

Individual / Corporate

Sub Distributor: _____

<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> High Network
<input type="checkbox"/> Corporate	<input type="checkbox"/> Staff	

This Form should not be circulated unless accompanied by the relevant Prospectus(es)/Information Memorandum(s). Investor(s) are advised to read and understand the contents of the relevant Prospectus(es)/Information Memorandum(s) and Supplementary Prospectus(es)/Information Memorandum(s), if any before completing this Form. Please complete in BLOCK LETTERS only, and mark (X) where applicable.

PARTICULARS OF FIRST INDIVIDUAL APPLICANT / CORPORATE APPLICANT

You MUST be 18 years and above as at the date of this application. Please provide a copy of your NRIC or Passport.

Name as in NRIC/Passport/ Certificate of Incorporation	<input type="text"/>	
Form of Identification	<input type="checkbox"/> NRIC <input type="checkbox"/> Passport <input type="checkbox"/> Army/Police ID <input type="checkbox"/> Company Registration <input type="checkbox"/> Other ID <input type="text"/>	
Identification No.	<input type="text"/>	Old IC <input type="text"/>

PARTICULARS OF JOINT INDIVIDUAL APPLICANT (if applicable)

Name as in NRIC/Passport/Other ID	<input type="text"/>	
Form of Identification	<input type="checkbox"/> NRIC <input type="checkbox"/> Passport <input type="checkbox"/> Army/Police ID <input type="checkbox"/> Company Registration <input type="checkbox"/> Other ID <input type="text"/>	
Identification No.	<input type="text"/>	Old IC <input type="text"/>
Date of Birth	<input type="text"/> - <input type="text"/> - <input type="text"/>	Country of Birth <input type="text"/>
Nationality	<input type="text"/> Malaysia Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Registered Address (As per NRIC/Passport/Other ID)	<input type="text"/>	
Postcode	<input type="text"/>	State <input type="text"/>
Country	<input type="text"/>	
Mailling Address (If different from above)	<input type="text"/>	
Postcode	<input type="text"/>	State <input type="text"/>
Country	<input type="text"/>	
Tel No.	<input type="text"/> - <input type="text"/> (house) <input type="text"/> - <input type="text"/> (mobile) <input type="text"/> - <input type="text"/> (office) <input type="text"/> - <input type="text"/> (Fax No.)	
Race	<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others, please specify <input type="text"/>	
Bumi Status	<input type="checkbox"/> Bumiputra <input type="checkbox"/> Non-Bumiputra Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Relationship with Principal Holder	<input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Sibling <input type="checkbox"/> Relative <input type="checkbox"/> Others: <input type="text"/>	
Email Address	<input type="text"/>	
Employment Status	<input type="checkbox"/> Salaried (<input type="text"/> years) <input type="checkbox"/> Self-employed (<input type="text"/> years) <input type="checkbox"/> Unemployed <input type="checkbox"/> Others: <input type="text"/>	
Occupation	<input type="text"/>	
Annual Income	<input type="checkbox"/> ≤RM50,000 <input type="checkbox"/> RM50,001 - RM150,000 <input type="checkbox"/> RM150,001 - RM250,000 <input type="checkbox"/> RM250,001 - RM400,000 <input type="checkbox"/> >RM400,000	
Name of Employer/Company	<input type="text"/>	
Employer's/Company's Address	<input type="text"/>	
Postcode	<input type="text"/>	State <input type="text"/>
Country	<input type="text"/>	
Nature of Business	<input type="text"/>	

Purpose of Investment ☐ Savings ☐ Retirement ☐ Children Education ☐ Capital Gain ☐ Constant Income ☐ Others: _____

Source of Income ☐ Employment ☐ Business ☐ Savings/Inheritance ☐ EPF ☐ Others: _____

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION FOR JOINT INDIVIDUAL APPLICANT

Please check "v" one of the following:

I represent and declare that I am a:

- ☐ U.S. Person(1) (citizen or resident of the United States or hold a US green card or a U.S. passport) - Please fill up Form W-9
- ☐ Non U.S. Person

Please check only if applicable:

- (1) ☐ I hereby confirm that I am born in the U.S but I'm not a U.S. Person. I do not have the "Certificate of Loss of Nationality", because I have:
- (a) Lost this certificate, or
- (b) Other reason, (please describe) _____
- (2) ☐ I hereby confirm that my residential place is in Malaysia and the only address I have for correspondences is a P O Box ("hold mail") or "in-care-of" address.

