

SECOND SUPPLEMENTARY INFORMATION MEMORANDUM

This second supplementary information memorandum is dated 28 February 2024 and must be read together with the information memorandum dated 15 May 2019 and the supplementary information memorandum dated 23 October 2019 for: -

RHB CHINA BOND FUND

Manager

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

Trustee

CIMB Commerce Trustee Berhad
199401027349 (313031-A)
(A member of CIMB Group)

The Fund is constituted on 8 May 2019.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 28 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 MAY 2019 AND THE SUPPLEMENTARY INFORMATION MEMORANDUM DATED 23 OCTOBER 2019. IF IN DOUBT, PLEASE OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO THE FUND.

UNITS OF RHB CHINA BOND FUND CAN ONLY BE SOLD TO SOPHISTICATED INVESTORS.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE “RISK FACTORS OF THE FUND” COMMENCING ON PAGE 14 OF INFORMATION MEMORANDUM DATED 15 MAY 2019 AND PAGE 9 OF THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM.

Responsibility Statements

This second supplementary information memorandum dated 28 February 2024 (“Second Supplementary Information Memorandum”) in relation to RHB China Bond Fund (“the Fund”) has been seen and approved by the directors of RHB Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of all information contained herein and confirm, having made all enquiries which are reasonable in the circumstances, that to the best of their knowledge and belief, there are no other facts omitted which would make any statement herein misleading.

Statements of Disclaimer

The Securities Commission Malaysia has not authorised or recognised the Fund and a copy of this Second Supplementary Information Memorandum, the supplementary information memorandum dated 23 October 2019 (“Supplementary Information Memorandum”) and the information memorandum dated 15 May 2019 (“Information Memorandum”) (collectively, the “Information Memorandums”) have not been registered with the Securities Commission Malaysia. The lodgement of these Information Memorandums should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in these Information Memorandums. The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd responsible for RHB China Bond Fund and takes no responsibility for the contents in these Information Memorandums. The Securities Commission Malaysia makes no representation on the accuracy or completeness of these Information Memorandums, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of the contents of these Information Memorandums.

Additionally, prospective investors should not treat the contents of these Information Memorandums as advice relating to investment, law or taxation and must rely on their own legal counsel, accountants and/or other professional advisers as to legal, tax and related matters concerning the Fund and investments therein.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 28 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 MAY 2019 AND THE SUPPLEMENTARY INFORMATION MEMORANDUM DATED 23 OCTOBER 2019.

1. AMENDMENTS TO DEFINITIONS

- a. The definition of “financial institution(s)” on page 1 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

financial institution(s) (a) If the institution is in Malaysia -
(i) licensed bank or licensed investment bank as defined under the Financial Services Act 2013; or
(ii) licensed Islamic bank as defined under the Islamic Financial Services Act 2013; or
(b) If the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.

- b. The following definition of “IUTA(s)” is hereby inserted immediately after the definition of “GBP-Hedged Class” on page 1 of the Information Memorandum:

IUTA(s) Institutional unit trust scheme adviser(s).

- c. The following definition of “Multiclass ratio or MCR” is hereby inserted immediately after the definition of “Manager” on page 2 of the Information Memorandum:

Multiclass ratio or MCR MCR is the apportionment of the NAV of each Class relative to the size of the whole Fund. The MCR is calculated by dividing the NAV of the respective Class by the NAV of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.

- d. The following definition of “Redemption Price” is hereby inserted immediately after the definition of “NAV per Unit” on page 2 of the Information Memorandum:

Redemption Price The price (before deducting any redemption charge) payable by the Manager to a Unit Holder pursuant to the redemption of a Unit. The Redemption Price shall be the NAV per Unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the complete redemption request is received by the Manager. A redemption charge, if any, will be computed separately based on the withdrawal amount/ redemption amount, net of bank charges (if any).

- e. The definition of “RQFII” on page 2 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

QFI Qualified Foreign Investors (including, if applicable, Qualified Foreign Institutional Investors (“QFII”) and Renminbi Qualified Foreign Institutional Investors (“RQFII”)) approved pursuant to the relevant People’s Republic of China regulations (as amended from time to time).

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- f. The following definition of “Selling Price” is hereby inserted immediately after the definition of “RQFII” on page 2 of the Information Memorandum:

Selling Price	The price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a Unit. The Selling Price shall be the NAV per Unit as at the next valuation point of the Fund’s relevant Business Day (“forward pricing”) after the application for Units is received by the Manager. A sales charge, if any, will be computed separately based on the investment amount / purchase amount, net of bank charges (if any).
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- g. The definition of “Sophisticated Investor” on pages 2 to 3 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

Sophisticated Investor(s)	<ol style="list-style-type: none">1. A unit trust scheme, private retirement scheme or prescribed investment scheme; or2. Bank Negara Malaysia; or3. A licensed person or a registered person; or4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognised market operator; or5. A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the Securities Commission Malaysia; or6. A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010; or7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010; or8. A chief executive officer or a director of any person referred to in paragraphs 3 to 7; or9. A closed-end fund approved by the Securities Commission Malaysia; or10. A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding RM10 million or its equivalent in foreign currencies; or
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11. A corporation that –
 - (a) is a public company under the Companies Act 2016 which is approved by the Securities Commission Malaysia to be a trustee under the Capital Markets and Services Act 2007 and has assets under its management, exceeding RM10 million or its equivalent in foreign currencies; or
 - (b) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding RM10 million or its equivalent in foreign currencies; or
12. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts; or
13. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies; or
14. A statutory body[^] established under any law whose function or mandate is investment in capital market products; or

[^] A “joint management body” established under section 17 of the Strata Management Act 2013 will not fall within the meaning of a “statutory body” for the purposes of paragraph 14 above as it is not a statutory body whose function or mandate includes investing in capital market products.
15. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967; or
16. An individual –
 - (i) whose total net personal assets exceeding RM3 million or its equivalent in foreign currencies, provided that the net value of the primary residence^{^^} of the individual contribute not more than RM1 million of the total net assets; or

^{^^} “Net value of the primary residence” means a value after deducting any outstanding amounts in respect of any credit facility that is secured for the primary residence from the estimated fair market value of the primary residence.

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- (ii) whose total net joint assets with –
 - (i) his or her spouse; or
 - (ii) his or her child^{^^},
exceeding RM3 million or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than RM1 million of the total net assets; or

^^ “Child” includes stepchild of an individual or the individual’s spouse, or a child adopted in accordance with any law by the individual or the individual’s spouse.

- (iii) who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding twelve months; or
- (iv) who, jointly with his or her spouse or child, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding twelve months; or
- (v) whose total net personal investment portfolio^{^^^} or total net joint investment portfolio^{^^^} with his or her spouse or child, in any capital market products exceeding RM1 million or its equivalent in foreign currencies; or

^^^ “Total net personal investment portfolio” and “total net joint investment portfolio” means an individual’s total personal or total joint investments (with his/her spouse or child), in capital market products, less any borrowings or other liabilities related to such investments. The source from which the funds used for such investments is material towards determining the total net investments in capital market products (by the individual or the individual together with spouse or child) which must exceed RM1 million or its equivalent in foreign currencies. Accordingly, an individual must have net investment in capital market products using his personal funds such as his/her Employees Provident Fund (EPF) Account 1 and personal savings which exceeds RM1 million.

- (vi) who holds any of the following qualifications and has 5 consecutive years of relevant working experience in finance, economics, actuarial science or accounting –
 - (i) holds a Bachelor’s or Master’s degree related to Finance, Economics or Actuarial Science;
 - (ii) holds a Bachelor’s or Master’s degree in Accounting; or

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- (iii) holds a Master of Business Administration; or
- (vii) who holds the following membership in the associations as set out below:
 - (i) Active Member of Chartered Financial Analyst (CFA) Institute;
 - (ii) Chartered Banker of Asian Institute of Chartered Bankers (AICB);
 - (iii) Ordinary Member of Financial Markets Association Malaysia (FMAM);
 - (iv) Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA);
 - (v) Ordinary Member of Malaysia Association of Tax Accountants (MATA);
 - (vi) Accredited Angel Investor of Malaysian Business Angel Network (MBAN);
 - (vii) Certified Member of Financial Planning Association of Malaysia (FPAM); or
 - (viii) Ordinary Member of Malaysian Financial Planning Council (MFPC); or
- (viii) who has 5 consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products; or
- (17) Any person who acquires any capital market product specified under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise.

