

FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM

This fifth supplementary information memorandum is dated 2 December 2024 and must be read together with the information memorandum dated 3 March 2015, the first supplementary information memorandum dated 31 March 2015, the second supplementary information memorandum dated 5 August 2015, the third supplementary information memorandum dated 1 December 2021 and the fourth supplementary information memorandum dated 26 February 2024 for: -

RHB EUROPEAN SELECT FUND

Manager

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

Trustee

TMF Trustees Malaysia Berhad
200301008392 (610812-W)
(A member of the TMF Group)

The Fund is constituted on 27 January 2015.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 2 DECEMBER 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015, THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 AND THE FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 26 FEBRUARY 2024. IF IN DOUBT, PLEASE OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO THE FUND.

UNITS OF RHB EUROPEAN SELECT 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 10 OF INFORMATION MEMORANDUM DATED 3 MARCH 2015 AND PAGE 11 OF THIS FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM.

Responsibility Statements

This fifth supplementary information memorandum dated 2 December 2024 ("Fifth Supplementary Information Memorandum") in relation to RHB European Select 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 Fifth Supplementary Information Memorandum, the fourth supplementary information memorandum dated 26 February 2024 ("Fourth Supplementary Information Memorandum"), the third supplementary information memorandum dated 1 December 2021 ("Third Supplementary Information Memorandum"), the second supplementary information memorandum dated 5 August 2015 ("Second Supplementary Information Memorandum"), the first supplementary information memorandum dated 31 March 2015 ("First Supplementary Information Memorandum") and the information memorandum dated 3 March 2015 ("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 European Select 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.

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1. AMENDMENTS TO KEY DATA

- a. The information on “Investment Objective” in Section 1 on page 1 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

INFORMATION ON THE FUND	
Investment Objective	The Fund aims to achieve capital growth over the long-term* by investing in one target fund, i.e. the CT (Lux) European Select (“Target Fund”). *Note: “long term” in this context refers to a period of between five (5) - seven (7) years.

- b. The information on “Asset Allocation” in Section 1 on page 1 of the Information Memorandum and Section 1.b on page 1 of the Fourth Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

INFORMATION ON THE FUND	
Asset allocation	At least 95% of the Fund’s net asset value (“NAV”) - Investments in units of the Target Fund. The balance of NAV - Investments in liquid assets including money market instruments and Placements of Cash**. **Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

- c. The information on “Investment Strategy” in Section 1 on pages 1 to 2 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

INFORMATION ON THE FUND	
Investment Strategy	The Fund will invest principally in one of the sub-funds of the Columbia Threadneedle (Lux) I, that is, the Target Fund which is managed by Threadneedle Management Luxembourg S.A. (“Management Company”). The Target Fund is an open-ended collective investment scheme domiciled in Luxembourg and was launched in 18 January 2012. The Fund will invest in the class of units denominated in Singapore Dollars (“SGD”) i.e. the SGD Hedged Net Accumulation Shares - Class 1 (“Class 1SH”) of the Target Fund. The Target Fund is authorised and regulated by the Luxembourg <i>Commission de Surveillance du Secteur Financier</i> (“CSSF”).

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THIS FIFTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 2 DECEMBER 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015, THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 AND THE FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 26 FEBRUARY 2024.

	<p>Columbia Threadneedle (Lux) I is an investment company organised as a “<i>société d’investissement à capital variable</i>” in the Grand Duchy of Luxembourg under the Luxembourg law of 10 August 1915 on Commercial Companies (“Luxembourg Companies Law”) and qualifies as an Undertaking for Collective Investment in Transferable Securities pursuant to Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 (“UCITS”) under the Luxembourg law of 17 December 2010 relating to Undertaking for Collective Investment (“2010 Law”).</p> <p>The investment objective of the Target Fund is to achieve capital appreciation by investing principally in the equity securities of companies domiciled in Continental Europe or which have significant Continental European operations.</p> <p>Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet sales and redemptions transactions and to enable the proper and efficient management of the Fund.</p> <p>The Manager does not adopt a temporary defensive position for the Fund in response to adverse market, economic, political, or any other conditions as such defensive strategies are expected to be implemented at the Target Fund level, when deemed necessary by the Management Company. The Manager does not adopt any temporary defensive positions for the Fund as this will allow the Fund to best track the performance of the Target Fund. It also follows that if the Target Fund fails to adopt a successful defensive position in response to adverse market and economic conditions, there is a risk that the Fund will mirror the Target Fund’s negative performance, if any. Also, investors should note that at all times the Fund is always subject to currency risk.</p> <p>This Fund is a feeder fund that invests at least 95% of its NAV in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.</p> <p>Notwithstanding anything contained herein, the Manager may, in consultation with the trustee of the Fund (“Trustee”) and with the approval of the unit holders of the Fund (“Unit Holders”), replace the Target Fund with another fund of a similar objective if, in the Manager’s opinion, the Target Fund no longer meets the Fund’s investment objective, or when acting in the interest of the Unit Holders.</p>
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	Unit Holders are advised to refer to section 3.5 to read and understand the Target Fund's investment objective, policy and approach.
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- d. The information on "Benchmark" in Section 1 on page 2 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

INFORMATION ON THE FUND	
Benchmark	<p>FTSE World Europe ex UK (RM).</p> <p>The benchmark chosen best represents the investments of the Target Fund. The Ringgit Malaysia ("RM") equivalent of the benchmark that is translated by Bloomberg L.P. is obtained by the Manager from the Bloomberg L.P. An investor may refer to the Manager or to Bloomberg L.P for this benchmark indicator.</p> <p>Note: The risk profile of the Fund is different from the risk profile of the benchmark.</p>

- e. The information on "Distribution Mode" in Section 1 on pages 2 to 3 of the Information Memorandum and Section 1.c on page 1 of the Fourth Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

INFORMATION ON THE FUND	
Distribution Mode	<p>Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the NAV per unit of the Fund as at the first Business Day when units of the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.</p> <p>No sales charge will be imposed for any reinvestment of distribution into the Fund.</p> <p>Note: The Fund's source of distributions is from the capital gains from its investment in the Target Fund.</p>

- f. The information on "Redemption Settlement" in Section 1 on page 3 of the Information Memorandum and Section 1.a on pages 1 to 2 of the Third Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

TRANSACTION DETAILS	
Redemption Settlement	Redemption monies are to be paid within ten (10) Business Days after receipt by the Manager of the request to repurchase and payable to the Unit Holders' bank account.

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	<p>However, the time taken to pay the redemption proceeds to Unit Holders may be extended or delayed if the Target Fund is suspended and/or the redemption from the Target Fund is deferred[#]. Should this occur, the Manager will pay the redemption proceeds to investors within ten (10) Business Days after receipt by the Manager of the redemption proceeds from the Management Company.</p> <p><i>[#] For information concerning suspension of redemption by the Target Fund, Unit Holders are advised to refer to section 3.5 “Suspension of issue, redemption and exchange of shares of the Target Fund and calculation of the Target Fund’s net asset value”.</i></p>
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- g. The information on “Business Day” in Section 1 on page 3 of the Information Memorandum and Section 1.a on page 2 of the Third Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

TRANSACTION DETAILS	
Business Day	A day (other than Saturdays, Sundays and public holidays) on which either the stock exchange managed or operated by Bursa Malaysia Securities Berhad is open for trading or banks in Kuala Lumpur are open for business, and a day which is a dealing day as determined by the Management Company.

- h. The information on “Subscription Fee¹/Sales Charge¹” in Section 1 on page 4 of the Information Memorandum, Section A on page 1 of the First Supplementary Information Memorandum and Section 2.a on pages 2 to 3 of the Third Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

FEES AND CHARGES	
Subscription Fee¹/Sales Charge¹	<p>Up to 5.00% of the investment amount or any other rate as may be imposed by the Manager at the Manager’s sole discretion.</p> <p>An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel (i.e. directly from the Manager or from any of its authorised sales agents or participating Institutional Unit Trust Scheme Advisers (“IUTAs”) or Corporate Unit Trust Scheme Advisers (“CUTAs”)), subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.</p>

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	Please note that this Fund's investments in the Target Fund will be at its net asset value per unit. The sales charge for investing in the Target Fund will be waived by the Management Company.
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- i. The information on "Annual Management Fee¹" in Section 1 on page 4 of the Information Memorandum and Section A on page 2 of the First Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

FEES AND CHARGES	
Annual Management Fee¹	<p>1.80% per annum of NAV calculated on a daily basis before deducting the Manager's fee and Trustee's fee for that particular day.</p> <p>A portion of this fee is paid to the Management Company. As this Fund invests in units of the Target Fund, any management fee charged to the Target Fund by the Management Company in relation to the Fund's investments in the Target Fund will be fully refunded to this Fund. Accordingly, there is <u>NO DOUBLE CHARGING OF MANAGEMENT FEE</u>. This means that Unit Holders will incur <u>ONLY ONE MANAGEMENT FEE and ONLY AT THE FUND'S LEVEL</u>, i.e. at one point eight per cent (1.80%) per annum of NAV.</p>

- j. The information on "Other expenses indirectly paid by an investor" in Section 1 on page 5 of the Information Memorandum and Section A on page 2 of the First Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

FEES AND CHARGES			
Other expenses indirectly paid by an investor	<p>None levied by the Manager. However, as this Fund will invest in the units of the Target Fund, there are fees indirectly incurred by this Fund i.e. operating expenses which includes depositary, domiciliary and administrative fee that are incurred at the Target Fund level. Details are as follows:</p> <table border="1"> <tr> <td>Operating expenses</td><td>0.15% per annum of net asset value of the Target Fund.</td></tr> </table>	Operating expenses	0.15% per annum of net asset value of the Target Fund.
Operating expenses	0.15% per annum of net asset value of the Target Fund.		

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2. AMENDMENT TO INVESTMENT OBJECTIVE

The information on “Investment Objective” in Section 2 on page 5 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

2. INVESTMENT OBJECTIVE

The Fund aims to achieve capital growth over the long-term* by investing in one target fund, i.e. the CT (Lux) European Select.

*Note: “long term” in this context refers to a period of between five (5) – seven (7) years.

3. AMENDMENTS TO INVESTMENT STRATEGY

- a. The information on “Investment Strategy” in Section 3.1 on pages 5 to 7 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

3.1 Investment Strategy

The Fund will invest principally in one of the sub-funds of the Columbia Threadneedle (Lux) I, that is, the Target Fund which is managed by the Management Company. The Target Fund is an open-ended collective investment scheme domiciled in Luxembourg and was launched in 18 January 2012. The Fund will invest in the class of units denominated in SGD i.e. Class 1SH of the Target Fund. The Target Fund is authorised and regulated by the CSSF.

Columbia Threadneedle (Lux) I is an investment company organised as a “*société d’investissement à capital variable*” in the Grand Duchy of Luxembourg under the Luxembourg Companies Law and qualifies as an UCITS under the 2010 Law.

The investment objective of the Target Fund is to achieve capital appreciation by investing principally in the equity securities of companies domiciled in Continental Europe or which have significant Continental European operations.

Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet sales and redemptions transactions and to enable the proper and efficient management of the Fund.

The Manager does not adopt a temporary defensive position for the Fund in response to adverse market, economic, political, or any other conditions as such defensive strategies are expected to be implemented at the Target Fund level, when deemed necessary by the Management Company. The Manager does not adopt any temporary defensive positions for the Fund as this will allow the Fund to best track the performance of the Target Fund. It also follows that if the Target Fund fails to adopt a successful defensive position in response to adverse market and economic conditions, there is a risk that the Fund will

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mirror the Target Fund's negative performance, if any. Also, investors should note that at all times the Fund is always subject to currency risk.

This Fund is a feeder fund that invests at least 95% of its NAV in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level.

Notwithstanding anything contained herein, the Manager may, in consultation with the Trustee and with the approval of the Unit Holders, replace the Target Fund with another fund of a similar objective if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective, or when acting in the interest of the Unit Holders.

- b. The information on "Asset Allocation" in Section 3.2 on page 7 of the Information Memorandum and Section 2 on page 2 of the Fourth Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

3.2 Asset Allocation

At least 95% of the Fund's NAV

- Investments in units of the Target Fund.

The balance of NAV

- Investments in liquid assets including money market instruments and Placements of Cash**.

**Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

- c. The information on "Financial Derivatives" in Section 3.3 on page 7 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

3.3 Financial Derivatives

As the Fund will invest in units of the Target Fund denominated in SGD, the Manager may trade in financial derivatives, which include but is not limited to forwards and swaps, for the purpose of hedging the Fund's exposure to SGD. The benefit of any upside of currency movement is limited as the sole interest is to protect the value of the portfolio. The Fund's net market exposure to financial derivative instruments will not at any time exceed its NAV.

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- d. The information on “Information on Threadneedle European Select Fund” in Section 3.5 on pages 7 to 9 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

3.5 Information on the Target Fund

About the Target Fund

The Target Fund is an open-ended collective investment scheme domiciled in Luxembourg. The Target Fund is authorised and regulated by the CSSF under the 2010 Law.

The Target Fund is a sub-fund under the umbrella fund of the Columbia Threadneedle (Lux) I and was launched in 18 January 2012. Columbia Threadneedle (Lux) I is an investment company organised as a “*société d’investissement à capital variable*” in the Grand Duchy of Luxembourg under the Luxembourg Companies Law and qualifies as an UCITS under the 2010 Law.

The Management Company is regulated by the CSSF. The Management Company has appointed Threadneedle Asset Management Limited as the investment manager for the Target Fund (“Investment Manager”). The Investment Manager will provide the Management Company with management or advisory services in relation to the Target Fund and also provide investment research and credit analysis concerning prospective and existing investments of the Target Fund. The Investment Manager has day-to-day investment responsibility in respect of the Target Fund.

Investment objective, policy and approach of the Target Fund

The investment objective of the Target Fund is to achieve capital appreciation by investing principally in the equity securities of companies domiciled in Continental Europe or which have significant Continental European operations. These may include large, medium and smaller companies. There will be no particular specialisation. The select investment approach means that the Target Fund has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility. The Target Fund may further invest in other securities (including fixed income securities, other equities and money market instruments).

For the purposes of managing liquidity, the Target Fund may hold ancillary liquid assets (i.e. bank deposits at sight), and may also hold bank deposits (other than bank deposits at sight), money market instruments or money market funds for treasury purposes. In normal market conditions, investments in these assets or instruments will not exceed 10% of the Target Fund’s net asset value.

The Investment Manager promotes environmental and social characteristics by integrating a range of responsible investment measures into the investment decision-making process,

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as well as ensuring that the companies in which the Target Fund invests follow good governance practices.

Other information about the Target Fund

Dilution adjustment of the Target Fund

The Target Fund may suffer reduction of the net asset value per share due to dealing spreads, transaction costs and tax charges that arise when purchases and sales of underlying investments are undertaken by the Investment Manager to accommodate cash inflows and outflows; this is known as “dilution”. A dilution adjustment may be applied to protect the shareholders of the Target Fund (including the Fund) by countering the impact of dilution (the “Dilution Adjustment”). If the net capital activity (including subscriptions, redemptions and conversions into the Target Fund) on a given valuation date exceeds the threshold set by the Management Company from time to time for the Target Fund, the net asset value of the Target Fund may be adjusted upwards or downwards to reflect the net inflows and net outflows respectively.

The net asset value per share of each share class in the Target Fund is calculated separately but any Dilution Adjustment will have an identical effect on the net asset value per share of each share class of the Target Fund. The amount of Dilution Adjustment will be set by the Management Company to reflect the estimated dealing spreads, transaction costs and tax charges that may be incurred by the Target Fund; these costs can vary with market conditions and the portfolio composition. The Dilution Adjustment may therefore be amended from time to time. Such Dilution Adjustments may vary from sub-fund to sub-fund of the Columbia Threadneedle (Lux) I and between daily net inflows and outflows but will not exceed 2% of the original net asset value per share of the Target Fund. A periodic review is undertaken in order to verify the appropriateness of the Dilution Adjustments being applied. In the usual course of business the application of Dilution Adjustment will be triggered mechanically and on a consistent basis, however the Management Company reserves the right to make a discretionary Dilution Adjustment if, in its opinion, it is in the interests of existing shareholders of the Target Fund (including the Fund) to do so, including in the event of exceptional circumstances. Such exceptional circumstances include, but are not limited to, periods of elevated market volatility, and periods of depressed market liquidity.

Estimates of the amount of Dilution Adjustment based on securities held in the Target Fund and market conditions will be published on the Management Company’s website www.columbiathreadneedle.com.

Redemption of shares of the Target Fund

The Columbia Threadneedle (Lux) I shall not be bound to redeem or exchange shares on any valuation date of the Target Fund where the aggregate redemption or exchange requests total more than 10% of the Target Fund’s shares or class of shares outstanding on such valuation date. Accordingly, any aggregate redemption or exchange request in excess of such limits may be deferred in total for a period that the directors of the Columbia

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Threadneedle (Lux) I consider to be in the best interest of the Columbia Threadneedle (Lux) I but normally not exceeding 30 valuation dates of the Target Fund after the date of receipt of the redemption or exchange requests. In case of deferral of redemptions or conversions, the shares of the Target Fund will be redeemed or exchanged at the net asset value per share of the Target Fund as of the valuation date of the Target Fund following such period. Any deferred redemption or exchange shall be treated in priority to any redemption or exchange requests received for subsequent valuation dates of the Target Fund.