Declaration

I represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person(1)" means any citizen or resident of the United States, and shall include the definition below.

I hereby consent for Kenanga Group to disclose/report my information to any person, including the Inland Revenue Board of Malaysia and the regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act 2010 ("FATCA") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I hereby consent that Kenanga Group may withhold from my account(s) such amounts in accordance with the requirements of FATCA as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

If there is any change in information provided to Kenanga Group that makes me a U.S. person or recalcitrant (person who fails to comply with reasonable requests for information to determine if this account belongs to a U.S. person), Kenanga Group has the right to terminate my account(s) and/or facilities granted to me.

I undertake to notify Kenanga Group in writing within 30 calendar days if there is a change in any information which I have provided to Kenanga Group.

Definitions

- (1) The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:
- (A) a citizen or resident of the United States,
- (B) a United States partnership,
- (C) a United States corporation,
- (D) 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 includible in gross income under the Internal Revenue Code), and
- (E) any trust if —
- (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.

COMMON REPORTING STANDARD (CRS) DECLARATION FOR JOINT INDIVIDUAL APPLICANT

(Note: CRS is not applicable to EPF Investment.)

Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number (TIN)

PART 1: Country/Jurisdiction of Residence Declaration

I represent and declare that I am a:

- ☐ Malaysia tax resident (refer below for definition). Not required to complete PART2.
- ☐ Malaysia and Non-Malaysia tax resident. Please proceed to complete PART2.
- ☐ Non-Malaysia tax resident. Please proceed to complete PART2.

PART 2: Non-Malaysia Taxpayer Identification Number Declaration

Please declare the countries and the respective Taxpayer Identification Number(s) that you are a tax resident of.

	Country/Jurisdiction of tax residence	Taxpayer Identification Number (TIN)	TIN not available due to (please mark "X" at either one, refer definition below)
1	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 (explain why TIN cannot be provided)
2	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 (explain why TIN cannot be provided)
3	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 (explain why TIN cannot be provided)

TIN not available due to the following reasons:

Reason 1 - The country/jurisdiction of tax residence does not issue TINs 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. (E.g. TIN application in progress, not required to register tax file, spouse, minor, student, retiree, foreign diplomat in embassy etc.)

PART 3: DECLARATION

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing my relationship with Kenanga Group setting out how Kenanga Group may use and share the information supplied by me.

I acknowledge that the information contained in this Form and information regarding myself and any reportable account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with the tax authorities of another country/jurisdictions in which I may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.

I certify that I am the beneficial owner of all the account(s) to which this Form relates.

I undertake to advise Kenanga Group within 30 days of any change in circumstances which affects the status of my tax residency or causes the information contained herein to become incorrect or incomplete, and to provide Kenanga Group with a suitably updated self-certification and declaration within 30 days of such change in circumstance.

Definition of Selected Terms

(a) **Taxpayer Identification Number (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 individual and is used to identify the individual 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 to individuals.

(b) **Malaysia Tax Resident**

For definition of Malaysia Tax Resident, refer to the link: <http://lampiran.hasil.gov.my/pdf/pdfam/3656.pdf>

PARTICULARS OF CONTACT (CORPORATE APPLICANT)

Contact Person (1)

Designation

Department

Tel No.

-

(office)

ext.

Fax No.

-

Office Email Address

Contact Person (2)

Designation

Department

Tel No.

-

(office)

ext.

Fax No.