Note: Based on the Technical Note No. 1/2024 issued by the Securities Commission Malaysia, an investment made by such person subsequent to the initial investment transaction may be less than RM250,000 or its equivalent in foreign currencies ("Threshold Amount") subject to the following:

- (i) *The person's initial investment amount to acquire the product was for a consideration of not less than the Threshold Amount (first time purchase of the product);*
- (ii) *Any redemption or disposal by such person prior to the subsequent investment does not result in the initial investment amount to fall below the Threshold Amount; and*

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(iii) *The subsequent investment at less than the Threshold Amount is made with respect to the same product. The term “same product” is not applicable to a corporate bond with multiple tranches (under a programme), and in the case of a wholesale fund, it means the same fund that the person has initially invested in.*

- h. The following definition of “US Person” is hereby inserted immediately after the definition of “USD-Hedged Class” on page 4 of the Information Memorandum:

US Person	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 United States of America.
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2. AMENDMENTS TO KEY DATA

- a. The following paragraph is hereby inserted immediately after the last paragraph of “Distribution Mode” in Section 1 on page 6 of the Information Memorandum:

No sales charge will be imposed for any reinvestment of distribution into the Fund.

- b. The information on “Dealing Hours” in Section 1 on page 8 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

TRANSACTION DETAILS	
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always that the complete applications for the Fund are received before the next valuation point. The Manager may also vary the dealing hours as it may deem appropriate. Investors will be notified on the change of dealing hours via e-mail or notification published on the Manager’s website.

- c. The following information is hereby inserted immediately after the last bullet point of “Other Information” in Section 1 on page 9 of the Information Memorandum:

- US Person is not eligible to subscribe to the Units. If a Unit Holder is a US Person or subsequently becomes a US Person, the Manager will issue a notice to that US Person requiring him/her to either redeem all the Units or transfer all the Units to a non-US Person, within thirty (30) days from the date of the notice. The Manager shall have the right to compulsorily redeem all the Units held by the said US Person after thirty (30) days from the date of the notice if the US Person fails to redeem or transfer his/her Units within the stipulated period.

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3. AMENDMENTS TO INFORMATION ON THE TARGET FUND

- a. The information on “Investment Objective and Strategy of the Target Fund” in Section 4.2 on pages 11 to 12 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

4.2 Investment Objective and Strategy of the Target Fund

The Target Fund seeks to maximise total return. The Target Fund invests at least 70% of its total assets in fixed income transferable securities denominated in Renminbi or other non-Chinese domestic currencies issued by entities exercising the predominant part of their economic activity in the People’s Republic of China (“PRC”) through recognised mechanisms including but not limited to (i) the Chinese Interbank Bond Market (“CIBM”); (ii) the exchange bond market; (iii) quota system and/or through onshore or offshore issuances; and/or (iv) any future developed channels. The Target Fund is a QFI Access Fund¹ and a CIBM Fund² and may invest without limit in the PRC via the QFI regime and in the CIBM via the Foreign Access Regime and/or Bond Connect and/or other means as may be permitted by the relevant regulations from time to time.

The Target Fund may invest in the full spectrum of permitted fixed income transferable securities and fixed income related securities, including **non-investment grade³ (limited to 50% of total assets)**. Currency exposure is flexibly managed.

As part of its investment objective the Target Fund may invest up to 20% of its total assets in asset-backed securities (“ABS”) and mortgage-backed securities (“MBS”) whether investment grade or not. These may include asset-backed commercial paper, collateralised debt obligations, collateralised mortgage obligations, commercial MBS, credit-linked notes, real estate mortgage investment conduits, residential MBS and synthetic collateralised debt obligations. The underlying assets of the ABS and MBS may include loans, leases or receivables (such as credit card debt, automobile loans and student loans in the case of ABS and commercial and residential mortgages originating from a regulated and authorised financial institution in the case of MBS). The ABS and MBS in which the Target Fund invests may use leverage to increase return to investors. Certain ABS may be structured by using a derivative such as a credit default swap or a basket of such derivatives to gain exposure to the performance of securities of various issuers without having to invest in the securities directly.

The Target Fund’s exposure to **distressed securities⁴ is limited to 10% of its total assets** and its exposure to contingent convertible bonds is limited to 20% of total assets.

The Target Fund may use derivatives for investment purposes and for the purposes of efficient portfolio management.

The Target Fund may have a **material exposure to ABS, MBS and non-investment grade debt**.

Expected level of leverage⁵ use of the Target Fund: 120% of net asset value of the Target Fund.

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Explanatory Notes:

- ¹ “QFI Access Fund” refers to a fund that may invest directly in the PRC by investing in China onshore bonds via QFI status of BlackRock Asset Management North Asia Limited (“BAMNA”) or an affiliate in the BlackRock Group who is a QFI licence holder.
- ² “CIBM Fund” refers to a fund that may gain direct exposure to China onshore bonds in the CIBM via the regime for foreign institutional investors (“Foreign Access Regime”) and/or the mutual bond market access between Hong Kong and Mainland China (the “Bond Connect”) and/or other means as may be permitted by the relevant regulations from time to time.
- ³ “non-investment grade” refers to debt securities which are unrated or rated, at the time of purchase, BB+ (Standard & Poor’s or equivalent rating) or lower by at least one recognised rating agency or, in the opinion of the Target Fund’s manager, and, where applicable, based on its Internal Credit Quality Assessment Procedure, are of comparable quality.
- ⁴ “distressed securities” refers to securities of issuers that are either in default or in high risk of default. Such investments will only be made when the investment advisers of the Target Fund believe either that the securities trade at a materially different level from the investment advisers of the Target Fund’s perception of fair value or that it is reasonably likely that the issuers of the securities will make an exchange offer or will be the subject of a plan of reorganisation.
- ⁵ “Expected level of leverage” - For the purpose of this disclosure, leverage is the investment exposure gained through the use of financial derivative instruments. It is calculated using the sum of the notional values of all of the financial derivative instruments held by the Target Fund, without netting. The expected level of leverage is not a limit and may vary over time. The Target Fund may have higher levels of leverage in atypical or volatile market conditions for example when there are sudden movements in investment prices due to difficult economic conditions in a sector or region. In such circumstances the investment adviser of the Target Fund may increase its use of derivatives in the Target Fund in order to reduce the market risk which the Target Fund is exposed to, this in turn would have the effect of increasing its levels of leverage.

Prospective investors should also note risk factors relating to the Target Fund’s investments in non-investment grade securities and distressed securities as well as the risk factors relating to the Target Fund’s use of financial derivative instruments for the purposes of hedging and investing. For information concerning risk factors of the Target, see “Specific Risks of the Target Fund” commencing on page 15.

- b. The following information is hereby inserted immediately after item (h) of “Suspension of Dealings in the Target Fund” in Section 4.4 on page 13 of the Information Memorandum:
 - (i) following a decision to merge the Target Fund or the BlackRock Global Funds, if justified with a view to protecting the interest of shareholders of the Target Fund.

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4. AMENDMENTS TO RISK FACTORS OF THE FUND

- a. The following paragraph is hereby inserted immediately after the last paragraph of “(b) Emerging market risk” in Section 6.3 on page 16 of the Information Memorandum:

As a result of some of these characteristics there could be additional impacts on the value of the Target Fund as a result of sustainability risks, in particular those caused by environmental changes related to climate change, social issues (including but not limited to relating to labour rights) and governance risk (including but not limited to risks around board independence, ownership & control, or audit & tax management). Additionally, disclosures or third-party data coverage associated with sustainability risks is generally less available or transparent in these markets.

- b. The information on “Renminbi Currency and Conversion Risks” under (c) Restriction on foreign investment risk in Section 6.3 on pages 18 to 19 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

Renminbi Currency and Conversion Risks - The Renminbi, the lawful currency of the PRC, is not currently a freely convertible currency and is subject to exchange control imposed by the PRC government. Such control of currency conversion and movements in the Renminbi exchange rates may adversely affect the operations and financial results of companies in the PRC. Insofar as the Target Fund may invest in the PRC, it will be subject to the risk of the PRC government’s imposition of restrictions on the repatriation of funds or other assets out of the country, limiting the ability of the Target Fund to satisfy payments to investors. Non-Renminbi based investors are exposed to foreign exchange risk and there is no guarantee that the value of Renminbi against the investors’ base currencies (for example USD) will not depreciate. Any depreciation of Renminbi could adversely affect the value of investor’s investment in the Target Fund. The exchange rate used for the Target Fund transactions in Renminbi is in relation to the offshore Renminbi (“CNH”), not the onshore Renminbi (“CNY”), save for those made via the QFI regime. The value of CNH could differ, perhaps significantly, from that of CNY due to a number of factors including without limitation those foreign exchange control policies and repatriation restrictions applied by the PRC government from time-to-time as well as other external market forces. Any divergence between CNH and CNY may adversely impact investors.