Suspension of issue, redemption and exchange of shares of the Target Fund and calculation of the Target Fund's net asset value

The Columbia Threadneedle (Lux) I may suspend the determination of the Target Fund's net asset value, the issue of shares of the Target Fund and the right of any shareholder of the Target Fund to require redemption or exchange of shares of the Target Fund:

- (a) During any period when any principal stock exchange, regulated market or any other regulated market in a member state or in a other state on which a substantial part of the Columbia Threadneedle (Lux) I's investments attributable to the Target Fund is quoted, or when one or more foreign exchange markets in the currency in which a substantial portion of the assets of the Target Fund is denominated, are closed otherwise than for ordinary holidays or during which dealings are substantially restricted or suspended; or
- (b) Political, economic, military, monetary or other emergency beyond the control, liability and influence of the Columbia Threadneedle (Lux) I makes the disposal of the assets of the Target Fund impossible under normal conditions or such disposal would be detrimental to the interests of the shareholders of the Target Fund (including the Fund); or
- (c) During any breakdown in the means of communication network normally employed in determining the price of the Target Fund's investments or the current prices on any market or stock exchange or any other reason makes it impossible to determine the value of a major portion of the assets of the Target Fund; or
- (d) During any period when the remittance or transfer of monies which will or may be involved in the realisation of, or in the payment of the Target Fund's investments or in the redemption of shares of the Target Fund is not possible or cannot, in the opinion of the directors of the Columbia Threadneedle (Lux) I be carried out at normal rates of exchange, or where it can be objectively demonstrated that purchases and sales of the assets of the Target Fund cannot be effected at normal prices and/or without materially prejudicing the interests of the shareholders of the Target Fund (including the Fund); or
- (e) In case of a decision to liquidate the Columbia Threadneedle (Lux) I or the Target Fund on and after the day of publication of the first notice convening the general meeting of shareholders of the Target Fund for this purpose or notice given by the board of directors of the Columbia Threadneedle (Lux) I to this effect, as applicable; or

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- (f) When the net asset value calculation of an Undertaking for Collective Investment or the Target Fund in which the Target Fund has invested more than 50% of its net asset value is suspended.

The Columbia Threadneedle (Lux) I shall suspend the issue, exchange and redemption of shares of the Target Fund forthwith upon occurrence of an event causing it to enter into liquidation or upon the order of the regulatory authority of the Target Fund.

- e. The information on “Permitted Investments and Restrictions” in Section 5 on page 10 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

5. PERMITTED INVESTMENTS AND RESTRICTIONS

The Fund will invest in one collective investment scheme i.e. the Target Fund, trade in financial derivatives, invest in money market instruments and place cash[^] with any financial institutions, and any other investments as agreed between the Trustee and the Manager from time to time, provided that there is no inconsistency with the Fund’s objective.

In undertaking the Fund’s investments, the Fund must not invest in a fund-of-funds, a feeder fund, or any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.

[^]Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

- f. The information on “Risk Factors of the Fund” in Section 6 on pages 10 to 12 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

6. RISK FACTORS OF THE FUND

The Fund is associated with the following risks:

- (a) Management risk

As this Fund invests at least 95% of NAV in the Target Fund, it is subject to the expertise of the Management Company and the Investment Manager. Poor management of the Target Fund will jeopardise the investment of this Fund in the Target Fund and in turn, the Unit Holders’ investment through the risk of reduced returns and in some cases the Unit Holders may also lose their capital invested in this Fund.

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(b) Currency and country risk

As the Fund invests in SGD denominated shares of the Target Fund that is domiciled in Luxembourg, the Fund is subject to currency and country risk. Changes in rates of exchange between the currencies of SGD and RM may cause the value of this Fund's investment in the Target Fund to diminish or increase, which in turn will affect the value of the Unit Holders' investments. The Fund's investments in the Target Fund may be adversely affected by political instability as well as any exchange controls, changes in taxation, foreign investment policies and restrictions on repatriation of investments, which may be imposed by the relevant authorities in Luxembourg.

Furthermore, investments of the Target Fund are subject to the following risks:

(a) Market risk

The Target Fund may incur losses due to declines in the value of one or more securities in which it invests. These declines may be due to factors affecting a particular issuer, or the result of, among other things, political, regulatory, market, economic or social developments affecting the relevant market(s) more generally. In addition, turbulence and reduced liquidity in financial markets may negatively affect many issuers, which could adversely affect the Target Fund's ability to price certain assets in thinly traded and closed markets, and could also lead to significant redemptions and operational challenges. Global economies and financial markets are increasingly interconnected, and conditions and events in one country, region or financial market may adversely impact issuers in a different country, region or financial market. These risks may be magnified if certain events or developments adversely interrupt the global supply chain; in these and other circumstances, such risks might affect companies worldwide. As a result, local, regional or global events such as terrorism, civil conflicts and war, natural disasters, disease/virus outbreaks and epidemics or other public health issues, recessions, depressions or other events – or the potential for such events – could have a significant negative impact on global economic and market conditions. These and other related events could have a negative impact on the Target Fund performance and the value of an investment in the Target Fund.

(b) The United States of America (“U.S.”) banking laws risk

Ameriprise Financial, Inc. (“Ameriprise”), the ultimate parent company of the Management Company, as a savings and loan holding company (“SLHC”), is subject to U.S. federal banking laws, including certain parts of the U.S. Bank Holding Company Act (which includes what is commonly referred to as the “Volcker Rule”), as well as the regulations of the Board of Governors of the Federal Reserve System. Among other things, this means Ameriprise, as an SLHC, and its affiliates are subject to certain restrictions on their investments and activities.

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The Management Company does not believe that the Columbia Threadneedle (Lux) I is currently controlled by Ameriprise or one of its affiliates under the U.S. Bank Holding Company Act; however, the Columbia Threadneedle (Lux) I may be found to be controlled if certain circumstances change, such as if the level of proprietary investment by Ameriprise, its affiliates or other funds controlled by them reach certain levels after applicable seed periods. In that instance, the Columbia Threadneedle (Lux) I will be subject to certain limitations on investments in equity securities and interests in affiliated underlying funds. In particular, Ameriprise's aggregate investment in any non-financial equity security – including that of the Columbia Threadneedle (Lux) I and any other controlled funds or entities, combined – will be limited to less than 5% of the issuer's total voting shares outstanding.

In addition, under the Volcker Rule, a “banking entity,” such as the Management Company, as well as Ameriprise and certain of its other affiliates, is generally restricted from acquiring or retaining, as principal, any ownership interest in, or sponsoring, a “covered fund,” as defined by the Volcker Rule, unless the investment or activity is conducted in accordance with an exemption to the Volcker Rule. The Management Company expects that the Columbia Threadneedle (Lux) I will qualify for the foreign public fund exclusion from the definition of “covered fund” under the Volcker Rule, which imposes certain limitations on the ownership of the Columbia Threadneedle (Lux) I shares by Ameriprise, the Columbia Threadneedle (Lux) I, affiliates of the Columbia Threadneedle (Lux) I and Ameriprise and certain directors and officers, among other requirements.

(c) Exchange rates risk

The Target Fund is invested in securities denominated in a number of different currencies other than the base currency in which the Target Fund is denominated (or the currency of denomination of the particular share class of the Target Fund) and, therefore, changes in foreign currency exchange rates will affect the value of securities in the Target Fund.

(d) Inflation risk

Inflation risk is the uncertainty over the future real value (after inflation) of an investment. Inflation rates may change due to shifts in the domestic or global economy, and the Target Fund's investments may not keep pace with inflation.

(e) Investment style risk

An investment style bias can impact the Target Fund's performance relative to its benchmark in a positive or negative way. No investment style performs well in all market conditions. When one style is in favour another may be out of favour. Such conditions may persist for short or long periods. A fund exhibits a growth style bias relative to its benchmark if the majority of the fund invests in companies with above

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average growth rates, or good growth potential (based on indicators such as earnings and sales growth) relative to its benchmark. However, there is no guarantee that such companies will continue to show such characteristics in the future. The Target Fund's investment style may also change over time.

- (f) Environmental, social and governance ("ESG") investment exclusions risk

The Target Fund which is categorised under Article 8 of sustainability-related disclosures in the financial services sector (SFDR), excludes companies as part of the Investment Manager's investment decision-making process that are involved in certain industries and/or activities, or that breach certain minimum standards of conduct or governance. This reduces the investable universe and may impact the performance of the Target Fund positively or negatively relative to a benchmark or other funds without such restrictions.

- (g) Risk factors relating to small and mid-cap companies

The Target Fund may invest in the securities of small and middle capitalised companies. There are certain risks associated with investing in securities of these types of companies, including greater market price volatility, less publicly available information, and greater vulnerability to fluctuations in the economic cycle. Because small and middle capitalized companies normally have fewer shares outstanding than larger companies, it may be more difficult to buy or sell significant amounts of such shares without affecting prevailing market prices.

- (h) Hedged share classes risk

The Target Fund is denominated in a single base currency, which may be different from the currency in which a shareholder's shares of the Target Fund are denominated. The shares of the Target Fund available in the Target Fund may themselves be denominated either in the base currency of the Target Fund or in another currency. Shares of the Target Fund denominated in a currency other than the base currency of the Target Fund may be either hedged shares or non-hedged shares:

- hedged shares are shares which use currency derivatives in order to reduce (hedge) the risk incurred by the variation of the exchange rate between the base currency of the Target Fund and the currency of denomination of the hedged shares of the Target Fund.
- non-hedged shares, are shares which do not provide any hedging against risk incurred by the variation of the exchange rate between the base currency of the Target Fund and the currency of denomination of the hedged shares of the Target Fund. Investors in such shares of the Target Fund will receive the return of the underlying investments in the Target Fund, bearing the risk associated with the

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currency movements between the base currency of the Target Fund and the currency of denomination of the shares of the Target Fund they are invested in.

Investors should note that the investment in of the Target Fund through hedged shares incurs the following specific risks:

- there can be no guarantee that the hedging strategy applied in hedged shares will entirely eliminate the adverse effects of changes in exchange rates between the base currency of the Target Fund and the currency of the relevant hedged shares.
- hedging transactions will be entered into whether or not the denomination currency of hedged shares is declining or increasing in value relative to the base currency of the Target Fund. Consequently, while hedging may protect investors in the relevant hedged shares against a decrease in the value of the currency being hedged, it may also preclude these investors from benefiting from an increase in the value of such currency.
- hedged shares aim to reduce (hedge) only the exchange rate risk between the base currency of the Target Fund and the currency of denomination of the hedged shares; no hedging is done between the currency of denomination of the hedged shares and the currencies of denomination of the Target Fund's investments. This means that:
 - where the Target Fund's investments are wholly or partially denominated in currencies other than the base currency of the Target Fund, hedged shares will not protect their investors against changes in the exchange rates between the currencies of the Target Fund's investments and the currency of denomination of the hedged shares;
 - where the Target Fund holds assets denominated in the currency of the hedged shares, the exposure of an investor in hedged shares to that currency will be increased by comparison to the risk incurred by an investor holding shares denominated in another currency.

Gains or losses arising from currency hedging transactions are borne by the shareholders of the Target Fund (including the Fund) of the respective hedged share classes. However, due to the lack of segregation of liabilities between share classes of the Target Fund, it cannot be excluded that, under certain circumstances, the settlement of currency hedging transactions or the requirement for collateral in relation to one hedged share class could have an adverse impact on the net asset value of the other share classes in issue.

(i) Use of derivatives and other investment techniques risk

The Target Fund may employ techniques and instruments relating to transferable securities and other financial liquid assets for either efficient portfolio management i.e. to increase or decrease their exposure to changing security prices, interest rates, currency exchange rates, commodity prices or other factors that affect security

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values and hedging purposes, and/or to attempt to reduce certain risks of its investments and to attempt to enhance return. These techniques may include but are not limited to the use of options, forward currency exchange contracts, futures contracts, contracts for difference and swaps (including credit default swaps, credit default swaps on eligible loan indices, interest rate swaps and, to the extent permitted by the Target Fund's investment policy, total/excess return swaps) and other investment techniques.

Participation in the options or futures markets and in currency exchange or contracts for difference or swap transactions involves investment risks and transactions costs to which the Target Fund would not be subject in the absence of the use of these strategies. The use of derivatives and other techniques carries high risk and leverage risk in particular. Leverage has the effect of increasing the magnitude of any profits compared to if there were no leverage; however, it also increases the level of any loss. This is the risk arising from the use of relatively small financial resources to obtain a large number of market positions. In a falling market, leverage can increase the losses on the derivative positions concerned. In a falling market, the sale of options and other currency derivatives or other assets may mean that their entire purchase price or premiums are lost.

The Columbia Threadneedle (Lux) I may use these techniques to adjust the risk and return characteristics of the Target Fund's investments. If the Management Company or the Investment Manager judges market conditions incorrectly or employs a strategy that does not correlate well with the Target Fund's investments, these techniques could result in a loss, regardless of whether the intent was to reduce risk or increase return. These techniques may increase the volatility of the Target Fund and may involve a small investment of cash relative to the magnitude of the risk assumed. In addition, these techniques could result in a loss if the counterparty of the transaction does not perform as promised. The Target Fund engaging in contracts for difference or swap transactions is also exposed to a potential counterparty risk. In the case of insolvency or default of the swap counterparty, the Target Fund could suffer a loss.

There can be no assurance that the Management Company or the Investment Manager will be able to successfully hedge the Target Fund or that the Target Fund will achieve its investment objectives.

Derivative instruments, including but not limited to swaps, futures, and certain foreign currency contracts, are subject to new regulations such as EMIR¹, MiFID II/MiFIR² and similar regulatory regimes in the U.S., Asia, and other global jurisdictions. The implementation of such regulations, including new requirements requiring mandatory clearing and margining, may increase the overall costs to the Columbia Threadneedle (Lux) I of entering into and maintaining such derivative instruments and may impact the Columbia Threadneedle (Lux) I's returns or the ability of the Investment Manager to achieve their investment objectives. Global

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regulation of derivative instruments is a rapidly-changing area and, as such, the full effects of present or future legislation or regulations in this area are not known, but could be substantial and adverse.

The Columbia Threadneedle (Lux) I uses the commitment approach in order to calculate the global exposure of the Target Fund to financial derivative instruments (the “Global Exposure”), it being understood that the Global Exposure of the Target Fund may not exceed the total net asset value of the Target Fund.

Notes:

¹ EMIR refers to Regulation (European Union) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on over-the-counter (“OTC”) derivatives, central counterparties and trade repositories.

² MiFID II/MiFIR2 refer to Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and Regulation 600/2014 of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments.

(j) Credit risk

Investors in the Target Fund (including the Fund) investing in OTC derivatives should be aware that the assets covering the obligations of the Target Fund under such OTC derivatives, where applicable, will generally include bonds or other debt instruments that involve credit risk that may be retained by the Target Fund.

(k) Counterparty risk

This risk relates to the quality of the counterparty with whom the Management Company or the Investment Manager does business, in particular for the settlement/delivery of financial instruments, the conclusion of financial forward contracts or of total return swaps. In the event of the default of a counterparty, the Target Fund may suffer losses to the extent that the counterparty is unable to meet its obligations to the Target Fund. This risk cannot be eliminated but can be mitigated through the taking of collateral. The risk reflects the counterparty’s ability to honour its commitments (payment, delivery, repayment, etc.).

(l) Collateral risk

There is a risk that the value of collateral held by the Target Fund or that the proceeds resulting from the realisation of the collateral are not sufficient to cover the Target Fund’s exposure to an insolvent counterparty and that the Target Fund may not recover any subsequent shortfall. This may occur for instance in cases where there is no or limited liquidity on the markets or where the price volatility is high and the collateral cannot be sold at a fair price. The Target Fund is also exposed to the risk of insolvency of the bank with which cash collateral is placed. In addition, it cannot

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be excluded that, in certain circumstances, insufficient coverage of the counterparty's exposure or failure by the counterparty to return the collateral when due may occur as a result of a technical or operational failure. The Columbia Threadneedle (Lux) I seeks to deal with reputable counterparties so that this risk is reduced. Legal arrangements entered into with the counterparty may also not be enforceable in the courts of the relevant jurisdiction, in which case the Target Fund will be unable to enforce its rights over the collateral it has received.

(m) Investment in warrants risk

Warrants confer on the investor the right to subscribe a fixed number of ordinary shares in the relevant company at a pre-determined price for a fixed period. The cost of this right will be substantially less than the cost of the share itself. Consequently, the price movements in the share will be multiplied in the price movements of the warrant. This multiplier is the leverage or gearing factor. The higher the leverage the more attractive the warrant. By comparing, for a selection of warrants, the premium paid for this right and the leverage, their relative worth can be assessed. The levels of the premium and gearing can increase or decrease with investor sentiment. Warrants are therefore more volatile and speculative than ordinary shares. Investors should be warned that prices of warrants are extremely volatile and that furthermore, it may not always be possible to dispose of them. The gearing effect of investments in warrants and the volatility of warrant prices make the risks attached to investment in warrants higher than is the case with investments in equities.

(n) Currency fluctuations risk

The Target Fund will be exposed to currencies other than the base currency of the Target Fund, which may increase the volatility of the net asset value of the Target Fund. In addition, the Target Fund which is exposed to emerging markets currencies may experience even greater volatility. Some currencies may experience significant declines against some other currencies and devaluation of any such currencies may occur subsequent to the investment in these currencies by the Target Fund. The value of the assets of the Target Fund, as measured in one currency, may consequently be affected unfavourably by such devaluations. In addition, the Target Fund may engage in certain currency transactions, where available, in an attempt to hedge the Target Fund's currency risks. Such transactions may entail additional costs. While the factors described above may result in a generally higher risk with respect to emerging markets, the Target Fund will attempt to manage this risk through diversification of investments within the Target Fund.