-

Office Email Address

TERMS AND CONDITIONS

You must read and understand the relevant Prospectus(es)/Information Memorandum(s) and deed(s) which shall be made available upon request before investing in the Fund(s).

1. MINIMUM INVESTMENT

- Initial and subsequent investments must be for a minimum amount stated in the Fund's Prospectus(es)/Information Memorandum(s) based on the Fund's closing Net Asset Value/Unit on the day.

2. FIRST INDIVIDUAL APPLICANT

- Applicant must be 18 years old and above.
- Please enclose a photocopy of your identity card or passport.

3. JOINT INDIVIDUAL APPLICANT

- Please enclose a photocopy of your identity card or passport or birth certificate (for minor).
- If aged 18 years and above, he/she is also required to sign the application form.
- In the case of death of a joint-holder, the surviving holder will be the only person(s) recognised by Kenanga Investment Bank Berhad ("KIBB") and the Trustee as having any title to or interest in the units.
- In the absence of written explicit instructions, I/we acknowledge that instructions must be given by both of us (for aged 18 years and above).

4. CORPORATE APPLICANT

- Please enclose a photocopy of the Memorandum & Articles of Association, Company's latest audited accounts, List of Authorised Signatories and Specimen Signatures.
- For a corporation, the Common Seal or the Company Stamp will have to be affixed. If the Company Seal is used, an Authorised Officer must sign and state his/her representative capacity.
- Certified True Copy (by Company Secretary, if applicable) of the Board Resolution, Form 9, Form 11, Form 13 (if applicable), Form 24, Form 44, Form 49 and latest Annual Return.

5. RIGHTS OF KIBB

- Kenanga Investment Bank Berhad ("KIBB") reserves the right to reject any applications without giving any reasons or reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.
- The Applicants's personal data and information shall also be governed by the terms and conditions set out in KIBB's Privacy Policy, as may be amended or supplemented from time to time. For the most current version of the Privacy Policy at all material times, please refer to the posting on KIBB's corporate website or <http://www.kenanga.com.my>. The Applicant is advised to obtain a copy of the Privacy Policy from the servicing consultant or website and read and understand the Privacy Policy before submitting the applications to KIBB.

6. CLIENT SERVICES

- If you require further information or clarification, please contact our Client Service Helpline No. 603 - 2089 4677

7. NOTICES AND COMMUNICATIONS

- All notices and other communications sent by or to the applicant shall be sent at the risk of the applicant unless due to willful default or negligence of KIBB, KIBB 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. KIBB shall not be liable for any direct or indirect consequential losses arising from the foregoing. Notices delivered via electronic communications to applicant are deemed sent and received on the date communication is sent.

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:-

- (i) The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
- (ii) 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.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
- (iv) 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 a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

I/We acknowledge that I / we have read and understood the contents of the investment Loan Financing Risk Disclosure Statement. I/We do declare and represent that as at the date hereof, I/we am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us. With the completion of this form, it constitutes that I have read, understood and agreed to be bound by the notes, terms and conditions stated in this form. I/We also accept and acknowledge that KIBB has absolute discretion to rely on facsimile confirmation from me/us and undertake to indemnify and hold harmless KIBB, its employees and agents at all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.

DECLARATIONS AND SIGNATURES

INDIVIDUAL / JOINT APPLICANT

- I am/We are 18 years and above as at the date of this application. Copy/Copies of my/our NRIC/passport/birth certificate is/are enclosed.
- (For joint applicant only) In the absence of written explicit instructions, I/we acknowledge that instructions must be given by both of us (for aged 18 years and above).
- I/We do declare and represent that as at the date hereof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us.

CORPORATE APPLICANT

- I am/We are duly authorised officer(s) of the Corporation, and warrant that the Corporation has the power and capacity to enter into this agreement and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporation's list of authorised signatories.
- I/We, as director(s) of the Corporation do hereby declare that the Corporation is a legally incorporated Corporation. Copy of my/our certificate of incorporation is
- I/We the abovenamed authorised signatories and representatives for the Company, do declare and represent that as at the date hereof, no petition for winding-up has been filed against the Company nor any receiver has been appointed over any of its assets.