- c. The following paragraph is hereby inserted immediately after the last paragraph of item (iii) under “(c) Restriction on foreign investment risk” in Section 6.3 on page 19 of the Information Memorandum:

Accounting and Reporting Standards - PRC companies are required to comply with PRC accounting standards and practices which follow international accounting standards to a certain extent. However, the accounting, auditing and financial reporting standards and practices applicable to PRC companies may be less rigorous, and there may be significant differences between financial statements prepared in accordance with the PRC accounting standards and practice and those prepared in accordance with international accounting standards. For example, there are differences in the valuation methods of properties and assets and in the requirements for disclosure of information to investors.

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- d. The information on “(iv) Specific Risks Applicable to Renminbi Qualified Foreign Institutional Investor (“RQFII”) Investing” under (c) Restriction on foreign investment risk in Section 6.3 on pages 19 to 20 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

(iv) Specific risks applicable to QFI Investing

Under current PRC law, subject to minor exceptions, investors based in certain jurisdictions outside the PRC may apply to the China Securities Regulatory Commission for status as a QFI. Once an entity is licensed as a QFI, it may register with the SAFE, and invest directly in eligible PRC securities. BAMNA has been licensed as a QFI and the Target Fund may obtain access to eligible securities within the PRC directly and invest directly in QFI eligible securities investment via the QFI status of BAMNA. There may be additional BlackRock entities licensed as QFI’s from time to time which may also enable the Target Fund to invest directly in QFI eligible securities investment. The QFI custodian is HSBC Bank (China) Company Limited (“QFI Custodian”) or such other person appointed as sub-custodian of the Target Fund for China onshore bonds acquired through the QFI regime.

QFI Risk - The application and interpretation of the regulations which regulate investments through QFI regime in the PRC are relatively untested and there is no certainty as to how they will be applied as the PRC authorities and regulators have been given wide discretion in such investment regulations and there is no precedent or certainty as to how such discretion may be exercised now or in the future. It is not possible to predict the future development of the QFI system. Any restrictions on repatriation imposed in respect of the Target Fund’s QFI investments may have an adverse effect on the Target Fund’s ability to meet redemption requests. Any change in the QFI system generally, including the possibility of the QFI losing its QFI status, may affect the Target Fund’s ability to invest in eligible securities in the PRC directly through the relevant QFI. In addition, should the QFI status be suspended or revoked, the Target Fund’s performance may be adversely affected as the Target Fund may be required to dispose of its QFI eligible securities holdings. The applicable laws, rules and regulations on QFI are subject to change and such change may have potential retrospective effects.

Counterparty Risk to the QFI Custodian and other Depositories for PRC assets - Any assets acquired through the QFI regime will be maintained by the QFI Custodian pursuant to the PRC regulations, in electronic form via the QFI securities account(s) and any cash will be held in Renminbi cash account(s) with the QFI Custodian. QFI securities account(s) and Renminbi cash account(s) for the Target Fund in the PRC are maintained in accordance with market practice. Whilst the assets held in such accounts are segregated and held separately from the assets of the QFI and belong solely to the Target Fund, it is possible that the judicial and regulatory authorities in the PRC may interpret this position differently in the future. The Target Fund may also incur losses due to the acts or omissions of the QFI Custodian in the execution or settlement of any transaction or in the transfer of any sub-funds or securities. Cash held by the QFI Custodian in the Renminbi cash account(s) will not be segregated in practice but will be a debt owing from the QFI Custodian to the Target Fund as a depositor. Such cash will be co-mingled with cash belonging to other clients of the QFI Custodian. In the event of insolvency of the QFI

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Custodian, the Target Fund will not have any proprietary rights to the cash deposited in the cash account opened with the QFI Custodian, and the Target Fund will become an unsecured creditor, ranking *pari passu* with all other unsecured creditors, of the QFI Custodian. The Target Fund may face difficulties and/or encounter delays in recovering such debt, or may not be able to recover it in full or at all, in which case the Target Fund will lose some or all of its cash.

Remittance and Repatriation of Renminbi - Repatriations of Renminbi by QFIs are currently not subject to, any lock-up period or prior regulatory approval; although authenticity and compliance reviews will be conducted and monthly reports on remittances and repatriations will be submitted to SAFE by the QFI Custodian. The repatriation process may be subject to certain requirements set out in the relevant regulations (e.g. submission of certain documents when repatriating the realised cumulative profits). Completion of the repatriation process may be subject to delay. There is no assurance that PRC rules and regulations will not change or that repatriation restrictions will not be imposed in the future. Further, such changes to the PRC rules and regulations may be applied retroactively. Any restrictions on repatriation imposed in respect of the Target Fund's cash may have an adverse effect on the Target Fund's ability to meet redemption requests. Furthermore, as the QFI Custodian's review on authenticity and compliance is conducted on each repatriation, the repatriation may be delayed or even rejected by the QFI Custodian in case of non-compliance with the QFI rules and regulations. In such case, it is expected that redemption proceeds will be paid to the redeeming shareholder of the Target Fund as soon as practicable and after the completion of the repatriation of funds concerned. The actual time required for the completion of the relevant repatriation will be beyond the QFI's control.

- e. The information on "Settlement Risk" under (v) Specific risks associated with China Interbank Bond Market in Section 6.3 on page 21 of the Information Memorandum is hereby deleted in its entirety.
- f. The information on "Taxation Risks" under (v) Specific risks associated with China Interbank Bond Market in Section 6.3 on page 22 of the Information Memorandum is hereby deleted in its entirety and replace with the following:

Taxation Risks - On 22 November 2018, the Ministry of Finance and State Administration of Taxation jointly issued Circular 108 providing foreign institutional investors temporary exemption from PRC withholding income tax and Value Added Tax with respect to interests from non-government bonds in the domestic bond market for the period from 7 November 2018 to 6 November 2021. Circular 108 is silent on the PRC tax treatment with respect to non-government bond interest derived prior to 7 November 2018. Any changes in PRC tax law, future clarifications thereof, and/or subsequent retroactive enforcement by the PRC tax authorities of any tax may result in a material loss to the Target Fund. The manager of the Target Fund will keep the provisioning policy for tax liability under review, and may, in its discretion from time to time, make a provision for potential tax liabilities, if in their opinion such provision is warranted, or as further clarified by the PRC authorities in notifications.

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- g. The information on “(g) Distressed securities risk” in Section 6.3 on page 23 of the Information Memorandum is hereby deleted in its entirety and replace with the following:

(g) Distressed securities risk

Investment in a security of an issuer that is either in default or in high risk of default (i.e. distressed securities) involves significant risk. Such investments will only be made when the investment advisers of the Target Fund believes either that the security trades at a materially different level from the investment advisers of the Target Fund’s perception of fair value or that it is reasonably likely that the issuer of the securities will make an exchange offer or will be the subject of a plan of reorganisation; however, there can be no assurance that such an exchange offer will be made or that such a plan of reorganisation will be adopted or that any securities or other assets received in connection with such an exchange offer or plan of reorganisation will not have a lower value or income potential than anticipated when the investment was made. In addition, a significant period of time may pass between the time at which the investment in distressed securities is made and the time that any such exchange, offer or plan of reorganisation is completed. During this period, it is unlikely that any interest payments on the distressed securities will be received, there will be significant uncertainty as to whether fair value will be achieved or not and the exchange offer or plan of reorganisation will be completed, and there may be a requirement to bear certain expenses to protect the investing Target Fund’s interest in the course of negotiations surrounding any potential exchange or plan of reorganisation. Furthermore, constraints on investment decisions and actions with respect to distressed securities due to tax considerations may affect the return realised on the distressed securities.

- h. The information on “(h) Contingent convertible bond risk” in Section 6.3 on pages 23 to 24 of the Information Memorandum is hereby deleted in its entirety and replace with the following:

(h) Contingent convertible bond risk

A contingent convertible bond is a type of complex debt security which may be converted into the issuer’s equity or be partly or wholly written off if a pre-specified trigger event occurs. Trigger events may be outside of the issuer’s control. Common trigger events include the share price of the issuer falling to a particular level for a certain period of time or the issuer’s capital ratio falling to a pre-determined level. Coupon payments on certain contingent convertible bonds may be entirely discretionary and may be cancelled by the issuer at any point, for any reason, and for any length of time.