(o) Custody risk

Without prejudice to the obligations of the depositary under Luxembourg law and to any related legal actions that may be available in this respect, the Columbia Threadneedle (Lux) I may be exposed to risk in relation to the custody of its assets

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particularly but not exclusively cash, where - depending on factors such as the legal regime in the country of custody or local market practice or other factors - assets may not be fully protected. In the unlikely event of this happening, the Columbia Threadneedle (Lux) I's assets may be lost or access to the Columbia Threadneedle (Lux) I assets may be barred temporarily or permanently. Legal proceedings to retrieve such assets and/or for damages may or may not be successful and may be time consuming. Therefore, these factors may lead to disruptions of the operations of the Columbia Threadneedle (Lux) I, ultimately assets of the Columbia Threadneedle (Lux) I may be lost, and consequently the net asset value of the Target Fund may be reduced.

(p) Sustainability risk assessment

Sustainability risk is defined as “an ESG event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment”. The Target Fund is exposed to sustainability risk. The Target Fund is potentially (rather than actually) exposed to ESG events or conditions that, if occurring, could cause a material negative impact on the value of the investment.

(q) Sustainability risk integration

For the Target Fund, the Investment Manager consider sustainability risk when assessing the suitability of securities for investment, and such risks are monitored on an ongoing basis.

The Investment Manager considers a range of sustainability related risks in the investment decision-making process, to the extent that it is possible to do so, by incorporating an issuer's responsible investment practices and risks in the research available for the Target Fund's portfolio management team. This research is systematically incorporated into the Investment Manager's ratings and tools, for use by the portfolio management team when considering the Target Fund's investment objective, risk within the portfolio, and the implications for ongoing monitoring of holdings.

Responsible investment factors considered by the Investment Manager's research analysts and personnel include assessment of exposure to - as well as management of - ESG risks including those relating to climate change, and instances of involvement in operational controversies. For example, when evaluating an issuer's overall exposure to climate risk, research personnel may consider the implications of an issuer's transition away from carbon-intensive activities and its ability to adapt accordingly, as well as the issuer's potential exposure to the physical risks of climate change, arising from its operations, supply chain or market risks. Issuer-level analysis focuses on material, industry relevant ESG factors, offering the Investment Manager insight into the quality of a business, as well as its leadership, focus and operating standards assessed through an ESG lens. The Investment Manager

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incorporates this and other external research into ESG ratings and reports via tools it has developed for that purpose and utilizes such information when making investment decisions for the Target Fund.

Further, as applicable, the Investment Manager's research considers any flags around issuers' operations in accordance with international standards such as the United Nation Global Compact, the International Labour Organisation core labour standards and the United Nation Guiding Principles for Business and Human Rights. These factors may provide insight into the effectiveness of the risk management oversight of an issuer's sustainability practices and external impacts.

The Investment Manager may also seek to manage sustainability risks and impacts of an issuer through its stewardship efforts, and where appropriate, through its exercise of proxy voting rights. In accordance with applicable law, the Target Fund's portfolio management and responsible investment analysts may determine to engage an issuer in dialogue regarding its sustainability risk management practices.

4. AMENDMENT TO VALUATION OF ASSETS

The information on "Valuation of Assets" in Section 8 on pages 12 to 13 of the Information Memorandum and Section 5 on page 9 of the Fourth Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

8. VALUATION OF ASSETS

The Fund must be valued at least once every Business Day except during the Fund's initial offer period. As the Target Fund that the Fund invests in is domiciled in Luxembourg, the valuation of the Target Fund for a relevant dealing day is performed on a different time zone from Malaysia.

Accordingly, the valuation of the Fund for the relevant Business Day will be conducted by 5:00 p.m. (or such other time as may be determined by the Manager from time to time) on the following day on which the Manager is open for business, when the valuation of the Target Fund would have been obtained from the Management Company.

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 on 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

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laws (including approved accounting standards).

Accordingly:

- (i) The units of the Target Fund will be valued by reference to the Management Company's last published repurchase price of a unit of the Target Fund for the relevant Business Day.
- (ii) Financial derivatives positions will be marked-to-market at the close of each trading day.
- (iii) Placements of Cash** will be valued each day by reference to the principal value of such investments and the interest accrued thereon for the relevant period.
- (iv) Foreign exchange translation of SGD to RM for a particular Business Day is determined based on the bid rate quoted by Bloomberg or Reuters at 4:00 p.m. (United Kingdom time) or such other time as may be prescribed from time to time by the relevant laws.
- (v) 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 ninety (90) days at the time of acquisition may 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.

**Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

5. AMENDMENT TO RIGHTS AND LIABILITIES OF UNIT HOLDERS

The information on "Termination of the Fund" in Section 11.4 on pages 16 to 17 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

11.4 Termination of the Fund

The Fund is of unlimited duration and shall continue until terminated:

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- (a) by the Manager in accordance with the Deed.
- (b) by the Trustee if a Unit Holders' meeting is summoned by the Trustee to pass a special resolution in order to terminate and wind-up the Fund and therefore the Trustee must obtain an order from the court to confirm the said special resolution.
- (c) by the Unit Holders if a Unit Holders' meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.

Pursuant to the Deed, the Manager may in consultation with the Trustee, terminate the Fund if the Manager deems it to be uneconomical to continue managing the Fund and that the termination of the Fund is in the best interest of the Unit Holders.

For the avoidance of doubt, the approval of Unit Holders shall not be required for the aforesaid termination and winding-up of the Fund.

Notwithstanding the aforesaid, if the Fund is left with no Unit Holders, the Manager shall be entitled to terminate the Fund.

A special resolution requires majority in number representing at least three-fourths (3/4) of the value of Units held by the Unit Holders voting at a Unit Holders' meeting in person or by proxy. Resolutions passed at the meeting of Unit Holders bind all Unit Holders whether or not they were present at the meeting at which the resolutions were passed.

6. THE INFORMATION MEMORANDUMS REMAIN IN FULL FORCE SUBJECT TO AMENDMENTS IN THIS FIFTH 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 Fifth 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 Fifth Supplementary Information Memorandum were inserted therein by way of addition or substitution, as the case may be.

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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

ACCOUNT APPLICATION FORM

Individual

☐ RHB ASSET MANAGEMENT SDN BHD

☐ RHB ISLAMIC INTERNATIONAL ASSET MANAGEMENT BERHAD

☐ Individual

☐ Joint

☐ Staff Application

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

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

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

PARTICULARS OF INDIVIDUAL APPLICANT

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

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

Name of Individual (as in NRIC/Passport) _____

Alias Name _____

Former Name _____

NRIC No. (new) _____

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

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

 Nationality ☐ Malaysian ☐ Others (please specify country) _____

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

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

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

Tax Identification No. (TIN) _____ SST No. _____

Tourism Tax Registration No. _____

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

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

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

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

Post Code _____ Town / City _____

State _____ Country _____

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

Post Code _____ Town / City _____

State _____ Country _____

Tel No. _____ 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)

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

(exclude value of primary residence)

☐ RM500,001 - RM1,000,000☐ RM1,000,001 - RM2,999,999☐ RM3,000,000 and above

Total Asset under Management ("AUM") For Bank

☐ RM50,000 and below☐ RM50,001 - RM100,000☐ RM100,001 - RM500,000☐ RM500,001 - RM1,000,000

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

☐ RM1,000,001 - RM3,000,000☐ RM3,000,001 - RM5,000,000☐ 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

*To tick the selection given

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

Monthly Gross Income (RM)

☐ Up to RM1,500☐ RM1,501 to RM3,000☐ RM3,001 to RM5,000☐ RM5,001 to RM8,000☐ RM8,001 to RM15,000☐ RM15,001 to RM20,000☐ RM20,001 to RM50,000☐ RM50,001 to RM100,000☐ RM100,001 to RM200,000☐ More than RM200,000

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

Salutation	<input type="checkbox"/> Mr / En	<input type="checkbox"/> Ms / Cik	<input type="checkbox"/> Mrs / Puan	<input type="checkbox"/> Dr	<input type="checkbox"/> Datuk	<input type="checkbox"/> Dato'	<input type="checkbox"/> Datin	<input type="checkbox"/> Other, please specify
Name of Joint Applicant (as in NRIC/Passport/Birth Certificate)								
Alias Name								
Former Name								
NRIC No. (new)								
NRIC No.(old)/Passport No. */Birth Certificate No. * To fill up Expiry date							Expiry Date (DD/MM/YYYY)	
Date of Birth (DD/MM/YYYY)			-			-		
Nationality	<input type="checkbox"/> Malaysian	<input type="checkbox"/> 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	<input type="checkbox"/> Malaysian	<input type="checkbox"/> Others (please specify country)					Permanent Resident No.	
Tax Identification No. (TIN)								
Self-Declaration on Sophisticated Investor	<input type="checkbox"/> Accredited Investor	<input type="checkbox"/> High-Net Worth Individual	<input type="checkbox"/> None					
If tick as Accredited Investor or High-Net Worth Individual, I understand on the below:-								
This account application form should not be circulated unless accompanied by the relevant Information Memorandum(s) and its Supplementary(ies) (if any). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and its Supplementary(ies) (if any) before completing this account application form.								
Permanent/Registered Address (as in NRIC/Passport)								
Post Code			Town / City					
State					Country			
Correspondence/ Mailing Address (complete if different from permanent address)								
Post Code			Town / City					
State					Country			
Tel No.	Country Code		Area Code		Residence / House		Mobile	
	Country Code		Area Code		Office		ext	
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	<input type="checkbox"/> Male	<input type="checkbox"/> Female						
Bumiputera Status	<input type="checkbox"/> Yes	<input type="checkbox"/> No						
Race	<input type="checkbox"/> Malay	<input type="checkbox"/> Chinese	<input type="checkbox"/> Indian	<input type="checkbox"/> Others (please specify)				
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<input type="checkbox"/> Divorced				
Education Level	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> STPM / Diploma / PreU	<input type="checkbox"/> Degree	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Others (please specify)		
Source of Wealth	<input type="checkbox"/> W	<input type="checkbox"/> W	<input type="checkbox"/> W	(Refer Appendix to fill in this part for Source of Wealth Code)				
(Select more than one option, if any)								

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds)

(Refer Appendix to fill in this part for Source of Fund Code)

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

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

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

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

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

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

Mother's Maiden Name

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

Occupation/Designation Occupation Code (Refer MASCO Code)

Employer's/Company's Name

Specify MSIC Code of Employer

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

Address Of Employer / Company

Post Code Town / City

State Country

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

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

*To tick the selection given

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

EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN RESIDENT(S)

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

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

DECLARATION ON TAX RESIDENT STATUS

For Individual Applicant

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

For FATCA Status

☐ Non-US individual with no US indicia

☐ * Non-US individual with US indicia

☐ * US individual

For CRS Status

☐ Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia

☐ * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

* Please complete the Individual Self-Certification form provided.

For Joint Individual Applicant

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

For FATCA Status

☐ Non-US individual with no US indicia

☐ * Non-US individual with US indicia

☐ * US individual

For CRS Status

☐ Tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia

☐ * A foreign tax resident with foreign indicia (including Malaysia, if applicable)

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

Investment Objective

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

Investment Experience

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

Investment Time Frame

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

PARTICULARS OF INSURANCE (RHB EQUITY TRUST FUND, RHB CAPITAL FUND & RHB MALAYSIA DIVA FUND ONLY)Name of Beneficiary(as in
NRIC/Passport/Birth Certificate)

NRIC No. (new)

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

Relation to Applicant

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

Bank Name

Account Holder Name

Bank Account No.

Account Type

☐ Savings Account☐ Current account

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

2. Payment to third party is strictly not allowed

3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form

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

Bank Name

Account Holder Name

Bank Account No.

Account Type

☐ Savings Account☐ Current account

Currency

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

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

2. Payment to third party is strictly not allowed

3. For joint investment, bank account provided must consist of both applicants name and/or either one of the applicants's name as stated in this account application form

RHB PRIVACY NOTICE

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

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
- (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
- (ii) updating and managing the accuracy of RHB Banking Group's records;
- (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
- (iv) assessment and analysis including credit / lending / financing / insurance risks / takaful risk / behaviour scoring / market and product analysis and market research;
- (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
- (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
- (vii) maintaining my/our credit history for present and future reference;
- (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
- (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
- (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or
- protecting RHB Banking Group's interests and other ancillary or related purposes.

I/we understand and acknowledge that it is necessary for RHBAM MY to process my/our personal information for the Purpose, without which RHBAM 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

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: rhbam@rhbggroup.com / rhbiim.enquiry@rhbggroup.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.rhbggroup.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

- 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 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 pematuan 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 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;
 - 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;
 - membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;
 - melindungi kepentingan Kumpulan Perbankan RHB dan tujuan sampingan atau tujuan lain yang berkenaan;
 - 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 menghadkan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan**RHB Asset Management Sdn Bhd & RHB Islamic International Asset 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@rhbggroup.com / rhbiim.enquiry@rhbggroup.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.rhbggroup.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 pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DECLARATION & SIGNATURES (INDIVIDUAL APPLICANT)

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

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

<div style="border: 1px solid black; height: 150px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 150px;"></div>	<div style="border: 1px solid black; height: 150px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 150px;"></div>
<p>Individual Applicant</p> <p>Name :</p> <p>NRIC/Passport No:</p> <p>Date :</p>	<p>Joint Individual Applicant</p> <p>Name :</p> <p>NRIC/Passport No:</p> <p>Date :</p>

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

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

*For More than One Joint Holder

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

FOR OFFICE USE ONLY

Account No. _____

FOR UTSC/DISTRIBUTOR USE ONLY

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

APPENDIX

Lisf of Source of Wealth

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

Lisf of Source of Fund

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

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

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

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

- I/We consent that RHBAM MY and/or its authorised agents, service providers and/or sub-contractors may obtain or be granted access to my/our information or documents relating to my/our affairs in particular 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 system hardware and the Internet service provider. I/We am/are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.
- I/We consent to and authorise RHBAM MY to perform any of the following, if applicable:
 - a. Withhold any applicable payments in the account(s);
 - b. Report/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 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 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.

TERMS AND CONDITIONS ("T&C") (Continued)**3.0 Rights of RHBAM MY as the Manager**

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

4.0 Electronic Services

- RHBAM MY may from time to time provide to the Customer its electronic services such as website, computer, telephone, e-mail, short messaging service (sms), mobile telephone services or systems (including but not limited to services or information accessible through RHBAM MY's proprietary software or mobile application) ("Electronic Services"). The Customer will be automatically enrolled to receive Fund's reports and notices in electronic form. If the Customer wishes to receive the reports in printed copies, the Customer may opt out from the Electronic Services by informing RHBAM MY in writing.
- a. RHBAM MY may engage in any services include as part of such Electronic Services from time to time for the purpose of :
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM MY for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;
 And if the Customer does not wish to utilise the Electronic Services, the Customer may choose to opt out by informing RHBAM MY in writing
- b. RHBAM MY shall be entitled to:
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Services at any time with or without notice.

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

5.0 Notices

All notices and other communications sent by or to the Customer shall be sent at the risk of the Customer. Unless due to wilful default or negligence of RHBAM MY, RHBAM MY shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. RHBAM MY shall not be liable for any direct or indirect consequential losses arising from the foregoing.

6.0 Investment

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

6.1 Account Opening

- a. Minimum Investment
 - Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum, Master Prospectus(es) / Prospectus(es), Disclosure Document and its Supplementary(ies) (if any).
- b. Individual Applicant (Main Applicant)
 - 18 years old and above; with full capacity and authority to accept and agree to this T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Order thereon and to enter into any Transactions contemplated herein.
 - Is not an undischarged bankrupt nor has any current or pending litigation, arbitration or administrative proceeding against the Customer that threatens to restrain the Customer's entry into or performance of the Customer's obligations herein.
 - Is neither engaged in any unlawful activity nor monies obtained from any illegal source or related to any illegal activity.
- c. Designated Account Holder
 - A minor (children below age of 18 years) being a joint applicant shall be registered as a Designated Account Holder.
 - The designated Account Holder will not enjoy the rights of a Unit Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s) and only Main Applicant is authorised to give Order in relation thereto.
- d. Joint Individual Applicant
 - Only one person shall be registered as Main Applicant, while the others as joint applicant(s). Authority to operate the Account may be indicated as the "Power to Sign" in the Account Opening Form. If no indication or explicit instruction is given, then by default all joint Applicants shall sign.
 - All applicants must be 18 years old and above; with full capacity and authority to accept and agree to these T&C, to open, maintain and/or continue to maintain all Account(s) from time to time opened and/or maintained and/or continued to be maintained with RHBAM MY, and to give RHBAM MY Orders thereon and to enter into any Transactions contemplated herein
 - In the case of death of one unit holder, the surviving applicant(s) will be the person recognised by the Manager and the Trustee as having any title to or interest in the units held (except where the units have been pledged as collateral to a licensed financial institution).
 - The Main Applicant is held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM MY

6.2 Purchase/Switching

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

6.3 Repurchase (Redemption)

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

TERMS AND CONDITIONS ("T&C") (CONTINUE)**6.4 Cooling-Off**

- Cooling-off is only available to customers investing into any unit trust fund or private retirement scheme managed by the same investment manager for the first time.
- Partial cooling-off request is NOT accepted. The cooling-off request is based on the T&C stipulated in the Information Memorandum(s), Master Prospectus(es)/ Prospectus(es)/, Disclosure Document and its Supplementary(ies) (if any) of the respective Fund(s).

