

# ACCOUNT APPLICATION FORM

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Individual

In accordance with the Capital Markets and Services Act 2007, this Account Application Form ("AAF") should not be circulated unless accompanied by the latest prospectus or information memorandum and supplementary(ies) thereto (if any). You should read and understand the latest prospectus or information memorandum and supplementary(ies) thereto (if any) before completing this AAF. If in doubt, please consult a professional adviser.

**Note:** Use only **BLOCK LETTERS** and **BLACK INK** when completing this form and tick [v] where applicable. Field names with **Bold Italic** font style are mandatory information.

## 1. PARTICULARS OF FIRST APPLICANT

Title ☐ Mr. ☐ Ms. ☐ Madam ☐ Others - Please specify \_\_\_\_\_

**Full Name (as per NRIC/Passport)** \_\_\_\_\_

**NRIC (new) / Passport No.** \_\_\_\_\_ **Passport Expiry Date** DD - MM - YYYY

**EPF No.** \_\_\_\_\_ **Date Of Birth** DD - MM - YYYY

**Gender** ☐ Male ☐ Female **Marital Status** ☐ Single ☐ Married ☐ Others \_\_\_\_\_

**Nationality** ☐ Malaysian ☐ Non-Malaysian - Please specify \_\_\_\_\_

**For Non-Malaysian Tax Resident, please state your Tax Resident Country** \_\_\_\_\_

**Race** ☐ Malay ☐ Chinese ☐ Indian ☐ Others - Please specify \_\_\_\_\_

**Religion** ☐ Islam ☐ Buddhism ☐ Christianity ☐ Hinduism ☐ Others - Please specify \_\_\_\_\_

**Occupation** ☐ Please select from the codes in Section A below. Others - Please specify \_\_\_\_\_

**Annual Household Income** ☐ Please select from the codes in Section B below.

**Source Of Income** ☐ Business ☐ Investment ☐ Employment ☐ Savings ☐ Inheritance ☐ Others - Please specify \_\_\_\_\_

**Mother's Maiden Name** \_\_\_\_\_

## 2. CORRESPONDENCE ADDRESS

**Address** \_\_\_\_\_

**Postcode** \_\_\_\_\_ **City/Town** \_\_\_\_\_

**State** \_\_\_\_\_ **Country** \_\_\_\_\_

**Tel. No.** \_\_\_\_\_ (H) \_\_\_\_\_ (H/P)

\_\_\_\_\_ (O) \_\_\_\_\_ **Fax No.** \_\_\_\_\_

**E-mail Address** \_\_\_\_\_

By providing your e-mail address and/or handphone number to us, we have your consent to communicate/send information (including GST related documents) to you via e-mail and SMS.

