SUPPLEMENTARY PROSPECTUS

This supplementary prospectus is dated 31 December 2025, which must be read together with the prospectus dated 30 September 2023 for: -

Name of the Fund	Constitution Date of the Fund
RHB Big Cap China Enterprise Fund	16 October 2007

Manager
RHB Asset Management Sdn Bhd
198801007231 (174588-X)
(A member of RHB Banking Group)

Trustee
HSBC (Malaysia) Trustee Berhad
193701000084 (1281-T)
(A member of the HSBC Group)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 31 DECEMBER 2025 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 30 SEPTEMBER 2023.

Responsibility Statement

This supplementary prospectus dated 31 December 2025 ("Supplementary Prospectus") has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Supplementary Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the Fund and a copy of this Supplementary Prospectus and the prospectus dated 30 September 2023 ("the Prospectus") (collectively, "the Prospectuses") have been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of these Prospectuses, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in the Prospectuses.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd, the management company responsible for the Fund and takes no responsibility for the contents in the Prospectuses. The Securities Commission Malaysia makes no representation on the accuracy or completeness of the Prospectuses, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Additional Statements

Investors should note that they may seek recourse under the Capital Markets and Services Act 2007 for breaches of securities laws including any statement in the Prospectuses that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to the Prospectuses or the conduct of any other person in relation to the Fund.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 31 DECEMBER 2025 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 30 SEPTEMBER 2023.

GENERAL

1. The reference to "**www.rhbgroup.com**" wherever it appears in the Prospectus has been amended to "**www.rhbgroup.com/myinvest**".
2. The reference to "03-9205 8000" wherever it appears in the Prospectus has been amended to "03-2330 8000".
3. The information on "Fax: 03-9205 8107" wherever it appears in the Prospectus is hereby deleted in its entirety.

A. AMENDMENT TO FUND INFORMATION

The table on "General Information of Classes Available for Investment in the Fund" in Section 1.1.6 on page 6 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Class	**Currency Denomination**	**Launch Date**	**Initial Offer Period**	**Initial Offer Price**	**Financial Year End**
USD Class	USD	31 December 2025	1 day (31 December 2025)	USD1.0000 per Unit	31 December
RM Class	RM	3 December 2007	Not applicable as the initial offer period for this Class has ended. The initial offer price is no longer applicable as the price of Units for this Class will be based on the Net Asset Value per Unit.		
RM-Hedged Class	RM	31 December 2025	1 day (31 December 2025)	RM1.0000 per Unit	
SGD-Hedged Class	SGD	TBD	[•] day (TBD)	SGD1.0000 per Unit	
AUD-Hedged Class	AUD	TBD	[•] day (TBD)	AUD1.0000 per Unit	
EUR-Hedged Class	EUR	TBD	[•] day (TBD)	EUR1.0000 per Unit	
GBP-Hedged Class	GBP	TBD	[•] day (TBD)	GBP1.0000 per Unit	
RMB-Hedged Class	RMB	TBD	[•] day (TBD)	RMB1.0000 per Unit	

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 31 DECEMBER 2025 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 30 SEPTEMBER 2023.

B. AMENDMENT TO FEES, CHARGES AND EXPENSES

The information on "Tax" in Section 4.5 on page 27 of the Prospectus is hereby deleted in its entirety and replaced with the following:

4.5 Tax

All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

C. AMENDMENTS TO TRANSACTION INFORMATION

1. A new Note (3) is hereby inserted immediately after Note (2) of Section 5.6(a) on page 34 of the Prospectus:

   (3) There could be different minimum initial investment and/or minimum additional investment than the above for investments made via the digital platforms available online, subject to the respective digital platforms' terms and conditions for investments.

2. The information on "Unclaimed Moneys" in Section 5.5(f) on page 36 of the Prospectus is hereby deleted in its entirety and replaced with the following:

   (f) Unclaimed Moneys

   All money payable to a Unit Holder may be paid by electronic payments or cheques. However, after the lapse of two (2) years from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

D. AMENDMENT TO RELATED-PARTY TRANSACTION AND CONFLICT OF INTEREST

The last paragraph of "Other confirmations" in Section 9 on page 49 of the Prospectus is hereby deleted in its entirety and replaced with the following:

Last paragraph

PricewaterhouseCoopers Taxation Services Sdn Bhd has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the tax adviser for the Fund.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 31 DECEMBER 2025 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 30 SEPTEMBER 2023.

E. AMENDMENT TO TAX ADVISER'S LETTER ON THE TAXATION OF THE FUND AND UNIT HOLDERS

The information on "Tax Adviser's Letter on the Taxation of the Fund and Unit Holders" in Section 10 on pages 50 to 54 of the Prospectus is hereby deleted in its entirety and replaced with the following:

10. TAX ADVISER'S LETTER ON THE TAXATION OF THE FUND AND UNIT HOLDERS

TAXATION ADVISER'S LETTER
ON TAXATION OF THE FUND AND UNIT HOLDERS
(Prepared for inclusion in this Supplementary Prospectus)

PricewaterhouseCoopers Taxation Services Sdn Bhd
Level 10, Menara TH 1 Sentral, Jalan Rakyat
Kuala Lumpur Sentral
P.O.Box 10192
50706 Kuala Lumpur

The Board of Directors
RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre
Jalan Tun Razak
50400, Kuala Lumpur
Wilayah Persekutuan Kuala Lumpur, Malaysia

7 November 2025

TAXATION OF THE FUND AND UNIT HOLDERS

Dear Sirs,

This letter has been prepared for inclusion in the Supplementary Prospectus in connection with RHB Big Cap China Enterprise Fund ("the Fund").

The taxation of income for both the Fund and the Unit Holders are subject to the provisions of the Malaysian Income Tax Act, 1967 ("the Act"). The applicable provisions are contained in Section 61 of the Act, which deals specifically with the taxation of trust bodies in Malaysia.

TAXATION OF THE FUND

The Fund will be regarded as resident for Malaysian tax purposes since the Trustee of the Fund is resident in Malaysia.

(1) Domestic Investments

(i) General Taxation

Subject to certain exemptions, the income of the Fund consisting of dividends or interest or profit[1] (other than interest and profit[1] which is exempt from tax) and other investment income derived from or accruing in Malaysia, after deducting tax allowable expenses, is liable to Malaysian income tax at the rate of 24%.

Gains from disposal of Malaysian unlisted shares will be subject to Capital Gains Tax ("CGT"). Please refer to the CGT section below for further details.

(ii) Dividends and Other Exempt Income

Malaysian companies adopt the single-tier system. Hence dividends received would be exempted from tax and the deductibility of expenses incurred against such dividend income would be disregarded. Dividends received from companies under the single-tier system would be exempted and there will not be any tax refunds available for single-tier dividends received.

The Fund may receive Malaysian dividends which are tax exempt. The exempt dividends may be received from investments in companies which had previously enjoyed or are currently enjoying the various tax incentives provided under the law. The Fund will not be taxable on such exempt income.

Interest or profit[1] derived from the following investments is exempt from tax:

(a) Interest or profit[1] paid or credited by any bank or financial institution licensed under the Financial Services Act 2013 and Islamic Financial Services Act 2013;
(b) Interest or profit[1] paid or credited by any development financial institution regulated under the Development Financial Institutions Act 2002;
(c) Bonds, other than convertible loan stocks, paid or credited by any company listed in Bursa Malaysia Securities Berhad ACE Market; and
(d) Interest or profit[1] paid or credited by Malaysia Building Society Berhad[2].

The interest or profit[1] or discount income exempted from tax at the Fund level will also be exempted from tax upon distribution to the Unit Holders.

(iii) Disposal of Malaysian unlisted shares

Effective from 1 January 2024, CGT will be imposed on the disposal of Malaysian unlisted shares by companies, limited liability partnerships, cooperatives and trust bodies (which include unit trusts).

The CGT rate to be imposed is as follows:

---

[1] Under Section 2(7) of the Income Tax Act 1967, any reference to interest shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah.

The effect of this is that any gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of Shariah, will be accorded the same tax treatment as if they were interest.

[2] Exemption granted through letters from Ministry of Finance Malaysia dated 11 June 2015 and 16 June 2015 and it is with effect YA 2015.

Shares Acquisition Date	CGT Rate
Before 1 January 2024	The taxpayers may choose: i. 10% on the net gain of the disposal of shares; or ii. 2% on the gross disposal price.
From 1 January 2024	10% on the net gain of the disposal of shares

"shares" has been defined as in relation to a company, includes stock other than debenture stock.

Capital Gains Tax exemption - Income Tax (Unit Trust) (Exemption) Order 2024

Pursuant to the above gazette order, the exemption on CGT for disposal of unlisted Malaysia shares is effective from 1 January 2024 until 31 December 2028.

(2) Foreign Investments

Generally, gross foreign-sourced income, including capital gains, remitted to Malaysia by Malaysian resident unit trusts will be subject to Malaysian income tax at the prevailing rate, currently at 24%, unless specific tax exemptions apply.

Exemption from tax on foreign-sourced income ("FSI") for unit trusts

The Income Tax (Unit Trust in relation to Income Received in Malaysia from Outside Malaysia) (Exemption) Order 2024 provides a Malaysian resident unit trust, exemption from tax on FSI from all sources of income (including gains from disposal of capital assets situated outside Malaysia) received in Malaysia from 1 January 2024 to 31 December 2026.

To qualify for this tax exemption, unit trusts must satisfy one of the following conditions:

a. The FSI has been subjected to foreign tax, with the source jurisdiction's minimum headline income tax rate being at least 15%; or

b. The management company of the unit trust has met Economic Substance Requirements in Malaysia, which includes employing an adequate number of employees and incurring sufficient operating expenditure.

Based on the Budget 2026 announcement on 10 October 2025, the above exemption will be extended for another 4 years effective from 1 January 2027 to 31 December 2030.

(3) Hedging Instruments

The tax treatment of hedging instruments would depend on the particular hedging instruments entered into.

Generally, any gain / loss relating to the principal portion will be treated as capital gain / loss. Gains / losses relating to the income portion would normally be treated as revenue gains /

losses. The gain / loss on revaluation will only be taxed or claimed upon realisation. Any gain / loss on foreign exchange is treated as capital gain / loss if it arises from the revaluation of the principal portion of the investment.

(4) Tax Deductible Expenses

Expenses wholly and exclusively incurred in the production of gross income are allowable as deductions under Section 33(1) of the Act. In addition, Section 63B of the Act provides for tax deduction in respect of managers' remuneration, expenses on maintenance of the register of Unit Holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postages based on a formula subject to a minimum of 10% and a maximum of 25% of the expenses.

(5) Sales Tax and Service Tax ("SST")

Sales Tax and Service Tax are two distinct forms of indirect taxes. Service Tax applies on prescribed taxable services at the rate of 8% or 6%, depending on the type of service. Taxable services the Fund typically incurs service tax on are professional advisory services (e.g. audit, legal, accounting) - taxable at 8%. Following the expansion of the scope of taxable financial services on 1 July 2025, fund management charges, trustee fees and other charges related to investments in the Fund such as sales charges, and brokerage commission, now incur a service tax of 8%.

Service tax also applies to any taxable service that is acquired by any person in Malaysia from an overseas service provider. Where the Fund acquires imported taxable services (e.g. overseas fund manager charges or financial advisory charges), it is required to self-account for service tax on the imported taxable services to the relevant authorities.

As service tax is a single stage tax, the service tax incurred will generally form a cost to the Fund. Sales Tax is not applicable to the Fund as it concerns manufactured goods.