WITH THE COMPLETION AND EXECUTION OF THIS FORM, I/WE, THE ABOVENAMED UNITHOLDER(S), AGREE THAT ALL ELECTRONIC TRANSMITTED CONFIRMATION(S) ARE CONCLUSIVE AND IRREVOCABLE AS TO ITS TERMS AND CONTENTS. I/WE FURTHER ACKNOWLEDGE AND ACCEPT THAT KIBB:

- (a) IS HEREBY AUTHORISED AND HAS ABSOLUTE DISCRETION TO RELY ON ELECTRONIC TRANSMITTED CONFIRMATION FROM ME/US FOR MY/OUR SUBSEQUENT TRANSACTIONS WITH KIBB;
- (b) SHALL NOT BE RESPONSIBLE OR INCUR ANY LIABILITY(IES) TO ME/US ARISING OUT OF OR IN CONNECTION WITH KIBB ACTING IN ACCORDANCE WITH THE ELECTRONIC TRANSMITTED CONFIRMATION(S), NOTWITHSTANDING ANY ERROR, MISUNDERSTANDING, FRAUD OR LACK OF CLARITY IN THE TERMS OF SUCH INSTRUCTION(S), AND WHETHER OR NOT SUCH ELECTRONIC TRANSMITTED CONFIRMATION(S) WAS/WERE MADE OR GIVEN WITH OR WITHOUT THE AUTHORISATION OF THE ABOVENAMED UNITHOLDER(S); AND
- (c) I/WE FURTHER UNDERTAKE TO INDEMNIFY AND HOLD HARMLESS KIBB, ITS EMPLOYEES AND ITS UNIT TRUST CONSULTANTS AGAINST ALL COSTS, EXPENSES, LOSSES, LIABILITIES, CLAIMS AND DEMANDS ARISING OUT OF (WHETHER DIRECTLY OR INDIRECTLY OR IN CONNECTION WITH) KIBB HAVING ACTED ON THE ELECTRONIC TRANSMITTED CONFIRMATION(S). CANCELLATION OF REDEMPTION IS NOT ALLOWED ONCE THE REQUEST HAS BEEN FORWARDED TO KIBB.

DECLARATION BY INDIVIDUAL / JOINT APPLICANT(S) AND CORPORATE APPLICANTS

- I/We appoint KIBB as nominee to transact on behalf of me/us in relation to any transactions.
- I/We hereby agree that KIBB shall have the right to vote for and on behalf of me/us in respect of the units held in the event of any unitholders' meeting convened for the Fund(s).
- KIBB will hold the purchased units as registered unitholder for and on behalf of me/us and is authorised to request payment of and receive all distributions and other payments or distributions in relation to the units.
- Transactions in the units may be aggregated and consolidated either daily or from time to time by KIBB with such transactions placed or sent by KIBB to the relevant manager of the fund.
- I/We agree that the third party fund investment made by me/us will be registered in the name of Custodian appointed by KIBB as bare custodian and not a trustee to hold and act for and on behalf of me/us in relation to any units of such third party funds as may be invested in from time to time by me/us, and KIBB shall not recognise any trust or equity in respect of these terms and conditions or any part thereof.
- I/We undertake to provide KIBB with all information as it may require for the purpose of and in connection with completing the Account Application Form, including but not limited to, my/our information on financial position(s), condition(s), or prospect(s), or the Corporation and its group of companies' information on financial position, condition, operation business or prospect.
- I/We acknowledge that I/We shall keep KIBB informed of any change of the information stated in this Account Application Form and/or of any material facts that will directly or indirectly, affect my/our/ financial position(s), condition(s) or prospect(s) or the Corporation and its group of companies' financial position, condition, operation, business or prospect.