6.5 Income Distribution / Unclaimed Moneys**a) Income Distribution**

- (Distribution Instruction as per Purchase/Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- Income Distribution for investment via the EPF Member's Investment Scheme, will be automatically reinvested into the Fund. Distribution will continue to be reinvested upon conversion to Cash Plan after EPF released control, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.
- Income Distribution for investment via the EPF Member's Investment Scheme under Akaun 55 and Akaun Emas will be automatically reinvested into the Fund, unless there is an existing investment in the same Fund with a distribution instruction provided earlier or RHBAM MY received from Customer a distribution instruction to opt for otherwise.

b) Unclaimed Moneys

- All money payable to a Unit Holder may be paid by telegraphic transfer or electronic payments or cheques. However, after the lapse of one (1) year from the date of the cheque or any moneys payable to Unit Holders which remain unclaimed for such period of time, the Manager shall file and pay the 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

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 nominee ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
- Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
- Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
- The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
- The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
- The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, upon release control from EPF (when a member reaches age of 55 or made full withdrawal due to Leaving the Country, Incapacitation, Pensionable Employees or Death Withdrawals and any other reasons defined by EPF from time to time), Customer hereby agrees and authorise RHBAM MY as the IUTA and the UTMC to automatically re-register/transfer the Customer's holdings under EPF plan to be held by in the name of Nominee.

9.0 TERMINATION

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

TERMS AND CONDITIONS ("T&C") (END)**10.0 CONSEQUENCES OF TERMINATION**

- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY. Any balance monies shall be credited into the Customer's EPF account, or credited into the Customer's bank account as stipulated during account opening application after EPF release control upon the Customer reaching 55 years of age;
- In the event of any income distribution after the termination of Account, RHBAM MY will sell-off the residual units and the monies will be credited in either the Customer's EPF or bank account as mentioned in the above item 6.5 Income Distribution clause. RHBAM MY shall send e-mail notification to the Customer in relation to the residual units sell-off.

11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- 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 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.



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

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

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

BUSINESS INFORMATION

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

Former Business Name

Doing Business As Name

Business Registration No

SSM Registration No (if any)

Date of Incorporation
(DD/MM/YYYY)

Country of Incorporation

Tax Identification No. (TIN)

SST No.

Tourism Tax
Registration No.Self-Declaration on
Sophisticated Investor☐ Accredited Investor☐ High-Net Worth Entity☐ None

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

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

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

Registered Address

Post Code

Town / City

State

Country

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

Post Code

Town / City

State

Country

Tel No.

Country Code

Area Code

Office

ext

Fax No.

Email Address

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

Top 5 Country of Business Operations / Activities

Country 1.

Country 2.

Country 3.

Country 4.

Country 5.

Nature Of Business

Specify MSIC Code

Company Status

☐ Resident☐ Non Resident☐ Resident Controlled (tick the 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

☐ Less than RM500,000 (or equivalent)☐ RM500,001 to RM3,000,000 (or equivalent)☐ RM3,000,001 to RM5,000,000 (or equivalent)☐ RM5,000,001 to RM10,000,000 (or equivalent)☐ RM10,000,001 to RM25,000,000 (or equivalent)☐ RM25,000,001 to RM50,000,000 (or equivalent)☐ RM50,000,001 to RM75,000,000 (or equivalent)☐ RM75,000,001 to RM100,000,000 (or equivalent)☐ More than RM100,000,000 (or equivalent)

Source of Wealth

W

W

W

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

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

☐

Less than RM50,000 (or equivalent)

☐

RM50,001 to RM100,000 (or equivalent)

☐

RM100,001 to RM500,000 (or equivalent)

☐

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

☐

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

☐

RM5,000,001 and above

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds)

(Refer Appendix to fill in this part for Source of Fund Code)

Source of
Fund Code

Source of Fund Country

Source of Fund Country Exposure (%)

1 F

Country

Exposure percentage

%

2 F

Country

Exposure percentage

%

3 F

Country

Exposure percentage

%

4 F

Country

Exposure percentage

%

5 F

Country

Exposure percentage

%

Company Source of Income

☐

Disposal of non-core business/asset/investments

☐

Fund raising exercise such as right issue

☐

Cash in hand/surplus funds/working capital

CONTACT DETAILS

Contact Person (1)

Designation Department Tel No. ext Fax No. Office Email Address

Contact Person (2)

Designation Department Tel No. ext Fax No. Office Email Address

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

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

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

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

2. Payment to third party is strictly not allowed

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

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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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:

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Country of Birth: _____ Date of Birth / Incorporation:

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Nationality / Place of Incorporation: _____ Type of Entity:

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 (Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

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

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

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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: _____

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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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:

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Country of Birth: _____ Date of Birth / Incorporation:

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

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Y	Y	Y	Y
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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: _____

<input type="checkbox"/> Director <input type="checkbox"/> Shareholder <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Ultimate Beneficial Owner <input type="checkbox"/> Other: _____									
Full Name As Per NRIC / Passport: _____									
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Percentage of Shareholdings: _____									
Residential / Permanent Address: _____	Mailing Address: _____								
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_____	_____								
_____	_____								
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_____	_____								
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Note: Please attach details in separate sheet if the space provided is insufficient.

RHB PRIVACY NOTICE

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

- (a) I/we have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my/our payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
 - (i) providing this product and/or service and notifying me/us about important changes or developments to the features;
 - (ii) updating and managing the accuracy of RHB Banking Group's records;
 - (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - (iv) assessment and analysis including credit / lending / financing /insurance/takaful risks / behaviour scoring / market and product analysis and market research;
 - (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - (vi) determining the amount of my/our indebtedness and recovering debt that I/we owe to RHBAM MY;
 - (vii) maintaining my/our credit history for present and future reference;
 - (viii) enabling an actual or proposed assignee of RHBAM MY, or participant or sub-participant of RHBAM MY to evaluate my/our transactions which are intended to be the subject of the assignment, participation or sub-participation;
 - (ix) cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
 - (x) for RHBAM MY's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of I/we may be captured and may be used for RHBAM MY's publications; or
 - (xi) protecting RHB Banking Group's interests and other ancillary or related purposes.

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

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

ACKNOWLEDGEMENT AND CONSENT

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

[This paragraph is only applicable to the authorized signatory(ies)/contact person(s) of

RHBAM MY's corporate customer(s), if any]

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

NOTIS PRIVASI RHB

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

- 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 urusan/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;
 - mengekalakan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - 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;
 - 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 mengehadkan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan

RHB Asset Management Sdn Bhd & RHB Islamic International Asset 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@rhbgrou.com / rhbiem.enquiry@rhbgrou.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.rhbgrou.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 pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

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

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

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

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

List of Source of Fund

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

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

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

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

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by 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/I/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 hold 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 authorise 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 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

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: rhbam@rhbgroun.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: rhbiim.enquiry@rhbgroun.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 nominee ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- 9.0 TERMINATION
- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - i. an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - ii. an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - iii. the Customer becomes bankrupt, commits an act of bankruptcy or suffers any petition or passes any resolution for winding up or enters into receivership or enters into any composition or arrangement with or for the benefit of its creditors;
 - iv. any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - v. the Customer breaches any of the terms herein;
 - vi. any claim, action or proceeding of any nature is commenced against the Customer by any party or steps are taken by any person to enforce any security against the Customer;
 - vii. RHBAM MY forms an opinion that it should take action in order to preserve its rights or interests under any of the Accounts with RHBAM MY;
 - viii. if there is a change in applicable law or regulation that makes it unlawful for RHBAM MY to continue with allowing the Customer to execute the transaction in the Fund(s);
 - ix. if RHBAM MY forms a view and in good faith that it should take action in order to preserve its rights or interests under any of the Customer's Account(s).
 - x. RHBAM MY reserves its sole and absolute discretion to terminate the services provided hereunder without assigning any reason whatsoever and RHBAM MY shall not be held liable to the Customer for any losses and/or damages suffered and/or incurred as a result thereof.
- 10.0 CONSEQUENCES OF TERMINATION
- In the event that the Account is terminated in accordance with the "Termination" clause above, RHBAM MY shall redeem from any of the Securities and/or Cash Fund in the Account to satisfy any monies (including any fees, expenses and charges) due from the Customer to RHBAM MY.
- 11.0 UT LOAN FINANCING RISK DISCLOSURE STATEMENT
- Investing in a unit trust fund with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-
- a. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
 - b. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
 - c. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.
 - d. Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are incurred instead. Whether you eventually realise a gain or incur loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.
 - e. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the T&C before you decide to take the loan. If you have doubts in respect of any aspect of this UT Loan Financing Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

DEFINITION AND INTERPRETATION

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

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)

[illegible]

Tel No.

--	--	--

 Country Code

--	--	--

 Area Code

--	--	--	--	--	--

 Residence / House / Office

--	--	--	--	--	--	--	--

 Mobile

--	--	--

 -

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

A blank bar graph template. It consists of a horizontal axis at the bottom, with 100 vertical grid lines extending upwards from it. The grid lines are evenly spaced, representing 1% increments. There are no labels or data on the graph.

NRIC No. (new) [] - [] - [] NRIC No. (old) / Passport No. []

[illegible]

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:

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

FOR OFFICE USE ONLY

FOR UTSC / DISTRIBUTOR USE ONLY

Account No.	RHBAM / Distributor
	Branch Code / Stamp
Transaction Sequence No.	Name of Staff /
	UTSC / Distributor
Price of Transaction (RM/relevant currency)	Staff / UTSC Code
Transaction Price Date	FIMM Code
	Signature of Staff /
	UTSC / Distributor

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

<p>Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>	<p>Joint Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>	<p>Company Stamp / Common Seal</p>
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Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.

FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM

This fourth supplementary information memorandum is dated 26 February 2024 and must be read together with the information memorandum dated 3 March 2015, the first supplementary information memorandum dated 31 March 2015, the second supplementary information memorandum dated 5 August 2015 and the third supplementary information memorandum dated 1 December 2021 for: -

RHB EUROPEAN SELECT FUND

Manager

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

Trustee

TMF Trustees Malaysia Berhad
200301008392 (610812-W)
(A member of the TMF Group)

The Fund is constituted on 27 January 2015.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 26 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015 AND THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021. IF IN DOUBT, PLEASE OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO THE FUND.

UNITS OF RHB EUROPEAN SELECT FUND CAN ONLY BE SOLD TO SOPHISTICATED INVESTORS.

Responsibility Statements

This fourth supplementary information memorandum dated 26 February 2024 (“Fourth Supplementary Information Memorandum”) in relation to RHB European Select 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 Fourth Supplementary Information Memorandum, the third supplementary information memorandum dated 1 December 2021 (“Third Supplementary Information Memorandum”), the second supplementary information memorandum dated 5 August 2015 (“Second Supplementary Information Memorandum”), the first supplementary information memorandum dated 31 March 2015 (“First Supplementary Information Memorandum”) and the information memorandum dated 3 March 2015 (“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 European Select 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 FOURTH SUPPLEMENTARY INFORMATION MEMORANDUM DATED 26 FEBRUARY 2024 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015, THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015 AND THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021.

1. AMENDMENTS TO KEY DATA

- a. The following information is hereby inserted immediately after “Name of fund” in Section 1 on page 1 of the Information Memorandum:

INFORMATION ON THE FUND	
Base currency of the Fund	Ringgit Malaysia (“RM”).
Fund Category	Feeder fund.
Fund Type	Growth.

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

INFORMATION ON THE FUND	
Asset allocation	At least 95% of the Fund’s net asset value (“NAV”) - Investments in units of Threadneedle European Select Fund. The balance of NAV - Investments in liquid assets including money market instruments and Placements of Cash**. **Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

- c. The following paragraph is hereby inserted immediately after the last paragraph of “Distribution Mode” in Section 1 on page 3 of the Information Memorandum:

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

- d. The following information is hereby inserted immediately after the last paragraph of “Fees and Charges” on page 5 of the Information Memorandum, Section A on page 3 of the First Supplementary Information Memorandum and Section 2.d on page 3 of the Third Supplementary Information Memorandum:

Note: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

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2. AMENDMENT TO INVESTMENT STRATEGY

The information on “Asset Allocation” in Section 3.2 on page 7 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

3.2 Asset Allocation

At least 95% of the Fund’s NAV

- Investments in units of Threadneedle European Select Fund.

The balance of NAV

- Investments in liquid assets including money market instruments and Placements of Cash**.

**Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

3. AMENDMENT TO QUALIFIED INVESTORS

The information on “Qualified Investors” in Section 4 on pages 9 to 10 of the Information Memorandum and Section 3 on pages 3 to 5 of the Third Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

4. SOPHISTICATED INVESTORS

Subscription of units of the Fund is open to:

1. A unit trust scheme, private retirement scheme or prescribed investment scheme; or
2. Bank Negara Malaysia; or
3. A licensed person or a registered person; or
4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognised market operator; or
5. 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; or
6. A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010; or
7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010; or

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8. A chief executive officer or a director of any person referred to in paragraphs 3 to 7; or
9. A closed-end fund approved by the Securities Commission Malaysia; or
10. 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
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 –
 - (a) 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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- (b) 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.

- (c) who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding twelve months; or
- (d) 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
- (e) 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.

- (f) 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
 - (iii) holds a Master of Business Administration; or
- (g) 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);

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- (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
 - (h) 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 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*
- (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.*

4. AMENDMENT TO PRICING POLICY

The information on "Pricing Policy" in Section 7 on page 12 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 Repurchase Price^{^^} is the NAV per unit of the Fund.

Notes:

[^] *Selling Price is the price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a unit of the Fund. The Selling Price shall be the NAV per unit of the Fund as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the application for units of the Fund is received by the Manager. A sales*

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charge, if any, will be computed separately based on the investment amount/purchase amount, net of bank charges (if any).

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

7.2 Computation of NAV and NAV per unit of the Fund

The NAV of the Fund is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point.

The valuation of the Fund is in the local currency, i.e. RM. The NAV per unit of the Fund will be the NAV of the Fund divided by the total number of units in circulation of the Fund at that valuation point.

Illustration of computation of the NAV per unit of the Fund for a particular Business Day

	RM
Gross NAV before income and expenses	194,455,842.10
Add: income	50,000
Less: expenses	(10,000)
Gross NAV before management fee & Trustee's fee	194,495,842.10
Less adjustments:	
Management fee (1.80%) per annum	(9,591.58)
Trustee's fee (0.06%) per annum	(319.72)
Total NAV (RM)	194,485,930.80
Assumption of units in circulation at valuation point	190,675,555.00
NAV per unit of the Fund	1.0200*

*NAV per unit of the Fund is rounded to 4 decimal places.

7.3 Computation of Selling Price

The Selling Price shall be the NAV per unit of the Fund as at the next valuation point of the Fund's relevant Business Day after the application for units of the Fund 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).

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Illustration

If an investor makes an investment of RM10,000.00 at the Selling Price of RM0.4750 (which is the NAV per unit of the Fund as at the next valuation point) and a distributor levies a sales charge¹ of 5.00%, he will pay a total of RM10,500.00 which is made up of:

Investment amount	RM10,000.00
Add: sales charge @ 5.00%	RM 500.00
Total amount paid by the investor	<u>RM10,500.00</u>

The investor will be allotted with units of the Fund calculated as follows:

<u>RM10,000.00</u>
RM0.4750*
= 21,052.63 units**

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

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

Note: ¹ 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.

7.4 Computation of Repurchase Price

The Repurchase Price shall be the NAV per unit of the Fund as at the next valuation point of the Fund's relevant Business Day after the repurchase request is received by the Manager ("forward pricing"). The Manager does not charge any repurchase charge for the Fund.

Illustration

Say, an investor redeems 21,052.63 units of the Fund at the Repurchase Price of RM0.4750 (which is the NAV per unit of the Fund as at the next valuation point), he would receive proceeds of repurchase of RM10,000.00 as follows:

Repurchase proceeds (21,052.63 units x RM0.4750*)	RM10,000.00
Add: repurchase charge	<u>NIL</u>
Net amount payable to the Unit Holder	<u>RM10,000.00</u>

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

Note: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

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7.5 Pricing Error Policy

The Manager shall ensure that the Fund and the units of the Fund are correctly valued and priced according to the deed of the Fund and all relevant laws. Where there is an error in the valuation of the Fund, any incorrect pricing of units of the Fund 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 Fund and the amount to be reimbursed is equivalent to RM10.00 or more.

7.6 How and Where to Purchase and Repurchase Units of the Fund

When purchasing units of the Fund, 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 institutional unit trust scheme advisers ("IUTAs") and any other authorised distributors, before their respective cut-off times on any Business Day.

Units of the Fund can be repurchased by forwarding the completed form of request to repurchase 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 repurchase requests will be processed in accordance with the repurchase 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 rhbam@rhbgroup.com.

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

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5. AMENDMENT TO VALUATION OF ASSETS

The third to fifth paragraphs of “Valuation of Assets” in Section 8 on page 13 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 on 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).

6. AMENDMENT TO POLICY ON REBATES AND SOFT COMMISSION

The information on “Policy on Rebates and Soft Commission” in Section 9 on page 13 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

9. 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.

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7. INSERTION OF NEW SECTION 9A

A new section 9A Tax is hereby inserted immediately after Section 9 Policy on Rebates and Soft Commission on page 13 of the Information Memorandum:

9A. 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 pages 13 to 14 of the Information Memorandum and Section 4 on page 6 of the Third Supplementary 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

- b. The information on “Key Personnel of the Investment Team” in Section 10.1.2 on pages 14 to 15 of the Information Memorandum and Section 5 on page 6 of the Third Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

10.1.2 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 Jason Tham Chun Hee

Jason Tham Chun Hee (“Jason”) joined RHB Asset Management Sdn Bhd in August 2015 as an equity portfolio manager primarily in charge of managing the domestic and regional mandates. He started his career as an investment analyst in HLG Asset Management, before becoming a senior investment executive in a local insurance company, Asia Life (M) Berhad. In 2006, he was a portfolio manager in charge of

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managing the equity and fixed income portfolios in CMS Dresdner Asset Management. Thereafter, he was an equity portfolio manager in MIDF Amanah Asset Management in 2008 and Manulife Asset Management in 2013. Jason holds a Masters of Commerce from University of New South Wales, Australia. He is also a Capital Markets Services Representative's License (CMSRL) holder for fund management.