TAXATION OF UNIT HOLDERS

Unit Holders will be taxed on an amount equivalent to their share of the total taxable income of the Fund to the extent of the distributions received from the Fund. The income distribution from the Fund will carry a tax credit in respect of the Malaysian tax paid by the Fund. Unit Holders will be entitled to utilise the tax credit against the tax payable on the income distribution received by them. Generally, no additional withholding tax will be imposed on the income distribution from the Fund.

Non-resident Unit Holders may also be subject to tax in their respective jurisdictions. Depending on the provisions of the relevant country's tax legislation and any double tax treaty with Malaysia, the Malaysian tax suffered may be creditable against the relevant foreign tax.

Corporate Unit Holders, resident[3] and non-resident, will generally be liable to income tax at 24% on distribution of income received from the Fund. The tax credits attributable to the distribution of income can be utilised against the tax liabilities of these Unit Holders.

[3] Resident companies with paid up capital in respect of ordinary shares of RM2.5 million and below and having an annual sales of not more than RM50 million will pay tax at 15% for the first RM150,000 of chargeable income, 17% for RM150,001 to RM600,000 with the balance taxed at 24%.

Individuals and other non-corporate Unit Holders who are tax resident in Malaysia will be subject to income tax at graduated rates ranging from 1% to 30%. Individuals and other non-corporate Unit Holders who are not resident in Malaysia will be subject to income tax at 30%. The tax credits attributable to the distribution of income can be utilised against the tax liabilities of these Unit Holders.

The distribution of exempt income by the Fund will be exempted from tax in the hands of the Unit Holders.

Any gains realised by Unit Holders (other than dealers in securities or companies habitually buying and selling investments, insurance companies or financial institutions) on the sale or redemption of the Units are treated as capital gains and will not be subject to income tax. This tax treatment will include in the form of cash or residual distribution in the event of the winding up of the Fund.

Unit Holders electing to receive their income distribution by way of investment in the form of new units will be regarded as having purchased the new Units out of their income distribution after tax.

Unit splits issued by the Fund are not taxable in the hands of Unit Holders.

We hereby confirm that the statements made in this report correctly reflect our understanding of the tax position under current Malaysian tax legislation. Our comments above are general in nature and cover taxation in the context of Malaysian tax legislation only and do not cover foreign tax legislation. The comments do not represent specific tax advice to any investors, and we recommend that investors obtain independent advice on the tax issues associated with their investments in the Fund.

Yours faithfully,

for and on behalf of
PRICEWATERHOUSECOOPERS TAXATION SERVICES SDN BHD

The above shall not apply if more than –

(a) 50% of the paid up capital in respect of ordinary shares of the company is directly or indirectly owned by a related company;
(b) 50% of the paid up capital in respect of ordinary shares of the related company is directly or indirectly owned by the first mentioned company;
(c) 50% of the paid up capital in respect of ordinary shares of the first mentioned company and the related company is directly or indirectly owned by another company.

"Related company" means a company which has a paid up capital in respect of ordinary shares of more than RM2.5 million at the beginning of the basis period for a YA.

Additional shareholding condition of not more than 20% of the paid up capital or capital contribution, at the beginning of a YA is directly own or indirectly by one or more:

- Companies incorporated outside of Malaysia, or
- individuals who are not Malaysian citizens,

which is required to be observed from YA 2024.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 31 DECEMBER 2025 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 30 SEPTEMBER 2023.



Lorraine Yeoh
Partner

PricewaterhouseCoopers Taxation Services Sdn Bhd have given their written consent to the inclusion of their report as taxation adviser in the form and context in which they appear in this Supplementary Prospectus and have not, before the date of issue of the Supplementary Prospectus, withdrawn such consent.

F. THE PROSPECTUS REMAINS IN FULL FORCE SUBJECT TO THE AMENDMENTS IN THIS SUPPLEMENTARY PROSPECTUS

Subject only to the variations herein contained and such other alterations as may be necessary to make the Prospectus consistent with this Supplementary Prospectus, the Prospectus shall remain in full force and effect and shall be read and construed and be enforceable as if the terms of this Supplementary Prospectus were inserted therein by way of addition or substitution as the case may be.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SUPPLEMENTARY PROSPECTUS DATED 31 DECEMBER 2025 WHICH IS TO BE READ TOGETHER WITH THE PROSPECTUS DATED 30 SEPTEMBER 2023.

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD 200901036354 (879478-A)
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
Tel:603-2330 8000
Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

ACCOUNT APPLICATION FORM
Individual

☐ **RHB ASSET MANAGEMENT SDN BHD**

☐ **RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD**

☐ Individual ☐ Joint ☐ Staff Application

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM) , either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(√) where applicable. For 1st time Investor(s), this form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT

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

Salutation ☐ Mr / En ☐ Ms / Cik ☐ Mrs / Puan ☐ Dr ☐ Datuk ☐ Dato' ☐ Datin ☐ Other, please specify _____

Name of Individual *(as in NRIC/Passport)*

Alias Name

Former Name

NRIC No. (new) ____ - ____ - ____

NRIC No.(old) / Passport No.* Expiry Date (DD/MM/YYYY) __ - __ - ____
** To fill up Expiry date*

Date of Birth (DD/MM/YYYY) __ - __ - ____ Country of Birth

Nationality ☐ Malaysian ☐ Others *(please specify country)* _____

Secondary nationality (If any)
Country ID/Passport No Expiry Date (DD/MM/YYYY) __ - __ - ____

Tertiary nationality (If any)
Country ID/Passport No Expiry Date (DD/MM/YYYY) __ - __ - ____

Permanent Resident Status ☐ Malaysian ☐ Others *(please specify country)* Permanent Resident No.

Tax Identification No. (TIN) SST No.

Tourism Tax Registration No.

Self-Declaration on Sophisticated Investor ☐ Accredited Investor ☐ High-Net Worth Individual ☐ None Do you wish to receive e-invoice? ☐ Yes ☐ No

If tick as Accredited Investor or High-Net Worth Individual, I understand on the below:-

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Permanent/Registered Address *(as in NRIC/Passport)*

Post Code Town / City

State Country

Correspondence / Mailing Address *(complete if different from permanent address)*

Post Code Town / City

State Country

Tel No. Mobile ____ - ____
Country Code Area Code Residence / House

Country Code Area Code Office ext No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Gender ☐ Male ☐ Female

Bumiputera Status ☐ Yes ☐ No

Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others *(please specify)*

Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced

Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma / PreU ☐ Degree ☐ Post Graduate ☐ Others *(please specify)*

Source of Wealth W☐☐ W☐☐ W☐☐ *(Refer Appendix to fill in this part for Source of Wealth Code)*

(Select more than one option, if any)

Source of Fund - The Origin of funds for transacting with RHBAM MY *(Select Top 5 Source of Funds)* *(Refer Appendix to fill in this part for Source of Fund Code)*

	Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1	F☐☐	Country	Exposure percentage ☐☐☐%
2	F☐☐	Country	Exposure percentage ☐☐☐%
3	F☐☐	Country	Exposure percentage ☐☐☐%
4	F☐☐	Country	Exposure percentage ☐☐☐%
5	F☐☐	Country	Exposure percentage ☐☐☐%

(please specify the exposure (%) for each country if the funds derived from more than one country)

Estimated Net Worth (Combine with Spouse if any) ☐ RM50,000 and below ☐ RM50,001 - RM100,000 ☐ RM100,001 - RM200,000 ☐ RM200,001 - RM500,000

(exclude value of primary residence) ☐ RM500,001 - RM1,000,000 ☐ RM1,000,001 - RM2,999,999 ☐ RM3,000,000 and above

Total Asset under Management ("AUM") For Bank ☐ RM50,000 and below ☐ RM50,001 - RM100,000 ☐ RM100,001 - RM500,000 ☐ RM500,001- RM1,000,000

**AUM: total estimated investment to put into RHBAM MY in coming 12 months ☐ RM1,000,001 - RM3,000,000 ☐ RM3,000,001 - RM5,0000,000 ☐ RM5,000,001 and above

Mother's Maiden Name

Occupation/Designation Occupation Code (Refer MASCO Code)

Employer's/Company's Name

Specify MSIC Code of Employer

Nature of Business Applicant's Company/ Applicant's Employer ☐ Financial/Banking/ Investment ☐ Legal/Tax ☐ Telecommunications ☐ Hotel/ Restaurant ☐ Consultancy ☐ Government/ Government related ☐ Medical/Health/Science ☐ Education ☐ Real Estate/ Property ☐ Manufacturing ☐ Construction ☐ Others (*please specify*)

Address Of Employer / Company

Post Code Town / City

State Country

Employer's/Company's Office ☐ In Malaysia ☐ Outside of Malaysia *(please specify)* Employer's/Company's Tel No.

Employment Type ☐ Government Employee (Contract/Temporary/Permanent)* ☐ Private Employee (Contract/Temporary/Permanent)* ☐ RHB Asset Management Staff ☐ Self-Employed

*To tick the selection given ☐ Unpaid Family Worker ☐ Unemployed ☐ Employer ☐ Pensioner ☐ Retired ☐ Outside the Labour Force (Student/Housewife) ☐ RHB Bank / RHB Group Staff

Monthly Gross Income (RM) ☐ Up to RM1,500 ☐ RM1,501 to RM3,000 ☐ RM3,001 to RM5,000 ☐ RM5,001 to RM8,000 ☐ RM8,001 to RM15,000 ☐ RM15,001 to RM20,000 ☐ RM20,001 to RM50,000 ☐ RM50,001 to RM100,000 ☐ RM100,001 to RM200,000 ☐ More than RM200,000

PARTICULARS OF JOINT INDIVIDUAL APPLICANT (not applicable for EPF Investment Scheme "EPF")

Salutation ☐ Mr / En ☐ Ms / Cik ☐ Mrs / Puan ☐ Dr ☐ Datuk ☐ Dato' ☐ Datin ☐ Other, please specify _____

Name of Joint Applicant *(as in NRIC/Passport/Birth Certificate)*

Alias Name

Former Name

NRIC No. (new) - -

NRIC No.(old)/Passport No. */Birth Certificate No. * *To fill up Expiry date* Expiry Date (DD/MM/YYYY) - -

Date of Birth (DD/MM/YYYY) - - Country of Birth

Nationality ☐ Malaysian ☐ Others *(please specify country)* _____

Secondary nationality (If any)
Country ID/Passport No Expiry Date (DD/MM/YYYY) - -

Tertiary nationality (If any)
Country ID/Passport No Expiry Date (DD/MM/YYYY) - -

Permanent Resident Status ☐ Malaysian ☐ Others *(please specify country)* Permanent Resident No.