## 3. PARTICULARS OF JOINT ACCOUNT

Title ☐ Mr. ☐ Ms. ☐ Madam ☐ Others - Please specify \_\_\_\_\_

**Full Name (as per NRIC/Passport)** \_\_\_\_\_

**NRIC (new) / Passport / Birth Cert. No.** \_\_\_\_\_

**Date Of Birth** DD - MM - YYYY **Gender** ☐ Male ☐ Female **Marital Status** ☐ Single ☐ Married ☐ Others \_\_\_\_\_

**Nationality** ☐ Malaysian ☐ Non-Malaysian - Please specify \_\_\_\_\_

**For Non-Malaysian Tax Resident, please state your Tax Resident Country** \_\_\_\_\_

**Race** ☐ Malay ☐ Chinese ☐ Indian ☐ Others - Please specify \_\_\_\_\_

**Occupation** ☐ Please select from the codes in Section A below. Others - Please specify \_\_\_\_\_

**Annual Household Income** ☐ Please select from the codes in Section B below.

**Source Of Income** ☐ Business ☐ Investment ☐ Employment ☐ Savings ☐ Inheritance ☐ Others - Please specify \_\_\_\_\_

**Mother's Maiden Name** \_\_\_\_\_

**Relationship with First Applicant** \_\_\_\_\_

## 4. BANK ACCOUNT DETAILS

**Bank Name** \_\_\_\_\_ **Bank Account No.** \_\_\_\_\_ **Bank Branch** \_\_\_\_\_

## 5. DECLARATIONS AND SIGNATURES

- I/We acknowledge that I/we have received, read and fully understood the relevant prospectus or information memorandum and supplementary(ies) thereto (if any) for the Fund(s) and the Terms and Conditions of the AAF prior to completing the AAF.
- I/We undertake to be bound by the latest prospectus or information memorandum and supplementary(ies) thereto (if any) for the Fund(s), the Terms and Conditions of the AAF and provisions of the deed and supplemental deed(s) (if any) of the Fund(s) for my/our initial and all subsequent transactions with BOS Wealth Management Malaysia Berhad (BOSWM MY).
- I/We declare that I am / we are neither engaged in any unlawful activity nor are my/our moneys obtained from any illegal source or related to any illegal activity.
- I/We declare that I am / we are in compliance with and undertake that I/we will comply with all applicable laws and regulations.
- I/We undertake to provide BOSWM MY with all information as it may require for the purpose of and in connection with completing the AAF, including but not limited to, my/our information on financial position, condition or prospect. I/We also undertake to provide such information and documents as BOSWM MY may reasonably 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 (AMLA/ATFA/PJAA).
- I/We hereby acknowledge that I am / we are aware of the fees and charges that I/we will incur directly or indirectly when investing in the Fund(s).
- For joint applications only - in the absence of expressed instructions on the signatory requirement, I/we acknowledge that the instructions must be given by both of us.
- I/We hereby irrevocably permit and authorise BOSWM MY to disclose information regarding my/our particulars, the money and the other particulars of my/our accounts with BOSWM MY and particulars of all my/our transactions with or through BOSWM MY, or any such other information relating to me/us which may be in BOSWM MY's possession, to such persons as they may think fit or otherwise necessary to enable BOSWM MY to establish and maintain its business relationship with me/us or to provide any services or give effect to any transaction which may be requested or authorised by me/us.
- I/We hereby irrevocably permit and authorise BOSWM MY to disclose to the relevant regulators and/or authorities information regarding transactions or information of my/our accounts as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA/ATFA/PJAA).
- I/We hereby irrevocably permit and authorise BOSWM MY to obtain from or disclose to any of its related companies (including but not limited to Bank of Singapore Ltd, associated companies, and any other member of the group of companies to which the Manager belongs, any information and documents regarding my/our particulars or account(s) which the disclosing party may possess.
- Applicable to wholesale fund only** - I/We hereby confirm that I am / we are sophisticated investor(s) as defined in definition section of the respective information memorandum of the relevant Fund.

## 6. ALL APPLICANTS MUST SIGN THIS FORM

First Applicant	Date
Joint Applicant	Date

Authority To Operate Account (applicable for Joint Application only) please tick [v] account operation mode for future transactions.

☐ First Applicant to sign ☐ Both Applicants must sign (Not applicable for joint application with a minor)

☐ Either Applicant to sign (Not applicable for joint application with a minor)

## 7. FOR STAFF USE ONLY

**AUTHENTICATION OF IDENTITY**  
In compliance with Section 16(2) of Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001, I hereby confirm the following:

☐ Original identity document(s) sighted.

☐ Photocopy of identity document(s) attached.

Name \_\_\_\_\_ Signature \_\_\_\_\_

NRIC No. \_\_\_\_\_ Date \_\_\_\_\_

Staff Name \_\_\_\_\_

Staff Code \_\_\_\_\_

**8. FOR OFFICE USE ONLY**

<b>Form Verified By</b>	<b>Processed By</b>
Initial _____	Initial _____
Date _____	Date _____

<b>A Occupation Code</b>				
01 Professional	03 Clerical	05 Businessman	07 Director/Senior Management	09 Executive
02 Managerial	04 Student	06 Skilled Worker	08 Retiree/Pensioner/Housewife	10 Others

<b>B Annual Household Income Code</b>		
01 ≤ RM24,000	03 RM60,001 - RM120,000	05 >RM240,000
02 RM24,001 - RM60,000	04 RM120,001 - RM240,000	

## TERMS AND CONDITIONS OF BOSWM MY ACCOUNT APPLICATION

Please read the following Terms and Conditions before completing the AAF. By applying for units in any Fund(s) managed by BOSWM MY, the applicant(s) agrees to and will be bound by the following Terms and Conditions, the deed and supplemental deed(s) (if any), the prospectus and supplementary prospectus(es) (if any), and/or the information memorandum and supplementary information memorandum(s) (if any) of the relevant Fund(s) [which deed and supplemental deed(s) (if any) are hereinafter referred to collectively as "the deed", the prospectus and supplementary prospectus(es) (if any) are hereinafter referred to collectively as "the prospectus" and the information memorandum and supplementary information memorandum(s) (if any) are hereinafter referred to collectively as "the information memorandum"] in respect of ALL transactions. Where there are conflicting terms, the terms of the relevant deed shall prevail.

I/we hereby agree and consent to the processing of all information by BOSWM MY in accordance with the terms and conditions as stipulated in BOSWM MY's "Important Notice On Personal Details", which is published on BOSWM MY's website at [www.boswealthmanagement.com.my](http://www.boswealthmanagement.com.my). Where any information which I/we provided to BOSWM MY relates to the personal data of another person, I/we hereby confirm that I/we have duly notified and obtained, and/or undertake to notify and obtain their agreement and consent to the processing of their information according to the "Important Notice On Personal Details". I/we hereby agree to indemnify BOSWM MY against any losses, damages, costs and expenses which may be suffered or incurred as a result of breach of this provision.

### 1. IMPORTANT POINTS TO NOTE BEFORE COMPLETING THIS FORM

- The APPLICANT(S) MUST NOT USE CORRECTION FLUID.
- Where there is ANY CORRECTION OR AMENDMENT, the APPLICANT(S) MUST SIGN next to the correction or amendment to indicate that the change is duly authorised by the applicant(s).