Events that trigger the conversion from debt into equity are designed so that conversion occurs when the issuer of the contingent convertible bonds is in financial difficulty, as determined either by regulatory assessment or objective losses (e.g. if the capital ratio of the issuer company falls below a pre-determined level).

Investment in contingent convertible bonds may entail the following (non-exhaustive) risks:

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Contingent convertible bonds' investors may suffer a loss of capital when equity holders do not.

Trigger levels differ and determine exposure to conversion risk depending on the distance of the capital ratio to the trigger level. It might be difficult for the Target Fund to anticipate the trigger events that would require the debt to convert into equity. Furthermore, it might be difficult for the Target Fund to assess how the securities will behave upon conversion.

In case of conversion into equity, the Target Fund might be forced to sell these new equity shares because the investment policy of the Target Fund may not allow equity in its portfolio. Such a forced sale, and the increased availability of these shares might have an effect on market liquidity in so far as there may not be sufficient demand for these shares. Investment in contingent convertible bonds may also lead to an increased industry concentration risk and thus counterparty risk as such securities are issued by a limited number of banks. Contingent convertible bonds are usually subordinated to comparable non-convertible securities, and thus are subject to higher risks than other debt securities.

In the event that a contingent convertible bond is written off (a "write-down") as the result of a pre-specified trigger event, the Target Fund may suffer a full, partial or staggered loss of the value of its investment. A write-down may be either temporary or permanent. In addition, most contingent convertible bonds are issued as perpetual instruments which are callable at pre-determined dates. Perpetual contingent convertible bonds may not be called on the pre-defined call date and investors may not receive return of principal on the call date or at any date.

- i. The second paragraph of "(i) Credit risk of issuers" in Section 6.3 on page 24 of the Information Memorandum is hereby deleted in its entirety.
- j. The information on "(j) Liquidity risk" in Section 6.3 on page 24 of the Information Memorandum is hereby deleted in its entirety and replace with the following:

(j) Liquidity risk

Trading volumes in the underlying investments of the Target Fund may fluctuate significantly depending on market sentiment. There is a risk that investments made by the Target Fund may become less liquid in response to market developments, adverse investor perceptions or regulatory and government intervention (including the possibility of widespread trading suspensions implemented by regulators). In extreme market conditions, there may be no willing buyer for an investment and so that investment cannot be readily sold at the desired time or price, and consequently the Target Fund may have to accept a lower price to sell the relevant investment or may not be able to sell the investment at all. An inability to sell a particular investment or portion of the Target Fund's assets can have a negative impact of the value of the Target Fund or prevent the Target Fund from being able to take advantage of other investment opportunities.

The liquidity of fixed income securities issued by small and mid-capitalisation companies and emerging country issuers is particularly likely to be reduced during adverse economic, market or political events or adverse market sentiment. The credit rating downgrade of

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fixed income securities and changes in prevailing interest rate environments may also affect their liquidity.

The Target Fund may be forced to defer redemptions, issue in specie redemptions or suspend dealing because of stressed market conditions, an unusually high volume of redemption requests, or other factors beyond the control of the investment advisers of the Target Fund. To meet redemption requests, the Target Fund may be forced to sell investments at an unfavourable time and/or conditions, which may have a negative impact on the value of the investor's investment.

- k. The information on "(m) Security lending risk" in Section 6.3 on page 25 of the Information Memorandum is hereby deleted in its entirety and replace with the following

(m) Security lending risk

The Target Fund may engage in securities lending. The Target Fund engaging in securities lending will have a credit risk exposure to the counterparties to any securities lending contract. The Target Fund's investments can be lent to counterparties over a period of time. A default by the counterparty combined with a fall in the value of the collateral below that of the value of the securities lent may result in a reduction in the value of the Target Fund. BlackRock Global Funds intends to ensure that all securities lending is fully collateralised but, to the extent that any securities lending is not fully collateralised (for example due to timing issues arising from payment lags), the Target Fund will have a credit risk exposure to the counterparties to the securities lending contracts.

- l. The following information is hereby inserted immediately after "(m) Securities lending risk" in Section 6.3 on page 25 of the Information Memorandum:

(n) ABS risk

An ABS is a generic term for a debt security issued by corporations or other entities (including public or local authorities) backed or collateralised by the income stream from an underlying pool of assets. The underlying assets typically include loans, leases or receivables (such as credit card debt, automobile loans and student loans). An ABS is usually issued in a number of different classes with varying characteristics depending on the riskiness of the underlying assets assessed by reference to their credit quality and term and can be issued at a fixed or a floating rate. The higher the risk contained in the class, the more the asset-backed security pays by way of income.

The obligations associated with these securities may be subject to greater credit, liquidity and interest rate risk compared to other fixed income securities such as government issued bonds. ABS and MBS are often exposed to extension risk (where obligations on the underlying assets are not paid on time) and prepayment risks (where obligations on the underlying assets are paid earlier than expected), these risks may have a substantial impact on the timing and size of the cashflows paid by the securities and may negatively impact the returns of the securities. The average life of each individual security may be affected by a large number of factors such as the existence and frequency of exercise of any optional

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redemption and mandatory prepayment, the prevailing level of interest rates, the actual default rate of the underlying assets, the timing of recoveries and the level of rotation in the underlying assets.

Generic risks related to ABS

With regard to the Target Fund that invest in ABS, while the value of ABS typically increases when interest rates fall and decreases when interest rates rise, and are expected to move in the same direction of the underlying related asset, there may not be a perfect correlation between these events.

The ABS in which the Target Fund may invest may bear interest or pay preferred dividends at below market rates and, in some instances, may not bear interest or pay preferred dividends at all.

Certain ABS may be payable at maturity in cash at the stated principal amount or, at the option of the holder, directly in a stated amount of the asset to which it is related. In such instance, the Target Fund may sell the ABS in the secondary market prior to maturity if the value of the stated amount of the asset exceeds the stated principal amount and thereby realise the appreciation in the underlying asset.

ABS may also be subject to extension risk, which is, the risk that, in a period of rising interest rates, prepayments may occur at a slower rate than expected. As a result, the average duration of the Target Fund's portfolio may increase. The value of longer-term securities generally changes more in response to changes in interest rates than that of shorter-term securities.

As with other debt securities, ABS are subject to both actual and perceived measures of creditworthiness. Liquidity in ABS may be affected by the performance or perceived performance of the underlying assets. In some circumstances investments in ABS may become less liquid, making it difficult to dispose of them. Accordingly the Target Fund's ability to respond to market events may be impaired and the Target Fund may experience adverse price movements upon liquidation of such investments. In addition, the market price for an ABS may be volatile and may not be readily ascertainable. As a result, the Target Fund may not be able to sell them when it desires to do so, or to realise what it perceives to be their fair value in the event of a sale. The sale of less liquid securities often requires more time and can result in higher brokerage charges or dealer discounts and other selling expenses. ABS may be leveraged which may contribute to volatility in the value of the security.

(o) MBS risk

A MBS is a generic term for a debt security backed or collateralised by the income stream from an underlying pool of commercial and/or residential mortgages. This type of security is commonly used to redirect the interest and principal payments from the pool of mortgages to investors. A MBS is normally issued in a number of different classes with varying characteristics depending on the riskiness of the underlying mortgages assessed by reference to their credit quality and term and can be issued at a fixed or a floating rate

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of securities. The higher the risk contained in the class, the more the mortgage-backed security pays by way of income.

Generic risks related to MBS

MBS may be subject to prepayment risk which is the risk that, in a period of falling interest rates, borrowers may refinance or otherwise repay principal on their mortgages earlier than scheduled. When this happens, certain types of MBS will be paid off more quickly than originally anticipated and the Target Fund will have to invest the proceeds in securities with lower yields. MBS may also be subject to extension risk, which is, the risk that, in a period of rising interest rates, certain types of MBS will be paid off more slowly than originally anticipated and the value of these securities will fall. As a result, the average duration of the Target Fund's portfolio may increase. The value of longer-term securities generally changes more in response to changes in interest rates than that of shorter-term securities. Because of prepayment risk and extension risk, MBS react differently to changes in interest rates than other fixed income securities. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain MBS. Certain MBS in which the Target Fund may invest may also provide a degree of investment leverage, which could cause the Target Fund to lose all or a substantial amount of its investment. In some circumstances investments in MBS may become less liquid, making it difficult to dispose of them. Accordingly, the Target Fund's ability to respond to market events may be impaired and the Target Fund may experience adverse price movements upon liquidation of such investments. In addition, the market price for MBS may be volatile and may not be readily ascertainable. As a result, the Target Fund may not be able to sell them when it desires to do so, or to realise what it perceives to be their fair value in the event of a sale. The sale of less liquid securities often requires more time and can result in higher brokerage charges or dealer discounts and other selling expenses.