Tax Identification No. (TIN)

Self-Declaration on Sophisticated Investor ☐ Accredited Investor ☐ High-Net Worth Individual ☐ None

If tick as Accredited Investor or High-Net Worth Individual, I understand on the below:-

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Permanent/Registered Address *(as in NRIC/Passport)*

Post Code Town / City

State Country

Correspondence/ Mailing Address *(complete if different from permanent address)*

Post Code Town / City

State Country

Tel No. Mobile -
Country Code Area Code Residence / House

Country Code Area Code Office ext Fax No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Gender ☐ Male ☐ Female

Bumiputera Status ☐ Yes ☐ No

Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others *(please specify)* _____

Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced

Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma / PreU ☐ Degree ☐ Post Graduate ☐ Others *(please specify)* _____

Source of Wealth W W W *(Refer Appendix to fill in this part for Source of Wealth Code)*

(Select more than one option, if any)

Source of Fund - The Origin of funds for transacting with RHBAM MY *(Select Top 5 Source of Funds)* *(Refer Appendix to fill in this part for Source of Fund Code)*

	Source of Fund Code		Source of Fund Country	Source of Fund Country Exposure (%)
1	F	Country		Exposure percentage %
2	F	Country		Exposure percentage %
3	F	Country		Exposure percentage %
4	F	Country		Exposure percentage %
5	F	Country		Exposure percentage %

(please specify the exposure (%) for each country if the funds derived from more than one country)

Estimated Net Worth (Combine with Spouse if any) ☐ RM50,000 and below ☐ RM50,001 - RM100,000 ☐ RM100,001 - RM200,000 ☐ RM200,001 - RM500,000
(exclude value of primary residence) ☐ RM500,001 - RM1,000,000 ☐ RM1,000,001 - RM2,999,999 ☐ RM3,000,000 and above

Total Asset under Management ("AUM") For Bank ☐ RM50,000 and below ☐ RM50,001 - RM100,000 ☐ RM100,001 - RM500,000 ☐ RM500,001- RM1,000,000
**AUM: total estimated investment to put into RHBAM MY in coming 12 months ☐ RM1,000,001 - RM3,000,000 ☐ RM3,000,001 - RM5,0000,000 ☐ RM5,000,001 and above

Mother's Maiden Name

Relationship to Individual Applicant ☐ Parent ☐ Spouse ☐ Child ☐ Sibling ☐ Others *(please specify)*

Occupation/Designation Occupation Code (Refer MASCO Code)

Employer's/Company's Name

Specify MSIC Code of Employer

Nature of Business Applicant's Company/ Applicant's Employer ☐ Financial/Banking/ Investment ☐ Legal/Tax ☐ Telecommunications ☐ Hotel/ Restaurant ☐ Consultancy ☐ Government/ Government related ☐ Medical/Health/Science ☐ Education ☐ Real Estate/ Property ☐ Manufacturing ☐ Construction ☐ Others *(please specify)*

Address Of Employer / Company

Post Code Town / City

State Country

Employer's/Company's Office ☐ In Malaysia ☐ Outside of Malaysia *(please specify)* Employer's/Company's Tel No.

☐ Government Employee (Contract/Temporary/Permanent)* ☐ Private Employee (Contract/Temporary/Permanent)* ☐ RHB Asset Management Staff ☐ Self-Employed
☐ Unpaid Family Worker ☐ Unemployed ☐ Employer ☐ Pensioner
☐ Retired ☐ Outside the Labour Force (Student/Housewife) ☐ RHB Bank / RHB Group Staff

*To tick the selection given

Monthly Gross Income (RM) ☐ Up to RM1,500 ☐ RM1,501 to RM3,000 ☐ RM3,001 to RM5,000 ☐ RM5,001 to RM8,000
☐ RM8,001 to RM15,000 ☐ RM15,001 to RM20,000 ☐ RM20,001 to RM50,000 ☐ RM50,001 to RM100,000
☐ RM100,001 to RM200,000 ☐ More than RM200,000

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN RESIDENT(S)

☐ I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation

☐ I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____ (Country)

DECLARATION ON TAX RESIDENT STATUS

For Individual Applicant
I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :

For FATCA Status
☐ Non-US individual with no US indicia
☐ * Non-US individual with US indicia
☐ * US individual

For CRS Status
☐ Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia
☐ * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

For Joint Individual Applicant
I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :

For FATCA Status
☐ Non-US individual with no US indicia
☐ * Non-US individual with US indicia
☐ * US individual

For CRS Status
☐ Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia
☐ * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

* Please complete the Individual Self-Certification form provided.

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

Investment Objective
☐ Capital Growth ☐ Regular Income ☐ Capital Protection
☐ Education ☐ Wealth Accumulation ☐ Retirement

Investment Experience
☐ Unit Trust _____ year(s) ☐ Trading on Bursa Malaysia _____ year(s)
☐ Futures / Options _____ year(s) ☐ Others _____ year(s)
☐ No experience

Investment Time Frame
☐ Long Term (> 5 years) ☐ Medium (3-5 years) ☐ Short Term (< 3 years)

PARTICULARS OF INSURANCE (RHB EQUITY TRUST FUND, RHB CAPITAL FUND & RHB MALAYSIA DIVA FUND ONLY)

Name of Beneficiary*(as in NRIC/Passport/Birth Certificate)*

NRIC No. (new) - -

NRIC No.(old)/Passport No./Birth Certificate No.

Relation to Applicant

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type ☐ Savings Account ☐ Current account

Note 1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time
2. Payment to third party is strictly not allowed
3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type ☐ Savings Account ☐ Current account

Currency ☐ AUD ☐ EUR ☐ GBP ☐ JPY ☐ RMB ☐ SGD ☐ USD ☐ Other, please specify

Note 1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records.
2. Payment to third party is strictly not allowed
3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

(a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
(b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
(c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations

for any and/or all of the following purposes ("Purpose"), if applicable:

(i) providing this product and/or service and notifying me/us about important changes or developments to the features;
(ii) updating and managing the accuracy of RHB Banking Group's records;
(iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
(iv) assessment and analysis including credit / lending / financing / insurance risks / takaful risk / behaviour scoring / market and product analysis and market research;
(v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
(vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
(vii) maintaining my/our credit history for present and future reference;
(viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
(ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
(x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or

protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 2330 8000 for RHBAM.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post or email to the following address:

Customer Service
RHB Asset Management Sdn Bhd & RHB Islamic International Asset Managament Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-2330 8000 Toll Free No:1-800-88-3175 Email: rhbam@rhbgroup.com / rhbiiam.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[*This paragraph is only applicable to parent/legal guardian/next-of-kin/authorized representative of Junior Accountholder(s), if any*]

- If I/we are providing consent as parent / legal guardian / next-of-kin / authorized representative of a junior applicant, I/we understand that the personal information of the junior applicant will be processed by RHBAM MY for the Purpose described above.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

(a) telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau

(b) diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau

(c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau

untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:

(i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;

(ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;

(iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;

(iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman /pembiayaan / risiko insurans / takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;

(v) perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;

(vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;

(vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;

(viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MYuntuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;

(ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;

(x) bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM MY.

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-2330 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehadkan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan
RHB Asset Management Sdn Bhd & RHB Islamic International Asset Managament Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Nombor Telefon: 03-2330 8000 Toll Free No:1-800-88-3175 Email: rhbam@rhbgroup.com / rhbiiam.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami berserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperolehi persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada ibu bapa/penjaga undang-undang/waris/wakil bagi pemegang-pemegang Akaun Junior, jika ada]

- Jika saya/kami memberikan persetujuan sebagai ibu bapa/penjaga undang-undang/waris/wakil bagi pemohon kanak-kanak, saya/kami faham bahawa maklumat peribadinya akan diproses oleh RHBAM MY untuk Tujuan yang dinyatakan di atas.

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

- **"Foreign Account Tax Compliance Act (FATCA)"** which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.

- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.

- **"Common Reporting Standard (CRS)"** means the Standard for Automatic Exchange of Financial Account Information ("AEOFAI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.

- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.

- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - http://www/oecd/org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/

- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).

- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.

- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.

- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760\]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).

- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.

- "TIN" (including "functional equivalent") 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 or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.

- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES (INDIVIDUAL APPLICANT)

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHB AM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Individual Applicant **Name :** **NRIC/Passport No:** **Date :**	**Joint Individual Applicant** **Name :** **NRIC/Passport No:** **Date :**

For joint application, please tick (√) account operating mode for future transactions.

- ☐ For Individual Applicant Only
- ☐ For Joint Individual Applicant Only
- ☐ Either Applicant to sign
- ☐ Both Applicants to sign
- ☐ Either Two Applicant to sign*
- ☐ Three Applicants to sign*

*For More than One Joint Holder

Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No. _____

FOR UTSC/DISTRIBUTOR USE ONLY

RHBAM MY / Distributor / Branch Code / Stamp		Name of Staff / UTSC / Distributor	
Staff / UTSC Code / EP Code		Signature of Staff / UTSC / Distributor	
FIMM Code			

APPENDIX

Lisf of Source of Wealth

W01	Accumulated Savings	W02	Employment Income
W03	Inheritance	W04	Trust Fund
W05	Retirement Income	W06	EPF / Retirement Funds
W07	Disposal of Assets/ Shares	W08	Insurance/Takaful Maturity/Surrender
W09	Return on Investment	W10	Legal Settlement
W11	Income from own business	W12	Local Investment proceeds
W13	Foreign investment proceeds	W14	Crypto currency investment proceeds
W15	Property (rental proceeds)	W16	Winning lottery money
W17	Gratuity	W18	Sale of Business

Lisf of Source of Fund

F01	Income/Salary	F02	Own Bank Transfer (within RHB)
F03	EPF/SOCSO/Pension/Gratuity	F04	Savings/Investment
F05	Trust Funds	F06	Divorce Sett/Compensation
F07	Sale of Inves/Shares/Prop/Land	F08	Dividends/Profits
F09	Rental Proceeds	F10	Commission
F11	Directors Fee/Salary	F12	Welfare Allowance
F13	Return on Investment	F14	FD/Term Deposit Placement Roll Over/Renewal
F15	Insurance /Takaful Maturity/Surrender	F16	Legal Settlement
F17	Credit Facility Approve by FI	F18	Trf frm Own Acct with Oth FI
F19	Spouse/Parents/Children	F20	Financial Aid/Subsidies
F21	Part-time Income	F22	Inheritance
F23	Gift/Donation	F24	Winning-legal Gambling/Contest
F25	Regular Periodic Income	F26	Crypto Currency/Digital Asset Investment Proce

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We am/are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/Passport is/are enclosed (applicable to individual).
- I/We 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. (applicable to individual).
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY 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/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us (for joint application only).
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I, being the Main Applicant agree to apply the risk tolerance profile maintained with RHBAM MY for my subscription and/or switching/transfer. If there is any changes to my risk tolerance profile, I will notify and furnish RHBAM MY with the updated Investor Suitability Assessment Form (ISAF).
- For Joint Account(s) investment, I/We agreed that the Main Applicant's risk tolerance profile will be applied.
- For any investment that I/We made through EPF i-Invest for EPF-Member Investment Scheme, I/We understand that I/We am/are fully responsible, at my/our own risk in determining the suitability of the unit trust fund(s), will make all my/our present and future investment decisions based on my/our own judgement and independent advice as I/We consider appropriate. I/We have understood the features, nature, associated risks and T&C of the relevant unit trust fund(s). All information disclosed/provided by me/us is true, complete and accurate. The unit trust consultant that I/We have chosen is purely for post sales services.
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.
- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/We are aware that signatures on electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon electronic mail instructions so long as the signature(s) appearing on any such electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen signature(s).
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company 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, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular ir relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
- (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
  a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
  b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
  c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
  (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
  (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
  (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
  (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facili or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
  (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
  (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the r of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-

  a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.

  b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be a changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.

  c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purportin to make such communication via the Electronic Services.

  d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBA MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.

  e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.

  f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilitie judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.

  g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all system hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
  a. Withhold any applicable payments in the account(s);
  b. Report/disclose/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
  c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/we are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/we further confirm that I/we are/is a sophisticated investor as defined in the Information Memorandum and thus, I/we are/is qualified t invest in the Wholesale Fund (Applicable for Wholesale Client only)
- For investing into unit trust fund(s) under the nominee system through IUTA , I/we have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-2330 8000 for assistance.

