

EMPLOYMENT / BUSINESS OF PRINCIPAL APPLICANT

Principal Holder's Occupation*	() Employed () Self-employed () Retiree () Student () Housewife () Unemployed				
Present Position*		Name of Company*			
Nature of Business*		Company's Address*			
Contact No.	Office:	Fax:			
Present Annual Income*	() Up to RM30,000 () RM30,001-RM60,000 () RM60,001-RM120,000 () RM120,001-RM300,000 () Above RM300,000				
Estimated Net Worth*	() Up to RM100,000 () RM100,001-RM500,000 () RM500,001-RM3,000,000 () Above RM3,000,000				
Source of Funds*	() Salary/Employment/Commission () Inheritance () Investment Returns () Insurance Maturity () Own Business Income () Gift () EPF () Others. Please specify: _____				

PARTICULARS OF JOINT APPLICANT (IF APPLICABLE)

Joint Holder's Name* <i>(as per NRIC/Passport)</i>			
NRIC/Passport No*		Date of Birth*	
Race*	() Malay () Chinese () Indian () Others	Nationality*	() Malaysian () Non-Malaysian Country: _____
Email*	By completing your email above, you consented to receive statements, reports and communication relating to your investment via email only. If you wish to receive hardcopies instead of electronic copies, please tick here ().		
Contact No.*	Mobile:	Home:	
Residential Address* <i>(as per NRIC)</i>			
Relationship to Principal Holder			

EMPLOYMENT / BUSINESS OF JOINT APPLICANT

Joint Holder's Occupation	() Employed () Self-employed () Retiree () Student () Housewife () Unemployed				
Present Position*		Name of Company*			
Nature of Business		Company's Address*			
Contact No.	Office:	Fax:			
Present Annual Income*	() Up to RM30,000 () RM30,001-RM60,000 () RM60,001-RM120,000 () RM120,001-RM300,000 () Above RM300,000				
Estimated Net Worth*	() Up to RM100,000 () RM100,001-RM500,000 () RM500,001-RM3,000,000 () Above RM3,000,000				
Source of Funds*	() Salary/Employment/Commission () Inheritance () Investment Returns () Insurance Maturity () Own Business Income () Gift () EPF () Others. Please specify: _____				

PARTICULARS OF CORPORATE APPLICANT

Name of Corporation*			
Registration No.*		Nature of Business*	
Incorporation Date*		Place of Incorporation*	
Paid-up Capital		Shareholder's Equity	
Corporate Status*	<input type="checkbox"/> Bumiputra Controlled <input type="checkbox"/> Non-Bumiputra Controlled <input type="checkbox"/> Non-Malaysian Controlled <input type="checkbox"/> Government Controlled		
Registered Address*			
Correspondence Address*			
Contact No.*	Tel: _____	Fax: _____	
Office Email*	Website: _____		
Name of Director 1* <i>(as per NRIC)</i>		NRIC*	
Director 1's Address*			
Name of Director 2* <i>(as per NRIC)</i>		NRIC*	
Director 2's Address*			
Contact Person Name <i>(as per NRIC)</i>			
Contact Person NRIC		Designation	
Contact No.*	Mobile: _____	Office: _____	Fax: _____
Email*	_____ By completing your email above, you consented to receive statements, reports and communication relating to your investment via email only. If you wish to receive hardcopies instead of electronic copies, please tick here (<input type="checkbox"/>).		

EXCHANGE CONTROL DECLARATION

(Non-Malaysian / Malaysian residing outside Malaysia / Non-Malaysian Registered Company)

 I/We declare that I am/we are the citizen(s) of _____ and permanent resident(s) of _____ (indicate country)

 I/We declare that the Company is incorporated in _____ (indicate country)

OPERATING INSTRUCTION FOR INVESTMENT* (MANDATE)

Joint Account	<input type="checkbox"/> First Applicant to sign	<input type="checkbox"/> Either one to sign [#]	<input type="checkbox"/> Both to sign
Corporate Account	<input type="checkbox"/> As per Board Resolution	<input type="checkbox"/> As per Sole Proprietor	

We hereby understand and agree that either one of us can give instruction to conduct any transaction for this account and we release and indemnify CIB, the Trustee and the Fund against any claims or demands in respect of any liability arising as a result of CIB acting upon this signing instructions.