(p) Bank Corporate Bonds “Bail-in” risk

Corporate bonds issued by a financial institution in the European Union (“EU”) may be subject to the risk of a write down or conversion (i.e. “bail-in”) by an EU authority in circumstances where the financial institution is unable to meet its financial obligations. This may result in bonds issued by such financial institution being written down (to zero), converted into equity or alternative instrument of ownership, or the terms of the bond may be varied. ‘Bail-in’ risk refers to the risk of EU member state authorities exercising powers to rescue troubled banks by writing down or converting rights of their bondholders in order to absorb losses of, or recapitalise, such banks. Investors of the Target Fund should be alerted to the fact that EU member state authorities are more likely to use a “bail-in” tool to rescue troubled banks, instead of relying on public financial support as they have in the past as EU member state authorities now consider that public financial support should only be used as a last resort after having assessed and exploited, to the maximum extent practicable, other resolution tools, including the “bail-in” tool. A bail-in of a financial institution is likely to result in a reduction in value of some or all of its bonds (and possibly other securities) and the Target Fund holding such securities when a bail-in occurs will also be similarly impacted.

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5. AMENDMENT TO PRICING POLICY

The information on “Pricing Policy” in Section 7 on pages 25 to 26 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

7. TRANSACTION INFORMATION

7.1 Pricing Policy

The Manager adopts a single pricing policy, i.e. the Selling Price and the Redemption Price is the NAV per Unit of the respective Class.

7.2 Computation of NAV and NAV per Unit

The NAV of the Fund or a Class is determined by deducting the value of all the Fund’s liabilities (or the liabilities relating to that Class) from the value of all the Fund’s assets (or assets relating to that Class), at the valuation point.

The valuation of the Fund is in the Base Currency i.e. RMB. To determine the NAV of each Class, all the assets and liabilities of each Class will be converted to RMB. The NAV per Unit of each Class will be the NAV attributable to a Class divided by the total number of Units in circulation for that Class, at that valuation point.

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Illustration of computation of the NAV per Unit for a particular Business Day after the initial offer period of the respective Class:

	Fund (RMB)	RM-Hedged Class (RMB)	RM Class (RMB)	RMB Class (RMB)	USD-Hedged Class (RMB)	AUD-Hedged Class (RMB)	GBP-Hedged Class (RMB)	EUR-Hedged Class (RMB)	SGD-Hedged Class (RMB)
Gross NAV before income and expenses	150,000,000	75,000,000	5,000,000	40,000,000	4,000,000	3,000,000	3,000,000	10,000,000	10,000,000
Multiclass ratio ("MCR") (%)	100%	⁽¹⁾ 50.00%	⁽¹⁾ 3.33%	⁽¹⁾ 26.67%	⁽¹⁾ 2.67%	⁽¹⁾ 2.00%	⁽¹⁾ 2.00%	⁽¹⁾ 6.67%	⁽¹⁾ 6.67%
Add: income	50,000	⁽²⁾ 25,000	⁽²⁾ 1,665	⁽²⁾ 13,335	⁽²⁾ 1,335	⁽²⁾ 1,000	⁽²⁾ 1,000	⁽²⁾ 3,335	⁽²⁾ 3,335
Less: expenses	(10,000)	(5,000)	(333)	(2,667)	(267)	(200)	(200)	(667)	(667)
Gross NAV before management fee & Trustee's fee	150,040,000	75,020,000	5,001,332	40,010,668	4,001,068	3,000,800	3,000,800	10,002,668	10,002,668
Less adjustments:									
Management fee (1.20%) per annum		(2,466)	(164)	(1,315)	(132)	(99)	(99)	(329)	(329)
Trustee's fee (0.04%) per annum		(82)	(5)	(44)	(4)	(3)	(3)	(11)	(11)

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	Fund (RMB)	RM-Hedged Class (RMB)	RM Class (RMB)	RMB Class (RMB)	USD-Hedged Class (RMB)	AUD-Hedged Class (RMB)	GBP-Hedged Class (RMB)	EUR-Hedged Class (RMB)	SGD-Hedged Class (RMB)
Total NAV (RMB)		75,017,452	5,001,163	40,009,309	4,000,932	3,000,698	3,000,698	10,002,328	10,002,328
Assumption of Units in circulation at valuation point		300,000,000	20,000,000	40,000,000	5,714,285	4,285,714	4,285,714	9,090,909	9,090,909
NAV per Unit of the Class (RMB)		0.2501	0.2501	1.0002	0.7002	0.7002	0.7002	1.1003	1.1003
Exchange rate for each currency against RMB		0.66	0.66	1	0.14	0.21	0.11	0.13	0.19
NAV per Unit*		RM0.1651	RM0.1651	RMB1.0002	USD0.0980	AUD0.1470	GBP0.0770	EUR0.1430	SGD0.2091

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(1) MCR computation

	RM-Hedged Class	RM Class
NAV of the Class _____ x 100	75,000,000.00 _____ x 100	5,000,000.00 _____ x 100
NAV of the Fund before income and expenses for the day	150,000,000 = 50.00%	150,000,000 = 3.33%

	RMB Class	USD-Hedged Class
	40,000,000.00 _____ x 100	4,000,000.00 _____ x 100
	150,000,000 = 26.67%	150,000,000 = 2.67%

	AUD-Hedged Class	GBP-Hedged Class
	3,000,000.00 _____ x 100	3,000,000.00 _____ x 100
	150,000,000 = 2.00%	150,000,000 = 2.00%

	EUR-Hedged Class	SGD-Hedged Class
	10,000,000.00 _____ x 100	10,000,000.00 _____ x 100
	150,000,000 = 6.67%	150,000,000 = 6.67%

(2) Apportionment based on MCR as follows:

	(RMB)	RM-Hedged Class (RMB)	RM Class (RMB)
Add: income	50,000	MCR x income = 50.00% x 50,000 = 25,000.00	MCR x income = 3.33% x 50,000 = 1,665.00
Less: expenses	(10,000)	MCR x expenses = 50.00% x 10,000 = 5,000.00	MCR x expenses = 3.33% x 10,000 = 333.00

	(RMB)	RMB Class (RMB)	USD-Hedged Class (RMB)
Add: income	50,000	MCR x income = 26.67% x 50,000 = 13,335.00	MCR x income = 2.67% x 50,000 = 1,335.00
Less: expenses	(10,000)	MCR x expenses = 26.67% x 10,000 = 2,667.00	MCR x expenses = 2.67% x 10,000 = 267.00

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	(RMB)	AUD-Hedged Class (RMB)	GBP-Hedged Class (RMB)
Add: income	50,000	MCR x income = 2.00% x 50,000 = 1,000.00	MCR x income = 2.00% x 50,000 = 1,000.00
Less: expenses	(10,000)	MCR x expenses = 2.00% x 10,000 = 200.00	MCR x expenses = 2.00% x 10,000 = 200.00

	(RMB)	EUR-Hedged Class (RMB)	SGD-Hedged Class (RMB)
Add: income	50,000	MCR x income = 6.67% x 50,000 = 3,335.00	MCR x income = 6.67% x 50,000 = 3,335.00
Less: expenses	(10,000)	MCR x expenses = 6.67% x 10,000 = 667.00	MCR x expenses = 6.67% x 10,000 = 667.00

* NAV per Unit is rounded to 4 decimal places.