- c. The information on "Trustee" in Section 10.2 on page 15 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

10.2 Trustee

TMF Trustees Malaysia Berhad
Registered Office & Business Office
Level 13, Menara 1 Sentrum
201, Jalan Tun Sambanthan
Brickfields, 50470 Kuala Lumpur
Tel: 03-2382 4288 Fax: 03-2026 1451
Website: www.tmf-group.com

- d. The information on "Trustee's Delegates" in Section 10.2.2 on page 15 of the Information Memorandum and Section 6 on page 7 of the Third Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

10.2.2 Trustee's Delegates

The Trustee has appointed Standard Chartered Bank Malaysia Berhad ("SCBMB") as the custodian of the quoted and unquoted investments of the Fund. SCBMB was incorporated in Malaysia under the same name on 29 February 1984 under the Companies Act 1965 (now known as Companies Act 2016) as a public limited company and is a direct subsidiary of Standard Chartered Bank (Singapore) Limited and an indirect subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a license on 1 July 1994 under the Banking and Financial Institutions Act 1989 (now known as Financial Services Act 2013).

SCBMB is responsible for the Fund's assets settlement and custodising the Fund's asset. The assets are held in the name of the Fund through the custodian's wholly owned subsidiary and nominee company, Cartaban Nominees (Tenpatan) Sdn Bhd. All investments are automatically registered into the name of the Fund. The custodian acts only in accordance with instructions from the Trustee.

Particulars of the Trustee's Delegate

For local and foreign custodian:

Standard Chartered Bank Malaysia Berhad (Registration No.: 198401003274 (115793-P))

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Business Address:
Level 25, Equatorial Plaza
Jalan Sultan Ismail,
50250 Kuala Lumpur
Tel: (603) 7682 9289
Fax: (603) 7682 0617

- e. The information on “Auditors of the Manager and the Fund” in Section 10.3 on page 15 of the Information Memorandum is hereby deleted in its entirety.

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 16 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 of the Fund 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 of the Fund.

10. THE INFORMATION MEMORANDUMS REMAIN IN FULL FORCE SUBJECT TO AMENDMENTS IN THIS FOURTH 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 Fourth 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 Fourth Supplementary Information Memorandum were inserted therein by way of addition or substitution, as the case may be.

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

(Select more than one option, if any)

NRIC No.(old)/Passport No. */Birth Certificate No. * To fill up Expiry date											Expiry Date (DD/MM/YYYY)		-		-						
Date of Birth (DD/MM/YYYY)				-				-			Country of Birth										
Nationality	<input type="checkbox"/>	Malaysian	<input type="checkbox"/>	Others (please specify country)																	
Secondary nationality (If any)											ID/Passport No										
Country											ID/Passport No										
Tertiary nationality (If any)											ID/Passport No										
Country											ID/Passport No										
Permanent Resident Status	<input type="checkbox"/>	Malaysian	<input type="checkbox"/>	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.											Mobile			-							
	Country Code		Area Code		Residence / House																
	Country Code		Area Code		Office						ext			Fax No.							
Email Address																					
By providing your email address to RHBAM MY, you have consented to receive communications and/or information from RHBAM MY relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.																					
Gender	<input type="checkbox"/>	Male	<input type="checkbox"/>	Female																	
Bumiputera Status	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No																	
Race	<input type="checkbox"/>	Malay	<input type="checkbox"/>	Chinese	<input type="checkbox"/>	Indian	<input type="checkbox"/>	Others (please specify)													
Marital Status	<input type="checkbox"/>	Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Divorced													
Education Level	<input type="checkbox"/>	Primary	<input type="checkbox"/>	Secondary	<input type="checkbox"/>	STPM / Diploma / PreU	<input type="checkbox"/>	Degree	<input type="checkbox"/>	Post Graduate	<input type="checkbox"/>	Others (please specify)									
Source of Wealth	<input type="checkbox"/>	W	<input type="checkbox"/>		<input type="checkbox"/>	W	<input type="checkbox"/>		<input type="checkbox"/>	W	<input type="checkbox"/>		(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)	<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													
(exclude value of primary residence)	<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													
**AUM: total estimated investment to put into RHBAM MY in coming 12 months	<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															
Mother's Maiden Name																					
Relationship to Individual Applicant	<input type="checkbox"/>	Parent	<input type="checkbox"/>	Spouse	<input type="checkbox"/>	Child	<input type="checkbox"/>	Sibling	<input type="checkbox"/>	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

For Individual Applicant

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

For FATCA Status

- ☐ Non-US individual with no US indicia
- ☐ * Non-US individual with US indicia
- ☐ * US individual

For CRS Status

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

For Joint Individual Applicant

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

For FATCA Status

- ☐ Non-US individual with no US indicia
- ☐ * Non-US individual with US indicia
- ☐ * US individual

For CRS Status

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

* Please complete the Individual Self-Certification form provided.

INVESTMENT OBJECTIVE & EXPERIENCE (PURPOSE OF ACCOUNT OPENING)

Investment Objective

- ☐ Capital Growth
- ☐ Regular Income
- ☐ Capital Protection
- ☐ Education
- ☐ Wealth Accumulation
- ☐ Retirement

Investment Experience

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

Investment Time Frame

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

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 / rhiiam.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 mengehaskan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan
RHB Asset Management Sdn Bhd & RHB Islamic International Asset 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 ("AEOFI") 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**

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

List of Source of Fund

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

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

- I/We acknowledge that I/We am/are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I/We was/were a party thereto.
- I/We 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/I/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 hold 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 Syariah-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: rhbam@rhbgroup.com

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

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	<input type="checkbox"/> Resident				<input type="checkbox"/> Non Resident				<input type="checkbox"/> Resident Controlled (tick the following)				<input type="checkbox"/> Non-Resident Controlled										
																If Resident Controlled, please state the following:-							
																<input type="checkbox"/> Bumi Controlled				<input type="checkbox"/> Non-Bumi Controlled			
Type of Entity	<input type="checkbox"/> 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

 W
 W
 W

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

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

☐ Less than RM50,000 (or equivalent)

☐ RM50,001 to RM100,000 (or equivalent)

☐ RM100,001 to RM500,000 (or equivalent)

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

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

☐ RM5,000,001 and above

Source of Fund - The Origin of funds for transacting with RHBAM MY (Select Top 5 Source of Funds)

(Refer Appendix to fill in this part for Source of Fund Code)

Source of Fund Code	Source of Fund Country	Source of Fund Country Exposure (%)
1 <input type="text"/> F <input type="text"/> <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
2 <input type="text"/> F <input type="text"/> <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
3 <input type="text"/> F <input type="text"/> <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
4 <input type="text"/> F <input type="text"/> <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <input type="text"/> %
5 <input type="text"/> F <input type="text"/> <input type="text"/>	Country <input type="text"/>	Exposure percentage <input type="text"/> <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)

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
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Full Name As Per NRIC / Passport: _____ Gender: ☐ Male ☐ Female

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Country of Birth: _____ Date of Birth / Incorporation:

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Nationality / Place of Incorporation: _____ Type of Entity:

E		
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(Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

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

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

Residential / Permanent Address: _____ Mailing Address: _____

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

<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Authorised Signatory	<input type="checkbox"/> Ultimate Beneficial Owner	<input type="checkbox"/> Other: _____
-----------------------------------	--------------------------------------	---	--	---------------------------------------

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

Entity Name: _____

Former Name: _____

Alias / Doing Business As Name: _____

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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Country of Birth: _____ Date of Birth / Incorporation:

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

Nationality / Place of Incorporation: _____ Type of Entity:

E		
---	--	--

(Refer Appendix to fill in this part for Type of Entity Code)

Dual Nationality (if any):

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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

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

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

Residential / Permanent Address: _____ Mailing Address: _____

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

<input type="checkbox"/> Director		<input type="checkbox"/> Shareholder		<input type="checkbox"/> Authorised Signatory		<input type="checkbox"/> Ultimate Beneficial Owner		<input type="checkbox"/> Other: _____	
Full Name As Per NRIC / Passport: _____						Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female			
Entity Name: _____									
Former Name: _____									
Alias / Doing Business As Name: _____									
NRIC / Passport No. / Co. Reg. No: _____				ID / Passport Expiry Date:		<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			
Country of Birth: _____				Date of Birth / Incorporation:		<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			
Nationality / Place of Incorporation: _____				Type of Entity:		<input type="text" value="E"/> <input type="text" value=""/> <input type="text" value=""/>		(Refer Appendix to fill in this part for Type of Entity Code)	
Dual Nationality (if any):									
1. Country: _____		ID / Passport No: _____		Expiry Date:		<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			
2. Country: _____		ID / Passport No: _____		Expiry Date:		<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			
Occupation: _____				Employment Type:		<input type="checkbox"/> Employed <input type="checkbox"/> 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: _____					

<input type="checkbox"/> Director		<input type="checkbox"/> Shareholder		<input type="checkbox"/> Authorised Signatory		<input type="checkbox"/> Ultimate Beneficial Owner		<input type="checkbox"/> Other: _____	
Full Name As Per NRIC / Passport: _____						Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female			
Entity Name: _____									
Former Name: _____									
Alias / Doing Business As Name: _____									
NRIC / Passport No. / Co. Reg. No: _____				ID / Passport Expiry Date:		<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>			
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Nationality / Place of Incorporation: _____				Type of Entity:		<input type="text" value="E"/> <input type="text" value=""/> <input type="text" value=""/>		(Refer Appendix to fill in this part for Type of Entity Code)	
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Occupation: _____				Employment Type:		<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed			
Name of Employer / Nature of Self-Employment / Business: _____						Percentage of Shareholdings: _____			
Residential / Permanent Address: _____				Mailing Address: _____					
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1. Country: _____	ID / Passport No: _____ Expiry Date: <table border="1" style="display: inline-table; text-align: center;"><tr><td>D</td><td>D</td></tr></table> / <table border="1" style="display: inline-table; text-align: center;"><tr><td>M</td><td>M</td></tr></table> / <table border="1" style="display: inline-table; text-align: center;"><tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
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Y	Y	Y	Y						
Occupation: _____	Employment Type: <input type="checkbox"/> Employed <input type="checkbox"/> 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.

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: rhbam@rhbggroup.com / rhbiilam.enquiry@rhbggroup.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.rhbggroup.com and that I/we may channel any complaints or inquiries I/we may have in the manner indicated above.

ACKNOWLEDGEMENT AND CONSENT

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

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

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

NOTIS PRIVASI RHB

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

- 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 urusi niaga/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 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 umumny;
 - menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM MY;
 - mekekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
 - membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM MY, atau peserta atau sub peserta RHBAM MY untuk menilai urus niaga saya/kami yang bertujuan untuk menjadi subjek penyerahhakan, penyertaan atau sub penyertaan;
 - 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 mengehaskan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan**RHB Asset Management Sdn Bhd & RHB Islamic International Asset Management Berhad****Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia****Nombor Telefon: 03-9205 8000 Nombor Faks: 03-9205 8100 Email: rhbam@rhbggroup.com / rhbiilam.enquiry@rhbggroup.com**

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsui atau mengemas kini Notis Privasi ini dari masa ke semasa, di mana salinannya boleh didapati di www.rhbggroup.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 pemrosesan 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

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

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

DECLARATIONS, ACKNOWLEDGEMENT AND AUTHORISATIONS ("DAA")

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

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

- I/We agree that RHBAM MY shall be entitled to act upon and I/We shall accordingly be bound by any notice or other communication received by RHBAM MY and believed by RHBAM MY to have been given or made by a person authorised by me/us and the transaction executed pursuant to such instructions shall accordingly be binding on me/us.
- Where any instruction is ambiguous or inconsistent with any other instruction, RHBAM MY shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBAM MY believes in good faith to be the correct interpretation.
- I/We shall not hold RHBAM MY liable in any way for acting on inconsistent, ambiguous or incomplete instructions.
- I/We understand that RHBAM MY does not recognize or acknowledge any private arrangement or agreement entered between me/we with my/our servicing agent who is a RHBAM MY's Consultant. I/We understand and agree that I/We cannot take action against RHBAM MY to claim for any losses, penalty, charges, claims, demands, costs and expenses, whether directly or indirectly suffered in consequence of or arising from the said private arrangement or agreement.
- RHBAM MY shall not be liable to me/us for acting upon any instructions communicated or purportedly communicated by me/us to RHBAM MY over the telephone or in writing and signed or purportedly signed by me/us or given or transmitted purportedly or given or transmitted by 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 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

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: rhbam@rhbgroup.com

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

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

- 8.0 Investment into unit trust distributed by RHBAM MY as Institutional Unit Trust Adviser (IUTA) and/or appointment of nominee to hold unit trust (units)
- The customer may invest in both unit trust funds that are managed by RHBAM MY or distributed by RHBAM MY as IUTA for other unit trust management companies ("UTMC").
 - RHBAM MY as IUTA requires on services of a nominees ("Nominee") to effect transactions for the Customer and also to keep in custody units for and on behalf of the Customer.
 - Where the Customer invests in a unit trust fund distributed by RHBAM MY as IUTA, the Customer hereby agrees to appoint RHBAM MY to hold and act for and on behalf of the Customer in relation to those units subject to the T&C provided herein. All transactions with respect to the units will be effected by the Nominee on behalf of the Customer with the relevant representative agent, adviser or management company of the units in accordance with the restrictions or limitations set by the respective UTMC, the relevant prospectus and deed of the respective funds and the laws, rules, guidelines, regulations and practices of the unit trusts industry.
 - Where the Customer invests in a unit trust distributed by RHBAM MY as an IUTA, the Customer agrees to accept the T&C as set out by RHBAM MY as IUTA and also the relevant UTMC(s).
 - The units shall be held by the Nominee as the registered holder for and on behalf of the Customer.
 - The Nominee shall be a custodian and not a trustee in all matters relating to this arrangement and/or the units.
 - The Nominee shall have no duty or responsibility, as regards attendance at meetings or voting in respect of any of the units or as regards any subscription, conversion or other rights in respect thereof or as regards to any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominee be under any duty to investigate or participate therein or take any alternative action in connection therewith except in accordance with written instructions from the customer and upon such conditions and indemnity and provision for expenses as the Nominee may require.
- 9.0 TERMINATION
- RHBAM MY may terminate or suspend the Account by giving 7 Business Days' written notice to the Customer or by immediate or without notice if so required by relevant authorities under applicable laws of Malaysia on the happening of any of the following events:
 - an Account without holdings and/or activity for the past two (2) years since the opening of account;
 - an Account that has been deemed to be dormant based on criteria that RHBAM MY may determine from time to time;
 - 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;
 - any of the Customer's representations, declarations or statements becoming untrue, incomplete or inaccurate;
 - the Customer breaches any of the terms herein;
 - 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;
 - 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;
 - 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);
 - 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).
 - 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:-
- 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 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.rhbgroun.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)

[illegible]

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

Tel No.

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 Country Code

--	--	--

 Area Code

--	--	--	--	--

 Residence / House / Office Mobile

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

A blank 10x10 grid of squares, intended for drawing a picture.

NRIC No. (new) [] - [] - [] NRIC No. (old) / Passport No. []

Tel No.

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 Mobile

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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:

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

FOR OFFICE USE ONLY

FOR UTSC / DISTRIBUTOR USE ONLY

Account No.	_____	RHBAM / Distributor	_____
		Branch Code / Stamp	_____
Transaction Sequence No.	_____	Name of Staff /	_____
		UTSC / Distributor	_____
Price of Transaction (RM/relevant currency)	_____	Staff / UTSC Code	_____

Transaction Price Date	_____	FIMM Code	_____
		Signature of Staff /	_____
		UTSC / Distributor	_____

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

<p>Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>	<p>Joint Individual Applicant/Authorised Signatory (ies)</p> <p>Name:</p> <p>Date:</p>	<p>Company Stamp / Common Seal</p>
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Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.

THIRD SUPPLEMENTARY INFORMATION MEMORANDUM

This third supplementary information memorandum is dated 1 December 2021 and must be read together with the information memorandum dated 3 March 2015, first supplementary information memorandum dated 31 March 2015 and second supplementary information memorandum dated 5 August 2015 for :-

RHB EUROPEAN SELECT FUND

Manager

RHB Asset Management Sdn Bhd
Registration No: 198801007231 (174588-X)
(A member of RHB Banking Group)

Trustee

TMF Trustees Malaysia Berhad
Registration No : 200301008392 (610812-W)
(A member of the TMF Group)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015. IF IN DOUBT, PLEASE OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO THE FUND.

UNITS OF THE RHB EUROPEAN SELECT FUND CAN ONLY BE SOLD TO SOPHISTICATED INVESTORS.

Responsibility Statement

This third supplementary information memorandum dated 1 December 2021 ("Third Supplementary Information Memorandum") in relation to RHB European Select Fund ("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 will not be liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd and takes no responsibility for the contents of this Third Supplementary Information Memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the contents of this Third Supplementary Information Memorandum.

Additionally, prospective investors should not treat the contents of this Third Supplementary Information Memorandum and the information memorandum dated 3 March 2015, the first supplementary information memorandum dated 31 March 2015 and the second supplementary information memorandum dated 5 August 2015 ("Information Memorandum") as advice relating to investment, law or taxation and must rely on their own legal counsel, accountants, financial advisers 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 THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015.