The mandate given by us as joint account holders may be revoked at any time by any parties to this account.

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") / COMMON REPORTING STANDARD ("CRS")

NOTE: ONLY INDIVIDUAL INVESTORS ARE REQUIRED TO COMPLETE SECTION A – PRELIMINARY IDENTIFICATION. ALL INVESTORS (INDIVIDUAL, LEGAL ENTITY OR CORPORATE) ARE REQUIRED TO COMPLETE SECTION B AND C. LEGAL ENTITY OR CORPORATE WHICH IS NON FINANCIAL ENTITY ONLY, PLEASE COMPLETE SECTION D.

SECTION A – PRELIMINARY IDENTIFICATION

Please complete this section and tick ("✓") in the "Yes" / "No" column respectively for each of the following questions:

No.	U.S. Indicia	Applicant		Joint Applicant	
		Yes	No	Yes	No
1.	Are you a U.S. citizen or resident? (U.S. Passport / green card holder, U.S. taxpayer, etc.)				
2.	Is U.S. your place of birth?				
3.	Do you hold a current U.S. residence address / mailing address and U.S. post office box?				
4.	Do you have a current U.S. telephone number?				
5.	Do you have standing instructions to pay amounts from CIB account to an account maintained in the U.S.?				

SECTION B – DECLARATION OF US PERSON

All investors (individual, legal entity or corporate) are required to complete the following declaration. Please tick ("✓") one of the following:

- I am a U.S. person / U.S. Legal Entity(s) **Please provide Form W-9 & photocopy of US Passport**
 I am a Non-U.S. person with No U.S. indicia
 I am a Non-U.S. person/ Non-U.S. Legal Entity with **one or more U.S. indicia. Please provide Form W-8BEN (individual) / Form W-8BEN-E (corporate)**

SECTION C – TAX RESIDENCY

All investors (individual, legal entity or corporate) are required to complete the following declaration.

- I / We declare that I / we are tax resident in Malaysia ONLY
 I / We declare that I / we are Foreign tax resident (other than Malaysia). Please list ALL the countries in which you are foreign tax resident:

Name	Country of Tax Residence	Tax Identification No

SECTION D – CONTROLLING PERSON

For corporate which is a non-financial entity (NFE) only, please complete the declaration below.

- I / We declare that I / We are**
 Active NFE.
 Passive NFE. Please list ALL Controlling Person(s) with tax residency other than Malaysia in the following table:

Name of Controlling Person	Date of Birth	Residence Address	Country of Tax Residence	Tax Identification No

Declaration for Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS")

I/We declare that I have examined the information on this form and to the best of my knowledge and belief, it is true, correct, and complete. I/We hereby consent for Credit Investment Bank Ltd (CIB) that CIB shall have right to provide my/our personal data and information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) for the Automatic Exchange of Financial Account Information as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

If there is any update to the account information / FATCA / tax residency status / controlling persons or if updates reveal any change of U.S. indicia or change to FATCA status or tax residency status or controlling persons, I/We hereby agree to notify and furnish CIB with the relevant documentary evidence within 30 Days of such change. I/We consent to and authorise CIB to perform any of the following, if applicable:

- Withhold any applicable payments in the account.
- Report or disclose all relevant information relating to or arising from the account.
- Terminate (with prior notice) my / our contractual relationship(s) with CIB.