7.3 Computation of Selling Price

- (i) During the initial offer period of the respective Class

During the initial offer period of the respective Class, the Selling Price is fixed at the initial offer price of the respective Class. A sales charge¹ will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration (based on RMB Class and RM Class)

If an investor invests RMB20,000.00 and RM20,000.00 respectively during the initial offer period of the respective Class with a distributor which levies a sales charge of 3.00%, he would have paid a sum of RMB20,600.00 for RMB Class and RM20,600.00 for RM Class, which is made up of:-

	RMB Class	RM Class
Investment amount	RMB20,000.00	RM20,000.00
Add: sales charge @ 3.00%	RMB 600.00	RM 600.00
Total amount paid by the investor	RMB20,600.00	RM20,600.00
The investor will be allotted with Units calculated as follows:	$\frac{\text{RMB20,000.00}}{\text{RMB1.0000}^*}$	$\frac{\text{RM20,000.00}}{\text{RM1.0000}^*}$
	= 20,000.00 Units**	= 20,000.00 Units**

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(ii) After the initial offer period of the respective Class

After the initial offer period of the respective Class, the Selling Price shall be the NAV per Unit of the respective Class as at the next valuation point of the Fund’s relevant Business Day after the application for Units is received by the Manager (“forward pricing”). A sales charge¹ will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

Illustration (based on RMB Class and RM Class)

If an investor invests RMB20,000.00 and RM20,000.00 respectively, and purchased Units at the Selling Price of RMB0.9899 for RMB Class and RM1.8610 for RM Class (which is the NAV per Unit of the respective Class as at the next valuation point) and a distributor levies a sales charge of 3.00%, the investor would have paid a sum of RM20,600.00 for RMB Class and RM20,600.00 for RM Class, which is made up of:-

	RMB Class	RM Class
Investment amount	RMB20,000.00	RM20,000.00
Add: sales charge @ 3.00%	RMB 600.00	RM 600.00
Total amount paid by the investor	RMB20,600.00	RM20,600.00
The investor will be allotted with Units calculated as follows:	<u>RMB20,000.00</u> RMB0.9899* = 20,204.06 Units**	<u>RM20,000.00</u> RM1.8610* = 10,746.91 Units**

* Unit price is rounded to the nearest 4 decimal places.

** Units computed are rounded to the nearest 2 decimal places.

Note: ¹All 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.

7.4 Computation of Redemption Price

(i) During the initial offer period of the respective Class

During the initial offer period of the respective Class, the Redemption Price is fixed at the initial offer price of the respective Class.

(ii) After the initial offer period of the respective Class

After the initial offer period of the respective Class, the Redemption Price shall be the NAV per Unit of the respective Class as at the next valuation point of the Fund’s relevant Business Day after the request for redemption of Units is received by the Manager (“forward pricing”). The Manager does not charge any redemption charge for the Fund.

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Illustration (based on RMB Class and RM Class)

If an investor redeems 10,000 Units each for RMB Class and RM Class at the Redemption Price of RMB1.0312 and RM1.0200 (which is the NAV per Unit as at the next valuation point) respectively, the investor would receive proceeds of redemption as follows:

	RMB Class	RM Class
Redemption amount	RMB10,312.00 (10,000 Units x RMB1.0312)	RM10,200.00 (10,000 Units x RM1.0200)
Less: redemption charge	NIL	NIL
Net amount payable to the investor	RMB10,312.00	RM10,200.00

7.5 Pricing Error Policy

The Manager shall ensure that the Fund and the Units are correctly valued and priced according to the Deed and all relevant laws. Where there is an error in the valuation of the Fund, any incorrect pricing of Units which is deemed to be significant will involve the reimbursement of money in the following manner:

- (a) by the Manager to the Fund, and/or to the Unit Holders and/or to the former Unit Holders;
or
- (b) by the Fund to the Manager.

However, reimbursement of money shall only apply if the error is at or above the significant threshold of 0.5% of the NAV per Unit of the respective Class and the amount to be reimbursed is equivalent to RM10.00 (or in the case of a foreign currency Class, 10.00 denominated in the currency denomination of the foreign currency Class) or more.

7.6 How and Where to Purchase and Redeem Units

All transactions in Classes other than RM Class and RM-Hedged Class are to be settled in their respective currencies via bank transfers. Investors investing in RM Class and RM-Hedged Class will be required to settle in RM.

When purchasing Units, investors must forward the following:

- 1) completed account application form and purchase form;
- 2) necessary remittance; and
- 3) relevant supporting documents such as a photocopy of their identity card (for an individual applicant) or certified true copies of the certificate of incorporation or registration, memorandum and articles of association or constitution or by-laws, and relevant resolutions (for a corporate applicant),

to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors, before their respective cut-off times on any Business Day.

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Units can be redeemed by forwarding the completed form of request to redeem to the Manager's registered/principal office or any of its branches, or to any of its participating IUTAs and any other authorised distributors before their respective cut-off times on any Business Day. All redemption requests will be processed in accordance with the redemption conditions for the Fund. Redemption monies will be paid in accordance to the "Redemption Settlement" in Section 1 Key Data under Transaction Details.

For further information, please call us at 03-9205 8000 at any time during our office hours: Mondays through Fridays from 9:00 a.m. – 5:00 p.m. Alternatively, investors may e-mail their enquiries to rbbam@rhbgroup.com.

Application forms, redemption forms and this information memorandum are also available from these distributors.

6. AMENDMENTS TO VALUATION OF ASSETS

- a. The third to fifth paragraphs of "Valuation of Assets" in Section 8 on page 26 of the Information Memorandum are hereby deleted in their entirety and replaced with the following:

Third to fifth paragraphs

As such, the price of the Fund for a particular Business Day will not be published on the Manager's website on the next day but will instead be published the next following day (i.e. the price will be two (2) days old). This will be specifically indicated on the Manager's website.

Investors may however obtain the most current computed prices by contacting the Manager directly or visiting the Manager's website, www.rhbgroup.com/myinvest.

In undertaking any of the Fund's investments, the Manager will ensure that all the assets of the Fund will be valued at fair value and at all times in compliance with the relevant laws (including approved accounting standards).

- b. Item (iv) of "Valuation of Assets" in Section 8 on page 26 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:
- (iv) Money market instruments that are held for collecting contractual cash flow purpose i.e. money market placements which have a remaining term to maturity of not more than 90 days at the time of acquisition will be measured on an ongoing basis at amortised cost. The risk of using amortised cost is the mismatch between the fair value and book value of money market instruments. The Manager will monitor closely and consider prompt action to discontinue the use of amortised cost method and adopt the fair value as the valuation for money market instrument in the event the variance is above 3%.

Money market instruments other than the aforesaid will be valued on a daily basis by reference to the prices quoted by a bond pricing agency registered with the Securities Commission Malaysia.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 28 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 MAY 2019 AND THE SUPPLEMENTARY INFORMATION MEMORANDUM DATED 23 OCTOBER 2019.

7. AMENDMENTS TO CROSS TRADES & POLICY ON REBATES AND SOFT COMMISSION

- a. The information on “Policy on Rebates and Soft Commission” in Section 9.2 on page 27 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

9.2 Policy on Rebates and Soft Commission

It is the Manager’s policy to credit all rebates to the account of the Fund. However, goods and services (“soft commission”) provided by any broker or dealer may be retained by the Manager or the fund manager if:

- (a) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
 - (b) any dealing with broker or dealer is executed on terms which are the most favourable for the Fund; and
 - (c) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager or fund manager must not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.
- b. A new section 9.3 Tax is hereby inserted immediately after Section 9.2 Policy on Rebates and Soft Commission on page 27 of the Information Memorandum:

9.3 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.

8. AMENDMENTS TO PARTIES TO THE FUND

- a. The information on “Manager” in Section 10.1 on page 28 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

10.1 Manager

RHB Asset Management Sdn Bhd (Registration No.: 198801007231 (174588-X))

Registered office:
Level 10, Tower 1
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur

Principal office:
Level 8, Tower 2 & 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur
Hotline: 1-800-88-3175
Tel: 03-9205 8000 Fax: 03-9205 8100
E-mail: rhbam@rhbgroup.com
Website: www.rhbgroup.com/myinvest

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 28 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 MAY 2019 AND THE SUPPLEMENTARY INFORMATION MEMORANDUM DATED 23 OCTOBER 2019.

- b. A new section 10.1.3 Key Personnel of the Investment Team is hereby inserted immediately after Section 10.1.2 Manager's Delegate (Valuation and Fund Accounting) on page 28 of the Information Memorandum:

10.1.3 Key Personnel of the Investment Team

The investment team is jointly responsible for the overall investment decisions made on behalf of the Fund.

Designated fund manager of the Fund is Low Kah Kit

Low Kah Kit joined RHB Asset Management Sdn Bhd ("RHBAM") in March 2018 as a portfolio manager before being promoted to senior portfolio manager in 2022 and is a key team player within the fixed income team. He carries with him over 12 years of experience in asset management, broking, money market, foreign exchange and derivatives. Prior to joining RHBAM, he was with AmBank covering foreign exchange and derivative sales. His portfolio covers retail, commercial, mid corporate, large corporate and the multi-national companies.