TERMS AND CONDITIONS ("T&C") (Continued)

3.0 Rights of RHBAM MY as the Manager

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.

  b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.

a RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :

(i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;

(ii) transmitting Orders to RHBAM MY for execution;

(iii) access to, including but not limited to key market indicators and real-time quotes;

And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing

b RHBAM MY shall be entitled to:

(i) modify, suspend or terminate the operation of the Electronic Services; or

(ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY 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. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.
b. No physical cash shall be accepted as payment for investment
c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.
d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer
e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.
f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.□

6.1 Account Opening

a. Minimum Investment

• Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).

b. Individual Applicant (Main Applicant)

• 18 years old and above; with full capacity and authority to accept and agree to this T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Order thereon and to enter into any Transactions contemplated herein.
• Is not an undischarged bankrupt nor has any current or pending litigation, arbitration or administrative proceeding against the Customer that threatens to restrain the Customer's entry into or performance of the Customer's obligations herein.

• Is neither engaged in any unlawful activity nor monies obtained from any illegal source or related to any illegal activity.

c. Designated Account Holder

• A minor (children below age of 18 years) being a joint applicant shall be registered as a Designated Account Holder.

• The designated Account Holder will not enjoy the rights of a Unit Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s) and only Main Applicant is authorised to give Order in relation thereto.

d. Joint Individual Applicant

• Only one person shall be registered as Main Applicant, while the others as joint applicant(s). Authority to operate the Account may be indicated as the "Power to Sign" in the Account Opening Form. If no indication or explicit instruction is given, then by default all joint Applicants shall sign.

• All applicants must be 18 years old and above; with full capacity and authority to accept and agree to these T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Orders thereon and to enter into any Transactions contemplated herein

• In the case of death of one unit holder, the surviving applicant(s) will be the person recognised by the Manager and the Trustee as having any title to or interest in the units held (except where the units have been pledged as collateral to a licensed financial institution).

• The Main Applicant is held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM MY

6.2 Purchase/Switching

a. Switching application

• If allowed, minimum switch amount is to be adhered to.
• A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.
• For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
• In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.
• For full switching, all units in the account shall be switched.
• For EPF Members who are above age 55 years old (Akaun 55 and Akaun Emas) are allowed to perform withdrawal from EPF accounts for investment in the Unit Trust Funds. This shall be treated as type of withdrawal scheme from EPF. Upon successful withdrawal for purchase of Unit Trust Funds, the units created shall subsequently be deemed as cash investments, where subsequent transactions of switching and repurchase shall be treated similar to cash investments.
• For EPF Simpanan Shariah Akaun, Customer can only purchase or switch-in to Shariah-compliant unit trust funds.

6.3 Repurchase (Redemption)

• Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
• For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.
• Payment of repurchase proceeds to a third party is strictly prohibited.
• If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.
• RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.
• In the case of a repurchase of units in a Fund acquired using the EPF Plan, the repurchase proceeds will be credited to the Customer's EPF account directly. For the avoidance of doubt, repurchase proceeds of Customers using the EPF plan and who have attained the age of 55, will be paid or credited to the Customer in accordance with these T&C or the Customer's instructions. The repurchase proceeds will be net of any fees, charges or expenses incurred in connection with the repurchase. RHBAM MY shall not be under any duty to ascertain or have any responsibility for the adequacy of the consideration received.
• All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

TERMS AND CONDITIONS ("T&C") (CONTINUE)

6.4 Cooling-Off

• Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.

• Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es)/ Prospectus(es)/, Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys

a) Income Distribution

• (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.

• Income Distribution for investment via the EPF Member's Investment Scheme, will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.

• Income Distribution for investment via the EPF Member's Investment Scheme under Akaun 55 and Akaun Emas will be automatically reinvested into the Fund, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.

b) Unclaimed Moneys

• All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

• In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

• Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.

• In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

• If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.

• The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.

• The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.

• The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.

• The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.

• RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

7.0 Change of Particulars

• RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.

• The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-2330 8000 Toll Free No:1-800-88-3175 E-mail: rhbam@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-2330 8000 Toll Free No:1-800-88-3175 E-mail: rhbiiam.enquiry@rhbgroup.com

8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)

• The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").

• RHBAM MY as IUTA requires on services of a nominees ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.

• Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.

• Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).

• The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.

• The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.

• The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.

• Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, upon release control from EPF (when a member reaches age of 55 or made full withdrawal due to Leaving the Country, Incapacitation, Pensionable Employees or Death Withdrawals and any other reasons defined by EPF from time to time), Customer hereby agrees and authorise RHBAM MY as the IUTA and the UTMC to automatically re-register/transfer the Customer's holdings under EPF plan to be held by in the name of Nominee.

9.0 TERMINATION

• RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:

i. an Account without holdings and/or activity for the past two (2) years since the opening of account;

ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;

iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;

iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;

v. the Customer breaches any of the terms herein;

vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;

vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;

viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);

ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).

x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.

TERMS AND CONDITIONS ("T&C") (END)

10.0 CONSEQUENCES OF TERMINATION

• In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. Any balance monies shall be credited into the Customer's EPF account, or credited into the Customer's bank account as stipulated during account opening application after EPF release control upon the Customer reaching 55 years of age;

• In the event of any income distribution after the termination of Account, RHBAM MY will sell-off the residual units and the monies will be credited in either the Customer's EPF or bank account as mentioned in the above item 6.5 Income Distribution clause. RHBAM MY shall send e-mail notification to the Customer in relation to the residual units sell-off.

11.0 UT 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 financing circumstances. You should be aware of the risk, which would include the following:-

a. 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 loss or gain on your investment.

b. 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.

c. 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 prescribed time, your units may be sold towards the settlement of your loan.

d. 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 incurred instead. Whether you eventually realise a gain or incur 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.

e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the Customer's EPF account.
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
  "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
- "FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM MY
- RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale Fund.
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ie (if any)
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

RHB Asset Management

ACCOUNT APPLICATION FORM
Non-Individual

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD 200901036354 (879478-A)
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
Tel:603-2330 8000
Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

☐ **RHB ASSET MANAGEMENT SDN BHD**

☐ **RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD**

RHB Asset Management Sdn Bhd (RHBAM) and its subsidiary, RHB Islamic International Asset Management Berhad (RHBIIAM) , either individually or collectively (where applicable), shall be referred to as RHBAM MY in this document.

In compliance with the Capital Markets and Services Act 2007, this account application form should not be circulated unless accompanied by the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) if any before completing this account application form.

Please complete in BLOCK LETTERS & using BLACK INK PEN only, and tick(√) where applicable. For 1st time Investor(s), this form is required to be completed.

BUSINESS INFORMATION

Registered Business Name *(hereinafter referred to as "the Company")*

Former Business Name

Doing Business As Name

Business Registration No | SSM Registration No (if any)

Date of Incorporation (DD/MM/YYYY) - - | Country of Incorporation

Tax Identification No. (TIN) | SST No.

Tourism Tax Registration No.

Self-Declaration on Sophisticated Investor ☐ Accredited Investor ☐ High-Net Worth Entity ☐ None

If tick as Accredited Investor or High-Net Worth Entity I understand on the below:-

This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.

Country of Head Quarters *(if different from country of incorporation)*

Registered Address

Post Code | Town / City

State | Country

Primary Business Operation Address / Correspondence/ Mailing Address *(Indicate "Same as above" if same as above Registered address)*

Post Code | Town / City

State | Country

Tel No. (Country Code / Area Code / Office) | ext | Fax No.

Email Address

By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

Top 5 Country of Business Operations / Activities

Country 1. | Country 2.

Country 3. | Country 4.

Country 5.

Nature Of Business | Specify MSIC Code

Company Status ☐ Resident ☐ Non Resident ☐ Resident Controlled *(tick the folowwing)* ☐ Non-Resident Controlled

If Resident Controlled, please state the following:-

☐ Bumi Controlled ☐ Non-Bumi Controlled

Type of Entity E | *(Refer Appendix to fill in this part for Type of Entity Code)* | Paid Up Capital (RM)

Total Company Assets

☐ Less than RM500,000 (or equivalent) ☐ RM500,001 to RM3,000,000 (or equivalent) ☐ RM3,000,001 to RM5,000,000 (or equivalent)

☐ RM5,000,001 to RM10,000,000 (or equivalent) ☐ RM10,000,001 to RM25,000,000 (or equivalent) ☐ RM25,000,001 to RM50,000,000 (or equivalent)

☐ RM50,000,001 to RM75,000,000 (or equivalent) ☐ RM75,000,001 to RM100,000,000 (or equivalent) ☐ More than RM100,000,000 (or equivalent)

Source of Wealth W W W *(Refer Appendix to fill in this part for Source of Wealth Code)*

Expected deposit/investment with RHBAM MY in the next 12 months

☐ Less than RM50,000 (or equivalent) ☐ RM50,001 to RM100,000 (or equivalent) ☐ RM100,001 to RM500,000 (or equivalent)

☐ RM500,001 to RM1,000,000 (or equivalent) ☐ RM1,000,001 to RM5,000,000 (or equivalent)

☐ RM5,000,001 and above

Source of Fund - The Origin of funds for transacting with RHBAM MY *(Select Top 5 Source of Funds)* *(Refer Appendix to fill in this part for Source of Fund Code)*

	Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1	F	Country	Exposure percentage %
2	F	Country	Exposure percentage %
3	F	Country	Exposure percentage %
4	F	Country	Exposure percentage %
5	F	Country	Exposure percentage %

Company Source of Income ☐ Disposal of non-core business/asset/investments ☐ Fund raising exercise such as right issue ☐ Cash in hand/surplus funds/working capital

CONTACT DETAILS

Contact Person (1)

Designation Department

Tel No. ext Fax No.

Office Email Address

Contact Person (2)

Designation Department

Tel No. ext Fax No.

Office Email Address

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN REGISTERED ORGANISATION(S)

☐ I/We declare that I am/ we are Malaysian resident(s)/ Malaysian organisation

☐ I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____ (Country)

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

Investment Objective

☐ Capital Growth ☐ Regular Income ☐ Capital Protection

☐ Education ☐ Wealth Accumulation ☐ Retirement

Investment Experience

☐ Unit Trust _____ year(s) ☐ Trading on Bursa Malaysia _____ year(s)

☐ Futures / Options _____ year(s) ☐ Others _____ year(s)

☐ No experience

Investment Time Frame

☐ Long Term (> 5 years) ☐ Medium (3-5 years) ☐ Short Term (< 3 years)

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - MYR Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type ☐ Savings Account ☐ Current account

Note : 1. Only one MYR currency bank account will be maintained in RHBAM MY's record at any one time

2. Payment to third party is strictly not allowed

BANK ACCOUNT DETAILS (MANDATORY FOR E-PAYMENT OF INCOME DISTRIBUTION / REDEMPTION) - Foreign Currency Class Fund Only

Bank Name

Account Holder Name

Bank Account No.

Account Type ☐ Savings Account ☐ Current account

Currency ☐ AUD ☐ EUR ☐ GBP ☐ JPY ☐ RMB ☐ SGD ☐ USD ☐ Other, please specify _____

Note 1. At any given moment, only one foreign currency bank account for each currency will be maintained in RHBAM MY's records.

2. Payment to third party is strictly not allowed

PARTICULARS OF ALL DIRECTOR(S)/SHAREHOLDER(S)/ULTIMATE BENEFICIAL OWNER(S)/PARTNER(S)/SOLE PROPRIETOR/AUTHORISED SIGNATORY(IES)

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

☐ Director ☐ Shareholder ☐ Authorised Signatory ☐ Ultimate Beneficial Owner ☐ Other: _____

Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

NRIC / Passport No. / Co. Reg. No: _____ ID / Passport Expiry Date: D D / M M / Y Y Y Y

Country of Birth: _____ Date of Birth / Incorporation: D D / M M / Y Y Y Y

Nationality / Place of Incorporation: _____ Type of Entity: E ☐☐ (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

2. Country: _____ ID / Passport No: _____ Expiry Date: D D / M M / Y Y Y Y

Occupation: _____ Employment Type: ☐ Employed ☐ Self-Employed

Name of Employer / Nature of Self-Employment / Business: _____ Percentage of Shareholdings: _____

Residential / Permanent Address: Mailing Address:

_____ _____

_____ _____

_____ _____

Tel No: _____ H/p No: _____ Email Address: _____

Note: Please attach details in separate sheet if the space provided is insufficient.