1. AMENDMENTS TO TRANSACTION DETAILS

- a. Section 1 Key Data – Transaction Details of the Fund on page 3 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

TRANSACTION DETAILS	
Minimum Initial Investment	RM 1,000.00 or such other amount as the Manager may from time to time decide.
Minimum Additional Investment	RM 500.00 or such other amount as the Manager may from time to time decide.
Minimum Investment Balance	500 units or such other quantity as the Manager may from time to time decide.
Minimum Redemption of Units	Any number of units.
Frequency of Redemption of Units	No restrictions.
Switching Facility and Frequency of Switching	Available (except during the Fund's initial offer period). Units of the Fund can only be switched to other funds under the management of the Manager that are of the same currency units and that allow switching. The minimum amount for a switch is five hundred (500) units or such other quantity as the Manager may from time to time decide.
Transfer Facility	Transfer of units is only allowed between sophisticated investors. The Manager may refuse to register any partial transfer of units if the registration would result in the transferor or the transferee holding less than five hundred (500) units or such other quantity as the Manager may from time to time decide.
An investor may request for a lower minimum initial investment, lower minimum additional investment, lower minimum investment balance or lower minimum amount for a switch which the Manager may accept or agreed to at its absolute discretion from time to time.	
Subscription Settlement	Payment must be made on the subscription date.
Redemption Settlement	<p>Redemption monies are to be paid within ten (10) business days[#] after receipt by the Manager of the request to repurchase and payable to the Unit Holders' bank account.</p> <p>However, the time taken to pay the redemption proceeds to Unit Holders may be extended or delayed if the Threadneedle ESF is suspended and/or the redemption from the Threadneedle ESF is deferred^{##}. Should this occur, the Manager will pay the redemption proceeds to investors within ten (10) business days[#] after receipt by the Manager of the redemption proceeds from the manager of the Threadneedle ESF.</p>

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015.

	<p>[#] <i>These are the working days when the Manager is open for business.</i></p> <p>^{##} <i>For information concerning deferment of redemption by the Threadneedle ESF, see “Deferred redemption” commencing on page 9.</i></p>
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 email or notification published on the Manager’s website.
Business Day	A day (other than Saturdays, Sundays and public holidays) on which either the stock exchange managed or operated by Bursa Malaysia Securities Berhad is open for trading or banks in Kuala Lumpur are open for business, and a day which is a dealing day as determined by the manager of the Threadneedle ESF.
Other Information	<p>US Person* is not eligible to subscribe to the units of the Fund. 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 of the Fund or transfer all the units of the Fund 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.</p> <p><i>Note:</i> [*] <i>US Person is 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.</i></p>

2. AMENDMENTS TO FEES AND CHARGES

- a. The information on “Subscription fee/ Sales charge by distribution channels” on page 4 of the Information Memorandum and Section A on page 1of the First Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

FEES AND CHARGES	
Subscription Fee ¹ / Sales Charge ¹	<p>Up to 5.00% of the investment amount or any other rate as may be imposed by the Manager at the Manager’s sole discretion.</p> <p>An investor can expect differing sales charge to be levied when buying Units from the various distribution channels and within each distribution channel (i.e. directly from the Manager or</p>

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015.

	<p>from any of its authorised sales agents or participating Institutional Unit Trust Scheme Advisers (“IUTAs”) or Corporate Unit Trust Scheme Advisers (“CUTAs”)), subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.</p> <p>Please note that this Fund’s investments in Threadneedle ESF will be at its net asset value per unit. The sales charge for investing in Threadneedle ESF will be waived by the manager of Threadneedle ESF.</p>
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- b. The information on “Repurchase Charge” on page 4 of the Information Memorandum and Section A on page 1 of the First Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

FEES AND CHARGES	
Repurchase Charge	None.

- c. The information on “Good and Services Tax (“GST”) on page 5 of the Information Memorandum and Section A on page 3 of the First Supplementary Information Memorandum is hereby deleted in its entirety.
- d. The note 1 in Section A – Amendment to FEES AND CHARGES section on page 3 of the First Supplementary Information Memorandum is hereby deleted in its entirety and replaced with the following:

¹ 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 government from time to time.

3. AMENDMENT TO QUALIFIED INVESTORS

Section 4 - Qualified Investors on pages 9 to 10 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

Sophisticated Investor	1. A unit trust scheme, private retirement scheme or prescribed investment scheme; or
	2. Bank Negara Malaysia; or
	3. A licensed person or a registered person; or
	4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator; or
	5. 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

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exercises functions corresponding to the functions of the Securities Commission; or

6. A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010; or
7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010; or
8. A chief executive officer or a director of any person referred to in paragraphs 3, 4, 5, 6 and 7; or
9. A closed-ended fund approved by the Securities Commission Malaysia; or
10. A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies; or
11. A corporation that –
 - (a) is a public company under the Companies Act 2016 which is approved by the Securities Commission to be a trustee under the Capital Markets and Services Act 2007 and has assets under its management, exceeding ten million ringgit 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 ten million ringgit or its equivalent in foreign currencies; or
12. A corporation with total net assets exceeding ten million ringgit or its equivalent in foreign currencies based on the last audited accounts; or
13. A partnership with total net assets exceeding ten million ringgit or its equivalent in foreign currencies; or
14. A statutory body[^] established under any laws unless otherwise determined by the Securities Commission Malaysia; or

[^]Pursuant to Technical Note No.1/2021 issued by the Securities Commission Malaysia, a “joint management

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body” established under section 17 of the Strata Management Act 2013 is not qualified to be a “statutory body” for the purposes of Paragraph 14, Part 1 of Schedules 6 and 7 of the Capital Markets and Services Act 2007, given that the function or mandate of a “joint management body” does not include investing in capital market products. Such entity should not therefore be treated as a high-net worth entities.

15. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967; or
16. An individual –
 - (a) whose total net personal assets, or total net joint assets with his or her spouse, exceeding three million or its equivalent in foreign currencies, excluding the value of the individual’s primary residence;
 - (b) who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months;
 - (c) who jointly with his or her spouse, has a gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; or
 - (d) whose total net personal investment portfolio[^] or total net joint investment portfolio[^] with his or her spouse, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies.

[^]Pursuant to Technical Note No.1/2021 issued by the Securities Commission Malaysia, total net investment portfolio would be the total investments in any capital market products less any borrowings under any margin account for and/or any other borrowings taken for the capital market products in which the individual has invested.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015.

4. AMENDMENT TO PARTIES TO THE FUND

The information on “Manager” in Section 10.1 – Manager on pages 13 to 14 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
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5. AMENDMENT TO THE KEY PERSONNEL OF THE INVESTMENT TEAM

The information on “Key Personnel of the Investment Team” in Section 10.1.2 – Key Personnel of the Investment Team on pages 14 to 15 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

**Chief Investment Officer and Designated Person Responsible for the Fund
Mohd Fauzi bin Mohd Tahir**

Encik Mohd Fauzi bin Mohd Tahir (“Encik Mohd Fauzi”) is the chief investment officer for equity in RHB Asset Management Sdn Bhd. Encik Mohd Fauzi has a total of 26 years of working experience in managing life, corporations, government linked funds as well as portfolios for retail and high net worth individuals. In his previous employment, Encik Mohd Fauzi was the executive director and head of equities for AmlIslamic Funds Management Berhad. He was responsible for the investment of all Islamic equity funds.

Encik Mohd Fauzi holds a Capital Markets Services Representative’s Licence for the regulated activity of fund management and investment advice.

The designated fund manager is supported by our investment team comprising a team of experienced fund managers who are responsible to actively manage the Fund in accordance with the investment objective of the Fund and the provision of the Deed. The investment team shall have discretionary authority over the investments of the Fund subject to the rules and guidelines issued by the relevant authorities.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015.

6. UPDATE ON THE TRUSTEE

The information on “Trustee’s delegate” in section 10.2.2 - Trustee’s Delegates on page 15 of the Information Memorandum is hereby deleted in its entirety and replaced with the following:

The Trustee has appointed Standard Chartered Bank Malaysia Berhad (“SCBMB”) as custodian of the quoted and unquoted investments of the Fund. SCBMB was incorporated in Malaysia on 29 February 1984 under the Companies Act 1965 (now known as the Companies Act 2016) as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a license on 1 July 1994 under the Financial Services Act 2013.

SCBMB is responsible for the Fund’s assets settlement and custodising the Fund’s asset. The assets are held in the name of the Fund through the custodian’s wholly owned subsidiary and nominee company, Cartaban Nominees (Tempatan) Sdn Bhd. All investments are automatically registered into the name of the Fund. The custodian acts only in accordance with instruction from the Trustee.

Particulars of the Trustee’s Delegate

For local and foreign custodian:
Standard Chartered Bank Malaysia Berhad

Business Address:
Level 26, Equatorial Plaza
Jalan Sultan Ismail,
50250 Kuala Lumpur
Tel: (603) 7682 9289
Fax: (603) 7682 0617

7. THE INFORMATION MEMORANDUM REMAINS IN FULL FORCE SUBJECT TO AMENDMENTS IN THE THIRD SUPPLEMENTARY INFORMATION MEMORANDUM

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

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 1 DECEMBER 2021 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015, FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 AND SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015.

ACCOUNT APPLICATION FORM WHOLESALE FUND Individual / Corporate

☐ Individual ☐ Joint ☐ Corporate ☐ Staff Application

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 only, and tick(✓) where applicable. For 1st time Investor(s), this account application form is required to be completed.**

PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE 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.

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

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

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

Nationality / Country of Incorporation ☐ Malaysia(n) ☐ Others (please specify country)

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

Permanent Address
(as in NRIC / Passport / Certificate of Incorporation)

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 RHB Asset Management Sdn Bhd ("RHBAM"), you have consented to receive communications and/or information from RHBAM relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

(To be completed if Individual Applicant)

Mother's Maiden Name

Gender ☐ Male ☐ Female Bumiputera Status ☐ Yes ☐ No

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

Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced No. of Dependents (please indicate if any)

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

Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings ☐ Inheritance ☐ Others (please specify)

Employer's/Company's Name

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

Occupation/Designation

Nature of Business of Applicant/ 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)

Annual Income ☐ Below RM20,000 ☐ RM20,001 - RM60,000 ☐ RM60,001 - RM120,000 ☐ RM120,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above

Estimated Net Worth ☐ Below RM50,000 ☐ RM50,001 - RM100,000 ☐ RM100,001 - RM200,000 ☐ RM200,001 - RM500,000 ☐ RM500,001 - RM1,000,000 ☐ RM1,000,001 - RM3,000,000 ☐ Above RM3,000,000

(To be completed if Corporate Applicant)

Does your company own total net assets of more than RM10 million or its equivalent in foreign currencies?

☐ Yes☐ No

Nature of Business of Applicant/Applicant's Employer

☐ Financial/Banking/Investment
☐ Medical/Health/Science☐ Legal/Tax
☐ Education☐ Telecommunications
☐ Real Estate/ Property☐ Hotel/ Restaurant
☐ Manufacturing☐ Consultancy
☐ Construction☐ Government/ Government related
☐ Others
(please specify)

Company Status

☐ Bumiputra Controlled☐ Non-Bumiputra Controlled☐ Non-Malaysian Controlled

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 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 JOINT INDIVIDUAL APPLICANTName of Joint Applicant
(as in NRIC/Passport/Birth Certificate)

NRIC No. (new)

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

Date of Birth (DD/MM/YYYY)

Country of birth

Nationality

☐ Malaysian☐ Others
(please specify)

Permanent Resident Status

☐ Malaysian☐ Others
(please specify)Permanent
Resident No.

Gender

☐ Male☐ Female

Bumiputera Status

☐ Yes☐ No

Race

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

Marital Status

☐ Single☐ Married☐ Widowed☐ DivorcedNo. of Dependants (please indicate # any)

Relationship to Individual Applicant

☐ Parent☐ Spouse☐ Child☐ Sibling☐ Others (please specify)

Source of Income

☐ Employed (Permanent/Contract)☐ Own business☐ Savings☐ Inheritance☐ Others (please specify)

Employer's/Company's Office

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

Occupation/Designation

Nature of Business of Applicant/Applicant's Employer

☐ Financial/Banking/Investment
☐ Medical/Health/Science☐ Legal/Tax
☐ Education☐ Telecommunications
☐ Real Estate/ Property☐ Hotel/ Restaurant
☐ Manufacturing☐ Consultancy
☐ Construction☐ Government/ Government related
☐ Others (please specify)

Annual Income

☐ Below RM20,000☐ RM120,001 - RM180,000☐ RM20,001 - RM60,000☐ RM180,001 - RM240,000☐ RM60,001 - RM120,000☐ RM240,001 and above

Estimated Net Worth

☐ Below RM50,000☐ RM200,001 - RM500,000☐ RM50,001 - RM100,000☐ RM500,001 - RM1,000,000☐ RM100,001 - RM200,000☐ RM1,000,001 - RM3,000,000☐ Above RM3,000,000Permanent 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

INVESTMENT OBJECTIVE & EXPERIENCE**Investment Objective**☐ Capital Growth☐ Regular Income☐ Capital Protection☐ Education☐ Wealth Accumulation☐ Retirement**Investment Time Frame**☐ Long Term (> 5 years)☐ Medium (3-5 years)☐ Short Term (< 3 years)**Investment Experience**☐ Unit Trust _____ year(s)☐ Trading on Bursa Malaysia _____ year(s)☐ Futures / Options _____ year(s)☐ Others _____ year(s)☐ No experience

RHB PRIVACY NOTICE

I/We understand that RHB Asset Management Sdn Bhd ("RHBAM") 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 / insurance 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;
- (vii) maintaining my/our credit history for present and future reference;
- (viii) enabling an actual or proposed assignee of RHBAM, or participant or sub-participant of RHBAM 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'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'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 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 and to notify I/we about important changes or developments to the products/services. Where I/we have provided RHBAM with sensitive personal information (in particular, information consisting my/our physical/mental health for applications of insurance products/services), I/we hereby provide RHBAM 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.

I/We understand that RHBAM 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. 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

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Contact: +603-9205 8000 Facsimile: +603-9205 8100 Email: rhbam@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 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 to allow RHBAM to process the same in relation to the Purpose, if applicable.

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

- As the authorized signatory(s)/contact person(s) of RHBAM'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 for the Purpose described above. I/We represent and warrant that I/we am/are entitled to provide the said personal information to RHBAM and/or the appropriate consent have been obtained to allow RHBAM to process the said personal information for the purpose.

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

- If I/we am/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 for the Purpose described above.

NOTIS PRIVASI RHB

Saya/Kami faham bahawa RHB Asset Management Sdn Bhd ("RHBAM") 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

- (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 terhasbi daripada mana-mana penyusunan semula, penggabungan, jualan atau pengambilalihan) atau
- (b) diperolehi daripada analisis pembayaran saya/kami dan urusniaga/perkhidmatan yang lain dalam Kumpulan Perbankan RHB, atau
- (c) diperolehi daripada pihak ketiga seperti majikan, pemohon bersama/pemegang-pemegang akaun, penjamin-penjamin, wakil-wakil perundangan, persatuan-persatuan berkaitan industri/kewangan, pihak-pihak berkuasa kerajaan, biro-biro kredit atau agensi-agensi pelaporan kredit, penjual-penjual, rangkaian-rangkaian sosial dan agensi-agensi pencegahan penipuan atau organisasi-organisasi lain,

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

- (i) menyediakan produk dan/atau perkhidmatan ini dan memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang ciri-ciri produk dan/atau perkhidmatan tersebut;
- (ii) mengemaskini dan menguruskan ketepatan rekod Kumpulan Perbankan RHB;
- (iii) pencegahan, pengesanan atau pendakwaan jenayah, dan pematuhan obligasi-obligasi perundangan dan peraturan;
- (iv) penilaian dan analisis termasuk pemeriksaan kredit / pinjaman / risiko insurans / 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 umum;
- (vi) menentukan jumlah hutang saya/kami dan pemungutan hutang yang saya/kami berhutang kepada RHBAM;
- (vii) mengekalkan sejarah kredit anda untuk rujukan semasa dan akan datang;
- (viii) membolehkan pemegang serah hak sebenar atau yang dicadangkan oleh RHBAM, atau peserta atau sub peserta RHBAM untuk menilai urus 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 (termasuk acara rangkaian, pelancaran produk, dan lain-lain) / pertandingan, di mana gambar / imej saya/kami mungkin akan ditangkap dan boleh digunakan untuk penerbitan RHBAM.

Saya/Kami faham dan mengakui bahawa RHBAM perlu memproses maklumat peribadi saya/kami untuk Tujuan tersebut, tanpanya RHBAM tidak akan dapat menyediakan produk/perkhidmatan yang saya/kami minta daripada RHBAM dan untuk memaklumkan saya/kami tentang sebarang perubahan penting atau perkembangan tentang produk/perkhidmatan tersebut. Di mana saya/kami telah memberi RHBAM maklumat peribadi sensitif (khususnya, maklumat tentang kesihatan fizikal / mental saya/kami untuk permohonan bagi produk insurans / perkhidmatan), saya/kami dengan ini memberikan RHBAM 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 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.

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 mengehadakan pemprosesan itu pada bila-bila masa selepas ini dengan mengemukakan permintaan tersebut melalui pos, e-mel atau faks kepada alamat berikut:

Khidmat Pelanggan

RHB Asset Management Sdn Bhd

Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

Nombor Telefon: 03-9205 8000 Nombor Faks: 03-9205 8100 Email: rhbam@rhbgroup.com

Saya/Kami mengakui bahawa Kumpulan Perbankan RHB boleh mengubahsuai atau mengemaskini 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.

PENGKITTAFAN DAN KEBENARAN

- Dengan memberikan maklumat peribadi saya/kami beserta tandatangan, saya/kami mengizinkan RHBAM 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 keemasan, lain-lain) di mana maklumat peribadi mereka telah saya/kami dedahkan kepada RHBAM untuk membenarkan RHBAM membuat pemprosesan yang sama berhubung dengan Tujuan, jika berkenaan.

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

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

[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 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.
- RHB Asset Management Sdn Bhd ("RHBAM") 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 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 and its related companies and affiliates are required to comply with the CRS Rules ("CRS Reporting Requirement"). In view of this RHBAM 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 are not allowed to give tax advice. Please consult your tax adviser if you require assistance in determining your tax residence(s).