Low Kah Kit holds a Bachelor of Economics and Finance from RMIT University, Australia and he is an associate member of the ACI Malaysia – The Financial Markets Association (PPKM). He is also a Capital Markets Services Representative's License holder for fund management.

- c. The information on "Trustee" in Section 10.2 on page 28 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

10.2 Trustee

CIMB Commerce Trustee Berhad

Registered office:

Level 13, Menara CIMB

Jalan Stesen Sentral 2

Kuala Lumpur Sentral

50470 Kuala Lumpur

Tel: 03-2261 8888 Fax: 03-2261 0099

Website: www.cimb.com

Business office:

Level 21, Menara CIMB

Jalan Stesen Sentral 2

Kuala Lumpur Sentral

50470 Kuala Lumpur

Tel: 03-2261 8888 Fax: 03-2261 9894

Email: ss.corptrust@cimb.com

9. AMENDMENT TO RIGHTS AND LIABILITIES OF UNIT HOLDERS

The following paragraph is hereby inserted immediately after the last paragraph under Section 11.1 on page 30 of the Information Memorandum:

Note: If your investments are made through the IUTA which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a Unit Holder (e.g. the right to call for Unit Holders' meetings and the right to vote at a Unit Holders' meeting). Accordingly, the Manager will only recognise the IUTA as a Unit Holder and the IUTA shall be entitled to all the rights conferred to it under the Deed.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 28 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 MAY 2019 AND THE SUPPLEMENTARY INFORMATION MEMORANDUM DATED 23 OCTOBER 2019.

10. THE INFORMATION MEMORANDUMS REMAIN IN FULL FORCE SUBJECT TO AMENDMENTS IN THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM

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

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 28 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 MAY 2019 AND THE SUPPLEMENTARY INFORMATION MEMORANDUM DATED 23 OCTOBER 2019.



ACCOUNT APPLICATION FORM

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: 603-9205 8000 Fax: 603-9205 8100
 Toll Free No: 1-800-88-3175 Website: www.rhbgroup.com

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.

I/we read and understand the below to buy Wholesale Fund Yes No

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.

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. _____

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. _____
Country Code Area Code Residence / House Mobile

_____ ext _____ Fax No. _____
Country Code Area Code Office

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) (exclude value of primary residence)

RM50,000 and below RM50,001 - RM100,000 RM100,001 - RM200,000 RM200,001 - RM500,000

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 - RM5,000,000 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

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)

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. 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.

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.
Country Code Area Code Residence / House Mobile -

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)
(exclude value of primary residence)

<input type="checkbox"/> RM50,000 and below	<input type="checkbox"/> RM50,001 - RM100,000	<input type="checkbox"/> RM100,001 - RM200,000	<input type="checkbox"/> RM200,001 - RM500,000
<input type="checkbox"/> RM500,001 - RM1,000,000	<input type="checkbox"/> RM1,000,001 - RM2,999,999	<input type="checkbox"/> RM3,000,000 and above	

Total Asset under Management ("AUM") For Bank

<input type="checkbox"/> RM50,000 and below	<input type="checkbox"/> RM50,001 - RM100,000	<input type="checkbox"/> RM100,001 - RM500,000	<input type="checkbox"/> RM500,001 - RM1,000,000
<input type="checkbox"/> RM1,000,001 - RM3,000,000	<input type="checkbox"/> RM3,000,001 - RM5,000,000	<input type="checkbox"/> RM5,000,001 and above	

**AUM: total estimated investment to put into RHBAM MY in coming 12 months

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

<input type="checkbox"/> Financial/Banking/ Investment	<input type="checkbox"/> Legal/Tax	<input type="checkbox"/> Telecommunications	<input type="checkbox"/> Hotel/ Restaurant	<input type="checkbox"/> Consultancy	<input type="checkbox"/> Government/ Government related
<input type="checkbox"/> Medical/Health/Science	<input type="checkbox"/> Education	<input type="checkbox"/> Real Estate/ Property	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Construction	<input type="checkbox"/> Others (please specify)

Address Of Employer / Company

Post Code

Town / City

State

Country

Employer's/Company's Office

<input type="checkbox"/> In Malaysia	<input type="checkbox"/> Outside of Malaysia (please specify)	Employer's/Company's Tel No.
<input type="checkbox"/> Government Employee (Contract/Temporary/Permanent)*	<input type="checkbox"/> Private Employee (Contract/Temporary/Permanent)*	<input type="checkbox"/> RHB Asset Management Staff
<input type="checkbox"/> Unpaid Family Worker	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Employer
<input type="checkbox"/> Retired	<input type="checkbox"/> Outside the Labour Force (Student/Housewife)	<input type="checkbox"/> RHB Bank / RHB Group Staff
		<input type="checkbox"/> Self-Employed
		<input type="checkbox"/> Pensioner

*To tick the selection given

Monthly Income (RM)

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

<p>For Individual Applicant</p> <p>I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :</p> <p>For FATCA Status</p> <p><input type="checkbox"/> Non-US individual with no US indicia</p> <p><input type="checkbox"/> * Non-US individual with US indicia</p> <p><input type="checkbox"/> * US individual</p>	<p>For CRS Status</p> <p><input type="checkbox"/> Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia</p> <p><input type="checkbox"/> * A foreign tax resident with foreign indicia (including Malaysia, if applicable)</p>	<p>For Joint Individual Applicant</p> <p>I have been briefed and I hereby confirm I understand my tax residency/FATCA/CRS requirements. I hereby declare that I am :</p> <p>For FATCA Status</p> <p><input type="checkbox"/> Non-US individual with no US indicia</p> <p><input type="checkbox"/> * Non-US individual with US indicia</p> <p><input type="checkbox"/> * US individual</p>	<p>For CRS Status</p> <p><input type="checkbox"/> Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia</p> <p><input type="checkbox"/> * A foreign tax resident with foreign indicia (including Malaysia, if applicable)</p>
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* Please complete the Individual Self-Certification form provided.

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

<p>Investment Objective</p> <p><input type="checkbox"/> Capital Growth</p> <p><input type="checkbox"/> Education</p> <p><input type="checkbox"/> Regular Income</p> <p><input type="checkbox"/> Wealth Accumulation</p> <p><input type="checkbox"/> Capital Protection</p> <p><input type="checkbox"/> Retirement</p>	<p>Investment Experience</p> <p><input type="checkbox"/> Unit Trust _____ year(s)</p> <p><input type="checkbox"/> Futures / Options _____ year(s)</p> <p><input type="checkbox"/> No experience</p> <p><input type="checkbox"/> Trading on Bursa Malaysia _____ year(s)</p> <p><input type="checkbox"/> Others _____ year(s)</p>
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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
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 - 9205 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, email or fax to the following address:

Customer Service

RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rhbiam.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 urusan/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 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 urusan niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhak, 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. 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 03-9205 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 menghadkan pemrosesan 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 Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rhbam@rhbgroup.com / rhbiim.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 memperoleh 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 pemrosesan 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 ("AEOI") 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

List of Source of Wealth

List of Source of Fund

<p>W01 Accumulated Savings</p> <p>W03 Inheritance</p> <p>W05 Retirement Income</p> <p>W07 Disposal of Assets/ Shares</p> <p>W09 Return on Investment</p> <p>W11 Income from own business</p> <p>W13 Foreign investment proceeds</p> <p>W15 Property (rental proceeds)</p> <p>W17 Gratuity</p>	<p>W02 Employment Income</p> <p>W04 Trust Fund</p> <p>W06 EPF / Retirement Funds</p> <p>W08 Insurance/Takaful Maturity/Surrender</p> <p>W10 Legal Settlement</p> <p>W12 Local Investment proceeds</p> <p>W14 Crypto currency investment proceeds</p> <p>W16 Winning lottery money</p> <p>W18 Sale of Business</p>	<p>F01 Income/Salary</p> <p>F03 EPF/SOCSO/Pension/Gratuity</p> <p>F05 Trust Funds</p> <p>F07 Sale of Inves/Shares/Prop/Land</p> <p>F09 Rental Proceeds</p> <p>F11 Directors Fee/Salary</p> <p>F13 Return on Investment</p> <p>F15 Insurance /Takaful Maturity/Surrender</p> <p>F17 Credit Facility Approve by FI</p> <p>F19 Spouse/Parents/Children</p> <p>F21 Part-time Income</p> <p>F23 Gift/Donation</p> <p>F25 Regular Periodic Income</p>	<p>F02 Own Bank Transfer (within RHB)</p> <p>F04 Savings/Investment</p> <p>F06 Divorce Sett/Compensation</p> <p>F08 Dividends/Profits</p> <p>F10 Commission</p> <p>F12 Welfare Allowance</p> <p>F14 FD/Term Deposit Placement Roll Over/Renewal</p> <p>F16 Legal Settlement</p> <p>F18 Trf frm Own Acct with Oth FI</p> <p>F20 Financial Aid/Subsidies</p> <p>F22 Inheritance</p> <p>F24 Winning-legal Gambling/Contest</p> <p>F26 Crypto Currency/Digital Asset Investment Proceeds</p>
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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 30 days 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 facsimile or 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, facsimile 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 facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or 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 facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my/our specimen
- 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 I/We are/is a sophisticated investor as defined in the Information Memorandum and thus, I/We are/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 +603-9205 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

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

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.
- 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 Syariah 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.