RHB PRIVACY NOTICE

I/We understand that RHBAM MY will use, collect, record, store, share and/or process my/our personal information, including, without limitation, my/our contact details, background information, financial data, tax residency and other information relevant to my/our application for the product and / or service which

(a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or

(b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or

(c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations

for any and/or all of the following purposes ("Purpose"), if applicable:

(i) providing this product and/or service and notifying me/us about important changes or developments to the features;

(ii) updating and managing the accuracy of RHB Banking Group's records;

(iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;

(iv) assessment and analysis including credit / lending / financing /insurance/takaful risks / behaviour scoring / market and product analysis and market research;

(v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;

(vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;

(vii) maintaining my/our credit history for present and future reference;

(viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;

(ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;

(x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or

(xi) protecting RHB Banking Group's interests and other ancillary or related purposes.

I/We understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM MY will not be able to provide the product/service that I/we have requested from RHBAM MY and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM MY with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance/takaful products/services), I/we hereby provide RHBAM MY with my/our express consent to process the same in the manner described in this Privacy Notice. I/we may exercise my/our options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by contacting our Customer Service at 03 - 2330 8000 for RHBAM MY.

I/We understand that RHBAM MY may disclose my/our personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBAM MY. I/We further understand that I/we may request for correction (if my/our personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I/we no longer have any existing products/services with RHB Banking Group) of my/our personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

Customer Service
RHB Asset Management Sdn Bhd & RHB Islamic International Asset Managament Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-2330 8000 Toll Free No:1-800-88-3175 Email: rhbam@rhbgroup.com / rhbiiam.enquiry@rhbgroup.com

I/We acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

- By providing my/our personal information and signature, I/we consent to RHBAM MY processing my/our personal information for any necessary disclosures and overseas transfers of my/our personal information to relevant third parties, for the Purpose, if applicable.
- I/We agree to the disclosure and/or transfer of my/our personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my/our personal information for the Purpose, if applicable.
- I/We also represent and warrant that I/we have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I/we have disclosed to RHBAM MY to allow RHBAM MY to process the same in relation to the Purpose, if applicable.

[This paragraph is only applicable to the authorized signatory(ies)/contact person(s) of RHBAM MY's corporate customer(s), if any]

- As the authorized signatory(s)/contact person(s) of RHBAM MY's corporate customer, I/we understand that personal information of the directors, individual shareholders, employees, other authorised signatories, individual guarantors, individual security providers, suppliers/vendors and/or related parties etc, may be collected and processed by RHBAM MY for the purpose of the commercial transactions between the corporate customer and RHBAM MY. I/We represent and warrant that I/we am/are entitled to provide the said personal information to RHBAM MY and/or the appropriate consent have been obtained to allow RHBAM MY to process the said personal information for the purpose.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHBAM MY akan menggunakan, mengumpul, merekod, menyimpan, berkongsi dan/atau memproses maklumat peribadi saya/kami, termasuk, tanpa had, butir-butir pengenalan saya/kami, maklumat latar belakang, data kewangan, penduduk cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

(a) telah saya/kami berikan di dalam borang ini atau melalui sebarang perhubungan lain dengan Kumpulan Perbankan RHB (termasuk syarikat induk, syarikat-syarikat subsidiari, dan mana-mana syarikat yang berkenaan, termasuk mana-mana syarikat yang terhasil daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau

(b) diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau

(c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain,

untuk mana-mana dan/atau semua tujuan-tujuan yang berikut ("Tujuan"), jika berkaitan:

(i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;

(ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;

(iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;

(iv) penilaian dan analisis termasuk pemarkahan kredit / pinjaman / pembiayaan /risiko insurans/takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;

(v) perhubungan dan memastikan kepuasan pelanggan, yang mungkin termasuk menjalankan kajian-kajian meningkatkan kualiti produk-produk dan perkhidmatan-perkhidmatan kami, membalas kepada pertanyaan dan aduan serta untuk menyelesaikan percanggahan secara umumnya;

(vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;

(vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;

(viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;

(ix) melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;

(x) penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau

(xi) bagi acara-acara korporat RHBAM MY (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM MY.

Saya/Kami faham dan mengakui bahawa RHBAM MY perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebutF, tanpanya RHBAM MY tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM MY dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM MY maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans/takaful / perkhidmatan), saya/kami dengan ini memberikan RHBAM MY persetujuan nyata saya/kami untuk memproses mengikut cara yang dinyatakan dalam Notis Privasi ini. Saya/Kami boleh menjalankan pilihan saya/kami berkenaan dengan menerima bahan-bahan pemasaran (termasuk penjualan silang, pemasaran dan promosi seperti yang dinyatakan di atas) pada bila-bila masa dengan menghubungi Khidmat Pelanggan pada nombor 03-2330 8000.

Saya/Kami faham bahawa RHBAM MY mungkin akan mendedahkan maklumat peribadi saya/kami (atau maklumat peribadi sensitif, jika berkenaan) kepada syarikat-syarikat lain di dalam Kumpulan Perbankan RHB, penyedia-penyedia perkhidmatan, peniaga-peniaga dan rakan-rakan kongsi strategik, pembekal-pembekal termasuk agensi-agensi pemungutan hutang, penasihat-penasihat profesional, persatuan-persatuan berkaitan industri/kewangan, biro-biro kredit atau agensi-agensi pelaporan kredit dan pencegahan penipuan, agensi-agensi kerajaan, institusi-institusi kewangan yang lain dan mana-mana ejen, pekerja, dan/atau mana-mana orang mereka, sama ada bertempat di dalam atau di luar Malaysia untuk Tujuan tersebut, jika berkenaan, tertakluk pada setiap masa kepada mana-mana undang-undang (termasuk peraturan-peraturan, piawaian, garis panduan dan / atau obligasi) yang terpakai kepada RHBAM MY.

Saya/Kami juga faham bahawa saya/kami boleh meminta untuk membuat pembetulan (jika maklumat peribadi saya/kami adalah tidak tepat, ketinggalan zaman, tidak lengkap, dan lain-lain), akses kepada (fi yang ditetapkan mungkin dikenakan), atau untuk menghapuskan (jika saya/kami tidak lagi mempunyai apa-apa produk/perkhidmatan yang sedia ada dengan Kumpulan Perbankan RHB) ke atas maklumat peribadi saya/kami atau mengehadkan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan
RHB Asset Management Sdn Bhd & RHB Islamic International Asset Managament Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Nombor Telefon: 03-2330 8000 Toll Free No:1-800-88-3175 Email: rhbam@rhbgroup.com / rhbiiam.enquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbgroup.com dan anda boleh menyalurkan sebarang aduan atau pertanyaan yang saya/kami mungkin ada dengan cara yang ditunjukkan di atas.

PENGIKTIRAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami berserta tandatangan, saya/kami mengizinkan RHBAM MY memproses maklumat peribadi saya/kami untuk mana-mana pendedahan yang diperlukan dan pemindahan maklumat peribadi saya/kami ke luar negara kepada pihak ketiga yang berkaitan, jika berkenaan.
- Saya/Kami bersetuju dengan pendedahan dan/atau pemindahan maklumat peribadi saya/kami kepada pihak ketiga yang berkaitan akibat daripada apa-apa penyusunan semula, penjualan atau pengambilalihan mana-mana syarikat dalam Kumpulan Perbankan RHB, dengan syarat bahawa penerima menggunakan maklumat peribadi saya/kami untuk Tujuan tersebut sahaja.
- Saya/Kami juga menyatakan dan menjamin bahawa saya/kami telah cukup memperolehi persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan kecemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY membuat pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

[Perenggan ini hanya terpakai kepada penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan-pelanggan korporat RHBAM MY, jika ada]

- Sebagai penandatangan yang diberi kuasa/orang yang boleh dihubungi daripada pelanggan korporat RHBAM MY, saya/kami memahami bahawa maklumat peribadi pengarah-pengarah, pemegang-pemegang saham individu, pekerja-pekerja, penandatangan lain yang diberi kuasa, penjamin individu, penyedia keselamatan individu, pembekal-pembekal dan/atau pihak-pihak berkaitan dan lain-lain, boleh dikumpul dan diproses oleh RHBAM MY untuk tujuan transaksi komersial antara pelanggan korporat dengan RHBAM MY. Saya/Kami menyatakan dan menjamin bahawa saya/kami berhak untuk memberikan maklumat peribadi tersebut kepada RHBAM MY dan / atau persetujuan yang sesuai telah diperolehi untuk membolehkan RHBAM MY memproses maklumat peribadi untuk tujuan tersebut.

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

- **"Foreign Account Tax Compliance Act (FATCA)"** which was passed as part of the Hiring Incentives to Restore Employment (HIRE) Act, generally requires that foreign financial Institutions and certain other non-financial foreign entities report on the foreign assets held by their U.S. account holders or be subject to withholding on withholdable payments. The HIRE Act also contained legislation requiring U.S. persons to report, depending on the value, their foreign financial accounts and foreign assets.
- RHBAM MY and its related companies and affiliates are subject to and required to, or have agreed to comply with FATCA ("FATCA Reporting Requirement"). In view of this, RHBAM MY is required to collect information about each of its customers under the FATCA Reporting Requirement. If you are a U.S. Person, we may need to give the Inland Revenue Board of Malaysia ("IRBM") your account information, which may then be shared with the U.S. IRS.
- **"Common Reporting Standard (CRS)"** means the Standard for Automatic Exchange of Financial Account Information ("AEOFAI") in Tax Matters and was developed in response to the G20 request and approved by the Organisation for Economic Co-operation and Development (OECD) Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- RHBAM MY and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement") In view of this RHBAM MY is required to collect information about your tax residence(s) under applicable tax regulations. If you are not a tax resident of Malaysia, we may need to give the IRBM your account information, which may then be shared with other tax authorities of the CRS Participating countries.
- Each jurisdiction has its own rules for defining tax residences, and jurisdiction have provided information on how to determine if you are resident in a jurisdiction on the following website: - http://www/oecd/org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/
- RHBAM MY are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).
- "Participating Jurisdiction" means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- "Reportable Jurisdiction" is a jurisdiction with which an obligation to provide financial account information is in place.
- "Tax Resident" refers to the definition of tax residence by each participating jurisdiction as provided on [https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#id.en.347760\]. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency).
- For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- "TIN" (including "functional equivalent") 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 or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link [https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers]. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilize some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for Entities, a Business/company registration code/number.
- "US Person" refers to a US Person as defined in Section 7701 (a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

DECLARATION & SIGNATURES

I/We acknowledge that I/We have read, acknowledged and fully understood the contents of this Declarations, Acknowledgement and Authorisations ("DAA") and the T&C (which also incorporated FATCA, CRS, UT Loan Financing Risk Disclosure Statement) as set out in this document, the relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, of this account application and I/We undertake to be bound by them for all my/our transactions with RHBAM MY.