Definitions:

- The term "Financial Institution" means a Depository Institution, Custodial Institution, Investment Entity or a Specified Insurance Company. Please refer to the CRS guidance available in Lembaga Hasil Dalam Negeri (LHDN) website for further information.
- The term "NFE" refers to "Non Financial Entities", which means entity that is not a Financial Institution.
- The term "Active NFE" means entities that:
 - do NOT primarily receive passive income or primarily hold amounts of assets that produce passive income (such as dividends, interest, rents etc.).
 - include entities that are publicly traded (or related to a publicly traded entity), Governmental Entities, International Organisations, Central Banks, or a holding NFEs of non financial groups.
- The term "Passive NFE" means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction is treated as a Passive NFE for purposes of the CRS.
- The term "Controlling Person" means a natural person who exercises control over an entity. If the Controlling Person(s) of Passive NFE who hold directly / indirectly more than 25% of the shares / voting rights are foreign tax resident(s), please list all the countries in which the Controlling Person(s) are foreign tax resident(s).
- A U.S. citizen is considered a tax resident of the United States even if he / she is a tax resident of another jurisdiction. If you are a tax resident of the United States, please provide your U.S. TIN using Form W-9.

I/We hereby acknowledge and declare that:-

- I/We have read and understood the Privacy & Personal Data Policy stated in this form.
 I/We agree to provide the statement and transactions detail to CIB.
 I/We have read and understood the Risk Disclosure Statement.
 I/We am/are aware of all the fees and charges that will be incurred directly or indirectly when investing in the Product(s).

Signature of Principal Holder / Authorised Signatories	Signature of Joint Holder	Common Seal / Company's Stamp
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DECLARATION OF INVESTOR

DATE:

TO: CREDIT INVESTMENT BANK LTD ("Bank")

I, the undersigned hereby affirm that on my own behalf, free will, choice and initiate have enquired about the Product and requested the Bank, or its agent or officer to brief and/or provide information about the Product to me. The information presented, received, and learned from the Bank shall be treated as strictly private and confidential and for my own consumption and reference only. I fully understand that by the Bank responding to my enquiry, I am not obliged to invest or subscribe to the Product.

I fully understand that the Product is strictly not intended to be marketed or offered in Malaysia or made available to any Malaysians in Malaysia except Labuan. The relevant Malaysian authorities including the Securities Commission and Labuan Financial Services Authority are not liable for non-disclosure or misleading statement on the part of the Product and take no responsibility on the contents of the Information Memorandum of the Product. These authorities also take no representations on the accuracy and completeness of the Information Memorandum of the Product, and shall not be claimed on any liability whatsoever arising from, or in reliance upon, the whole or any part of the content of the Information Memorandum of the Product.

I confirm that I am a sophisticated investor by all definitions of that classification known to me; I am a savvy investor, I make my own investment decisions, and have legally acquired assets available.

I further confirm that I have requested information from the Bank and the Bank has neither solicited offers nor marketed the Product to me directly or indirectly. The information provided by the Bank is merely intended to provide background and salient information of the Product only. It does not amount to a recommendation, offer or invitation, either expressly or implied, to make an investment in the Product.

I understand that I should rely on my own evaluation to assess the merits and risks of the investment. In considering the investment, if in doubt as to the action to be taken, I shall consult a qualified adviser immediately.

I confirm that the Bank or its agent is sharing information about the Product with me on a reverse enquiry basis initiated by me. I agree that all emails and facsimile transmitted documents shall be treated as original documents.

For individual:

For Company Account:

Signatory

Name:

NRIC/Passport No:

Date:

For and on behalf of

(Name of Company)

Name:

NRIC/Passport No:

Date:

LETTER OF INTENT

DATE:

TO: CREDIT INVESTMENT BANK LTD ("Bank")

I, the undersigned hereby confirm under penalty of perjury, my full commitment and agreement to participate in the Product, subject to my acceptance of the terms, conditions and procedures that shall be outlined in the Product's Information Memorandum.