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

<input type="checkbox"/>	I/We declare that I am/ we are non-Malaysian resident(s) and I am/ we are permanent resident(s) of _____ (Country)
<input type="checkbox"/>	We declare that we are a non-Malaysian organisation and our organisation is incorporated in _____ (Country)

DECLARATION ON TAX RESIDENT STATUS**For Individual Applicant**

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

For FATCA Status

- ☐ Non-US individual with no US indicia
- ☐ * Non-US individual with US indicia
- ☐ * US individual

For CRS Status

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

For Joint Individual Applicant

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

For FATCA Status

- ☐ Non-US individual with no US indicia
- ☐ * Non-US individual with US indicia
- ☐ * US individual

For CRS Status

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

* Please complete the Individual Self-Certification form provided.

For Corporate Applicant, please complete the Entity Self-Certification/W8-Ben-E form (if applicable) provided.

It is important for you to provide RHBAM with complete and accurate information in this form. If your circumstances change and any of the information provided in this form becomes incorrect please let RHBAM know immediately and provide an updated Self-Certification form.

DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual / Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ("Disclosed Data") in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authorities.
- I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/we undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, Unit Trust Scheme Consultant ("UTSC"), personal representatives, assigns and successor-at-law; will inure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM.

No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of a change in circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

DECLARATIONS AND SIGNATURES (INDIVIDUAL / CORPORATE APPLICANT)

- 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 account application form and I/We undertake to be bound by them for my/our all transactions with RHB Asset Management Sdn. Bhd. ("RHBAM").
- 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 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 am/We 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 am/we are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us (applicable to individual).
- I am/We are duly authorised officer(s) of the Corporate, and warrant that the Corporate has the power and capacity to execute this account application form and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporate's list of authorised signatories (applicable to corporate).
- I/We declare that I am/ we 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, as directors(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).
- I/We declare that I am/ we are in compliance and undertake that I/we will continue to comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM 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 informed of any changes of the information stated in this account application form.
- I/We undertake to provide such information and documents that RHBAM 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 ("AMLA/TFPUAA 2001").
- 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 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 against all actions, cost (including legal costs incurred), suits, proceedings, claims, damages, expenses, losses, liabilities, claims and demands which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- 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).
- If there are any changes to my/our risk tolerance profile, I/we hereby agree to notify and furnish RHBAM with the updated Investor Suitability Assessment Form.

DECLARATIONS AND SIGNATURES (INDIVIDUAL / CORPORATE APPLICANT) (Continued)

- 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 consent to and authorise RHB Banking Group (which shall include RHB Bank, 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 company's information and data maintained with RHBAM, affairs, account(s), facility(ies), directors and/or substantial shareholders to and/or with the following parties including, without limitation:
 - any companies within RHB Banking Group, whether within or outside Malaysia for any purpose including, without limitation to cross-selling, marketing and promotions of Services of the RHB Banking Group;
 - any authorities/regulators/parties as may be authorised by law or regulations to obtain such information or by court of law;
 - any party(ies) providing security for purposes of facility(ies) granted to me/us; agents of the RHB Banking Group, including without limitation, vendors, merchants and/or third party service providers by the RHB Banking Group wherever applicable;
 - 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;
 - credit bureaus and/or credit reporting agencies, fraud prevention agencies, debt collection agencies and industry/financial related associations; and
 - any potential assignee or other person proposing to enter into any contractual arrangement which requires the disclosure of such information.
- I/We declare that I/we have read and clearly understood the RHB Privacy Notice / Privasi Notis RHB in relation to the protection of personal data and hereby inscribe my / our signature as an attestation of my / our agreement and acknowledgement of the RHB Privacy Notice / Privasi Notis RHB.
- If there are any updates/changes that affect my/our tax residency/FATCA/CRS status, I/we further hereby agree to notify and furnish RHBAM with relevant foreign Tax Identification Number (TIN) and/or documentary evidence within 30 days of such change.
- I/We consent to and authorise RHBAM to perform any of the following, if applicable:
 - Withhold any applicable payments in the account(s);
 - 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;
 - Terminate (with prior notice of 7 Business Days) my/our contractual relationship(s) with RHBAM.

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	<input type="checkbox"/> Savings Account															<input type="checkbox"/> Current Account														
Account Ownership	<input type="checkbox"/> Single															<input type="checkbox"/> Joint														

Note:

- Only one MYR currency bank account will be maintained in RHBAM's record at any one time.
- Payment to third party is strictly not allowed.
- For joint investment, bank account provided must consist of both applicants name and/or either one of the applicant'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	<input type="checkbox"/> Savings Account															<input type="checkbox"/> Current Account														
Account Ownership	<input type="checkbox"/> Single															<input type="checkbox"/> Joint														

Note:

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

ALL APPLICANTS MUST SIGN THIS ACCOUNT APPLICATION FORM

Individual Applicant / Authorised Signatory (ies) Name : _____ Date : _____		Joint Individual Applicant / Authorised Signatory (ies) Name : _____ Date : _____		Company Stamp / Common Seal	For joint application, please tick (✓) account operating mode for future transactions. <input type="checkbox"/> Individual Applicant Only <input type="checkbox"/> Joint Individual Applicant Only <input type="checkbox"/> Either Applicant to sign <input type="checkbox"/> Both Applicants to sign

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

FOR UTSC/DISTRIBUTOR USE ONLY**FOR OFFICE USE ONLY**

RHBAM / Distributor / Branch Code / Stamp Name of Staff / UTSC / Distributor Staff / UTSC Code Signature of Staff / UTSC / Distributor FIMM Code	Account No. Transaction Sequence No. Price of Transaction (RM / relevant currency)
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TERMS AND CONDITIONS

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

- 1 Minimum Investment
 - Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum(s) and its Supplementary(ies) (if any).
- 2 Individual Applicant (Main Applicant)
 - Applicant must be 18 years old and above.
 - Please enclose a photocopy of your identity card or passport.
- 3 Joint Individual Applicant
 - Please enclose a photocopy of your identity card or passport.
 - If aged 18 years old and above, he/she is also required to sign the application form.
 - In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title to or interest in the units held.
 - In the absence of written explicit instructions, I/we acknowledge that instructions must be given by both of us.
 - The Individual Applicant (Main Applicant) are held liable should there be any discrepancy in the instruction and/or information given by the Joint Individual Applicant to RHBAM.
- 4 Corporate Applicant
 - Please enclose a copy of the Memorandum and Articles of Association, 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, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form 49, and latest Annual Return / latest Audited Financial Statement.
- 5 Rights of RHBAM as the Manager
 - RHBAM reserves the right to accept or reject any application in whole or in part thereof and reject any account application form which is not completed in full and supported by the requested documents and payments.
- 6 Customer Care
 - If you require further information or clarification, please contact our Customer Service for assistance.
- 7 Electronic Services
 - RHBAM may from time to time provide to the applicant its electronic services such as website, computer, telephone, mobile telephone services or systems (including but not limited to services or information accessible through RHBAM's proprietary software or mobile technology) ("Electronic Services"). The applicant will be automatically enrolled to receive fund's reports and notices in electronic form. If the applicant wishes to receive the reports and notices in printed copies, the applicant may opt out from the Electronic Services by informing RHBAM in writing.
 - RHBAM may engage in any services include as part of such Electronic Services from time to time for the purpose of:
 - (i) viewing information and details relating to the applicant's – viewing and/or printing of account information such as fund reports, statements, advices of transactions and/or other communications in electronic form;
 - (ii) transmitting Orders to RHBAM for execution;
 - (iii) access to, including but not limited to key market indicators and real-time quotes;And if the applicant does not wish to utilise the Electronic Services, the applicant may choose to opt out by informing RHBAM in writing.
 - RHBAM shall be entitled to
 - (i) modify, suspend or terminate the operation of the Electronic Services; or
 - (ii) suspend or terminate the Customer's access to or use of the Electronic Servicesat 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.

8 Notices

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

DEFINITION AND INTERPRETATION

- **"Controlling Person"** are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, Controlling Person(s) means persons in equivalent or similar positions.
- **"Entity"** means a legal person or a legal arrangement, such as corporation, organisation, partnership, trust or foundation.
- **"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 Common Reporting Standard.
- **"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.
- **"Trustee"** refers to the Trustee of the Fund as stated in the Information Memorandum(s) and its Supplementary(ies) (if any).

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

<div>Individual Applicant/Authorised Signatory (ies)</div> <div>Name:</div> <div>Date:</div>	<div>Joint Individual Applicant/Authorised Signatory (ies)</div> <div>Name:</div> <div>Date:</div>	Company Stamp / Common Seal
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Note: Pre-signed purchase/switch form is strictly prohibited as provided under FIMM's Code of Ethics and Rules of Professional Conduct.

SECOND SUPPLEMENTARY INFORMATION MEMORANDUM

This second supplementary information memorandum is dated 5 August 2015 and must be read together with the information memorandum dated 3 March 2015 and its first supplementary information memorandum dated 31 March 2015 for:-

RHB EUROPEAN SELECT FUND

Manager

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

Trustee

TMF Trustees Malaysia Berhad (610812-W)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015 AND ITS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015. IF IN DOUBT, PLEASE OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO THE FUND.

Responsibility Statement

This second supplementary information memorandum dated 5 August 2015 (“Second Supplementary Information Memorandum”) 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 authorized the RHB European Select Fund (“Fund”), the subject of this Second Supplementary Information Memorandum and the authorization shall not be taken to indicate that the Securities Commission Malaysia recommends the investment.

The Securities Commission Malaysia will not be liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd and takes no responsibility for the contents of this Second Supplementary Information Memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the content of this Second Supplementary Information Memorandum.

Additionally, prospective investors should not treat the contents of this Second Supplementary Information Memorandum 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 THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015 AND ITS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015.

1. Name of the Fund

The name of the fund, wherever it appears in the information memorandum dated 27 January 2015 and its first supplementary information memorandum dated 31 March 2015 (“Principal Information Memorandum”) is hereby amended to RHB European Select Fund.

2. Principal Information Memorandum Remains 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 Principal Information Memorandum consistent with this Second Supplementary Information Memorandum, the Principal Information Memorandum 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 THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 AUGUST 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015 AND ITS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015.

ACCOUNT APPLICATION FORM
WHOLESALE FUND
Individual / Corporate

☐ Individual ☐ Joint ☐ Corporate ☐ Staff Application

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and Supplementary Information Memorandum(s) if any before completing this form. Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time Investor(s), this Form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE 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.

Name of Individual/ Corporate Applicant

(as in NRIC/Passport No./Certificate of Incorporation)

NRIC No.(old)/Passport No./Company Registration No.

NRIC No. (new)

(To be completed if Individual Applicant)

Date of Birth (DD/MM/YYYY)

Country of Birth

Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings/ Inheritance ☐ Others (please specify)

Employer's/Company's Name

Employer's/Company's Tel No.

Employer's/Company's Office

☐ In Malaysia ☐ Outside Malaysia (please specify)

Nature of Business of Applicant/ 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)

Marital Status

☐ Single ☐ Married ☐ Widowed ☐ Divorced No. of Dependants (please indicate if any)

Nationality

☐ Malaysian ☐ Others (please specify) Sex ☐ Male ☐ Female

Bumiputera Status

☐ Yes ☐ No Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others

Education Level

☐ Primary ☐ Secondary ☐ STPM / Diploma /PreU ☐ Degree ☐ Post Graduate ☐ Others

Annual Income

☐ Up to RM18,000 ☐ RM18,001 - RM36,000 ☐ RM36,001 - RM50,000 ☐ RM50,001 - RM96,000
☐ RM96,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above

Mother's Maiden Name

Individual Applicant Email Address

By providing your email address to RHB Asset Management Sdn Bhd ("RHBAM"), you have consented to receive communications and/or information from RHBAM relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

(To be completed if Corporate Applicant)

Date of Incorporation (DD/MM/YYYY)

Country of Incorporation

Nature of Business

☐ Financial/Banking/Investment ☐ Legal/Tax ☐ Telecommunications ☐ Hotel/ Restaurant ☐ Consultancy ☐ Government/ Government related
☐ Medical/Health/Science ☐ Education ☐ Real Estate/ Property ☐ Manufacturing ☐ Construction ☐ Others (please specify)

Company Status

☐ Bumiputra Controlled ☐ Non-Bumiputra Controlled ☐ Non-Malaysian Controlled

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 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

Please refer to clause 4 of the Terms and Conditions to ascertain the documents required to be submitted with this application.

PARTICULARS OF JOINT INDIVIDUAL APPLICANT

Name as in NRIC/Passport

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

NRIC No. (new)

Date of Birth (DD/MM/YYYY)

Country of birth

Sex ☐ Male ☐ Female

Nationality

☐ Malaysian ☐ Others (please specify) Bumiputera Status ☐ Yes ☐ No

Occupation

Relationship to Individual Applicant

☐ Parent ☐ Spouse ☐ Child ☐ Sibling ☐ Others

APPLICANT'S CONTACT DETAILS

Permanent Address

Post Code

Town / City

State

Country

Correspondence/

Mailing Address

(complete if different)

Post Code

Town / City

State

Country

Tel No.

Country Code

Area Code

Residence / House

ext

Mobile

Office

Fax No.

FOR UTC/DISTRIBUTOR USE ONLY

RHBAM/Distributor
Branch Code/
Stamp

Name of Staff/
UTC/Distributor
Staff/UTC Code

Signature of Staff/
UTC/Distributor
FiMM Code

FOR OFFICE USE ONLY

Account No.

Trans. Sequence No.

Price of Transaction
(RM/relevant currency)

INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective

☐ Capital Growth

☐ Education

☐ Regular Income

☐ Wealth Accumulation

☐ Capital Protection

☐

☐ Retirement

☐

Investment Experience

☐ Unit Trust _____ year(s)

☐ Futures / Options _____ year(s)

☐ No experience

☐ Trading on Bursa Malaysia _____ year(s)

☐ Others _____ year(s)

Investment Time Frame

☐ Long Term (> 5 years)

☐ Medium (3-5 years)

☐ Short Term (< 3 years)

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

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

☐ We declare that we are a non-Malaysian organisation and our organisation is incorporated in _____
(Country)

DECLARATIONS AND SIGNATURES

INDIVIDUAL APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Information Memorandum(s) for the Fund(s) to be invested in, the Terms and Conditions of this 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 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 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 am/ We are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/ Passport is/are enclosed.
- 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.
- I/We declare that I am/ We 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 am/ We are in compliance and undertake that I/We will comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the Account Application Form, including but not limited to, my/our information on financial position, condition or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of my/our particulars as stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect my/our financial position(s), condition(s) or prospect(s).
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the Anti-Money Laundering and Counter Financing Terrorism Act 2001 ("AML/CFTA").
- (For joint application only) In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.

- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Information Memorandum(s), 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 application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that as I/We am/are qualified investor(s) as defined in the Information Memorandum, I/We am/are qualified to invest in the Wholesale Fund.

CORPORATE APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Information Memorandum for the Fund(s) to be invested in, the Terms and Conditions of this 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 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 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 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.
- I am/ We are duly authorised officer(s) of the Corporation, and warrant that the Corporation has the power and capacity to enter into this agreement and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporation's list of authorised signatories.
- I/We, as directors(s) of the Corporation do hereby declare that the Corporation is a legally incorporated Corporation. Copy of my/our Certificate of Incorporation is enclosed.
- I/We, hereby declare and represent that as at this date, the Corporation is not wound up nor has there been any winding-up petition presented to the Corporation.
- I/We declare that I am/ We 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 undertake to provide RHBAM 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, the Corporation and its group of companies' information on financial position, condition, operation, business or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of the information stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect the Corporation and its group of companies' financial position, condition, operation, business or prospect.
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the AML/CFTA.
- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Information Memorandum(s), 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 application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- We, the abovenamed authorised signatories and representatives for the Company, do declare and represent that as at the date hereof, no petition for winding-up has been filed against the Company nor any receiver has been appointed over any of its assets. Pursuant to the requirements of the Capital Market and Services Act 2007, we further confirm that the Company is a qualified investor as defined in the Information Memorandum and thus, the Company is qualified to invest in the Wholesale Fund.

DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual/Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ("Disclosed Data") in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant
- I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/we undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM.

No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of a change in circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

INSTRUCTION FOR REDEMPTION PAYMENT (for joint applicants account only)

We would like to request the redemption payment to be issued in the name of : -

☐ Applicant only

☐ Joint Applicant only

☐ All Applicants

Please tick (✓) one

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies)

Date

Joint Applicant / Authorised Signatory (ies)

Date

Company Stamp / Common Seal

For **Joint Application**, please tick (✓) account operating mode for future transactions

☐ Applicant Only

☐ Joint Applicant Only

☐ Either Applicant to sign

☐ Both Applicants to sign

TERMS AND CONDITIONS

You are advised to read and understand the relevant Information Memorandum(s) and deed(s) which shall be made available upon request before investing in the fund(s).

1. MINIMUM INVESTMENT

- Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum(s).

2. INDIVIDUAL APPLICANT

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

3. JOINT INDIVIDUAL APPLICANT

- Please enclose a photocopy of your identity card or passport.
- If aged 18 years old and above, he/she is also required to sign the application form.
- In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title to or interest in the units held.
- In the absence of written explicit instructions, I/we acknowledge that instructions must be given by both of us.

4. CORPORATE APPLICANT

- Please enclose a copy of the Memorandum and Articles of Association, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
- For a corporation, the Common Seal or the Company stamp will have to be affixed. If the Company 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, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form 49 and latest Annual Return.

5. RIGHTS OF THE MANAGER

The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.

6. CUSTOMER CARE

If you require further information or clarification, please contact our Customer Service for assistance.