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Authorised Signatory (ies) **Name :** **NRIC/Passport No:** **Date :**	**Authorised Signatory (ies)** **Name :** **NRIC/Passport No:** **Date :**	**Authorised Signatory (ies)** **Name :** **NRIC/Passport No:** **Date :**	Company Stamp / Common Seal

Note: Pre-signed account application form is strictly prohibited as provided under FIMM's Code of Ethics.

FOR OFFICE USE ONLY

Account No.

FOR UTSC/DISTRIBUTOR USE ONLY

RHBAM MY/ Distributor / Branch Code / Stamp

Name of Staff / UTSC / Distributor

Staff / UTSC Code / EP Code

Signature of Staff / UTSC / Distributor

FIMM Code

APPENDIX

List of Type of Entity

E01 Association	E02 Commercial Bank	E19 Professional Body	E20 Private Limited Company
E03 Islamic Bank	E04 Investment Bank	E21 Religious Body	E22 Statutory Body
E05 International Islamic Bank	E06 Other Non-Bank Financial Institution	E23 Societies / Clubs	E24 State Government
E07 Central Bank	E08 Cooperative	E25 Schools	E26 Sole Proprietor
E09 Federal Government	E10 Finance	E27 Stock Broking Firm	E28 Trustee
E11 Government-Linked	E12 International Organisation	E29 Trade Union	
E13 Local Government	E14 Limited Liability Partner		
E15 Insurance	E16 Public Limited Company		
E17 Public Fund	E18 Partnership		

Lisf of Source of Wealth

W01 Accumulated Savings	W02 Inheritance
W03 Trust Fund	W04 Disposal of Assets/ Shares
W05 Insurance/takaful Maturity/Surrender	W06 Return on Investment
W07 Legal Settlement	W08 Income from own business
W09 Local Investment proceeds	W10 Foreign investment proceeds
W11 Crypto currency investment proceeds	W12 Property (rental proceeds)
W13 Sale of Business	

Lisf of Source of Fund

F01 Own Bank Transfer (within RHB)	F02 Savings/Investment
F03 Trust Funds	F04 Sale of Inves/Shares/Prop/Land
F05 Dividends/Profits	F06 Rental Proceeds
F07 Return on Investment	F08 FD/Term Deposit Placement Roll Over/Renewal
F09 Insurance/Takaful Maturity/Surrender	F10 Legal Settlement
F11 Credit Facility Approve by FI	F12 Trf Frm Parent/Holding/Subs
F13 Trf frm Own Acct with Oth FI	F14 Financial Aid/Subsidies
F15 Inheritance	F16 Gift/Donation
F17 Business Sales/Proceeds	F18 Working Capital
F19 Crypto Currency/Digital Asset Investment Proceeds	

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We declare that I/We am/are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM MY 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/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We declare that I/We am/are in compliance and undertake that I/We will continue to comply with all applicable laws and regulations.
- I/We, as director(s) of the Corporate do hereby declare that the Corporate is a legally incorporated Corporate. Copy of my/our Certificate of Incorporation is enclosed (applicable to corporate only).
- I/We undertake to provide RHBAM MY 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/the Corporate and its group of companies' information on financial position, condition, operation, business or prospect, where applicable
- I/We acknowledge that I/We shall keep RHBAM MY informed of any changes of the information stated in this account application.
- I/We undertake to provide such information and documents that RHBAM MY may require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 ("AMLATFPUAA 2001") (including any amendments, variations, and/or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT"). I/We agree that I/We shall not hold RHBAM MY liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBAM MY in good faith, nor for any delay and/or refusal by RHBAM MY in carrying out my / our instructions in the event deemed necessary by RHBAM MY. I/We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and/or statutory bodies from time to time and further undertake to give the evidence and/or documentation required by RHBAM MY, the respective regulators, authorities and/or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this account application form.
- I/We hereby agree to indemnify RHBAM MY, its Personnel, and Unit Trust Scheme Consultants against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM MY as a result of any inaccuracy of the declarations herein.
- I/We, the undersigned and representatives for the Corporate, do declare and represent that as at the date hereof, the Corporate is not wound up, no petition for winding-up has been filed against the Corporate nor any receiver has been appointed over any of its assets (applicable to corporate).
- I/We agree to notify RHBAM MY if there is any changes that affect my tax residency/FATCA/CRS status and will furnish RHBAM MY with the relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30days of such change.
- I/We acknowledge that this application is subject to the approval of RHBAM MY and RHBAM MY has the absolute discretion to approve or reject this application without assigning any reasons thereto.
- I/We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBAM MY's branches and that I/We have not withheld any material facts or information from RHBAM MY. RHBAM MY is entitled to fully rely on such information for all purposes, unless RHBAM MY receives notice in writing from me informing otherwise. I/We further undertake to furnish to RHBAM MY with such additional particulars as RHBAM MY may require from time to time.
- I/We undertake to notify RHBAM MY in writing of any changes in the information provided herein by me/us. I/We agree that any such changes shall be effective three (3) business days after RHBAM MY's receipt of my/our notice.

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA") (Continued)

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me/us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post or electronic mail are entirely my/our risk for which RHBAM MY shall not be liable for.
- I am/We are aware that signatures on electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY electronic mail instructions assuming such risks. RHBAM MY shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me/us as a result of RHBAM MY acting upon electronic mail instructions so long as the signature(s) appearing on any such electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen signature(s).
- I/We authorise RHBAM MY to conduct independent verification and/or inquiries in respect of any information declared herein or furnished to RHBAM MY with the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I/We undertake to furnish any additional information that RHBAM MY may require for its assessment of the application and from time to time after the application had been approved. That I/We further consent and authorise the relevant authorities and/or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my information to RHBAM MY.
- I/We hereby undertake to fully, unconditionally and irrevocably indemnify RHBAM MY and keep RHBAM MY indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which RHBAM MY may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me/us of its obligations including any costs reasonably and necessarily incurred by RHBAM MY in collecting any debts due to RHBAM MY or in connection with the closure of the Account, or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) on my part in this T&C howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with RHBAM MY. Neither RHBAM MY or its subsidiary, associated, or related companies of RHBAM MY's holding company 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, arising directly or indirectly with or arising out of this DAA, and/or the T&C herein. I/We further undertake to indemnify RHBAM MY and or its subsidiary, associated, or related companies of RHBAM MY's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me/us pursuant to the terms of the T&C and/or the DAA stated herein.
- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular in relation to my/our securities and/or depository accounts (for example account particulars, balances, and/or transactions) maintained with the relevant authorities (whether locally or abroad), agents and/or service providers. This consent is irrevocable and I/We shall not hold RHBAM MY liable for any losses arising thereof except for losses or liabilities I/We may directly suffer as a result of any fraudulent act done / committed by RHBAM MY
- I/We consent to and authorize the RHB Banking Group (which shall include its holding company, its subsidiaries and associated companies), its respective directors, officers, employees and agents to disclose, share and/or verify information or documents pertaining to my/our affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including :
  (i) any companies within the RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation:
  a) cross-selling, marketing and promotions of products and/or services of the RHB Banking Group;
  b) conducting conflict checks on any conflict of interest situations whether actual or potential, pursuant to the appointment of RHBAM MY, if applicable; and
  c) having access to the Company's/ the Customer's information and/or documents in relation to its securities and/or depository accounts maintained with RHBIB and/or the relevant central and/or authorized depositories, if applicable;
  (ii) any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
  (iii) any party(ies) providing security for purposes of facility(ies) granted to me/us;
  (iv) agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers in connection with any products and/or services being provided by the RHB Banking Group;
  (v) auditors, legal counsels and/or other professional advisers in relation to the provision of services by the RHB Banking Group pursuant to this engagement, or in connection with the preparation of any facility or security documents, if applicable, or any action or proceeding for the recovery of monies due and payable by me/us, wherever applicable;
  (vi) credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
  (vii) any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We agree that RHBAM MY shall not be responsible or liable to me in the event the agents or entities appointed by RHBAM MY to perform any obligations, goes into liquidation or insolvency and further agrees that RHBAM MY shall not be liable in respect of the acts or omission of any entity providing any services including repurchase/settlement facilities and/or custodian services.
- I/We undertake to further indemnify RHBAM MY for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBAM MY on behalf of me/us having to act on my/our instructions or at my/our request, (ii) breach by me of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBAM MY selling-off, or collecting any debts due to RHBAM MY or in connection with the closure of the Account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me/us. This obligation to indemnify RHBAM MY survives the termination of these T&C.
- I/We agree to pay all taxes including but not limited to Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the service fee and/or any such other fees in relation to my/our account.
- I/We agree and acknowledge that all communication between RHBAM MY and me/us conducted via Electronic Services - for the purposes of issuing instructions in respect of my/our account may increase the risk of error, security, fraud and privacy issues. I/We acknowledge I/We am/are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Services. I/We further agree to the following:-

  a. I/We fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I/We must make sure, by all appropriate means, that they are not used by persons other than me/us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.

  b. I/We agree that RHBAM MY may use my/our mobile number(s) and/or e-mail address(es) to validate/authenticate the registration and/or access for online services and/or other services. Should there be any changes to my/our e-mail address(es) and/or mobile number(s), I/We will advise RHBAM MY and provide the Updating of Client's Particular Form.

  c. RHBAM MY may rely upon or act in accordance with the instructions given under the Electronic Services but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Services which may from time to time be, or purported to be, or believed by RHBAM MY to be given by me without inquiry on RHBAM MY's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Services.

  d. RHBAM MY shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by me/us via the nominated Electronic Services. Such instructions shall be deemed irrevocable and binding upon me upon RHBAM MY's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.

  e. RHBAM MY shall have no liability to me/us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Services which may affect my communication.

  f. RHBAM MY shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Services. I/We agree to indemnify RHBAM MY from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Services by using my/our designated password whether or not I/We authorised such use.

  g. I/We agree to use applicable software to protect my/our computer from viruses, malware, spyware, phishing, and other forms of attack on my/our computer. I/We am/are responsible for selecting all systems, hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
  a. Withhold any applicable payments in the account(s);
  b. Report/disclose/exchange any information/documents relating to my/our accounts/affairs to Inland Revenue Board Malaysia or any foreign tax authorities/inland revenue authorities in compliance with any tax requirements;
  c. Terminate (with prior notice of 7 business days) my/our contractual relationship(s) with RHBAM MY.
- I/We declare that I am/we are not a U.S. person and in the event of a change in my/our status that I/We become a U.S. Person, I/We shall notify RHBAM MY of the change.
- The Customer shall indemnify and hold harmless RHBAM MY, its directors/shareholders/employees and its Unit Trust Scheme consultants against all actions, cost (including any legal cost incurred), suits, proceedings, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) RHBAM MY having acted on the instructions/Order given in this application, save and except for the gross negligence and wilful default on the part of RHBAM MY.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/we further confirm that the Company is a sophisticated investor as defined in the Information Memorandum and thus the Company is qualified to invest in the Wholesale Fund (Applicable for Wholesale Client only)
- For investing into unit trust fund(s) under the nominee system through IUTA , I/we have read and understood that the rights to have my/our particulars recorded in the register of unit holders of the unit trust fund(s) and the right to call, attend and vote in any unit holders' meeting is not accorded to me/us as the IUTA is recognized as a registered unit holder of the unit trust fund(s) under the nominee system.

TERMS AND CONDITIONS ("T&C")

You are advised to read and understand the relevant Information Memorandum, Master Prospectus(es)/ Prospectus(es) and its Supplementary(ies) (if any) and deed(s) which shall be made available upon request before investing in the fund(s).