Furthermore, I hereby warrant and represent that I have available for placement into the Product, the sum of _____ United States Dollar or others: _____ (US\$ _____ or others: _____)

("Capital Sum") of clean, clear funds, free of any levy, liens or encumbrances and of non-criminal origin, and herewith attach documentary evidence of same. I hereby warrant and represent that the Rule of Full-disclosure has established these Capital Sum was legally obtained from non-criminal business or actions. I further confirm that I am the beneficial owner of these Capital Sum. That I have full signatory authority and control thereof, and that such Capital Sum is available for immediate placement at my sole discretion.

I confirm and acknowledge, with full responsibility, that neither your company nor anyone working on your behalf has solicited me; that the documents that I shall receive shall not be deemed to be a solicitation of Product in connection with an investment program; and, that I am approaching you voluntarily for the purpose of securing participation in the Product. I am also fully aware that the Product is not offered in Malaysia and it is not made available to Malaysians in Malaysia. This Letter of Intent will only be deemed received upon receipt by the Bank or its agents or representatives not in the part of Malaysia except in Labuan.

For individual:

For Company Account:

Signatory

Name:

NRIC/Passport No:

Date:

For and on behalf of

(Name of Company)

Name:

NRIC/Passport No:

Date:

SIGNATURE SPECIMEN

**Delete where NOT applicable*

Name of Account:	Account Number:
Address :	Tel Numbers:
	H/P Number :
	Fax Number :
	E-mail Address :
Authorised Signatory 1	Authorised Signatory 2
_____ (Signature)	_____ (Signature)
Name: NRIC/Passport No: Designation:	Name: NRIC/Passport No: Designation:
Authorised Signatory 3	Company Stamp:
_____ (Signature)	
Name: NRIC/Passport No: Designation:	
FOR OFFICE USE ONLY	
Type of Account:	Type of Business / Occupation:
Condition of Signatures:	
Remarks:	
Date Account opened:	
Authorised Signatory	Authorised Signatory
Sighted / Verified by:	Approved by:
_____ (Signature)	_____ (Signature)
Name: Staff ID./NRIC: Designation:	Name: Staff ID./NRIC: Designation:

RISK PROFILE QUESTIONNAIRE

IMPORTANT NOTES TO CUSTOMERS

The Risk Profile Questionnaire is designed as a Customer Suitability assessment tool to help you identify an appropriate investment approach. Please be reminded that information disclosed in the Questionnaire pertaining to your risk appetite, financial goals, protection needs and financial positions will be taken into consideration by Credit Investment Bank Ltd ["CIB"] Sales Representatives in assessing suitable product(s) for you. Therefore, any change to the information provided should be communicated to your Sales Representatives on a timely basis. Any incomplete or incorrect or outdated information provided by you will affect their assessment and/or the suitability of your product selection accordingly.

You are advised to read and understand the product features, fees and charges, details of the product/s and objectives as stated in the product brochures / fund fact sheets / prospectus / master prospectus / term sheet / information memorandum / product highlight sheet / risk disclosure statement before making any investment decisions.

We do not guarantee any returns as projected in the Questionnaire, Past Performance is not an indicative of future performance. If u make any investment decision based on any product suitability assessment herein, you accept all risks and losses arising out of it and will not hold CIB, its officers and the Sales Representatives liable in any manner whatsoever.

All the information you reveal to us in this Questionnaire will be kept strictly private and confidential and used solely for the purpose of customer suitability assessment.

In case of inconsistency between English and Chinese or Bahasa Malaysia versions of this Questionnaire, English version will prevail.

(A) Customer Particulars and Information

Name of Customer : _____

Company Registration No. : _____

(B) Customer's Acknowledgements

Opt Not To Be Risk Profiled

- We do not wish to disclose all relevant information required and do not wish to receive the product suitability assessment from the Sales Representative. We have read the above-mentioned reminder on risks, fully and clearly understand the risks associated with this investment product and we are willing to bear the relevant risks.
- We do not want to go through the Risk Profile Questionnaire and we have decided to purchase the investment based on our own judgement.

Require Risk Profiled

- Please proceed to Section (C).