### 2. ELIGIBILITY

#### Individual Applicant

To apply for units, you must be 18 years old and above on your last birthday.

#### Joint Applicant

##### • Cash Plan (Lump Sum Purchase) / Saver's Plan

You may nominate a Joint Applicant for your account. If the Joint Applicant is below 18 years old, the AAF must be accompanied by a copy of documentary evidence of the minor's age (e.g. birth certificate or identity card). BOSWM MY will only act on instruction given by the First Applicant.

##### • Wholesale Fund

Joint Application with a minor is NOT applicable for wholesale fund.

##### • EPF Plan

Joint Application is NOT allowed.

For joint application, all correspondences relating to the investment units of the relevant Fund will be sent to the First Applicant.

All applications must be accompanied by a copy of the applicant's identity card or passport.

### 3. PAYMENT FOR INVESTMENT

The completed AAF and Investment Form should be accompanied by payment and submitted to any BOSWM MY offices or its authorised representatives.

The allotment of units will be based on the date of receipt of a complete purchase request subject to clearance of the cheque and terms and conditions as stated in the prospectus or information memorandum of the relevant Fund(s). Cheque / bank draft must be made payable to "BOS WEALTH MANAGEMENT MALAYSIA BERHAD". Please include bank commission for outstation cheque and cross 'A/C PAYEE ONLY'.

BOSWM MY does not accept any cheque issued by a third party for the account of the applicant(s) (referred to as "third party cheques").

### 4. FEE, CHARGES AND EXPENSES

The applicant(s) shall be responsible for the payment of any charges, fees, costs, expenses, taxes (if any) and other expenses payable or incurred by BOSWM MY and in holding or executing transaction in respect of any of the units.

BOSWM MY shall not be liable to pay any interest to the applicant(s) for any moneys held by BOSWM MY for the applicant for any reason whatsoever.

### 5. CONFIRMATION ADVICE

A computer generated Confirmation Advice showing the transaction details and your unitholdings will be issued to you as proof of transactions. The units stated in the Confirmation Advice shall be conclusive as to the correctness of the units stated therein unless notice in writing of any error is given to BOSWM MY within 14 business days of the date of the Confirmation Advice.

In the event that an error is detected in the Confirmation Advice, BOSWM MY may cancel by issuing a Credit Note and reissue a new Confirmation Advice to reflect the correct number of units held by the unitholder.

### 6. AUTHORITY TO OPERATE FUTURE TRANSACTIONS AND INSTRUCTIONS (FOR JOINT APPLICATION)

#### First Applicant to sign

BOSWM MY will only act on instructions given by the First Applicant.

#### Both Applicants must sign

BOSWM MY will only act on instructions given jointly by both parties (both applicants must be 18 years old and above).

#### Either Applicant to sign

BOSWM MY will only act on instructions given by either of the applicant (both applicants must be 18 years old and above).

For joint application with a minor, BOSWM MY will only act on instructions given by the First Applicant. In the event there is a change in the Authority To Operate Account when minor turns 18 years old, a fresh instruction has to be given by the First Applicant.

In the event of the death of any registered Joint Applicant, the survivor of the Joint Account will be the only person recognised by BOSWM MY and the Trustee as having the title or interest in the investment units, except where such units have been transferred to a financial institution, if such units are used as a collateral. If the surviving Joint Applicant is a minor, BOSWM MY and the Trustee shall recognise the estate of the First Applicant as having the title or interest in the investment units.

### 7. SOPHISTICATED INVESTOR(S)

Only "sophisticated investor" may invest in a wholesale fund. To obtain the latest definition of "sophisticated investors", kindly refer to the definition section of the respective information memorandum of the relevant fund.

### 8. RIGHTS OF BOSWM MY

BOSWM MY reserves the right to:

- accept or reject any applications in whole or in part without assigning any reason whatsoever;
- request for additional documents from the applicant to support the application; and
- vary these Terms and Conditions at any time without notifying the applicant(s).

### 9. CHANGE OF APPLICATION DETAILS

BOSWM MY must be notified immediately in writing of any change to the correspondence address or resident status or other particulars stated in this form.

### 10. INDEMNITY

The applicant(s) hereby agree(s) to indemnify BOSWM MY, the Trustee(s) and any of authorised representatives against any losses, damages, costs and expenses which may be suffered or incurred by any or all of them arising whether directly or indirectly out of or in connection with BOSWM MY accepting, relying on or failing to act on any instructions given by or on behalf of the applicant(s) unless due to the wilful default or negligence of BOSWM MY.

### 11. NOTICES

Notices and communication are sent at the risk of the applicant(s). BOSWM MY shall not be liable for the interruption, error or failure in transmission or delivery of notices unless due to its wilful default or negligence.

## UNIT TRUST 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 financial circumstances. You should be aware of the risks, 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 which 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 time prescribed, 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 experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

#### Acknowledgement Of Receipt Of Risk Disclosure Statement

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature: \_\_\_\_\_

Full name: \_\_\_\_\_

Date: \_\_\_\_\_