1.0 RHBAM MY shall be entitled to vary, revise or amend the provisions of the T&C herein at any time. The Customer is deemed to have been notified of such variation, upon such variation being made available on the website(s) of IUTA as well as RHBAM MY (if any) and the Customer is deemed to have accepted such variation, revision, amendment and/or modification in the event the Customer continues to invest with RHBAM MY as well as access to RHBAM MY Website. The relevant provisions of this T&C shall thereafter be deemed to have been varied, revised, amended and/or modified accordingly and shall be read and construed as if such variations, revisions, amendments and/or modification had been incorporated in and formed part of the T&C.

2.0 Customer Care

- If you require further information or clarification, please contact our Customer Service at +603-2330 8000 for assistance.

3.0 Rights of RHBAM MY as the Manager

- a. RHBAM MY reserves the right to accept or reject any account opening application and/or transactions in whole or in part thereof with or without assigning any reasons thereto, without compensation to the customer and the duly completed Transaction form/instruction received by RHBAM MY are deemed irrevocable by the Customer.
  b. Notwithstanding anything contained herein, RHBAM MY shall be at liberty to disregard or refuse to process any of the instructions given via the Transaction form if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose RHBAM MY to any liability.

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.

a RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :

(i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;

(ii) transmitting Orders to RHBAM MY for execution;

(iii) access to, including but not limited to key market indicators and real-time quotes;

And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing

b RHBAM MY shall be entitled to:

(i) modify, suspend or terminate the operation of the Electronic Services; or

(ii) suspend or terminate the Customer's access to or use of the Electronic Services.

at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM MY or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY 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. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

a. All monies due and payable by the Customer to RHBAM MY shall be made with clear funds and any cheques issued by the customer must be honoured when presented.
b. No physical cash shall be accepted as payment for investment
c. Without prejudice to the generality of the foregoing, all employees and Unit Trust Scheme Consultants ("Consultants") of RHBAM MY are prohibited from receiving from any parties monies for unit trust investment (whether by way of cash or cheque or any other instruments) made out in favour of the employees and/or Consultants) for their onward transmission to RHBAM MY and in the event that you do hand over such monies to our employees and/or Consultants, such employees and/or Consultants shall for the purposes of such transmission of monies to RHBAM MY, be your agent and not ours and RHBAM MY shall not be liable for any loss whatsoever occasioned to you or any other person. RHBAM MY is under no obligation to accept payments for unit trust investments via employees and/or Consultant of RHBAM MY or any third party and may at our sole discretion reject such payments.
d. If any application made by the Customer is rejected for whatsoever reason, whether in part or whole, any monies paid or remaining balance thereof will be returned (without interest or return) and any costs or expenses incurred thereof shall be borne solely by the customer
e. Any investment, repurchase or switching requests received after the respective fund's cut-off time or on the fund's non-business day will be treated as the next business day's transaction.
f. Pre-signed purchase/switching and/or repurchase/cooling-off forms is/are strictly prohibited as provided under FIMM's Code of Ethics.

6.1 Account Opening

Corporate Applicant

• Corporate Applicant to enclose a copy of the Memorandum and Article of Association or its equivalent, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.

• For a Corporate, the Common seal or the Company stamp will have to be affixed. If the Company stamp 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, Form11, Form9, Form13 (if applicable), Form24, Form44, Form49, Section 14, Section 68, Section 58 or its equivalent and the latest Annual Return/latest Audited Financial Statement.

TERMS AND CONDITIONS ("T&C") (CONTINUE)

6.2 Purchase/Switching

a. Switching application

• If allowed, minimum switch amount is to be adhered to.

• A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched.

• For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).

• In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM MY reserves the right to fully switch all the units held by the Customer.

• For full switching, all units in the account shall be switched.

6.3 Repurchase (Redemption)

• Customer must maintain minimum holding as prescribed in the fund's account for partial repurchase, as required by the relevant Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).

• For partial repurchase, the customer must leave a minimum balance of units required to maintain the fund's account as required by the relevant Fund's Information Memorandum(s), Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any). In the event any request for partial repurchase results in the Customer holding less than the required minimum balance of units required, RHBAM MY reserves the right to full repurchase all the units held by the Customer.

• Payment of repurchase proceeds to a third party is strictly prohibited.

• If repurchase order of units received from Customer is above Customer's total available unit, RHBAM MY has the right to proceed with the repurchase order as full repurchase based on the available units.

• RHBAM MY will not be held responsible for any delay or loss incurred due to incorrect bank account number provided by the Customer.

• All payments from the Customer to RHBAM MY or from RHBAM MY to the Customer shall be settled in the relevant Currency of the Fund ("Fund Currency") whose units are being subscribed for or repurchased unless otherwise agreed between RHBAM MY and the Customer. Where RHBAM MY and the Customer have agreed that the payments shall be settled in a currency other than the Fund Currency, such payments shall be settled at a rate of exchange as shall be determined by RHBAM MY in its sole and absolute discretion. If for any reason RHBAM MY cannot effect payment or repayment to the Customer in the Fund Currency or in the agreed currency between RHBAM MY and the Customer, RHBAM MY may effect payment or repayment in the equivalent of any other currency selected by RHBAM MY based on the applicable rate of exchange at the time the payment or repayment is due.

6.4 Cooling-Off

• Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.

• Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es)/ Prospectus(es)/, Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys

a) Income Distribution

• (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.

b) Unclaimed Moneys

• All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

• In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

6.6 Bank Account Details

• Bank account details as stated in the account application will be captured under RHBAM MY's system for the payment purposes of income distribution, repurchase and cooling off. If the bank account details provided under the repurchase/cooling-off instruction differs from that of the account application, payment will be processed as per the bank account details maintained under the RHBAM MY's system. If there is any changes to the bank account details, kindly provide the latest details by completing the Updating of Client's Particular Form.

• In the event that no such bank account number provided in the account application, RHBAM MY will maintain the bank account details as provided in the repurchase/cooling-off instruction.

6.7 Regular Savings Plan (RSP)

• If the Customer at any time apply for and are accepted by RHBAM MY to use the services that enable the Customer to make regular savings, the Customer will be subject to the T&C.

• The Customer on application for RSP will need to have a minimum initial investment amount in the nominated unit trust funds and to subsequently nominate number of years of investment. The source of monies is through direct debit authorisation.

• The Customer acknowledges that RHBAM MY reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.

• The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM MY in executing the failed transactions.

• The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.

• RHBAM MY has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

7.0 Change of Particulars

• RHBAM MY shall at all times be entitled to rely on the records in the Application Form last submitted by the Customer unless any change in the particulars therein have been notified to RHBAM MY or updated online by the Customer. RHBAM MY is not obliged to verify any particulars furnished or updated online by the Customer and RHBAM MY shall not be liable or responsible for any losses suffered or incurred by the Customer or any other Person by reason of any error or omission in the completion of the Application Form/Update Particular Form or in the furnishing or online updating of the particulars by the Customer.

• The Customer agrees and undertakes to notify RHBAM MY immediately of any change in the particulars of the Customer, or any information relating to any Account or to these T&C, supplied to RHBAM MY to update the changes online or completing the Updating of Client's Particular Form and submit to:

RHB Asset Management Sdn Bhd
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-2330 8000 Toll Free No:1-800-88-3175 E-mail: rhbam@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-2330 8000 Toll Free No:1-800-88-3175 E-mail: rhbiiam.enquiry@rhbgroup.com

TERMS AND CONDITIONS ("T&C") (END)

8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)

• The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
• RHBAM MY as IUTA requires on services of a nominees ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
• Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
• Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
• The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
• The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
• The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.

9.0 TERMINATION

• RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
v. the Customer breaches any of the terms herein;
vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.

10.0 CONSEQUENCES OF TERMINATION

• In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY.

11.0 UT 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 financing circumstances. You should be aware of the risk, which would include the following:-
a. 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 loss or gain on your investment.
b. 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.
c. 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 prescribed time, your units may be sold towards the settlement of your loan.
d. 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 incurred instead. Whether you eventually realise a gain or incur 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.
e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

- Account" means the account which the Customer opens and maintains with RHBAM MY to have access to the financial products and services provided by RHBAM MY.
- "Business Day" as defined in respective fund's relevant Information Memorandum, Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) and Product Highlights Sheet.
- "Cash Plan" means a plan where Customer's investment monies in a Fund is other than EPF Plan and RSP.
- "Content" means information, material, report and records including but not limited to text messages, images, banners, videos, animation and forms as appearing or displayed on this Website and/or the Mobile Application.
- Customer", "You", "Your", "Yourself" refer to a customer/applicant of RHBAM MY, i.e. any person(s) who hold(s) and operate(s) an Account with RHBAM MY and includes the successors in title or legal representatives, whichever is applicable, of the Customer
- "EPF" means the Employees Provident Fund.
- "EPF Plan" means a plan which allows a Customer (subject to the conditions as imposed by EPF) to invest in a Fund which is managed by a Manager approved by the EPF, by way of transfer of funds from the
- "EPF i-Invest" refers to EPF online facility which allows you to transfer eligible fund from your EPF Saving to make investment into unit trust.
- "EPF Akaun 55" refers to Customer's EPF account where EPF members' contribution is received up to the age of 55 years old.
- "EPF Akaun Emas" refers to Customer's EPF account where EPF members' (who continue to work after the age of 55) contribution is received up to the age of 60 years old. Any outstanding balance from Akaun 55 will be consolidated under Akaun Emas.
"FIMM" means Federation of Investment Managers Malaysia.
- "Fund(s)" means any unit trust, wholesale fund, investment fund, mutual fund or any other collective investment scheme authorised or recognised by the SC (or deemed to be authorised or recognised under law) and distributed by or made available through RHBAM MY from time to time.
- "Information" means information, text, personal data, data, statements, materials, message or any other information posted and/or provided in the Website.
- "IUTA" means Institutional Unit Trust Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
- "Password" means User ID for authentication purposes to access primarily the i-Akaun and other available internet services known only to the user.
- "PDPA" means Personal Data Protection Act 2010.
- "Personnel" means the directors, officers, employees, servants, agents and employees of RHBAM MY and/or its nominee.
- "Registered User" means a customer who has registered for RHBAM
- RHB Banking Group" means RHB Bank Berhad and its group of companies.
- "RSP Plan" means Regular Savings Plan.
- "SC" means the Securities Commission Malaysia.
- "Services" means all online services, made available from time to time in the Website.
- "Sophisticated Investor" means a Customer who has successfully declared themselves as a sophisticated investor, which term is as defined in the "Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework" issued by the Securities Commission Malaysia or the glossary section of the information memorandum of the relevant fund. Only sophisticated investor may invest in a Wholesale Fund.
- "Statement" means any statements of account, confirmations or notifications in respect of any Order.
- "Trustees" mean the Trustee of the Fund as stated in the Master Prospectus(es)/Prospectus(es), Disclosure Document and its Supplementary(ies) (if any) & Information Memorandum(s) and its Supplementary(ies) (if any)
- "User ID" means Identification characters used by the user for the purpose of login to the Website.
- "Unit" means a share or unit in a Fund.
- "Visitor" means a non-customer of RHBAM MY.
- "Website" means RHBAM MY's website at https://www.rhbgroup.com/malaysia/products-and-services/unit-trust/asset-management/rhb-asset-management-sdn-bhd
- "Wholesale Fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to Sophisticated Investors.