- I/We agree that my/our information and /or documents relating to me/us may be made available, including all changes and updates to such information as and when provided by me/us without limitation to KIBB's employees, third party service providers, agents, advisors, custodian/sub-custodian's agent's or advisors, all the companies within the K&N Kenanga Holdings Berhad group of companies, Bursa Malaysia Securities Berhad, Bursa Derivatives, Bursa Depository, Bursa Clearing, the Securities Commission, foreign exchanges' and/or all relevant and applicable authorities/regulators.
- I/We shall not hold KIBB, its subsidiaries or affiliates, or any of their respective directors, officers, employees or agents responsible or liable for disclosure of such information howsoever arising including but not limited to by reason of any misstatement, error, negligence, omission, delay or any matter in connection thereto.
- Neither KIBB nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me/us, 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 these terms and conditions of the units.
- I/We hereby agree and irrevocably undertake to fully and completely indemnify KIBB, at all times and against all claims, demands, actions, suits, proceedings, losses, penalties, costs and expenses, whether arising directly or indirectly, which may be made or taken against KIBB or incurred or suffered by KIBB in connection with or in any manner out of KIBB acting or on my/our instruction(s) or consent(s) as stated above and any inaccuracy(ies) of the instruction(s) provided and declarations herein.
- I/We declare that I am/we are in compliance and undertake that I/we will comply with all applicable laws and regulations.
- I/We further declare that I am/We are neither engaged in any unlawful activity nor are the Corporation's monies obtained from any illegal source or related to any illegal activity.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering and Anti-Terrorism Financing Act 2001 ("AMLA").
- I/We undertake to provide such information and documents as KIBB may reasonably require for the purpose of due diligence/enhanced due diligence as required under the AMLA.
- I/We hereby acknowledge that KIBB has the right to reject an application at its absolute discretion without any reason.

APPLICANT'S ACKNOWLEDGEMENT AND SIGNING INSTRUCTION

I/We acknowledge that I/we have received, read and understood the relevant Prospectus(es)/Supplemental Prospectus(es) (if any)/Information Memorandum(s)/Supplemental Information Memorandum(s) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this form, the KIBB's Common Terms and Conditions and Privacy Policy and terms of any facility offered by KIBB on becoming a Unit Holder and I/We undertake to be bound by them for my/our initial and subsequent transactions with KIBB. In any case, I/We understand that an updated version of the KIBB's Common Terms and Conditions and Privacy Policy and terms of any facility is made available on KIBB's corporate website or <http://www.kenanga.com.my>.

Signing instruction for individual/joint account only. Please select one of the following instructions:

- ☐ All to sign
- ☐ First Applicant to sign only
- ☐ Either one to sign. We hereby understand and agree that either one of us can have the right to give instruction to conduct any transaction for this account and we release and indemnify the Manager, the Trustee and the Fund against any claims and demands in respect of any liability arising as a result of the Manager acting upon this signing instruction even if those instructions are not genuine.

First Applicant/Authorised Signatory(ies)	
Name	
Date	

Joint Applicant/Authorised Signatory(ies)	
Name	
Date	



FOR UTC's USE ONLY

DECLARATION BY UT CONSULTANT

- I agree to abide by all the relevant policies of Kenanga Investment Bank Berhad (KIBB) and applicable laws including amendments as may be in force from time to time.
- I hereby confirm that I have sighted the original personal identity documents (i.e. either NRIC or passport) of the Applicant and I have completed the verification of the identity of the Applicant and all details provided in this application correspond with my records, and agree to make such relevant documentation available to KIBB on request.
- I hereby confirm that I witnessed the signature of the Applicant and I confirm that the particulars of the Applicant stated herein to be true and correct.

Note:

You are required to verify the identities and address of all parties and have adequate records to demonstrate that fact under the local Anti-Money Laundering and Anti-Terrorism Financing Laws, Guidelines and/or Regulations. You should ensure that the names and address of the Applicant are accurate and complete and in accordance with the relevant records.

Branch Code _____ Name / Stamp of UTC _____ Code of UTC _____ Date _____

FOR OFFICE USE ONLY

Processed By & Date _____ Checked By & Date _____