RISK PROFILE QUESTIONNAIRE

(C) Customer Risk Profile

Disclaimer This Risk Profile Questionnaire is designed to help clients or potential clients of CIB identify an investment approach that generally suits them. The results of the Questionnaire are for general consideration only and do not in any way constitute solicitation of offer or offer to sell / buy / switch funds.

1. What is the estimated size of the investment portfolio?

RM _____

2. What is the portfolio's investment time horizon?

- 2 – 3 years
 3 – 5 years
 > 5 years

3. What is your benchmark?

- Better than the 3-month Fixed Deposit Rate
 Better than the Composite index
 Others: _____

4. What are your investment objectives and risk appetite?

- We are conservative. Our investment must be 100% principal protected.
 We are willing to take a little investment risk with some potential capital gains.
 We are willing to take large amount of investment risk in exchange for higher potential capital gains.

5. What products have you invested in? Number of Years of Investment Experience?

- Money Market Instrument
 Bonds and commercial papers
 Equities
 Unit Trusts
 Investment Linked Derivative (ILD)/Structured Products
 Negotiation Instrument Deposit (NID/FRNID)

Risk Profile	Your Profile Description
<input type="checkbox"/> Conservative	<ul style="list-style-type: none"> Concerned with capital preservation. Have a preference for low risk investments over a moderate time frame. Investments should be liquid / easily convertible into cash. <p>Not willing to accept much fluctuation in the value of the investment.</p>
<input type="checkbox"/> Moderate	<ul style="list-style-type: none"> Seek stable income through balanced investments over medium to long term. Comfortable with a higher level of risk and willing to accept mild fluctuation to achieve fair return on investment.
<input type="checkbox"/> Aggressive	<ul style="list-style-type: none"> Generally concerned with maximizing capital growth over short to medium term. <p>Willing to accept higher volatility and risk levels in order to achieve higher capital growth.</p>

(D) Customer's Product Selection

Name of Product(s)	Risk Class
i)	<input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive
ii)	<input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive
iii)	<input type="checkbox"/> Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Aggressive

RISK PROFILE QUESTIONNAIRE

(E) Customer's Acknowledgements

- The information on product features, fees and charges, investment risks and other terms and conditions, including Shariah principles (where applicable) has been disclosed to us through the brochures / fund fact sheet / prospectus / master prospectus term sheet / product disclosure sheet / risk disclosure statement / relevant product literature by the Sales Representatives
- We have read and understood the Important Notes to Customers and the disclaimers in the Risk Profile Questionnaire. We hereby accept the risk profile and the results of the product suitability assessment.

Risk profile mismatch

Name of mismatch product(s) purchased

(1) _____ (2) _____

(3) _____

- We understand and acknowledge that this investment product is of a higher risk than our (conservative/moderate)* risk appetite.
- We wish to proceed with the investment after careful consideration for the following reason(s) (please tick):
 - Financial objectives and needs
 - Potential Regular Income / Savings
 - Diversification / Re-balancing of investments *by addition of asset class / sector / country*
 - Potential capital appreciation
 - Others, please specify : _____
- We fully understand the product features, fees & charges, as well as the risks associated with the investment.

delete where not relevant

Authorised Signatory

<p>_____</p> <p>Authorised Signatory (1)</p> <p>Name: NRIC/Passport No: Designation: Date:</p>	<p>_____</p> <p>Authorised Signatory (2)</p> <p>Name: NRIC/Passport No: Designation: Date:</p>
<p>_____</p> <p>Authorised Signatory (3)</p> <p>Name: NRIC/Passport No: Designation: Date:</p>	<p>_____</p> <p>Company Stamp</p>

For Official Use Only

<p>Sales Representative Signature</p> <p>_____</p> <p>Date:</p>	<p>Reviewed by (Designated Officer)</p> <p>_____</p> <p>Date:</p>
<p>Staff Name:</p> <p>Staff No./NRIC :</p>	<p>Staff Name:</p> <p>Staff No./NRIC.:</p>