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 unrepresented 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 unrepresented 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: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhbgroup.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rhiiam.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.
 - 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.
- 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(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.

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:603-9205 8000 Fax: 603-9205 8100
 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.

I/we read and understand the below to buy Wholesale Fund Yes No

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.

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

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 following) 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

- | | | |
|---|--|---|
| <input type="checkbox"/> Less than RM500,000 (or equivalent) | <input type="checkbox"/> RM500,001 to RM3,000,000 (or equivalent) | <input type="checkbox"/> RM3,000,001 to RM5,000,000 (or equivalent) |
| <input type="checkbox"/> RM5,000,001 to RM10,000,000 (or equivalent) | <input type="checkbox"/> RM10,000,001 to RM25,000,000 (or equivalent) | <input type="checkbox"/> RM25,000,001 to RM50,000,000 (or equivalent) |
| <input type="checkbox"/> RM50,000,001 to RM75,000,000 (or equivalent) | <input type="checkbox"/> RM75,000,001 to RM100,000,000 (or equivalent) | <input type="checkbox"/> More than RM100,000,000 (or equivalent) |

Source of Wealth

(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 <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
2 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
3 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
4 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %
5 F <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> %

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

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: / /

Country of Birth: Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: ID / Passport No: Expiry Date: / /

2. Country: ID / Passport No: Expiry Date: / /

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:

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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: / /

Country of Birth: _____ Date of Birth / Incorporation: / /

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

Dual Nationality (if any):

1. Country: _____ ID / Passport No: _____ Expiry Date: / /

2. Country: _____ ID / Passport No: _____ Expiry Date: / /

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.

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

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/acountholders, 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 - 9205 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 Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rham@rhbgroup.com / rhbiainquiry@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, pendudukan cukai dan maklumat lain yang berkaitan dengan permohonan anda untuk produk dan / atau perkhidmatan yang

- 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 diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- 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:
 - menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
 - mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
 - pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
 - penilaian dan analisis termasuk pemarkahan kredit / pinjaman / pembiayaan / risiko insurans/takaful / kelakuan, analisis pasaran dan produk dan penyelidikan pasaran;
 - perhubungan dan memastikan keupasan 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;
 - menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - membolahkan 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;
 - melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - penjualan silang, pemasaran dan promosi produk dan/atau perkhidmatan Kumpulan Perbankan RHB dan rakan-rakan kongsi strategik; atau
 - 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 03-9205 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 mengehakkan pemrosesan 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 Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Nombor Telefon: 03-9205 8000 Nombor Fax: 03-9205 8100 Email: rham@rhbgroup.com / rhbiainquiry@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuaikan 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 memperoleh persetujuan individu-individu pihak ketiga (contohnya keluarga, pasangan, pihak-pihak berkaitan, pemegang kad tambahan dan/atau orang hubungan keceemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM MY untuk membenarkan RHBAM MY untuk membuat perkhidmatan yang sama berhubung dengan Tujuan, jika berkenaan.

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

- Sebagai penandatanganan 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, penandatanganan 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 ("AEOI") 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 | | |

List of Source of Wealth

- W01** Accumulated Savings
- W03** Trust Fund
- W05** Insurance/takaful Maturity/Surrender
- W07** Legal Settlement
- W09** Local Investment proceeds
- W11** Crypto currency investment proceeds
- W13** Sale of Business

- W02** Inheritance
- W04** Disposal of Assets/ Shares
- W06** Return on Investment
- W08** Income from own business
- W10** Foreign investment proceeds
- W12** Property (rental proceeds)

List of Source of Fund

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

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 it 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 it 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 facsimile or 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, facsimile 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 facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBAM MY and I/We shall give RHBAM MY facsimile or 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 facsimile or electronic mail instructions so long as the signature(s) appearing on any such facsimile or 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/discard/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 +603-9205 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

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

- 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;
- transmitting Orders to RHBAM MY for execution;
- 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:

- modify, suspend or terminate the operation of the Electronic Services; or
 - 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

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 unrepresented 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 unrepresented 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: +603-9205 8000 Facsimile: +603-9205 8100 E-mail: rham@rhbgrou.com

RHB Islamic International Asset Management Berhad
Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Contact: +603-9205 8000 Facsimile: +603-9205 8107 E-mail: rhiam.enquiry@rhbgrou.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 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.
- "Order" means any authorisation, request, instruction or order transmitted to RHBAM MY by the Customer or which RHBAM MY or a Personnel reasonably believes to be the authorisation, request, instruction or order of the Customer, and includes any authorisation, request, instruction or order to revoke, ignore or vary any previous authorisation, request, instruction or order.
- "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
- "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 SDN BHD 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

This purchase/switch 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 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 FORM
WHOLESALE FUND**

Account No.
(for existing unit holders only)

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)	<input type="text"/>	-	<input type="text"/>	-	NRIC No. (old) / Passport No. / Company Registration No.	<input type="text"/>
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)	<input type="text"/>	-	<input type="text"/>	-	NRIC No. (old) / Passport No.	<input type="text"/>
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 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.
- Distribution Instruction will be defaulted as per the relevant Fund's Information Memorandum(s) and its Supplementary(ies) (if any), if no distribution instruction provided.
- If you wish to change your distribution instruction provided during the initial investment, kindly fill up 'Change of Income Distribution Instruction' 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.

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)
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional	<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional	<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional	<input type="checkbox"/> Reinvest <input type="checkbox"/> 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

**** Applicable for Regular Savings Plan

Payment Mode for investment :

Cheque/Bank Draft (Bank No.) (Payable to "RHB Asset Management Sdn Bhd - Trust Account")
 Online Transfer [i.e. IBG / RENTAS], kindly indicate the bank account which you banked into:

	Fund Name	Bank	Account No.
1	<input type="checkbox"/> All Funds	RHB	2-64317-0002-6750
2	<input type="checkbox"/> All Funds	RHB Multi Currency (for foreign currencies)	6-64317-0000-0598
3	<input type="checkbox"/> Others		

FOR OFFICE USE ONLY	FOR UTSC / DISTRIBUTOR USE ONLY
Account No. <input type="text"/>	RHBAM / Distributor Branch Code / Stamp <input type="text"/>
Transaction Sequence No. <input type="text"/>	Name of Staff / UTSC / Distributor <input type="text"/>
Price of Transaction (RM/relevant currency) <input type="text"/>	Staff / UTSC Code <input type="text"/>
Transaction Price Date <input type="text"/>	FIMM Code <input type="text"/>
	Signature of Staff / UTSC / Distributor <input type="text"/>

DETAILS OF SWITCHING APPLICATION

- Note:**
- If switching is allowed, you are required to adhere to the minimum switch amount. A switching fee or difference in Sales Charge between switching funds, where applicable, on the amount to be switched shall be imposed and netted off from the value to be switched.
 - Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Information Memorandum(s) and its Supplementary(ies) (if any).
 - 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		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
2		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit into bank account
3		<input type="checkbox"/> Reinvest <input type="checkbox"/> 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:-

- 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.
- 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.
- 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.
- 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.
- 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 Information Memorandum(s) 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.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/we further confirm that I/we/the Company am/are/is a sophisticated investor as defined in the Information Memorandum and thus, I/we/the Company am/are/is qualified to invest in the Wholesale Fund.
- 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.
- 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:
 - is hereby authorised and has absolute discretion to rely on facsimile and/or emails confirmation(s) from me/us;
 - 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
 - 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

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 :
 - 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;
 - transmitting Orders to RHBAM for execution;
 - 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
 - modify, suspend or terminate the operation of the Electronic Services; or
 - 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.

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.