PURCHASE / SWITCH FORM

Account No. _____
(for existing unit holders only)

RHB ASSET MANAGEMENT SDN BHD 198801007231 (174588-X)
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
Tel: 03-9205 8000 Fax: 03-9205 8100
Toll Free No.: 1-800-88-3175 Website:www.rhbgroup.com

In compliance with the Capital Markets and Services Act 2007, this purchase/switch form should not be circulated unless accompanied by the relevant Master Prospectus(s) / Prospectus(es) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) before completing this purchase/switch form. **Please complete in BLOCK LETTERS only, and tick(√) where applicable. For 1st time investors, please fill up the account application form to be submitted with this purchase/switch form.**

☐ **Purchase** ☐ **Switch**

☐ **Staff Application** (Please tick (√) if this is staff purchase)

INDIVIDUAL / CORPORATE APPLICANT

Name of Individual/Corporate Applicant (as in NRIC/Passport/Certificate of Incorporation)

NRIC No. (new) _____ - _____ - _____ NRIC No. (old) / Passport No. / Company Registration No. _____

Tel No. _____ (Country Code) _____ (Area Code) _____ (Residence / House / Office) Mobile _____ - _____

Name of Joint Individual Applicant (as in NRIC/Passport) (not applicable for EPF Investment Scheme ("EPF"))

NRIC No. (new) _____ - _____ - _____ NRIC No. (old) / Passport No. _____

Tel No. _____ (Country Code) _____ (Area Code) _____ (Residence / House / Office) Mobile _____ - _____

DETAILS OF INVESTMENT APPLICATION

Notes to be read before completing this section:

- Select a Distribution Instruction only if this is an initial investment in the relevant Fund(s) of RHB Asset Management Sdn Bhd ('RHBAM') and only if applicable. Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- Distribution Instruction will be defaulted as per the relevant Fund's Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any), if no distribution instruction provided.
- Distribution for investment via the EPF Member's Investment Scheme will be automatically reinvested into the Fund. Distribution will continued to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM received a distribution instruction to opt for otherwise.
- If you wish to change your distribution instruction provided during the initial investment, kindly fill up 'Change of Income Distribution Instruction' form.
- For investment in **RHB Equity Trust Fund**, kindly provide the insurance beneficiary details / change of beneficiary by filling up the Insurance Beneficiary Nomination/Change of Insurance Beneficiary Form.
- Cheque/bank draft should be crossed and made payable to "**RHB ASSET MANAGEMENT SDN BHD - TRUST ACCOUNT**" for all funds. You should write your full name and NRIC No. on the back of each cheque. The cheque(s)/ bank draft(s) must be attached with this purchase/switch form.
- RHBAM is under no obligation to accept payments for investments via employees and / or Unit Trust Scheme Consultant ("UTSC") of RHBAM or any third party and may in its sole discretion reject such payments.
- If you are investing via Standing Instruction (i.e. for Regular Savings Plan), kindly fill up the Standing Instruction Form (i.e. RHB Direct Debit Authorisation Form for RHBAM) and/or of the relevant bank and attach it with this purchase/switch form.
- RHBAM reserves the right to reject forms which are incomplete, unclear and/or altered without the signature of the authorised signatory. Amendments using correction fluid are strictly prohibited.
- For EPF Members who are above age 55 years old (Akaun 55 and Akaun Emas) are allowed to perform withdrawal from EPF accounts for investment in the Unit Trust Funds. This shall be treated as type of withdrawal scheme from EPF. Upon successful withdrawal for purchase of Unit Trust Funds, the units created shall subsequently be deemed as cash investments, where subsequent transactions of switching and repurchase shall be treated similar to cash investments.
- For EPF Simpanan Shariah Akaun, Customers can only purchase or switch- in to shariah compliant unit trust funds.

Investor Suitability Assessment ☐ Remain as previous assessment ☐ Update (please complete the Investor Suitability Assessment Form ("ISAF") provided)

Fund Name	***Plan Type	**Currency	Amount	****No. of years 1 - 5	Investment Type	*Distribution Instruction (not applicable for EPF)
					☐ Initial ☐ Additional	☐ Reinvest ☐ Credit into bank account
					☐ Initial ☐ Additional	☐ Reinvest ☐ Credit into bank account
					☐ Initial ☐ Additional	☐ Reinvest ☐ Credit into bank account
		TOTAL				

*Bank Account details for income distribution to be credited will be as per existing details maintained with RHBAM.

** specify the currency acronym eg. RM etc

*** Note: **C** - Cash Plan ; **S** - Savings Plan ; **E** - EPF Plan

**** Applicable for Regular Savings Plan

Payment Mode for investment :

☐ Cheque/Bank Draft (Bank _____ No. _____) *(Payable to "RHB Asset Management Sdn Bhd - Trust Account")*

☐ EPF Investment Scheme ("EPF"). Please provide a completed KWSP 9N Form.

☐ Online Transfer [i.e. IBG / RENTAS], kindly indicate the bank account which you banked into:

		Fund Name	Bank	Account No.
1	☐	All Funds except for items 3 to 8 below	RHB	2-64317-0002-6750
2	☐	All Funds except for items 3 to 8 below	RHB Multi Currency (for foreign currencies)	6-64317-0000-0598
3	☐	RHB Cash Management Fund 1	RHB	2-14129-0021227-9
4	☐	RHB Islamic Cash Management Fund	RHB	2-64317-0000042-5

		Fund Name	Bank	Account No.
5	☐	RHB Money Market Fund	RHB	2-14231-0003905-5
6	☐	RHB Deposits Fund	RHB	2-64317-0002-6769
7	☐	RHB Cash Management Fund 2	RHB	2-14231-0003905-5
8	☐	RHB Malaysia Income Fund	RHB	2-14129-00245150
9	☐	Others _____		

FOR OFFICE USE ONLY

Account No. _____

Transaction Sequence No. _____

Price of Transaction (RM/relevant currency) _____

Transaction Price Date _____

FOR UTSC / DISTRIBUTOR USE ONLY

RHBAM / Distributor Branch Code / Stamp _____

Name of Staff / UTSC / Distributor _____

Staff / UTSC Code _____

FIMM Code _____

Signature of Staff / UTSC / Distributor _____

DETAILS OF SWITCHING APPLICATION

Note:

- If allowed, minimum switch amount is to be adhered to.
- A switching fee or difference in Sales Charge between switching funds, where applicable (as disclosed in the relevant Prospectus, Information Memorandum, Disclosure Document and any supplementary thereto) on the amount to be switched shall be imposed and netted off from the value to be switched
- For partial switching, minimum amount to be maintained in the original Fund as stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- In the event any request for partial switching results in the customer holding less than the minimum balance of units required, RHBAM reserves the right to fully switch all the units held by the Customer.
- For switching, if full, all units in the account shall be switched.

SWITCH FROM

Fund Name	*Currency	Units
1		
2		
3		

SWITCH TO

Fund Name	*Currency	**Distribution Instruction
1		☐ Reinvest ☐ Credit into bank account
2		☐ Reinvest ☐ Credit into bank account
3		☐ Reinvest ☐ Credit into bank account

* specify the currency acronym eg. RM etc

**Bank Account details for income distribution to be credited will be as per existing details maintained with RHBAM. If there is any changes to the Bank Account details, kindly provide the latest details by filling up the Updating of Client's Particulars Form.

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 financing circumstances. You should be aware of the risk, 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 that 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 prescribed time, 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 incurred instead. Whether you eventually realise a gain or incur 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.

(v) 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 have doubts 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.

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 purchase/switch form, it constitutes that I / we have read, understood and agreed to be bound by the notes, terms and conditions stated in this purchase/switch form. I / We also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to reply on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and UTSC at all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.

DECLARATIONS AND SIGNATURES

- I / We acknowledge that I / We have received, read and understood the relevant Master Prospectus(es) / Prospectus(es) and its Supplementary(ies) (if any) for the Fund(s) to be invested in, the Terms and Conditions of this purchase/switch form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to apply the risk tolerance profile maintained with RHBAM for my subscription and/or switching/transfer. And if there are any changes to my/our risk tolerance profile, I/we will notify and furnish RHBAM with the updated Investor Suitability Assessment Form.
- I/We agrees and undertakes to notify RHBAM immediately of any change in my particulars and bank account.
- With the completion and execution of this purchase/switch form, I/We, the abovenamed unitholder(s)/member(s), agree that all facsimile and/or electronic mails ("emails") confirmation(s) are conclusive and irrevocable as to its terms and contents. I/We further acknowledge and accept that RHBAM:
  - (A) is hereby authorised and has absolute discretion to rely on facsimile and/or emails confirmation(s) from me/us;
  - (B) shall not be responsible or incur any liability(ies) to me/us arising out of or in connection with RHBAM acting in accordance with the facsimile and/or emails confirmation(s), notwithstanding any error, misunderstanding, fraud or lack of clarity in the terms of such instruction(s), and whether or not such facsimile and/or emails confirmation(s) was made or given with or without the authorisation of the abovenamed unitholder(s)/member(s); and
  - (C) I/We further undertake to indemnify and hold harmless RHBAM, its employees and its Unit Trust Scheme Consultants against all actions, costs (including any legal cost incurred), suits, proceeding, damages, expenses, losses, liabilities, claims and demands arising out of (whether directly or indirectly or in connection with) any inaccuracy of the declarations and inaccurate information provided herein.

TERMS AND CONDITIONS

Regular Savings Plan (RSP)

- The Customer acknowledges that RHBAM reserves the right to terminate the RSP when the nominated funds is disabled for purchase, terminated or suspended.
- The Customer has the sole responsibility of having sufficient monies in the bank account to ensure that the RSP transactions are successful and the Customer shall be liable for any losses or damages incurred by RHBAM in executing the failed transactions.
- The Customer has the right at any time to terminate the RSP and/or modify the RSP through changing the nominated Fund, the nominated amount or the number of years of investment.
- RHBAM has the absolute right at any time to terminate the RSP if direct debit authorisation failed for more than three (3) times consecutively.

Electronic Services

- RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or information accessible through RHBAM's proprietary software or mobile technology) ("Electronic Services"). The applicant will be automatically enrolled to receive fund's reports and notices in electronic form. If the applicant wishes to receive the reports and notices in printed copies, the applicant may opt out from the Electronic Services by informing RHBAM in writing.
- RHBAM may engage in any services include as part of such Electronic Services from time to time for the purpose of :
  - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
  - (ii) transmitting Orders to RHBAM for execution;
  - (iii) access to, including but not limited to key market indicators and real-time quotes;

  And if the applicant does not wish to utilise the Electronic Services, the applicant may choose to opt out by informing RHBAM in writing.
- RHBAM shall be entitled to
  - (i) modify, suspend or terminate the operation of the Electronic Services; or
  - (ii) suspend or terminate the Customer's access to or use of the Electronic Services

  at any time with or without notice.

For avoidance of doubt, any modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Customer to any claims against RHBAM or compensation arising from any losses or damages suffered or incurred by the Customer as a direct or indirect result of the act of modification, cancellation, termination or suspension of the Electronic Services.

Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.
- In the event of payment of income distribution to Unit Holders in the form of cheque, and the cheque is not presented for payment by the date which falls six (6) months from the date of issuance of the said cheque, the Unit Holder shall be deemed to have authorised the Manager to reinvest the moneys in additional Units as at Net Asset Value per Unit at such date as may be determined by the Manager provided always that the Unit Holder still has an active account with the Manager. If the Unit Holder no longer has an account with the Manager, after the lapse of one (1) year from the date of the cheque, the Manager shall file and pay the unpresented payments to the Registrar of Unclaimed Moneys. Thereafter, the Unit Holders are to claim such monies from the Registrar of Unclaimed Moneys.

ALL APPLICANTS MUST SIGN THIS PURCHASE/SWITCH FORM

Individual Applicant/Authorised Signatory (ies)

Name:

Date:

Joint Individual Applicant/Authorised Signatory (ies)

Name:

Date:

Company Stamp / Common Seal

Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.