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

The information that you have provided will be used strictly for our own purpose and shall not be shared with any other parties unless as required by law.

RHBAM/WF/2013-11/01-5

PURCHASE / SWITCH FORM
WHOLESALE FUND

Account No. (for existing unit holders only)

Please tick (✓) if this is staff purchase
☐ Purchase ☐ Switch ☐ Staff Application

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and Supplementary Information Memorandum(s) if any before completing this Form. Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time investors, please fill up the application form to be submitted with this form.

INDIVIDUAL APPLICANT

Name of Individual Applicant

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

Tel No.

☐ Update (complete where applicable) ☐ Remain as previous application

Occupation/Designation

Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma /PreU ☐ Degree ☐ Post Graduate ☐ Others

Annual Income ☐ Up to RM18,000 ☐ RM18,001 - RM36,000 ☐ RM36,001 - RM50,000 ☐ RM50,001 - RM96,000 ☐ RM96,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above

Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings / Inheritance ☐ Others (please specify)

Employer's/Company's Name

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

Nature of Business of Applicant/ 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)

JOINT INDIVIDUAL APPLICANT

Name as in NRIC/Passport

NRIC No. (new) : NRIC No.(old)/ Passport No.

Tel No.

CORPORATE APPLICANT

☐ Update on Corporation's documents ☐ Remain as previous application

Name of Company

Company Registration No

Name of Contact Person(s)

Tel No: ext Fax No.

INVESTMENT OBJECTIVE & EXPERIENCE

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

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)

DETAILS OF INVESTMENT APPLICATION

Note: 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), income distribution will either be reinvested into further units in the relevant fund or be paid out.

Fund Name	***Plan Type	** Currency	Amount	****No.of years 1 - 5	Investment Type	*Distribution Instruction
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
TOTAL						

* Account Details for income distribution to be credited: ** specify the currency acronym eg. RM etc *** Note: C - Cash Plan S - Savings Plan E - EPF Plan

**** Applicable for Regular Savings Plan

Name of bank : Branch : Account No : Type : ☐ Savings ☐ Current ☐ Multi Currency

Payment Mode for investment : ☐ Cheque/Bank Draft (Bank No.) (Payable to "RHB Asset Management Sdn Bhd") ☐ Cash Deposit, kindly indicate the bank account which you banked into:

Fund Name	Bank	Account No.
1 All Funds	RHB	2-14129-00200777
2 All Funds	Maybank	514011-592181
3 RHB-OSK Income Plus Fund	RHB	2-14129-0024515-0
4 RHB-OSK Income Plus Fund 5	RHB	2-14129-0021227-9
5 RHB-OSK Islamic Income Plus Fund 5	RHB Islamic	2-14013-6001141-9
6 All Funds	RHB Multi Currency (for foreign currencies)	6-14129-00007029

☐ Others

Notes to be read before completing this section:

- Cheque/bank draft should be crossed and made payable to "RHB ASSET MANAGEMENT SDN BHD" 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 Form.
- You may bank-in cash or arrange for a bank transfer into one of the accounts as stated herein. Please attach the bank-in slip or a copy of the Direct Transfer form with this Form. It must clearly state your name, NRIC No, amount remitted and the name of the Fund(s) you are investing into.
- If you are investing via Standing Instruction, kindly fill up the Standing Instruction Form of the relevant bank and attach it with this Form.

FOR UTC / DISTRIBUTOR USE ONLY

RHBAM/ Distributor Branch
Code/ Stamp
Name of Staff/ UTC/
Distributor
Signature of Staff/ UTC/
Distributor
Staff/UTC Code
FIMM Code

FOR OFFICE USE ONLY

Account No. Trans. Sequence No Price of Transaction (RM/relevant currency) Trans Price Date

DETAILS OF SWITCHING APPLICATION

Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Information Memorandum(s) and its Supplementary(ies).

SWITCH FROM	
Fund Name	No. of Units
1.	
2.	
3.	
4.	
5.	

SWITCH TO			
Fund Name	*Distribution Instruction		
1.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
2.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
3.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
4.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
5.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account

*Account Details for income distribution to be credited:

Name of bank :

Branch :

Account No : Type : ☐ Savings ☐ Current ☐ Multi Currency

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in an investment scheme with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

(i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.

(ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.

(iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.

(iv) Returns on investment 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 form, it constitutes that I have read, understood and agreed to be bound by the notes, terms and conditions stated in this form. I also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to rely on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and agents 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) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies)
Date

Joint Applicant / Authorised Signatory (ies)
Date

Company Stamp / Common Seal

RHBAM/WF/2013-11/02-6

FIRST SUPPLEMENTARY INFORMATION MEMORANDUM

This first supplementary information memorandum is dated 31 March 2015 and must be read together with the information memorandum dated 3 March 2015 for:-

RHB-OSK European Select Fund

Manager

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

Trustee

TMF Trustees Malaysia Berhad (610812-W)

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 15 JANUARY 2015. IF IN DOUBT, PLEASE OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO THE FUND.

Responsibility Statement

This first supplementary information memorandum dated 31 March 2015 ("First Supplementary Information Memorandum") 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 authorized the RHB-OSK European Select Fund ("Fund"), the subject of this First Supplementary Information Memorandum and the authorization shall not be taken to indicate that the Securities Commission Malaysia recommends the investment.

The Securities Commission Malaysia will not be liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd and takes no responsibility for the contents of this First Supplementary Information Memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the content of this First Supplementary Information Memorandum.

Additionally, prospective investors should not treat the contents of this First Supplementary Information Memorandum as advice relating to investment, law or taxation and must rely on their own legal counsel, accountants, financial advisers 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 THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015.

Goods and Services Tax (“GST”) is implemented **effective 1 April 2015** at a standard rate of 6%. Consequently, the following information is amended and inserted as follows:

A. Amendment to FEES AND CHARGES section

FEES AND CHARGES section, item 1 - Key Data of the information memorandum dated 3 March 2015 (“Information Memorandum”) is hereby deleted and substituted with the following:

FEES AND CHARGES	
Subscription fee¹ / Sales charge¹ by distribution channels	Subscription fee / Sales charge by distribution channels
	Corporate Unit Trust Adviser (CUTA) Up to 5.50% of investment amount.
	Institutional Unit Trust Adviser (IUTA) Up to 5.50% of investment amount.
	Tied (Retail) Agent Up to 5.50% of investment amount.
	Direct Sales (Direct investment with the Manager) Up to 5.50% of investment amount.
	<p>An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.</p> <p>Please note that this Fund’s investments in Threadneedle ESF will be at its net asset value per unit. The sales charge for investing in Threadneedle ESF will be waived by the manager of Threadneedle ESF.</p>
Repurchase Charge	<p>A repurchase charge of 1.00% of the redemption amount is payable by a Unit Holder if he redeems his investments within the 6 months period commencing from the last day of the initial offer period. After the 6 months period, no repurchase charge will be levied.</p> <p>All repurchase charge paid by the Unit Holders will be retained by the Manager.</p> <p>The implementation of GST is effective from 1 April 2015 at the rate of 6% and the repurchase charge as stated above for the Fund is exclusive of GST. The repurchase charge herein is a penalty in nature and is not subject to GST. However, the Manager reserves the right to charge GST without prior notification to investor when directed to do so by the Royal Malaysian Customs or when there is a change in the interpretation of the nature of the repurchase charge by the Royal Malaysian Customs.</p>
Switching Fee¹	A switching fee of RM25.00 will be imposed and deducted from the redemption amount of the units of the Fund to be switched for a switch

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015.

	<p>between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the units of the Fund to be switched.</p> <p>The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility.</p>	
Transfer Fee¹	RM5.00 per transfer.	
Annual Management Fee¹	<p>1.80% per annum of NAV calculated on a daily basis before deducting the Manager's fee and Trustee's fee for that particular day.</p> <p>A portion of this fee is paid to Threadneedle Investment Services Limited. As this Fund invests in units of Threadneedle ESF, any management fee charged to the Threadneedle ESF by the Threadneedle ESF's manager in relation to the Fund's investments in the Threadneedle ESF will be fully refunded to this Fund. Accordingly, there is <u>NO DOUBLE CHARGING OF MANAGEMENT FEE</u>. This means that Unit Holders will incur <u>ONLY ONE MANAGEMENT FEE and ONLY AT THE FUND'S LEVEL</u>, i.e. at one point eight per cent (1.80%) per annum of NAV.</p>	
Annual Trustee Fee¹	Up to 0.06% per annum of NAV before deducting the Manager's and Trustee's fees for that particular day (excluding foreign custodian fees and charges).	
Expenses directly related to the Fund	Auditors' fees, other relevant professional fees, custodial charges, cost of distribution of quarterly and annual reports and other notices to Unit Holders, tax certificates, reinvestment statements, transaction costs and taxes will be charged to the Fund.	
Other expenses indirectly paid by an investor.	None levied by the Manager. However, as this Fund will invest in the units of Threadneedle ESF, there are fees indirectly incurred by this Fund i.e. depository's fee, custodian's fees, on-going registration and general expenses which are incurred at the Threadneedle ESF level. Details are as follows:	
	Depository's fee	0.0008% per annum of net asset value of the Threadneedle ESF
	Custodian's fees	The custodian's fees payable by the Threadneedle ESF is calculated based on value of assets according to such rate as determined by the territory or country in which the assets of Threadneedle are held. Currently, the lowest rate is 0.002% and the highest rate is 0.38%. In addition, the Threadneedle ESF's custodian makes a transaction charge determined by the territory or country in which the transaction is effected. Currently, these transaction charges range from £3.80 to £60 per transaction.
	Registration and general expenses	0.15% per annum of net asset value of the Threadneedle ESF.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015.

Goods and Services Tax (“GST”)	All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties (including but not limited to GST) as may be imposed by the government from time to time.
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¹ The implementation of GST is effective from 1 April 2015 at the rate of 6% and the fees and charges payable is exclusive of GST.

B. Information Memorandum Remains in Full Force Subject to Amendments in the First Supplementary Information Memorandum.

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

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 31 MARCH 2015 WHICH IS TO BE READ TOGETHER WITH THE INFORMATION MEMORANDUM DATED 3 MARCH 2015.



RHB ASSET MANAGEMENT SDN BHD 174588-X
19th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur
Tel:603-2164 3036 Fax: 603-2164 0229/2715 0099
Toll Free No:1-800-88-3175 Website: www.rhbgroup.com

ACCOUNT APPLICATION FORM
WHOLESALE FUND
Individual / Corporate

☐ Individual ☐ Joint ☐ Corporate ☐ Staff Application

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and Supplementary Information Memorandum(s) if any before completing this form. Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time Investor(s), this Form is required to be completed.

PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE 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.

Name of Individual/ Corporate Applicant

(as in NRIC/Passport No./Certificate of Incorporation)

NRIC No.(old)/Passport No./Company Registration No.

NRIC No. (new)

(To be completed if Individual Applicant)

Date of Birth (DD/MM/YYYY)

Country of Birth

Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings/ Inheritance ☐ Others (please specify)

Employer's/Company's Name

Employer's/Company's Tel No.

Employer's/Company's Office ☐ In Malaysia ☐ Outside Malaysia (please specify)

Nature of Business of Applicant/ 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)

Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced No. of Dependants (please indicate if any)

Nationality ☐ Malaysian ☐ Others (please specify) Sex ☐ Male ☐ Female

Bumiputera Status ☐ Yes ☐ No Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others

Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma /PreU ☐ Degree ☐ Post Graduate ☐ Others

Annual Income ☐ Up to RM18,000 ☐ RM18,001 - RM36,000 ☐ RM36,001 - RM50,000 ☐ RM50,001 - RM96,000 ☐ RM96,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above

Mother's Maiden Name

Individual Applicant Email Address

By providing your email address to RHB Asset Management Sdn Bhd ("RHBAM"), you have consented to receive communications and/or information from RHBAM relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

(To be completed if Corporate Applicant)

Date of Incorporation (DD/MM/YYYY)

Country of Incorporation

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

Company Status ☐ Bumiputra Controlled ☐ Non-Bumiputra Controlled ☐ Non-Malaysian Controlled

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 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

Please refer to clause 4 of the Terms and Conditions to ascertain the documents required to be submitted with this application.

PARTICULARS OF JOINT INDIVIDUAL APPLICANT

Name as in NRIC/Passport

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

NRIC No. (new)

Date of Birth (DD/MM/YYYY)

Country of birth

Sex ☐ Male ☐ Female

Nationality ☐ Malaysian ☐ Others (please specify)

Bumiputera Status ☐ Yes ☐ No

Occupation Relationship to Individual Applicant ☐ Parent ☐ Spouse ☐ Child ☐ Sibling ☐ Others

APPLICANT'S CONTACT DETAILS

Permanent Address

Post Code Town / City

State Country

Correspondence/

Mailing Address

(complete if different)

Post Code Town / City

State Country

Tel No.

Country Code

Area Code

Residence / House

ext

Mobile

Office

Fax No.

FOR UTC/DISTRIBUTOR USE ONLY

RHBAM/Distributor
Branch Code/
Stamp

Name of Staff/
UTC/Distributor
Staff/UTC Code

Signature of Staff/
UTC/Distributor
FiMM Code

FOR OFFICE USE ONLY

Account No. Trans. Sequence No. Price of Transaction (RM/relevant currency)

INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective

☐ Capital Growth

☐ Education

☐ Regular Income

☐ Wealth Accumulation

☐ Capital Protection

☐

☐ Retirement

☐

Investment Experience

☐ Unit Trust _____ year(s)

☐ Futures / Options _____ year(s)

☐ No experience

☐ Trading on Bursa Malaysia _____ year(s)

☐ Others _____ year(s)

Investment Time Frame

☐ Long Term (> 5 years)

☐ Medium (3-5 years)

☐ Short Term (< 3 years)

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

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

☐ We declare that we are a non-Malaysian organisation and our organisation is incorporated in _____
(Country)

DECLARATIONS AND SIGNATURES

INDIVIDUAL APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Information Memorandum(s) for the Fund(s) to be invested in, the Terms and Conditions of this 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 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 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 am/ We are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/ Passport is/are enclosed.
- 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.
- I/We declare that I am/ We 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 am/ We are in compliance and undertake that I/We will comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the Account Application Form, including but not limited to, my/our information on financial position, condition or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of my/our particulars as stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect my/our financial position(s), condition(s) or prospect(s).
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the Anti-Money Laundering and Counter Financing Terrorism Act 2001 ("AML/CFTA").
- (For joint application only) In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.

- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Information Memorandum(s), 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 application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that as I/We am/are qualified investor(s) as defined in the Information Memorandum, I/We am/are qualified to invest in the Wholesale Fund.

CORPORATE APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Information Memorandum for the Fund(s) to be invested in, the Terms and Conditions of this 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 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 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 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.
- I am/ We are duly authorised officer(s) of the Corporation, and warrant that the Corporation has the power and capacity to enter into this agreement and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporation's list of authorised signatories.
- I/We, as directors(s) of the Corporation do hereby declare that the Corporation is a legally incorporated Corporation. Copy of my/our Certificate of Incorporation is enclosed.
- I/We, hereby declare and represent that as at this date, the Corporation is not wound up nor has there been any winding-up petition presented to the Corporation.
- I/We declare that I am/ We 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 undertake to provide RHBAM 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, the Corporation and its group of companies' information on financial position, condition, operation, business or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of the information stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect the Corporation and its group of companies' financial position, condition, operation, business or prospect.
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the AML/CFTA.
- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Information Memorandum(s), 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 application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- We, the abovenamed authorised signatories and representatives for the Company, do declare and represent that as at the date hereof, no petition for winding-up has been filed against the Company nor any receiver has been appointed over any of its assets. Pursuant to the requirements of the Capital Market and Services Act 2007, we further confirm that the Company is a qualified investor as defined in the Information Memorandum and thus, the Company is qualified to invest in the Wholesale Fund.

DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual/Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ("Disclosed Data") in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant
- I/We shall indemnify RHB Banking Group against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/we undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM.

No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of a change in circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

INSTRUCTION FOR REDEMPTION PAYMENT (for joint applicants account only)

We would like to request the redemption payment to be issued in the name of : -

☐ Applicant only

☐ Joint Applicant only

☐ All Applicants

Please tick (✓) one

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies)

Date

Joint Applicant / Authorised Signatory (ies)

Date

Company Stamp / Common Seal

For **Joint Application**, please tick (✓) account operating mode for future transactions

☐ Applicant Only

☐ Joint Applicant Only

☐ Either Applicant to sign

☐ Both Applicants to sign

TERMS AND CONDITIONS

You are advised to read and understand the relevant Information Memorandum(s) and deed(s) which shall be made available upon request before investing in the fund(s).

1. MINIMUM INVESTMENT

- Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum(s).

2. INDIVIDUAL APPLICANT

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

3. JOINT INDIVIDUAL APPLICANT

- Please enclose a photocopy of your identity card or passport.
- If aged 18 years old and above, he/she is also required to sign the application form.
- In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title to or interest in the units held.
- In the absence of written explicit instructions, I/we acknowledge that instructions must be given by both of us.

4. CORPORATE APPLICANT

- Please enclose a copy of the Memorandum and Articles of Association, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
- For a corporation, the Common Seal or the Company stamp will have to be affixed. If the Company 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, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form 49 and latest Annual Return.

5. RIGHTS OF THE MANAGER

The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.

6. CUSTOMER CARE

If you require further information or clarification, please contact our Customer Service for assistance.

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

The information that you have provided will be used strictly for our own purpose and shall not be shared with any other parties unless as required by law.



RHB ASSET MANAGEMENT SDN BHD 174588-X
19th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur
Tel:603-2164 3036 Fax:603-2164 0229/2715 0099
Toll Free No:1-800-88-3175 Website:www.rhbgroup.com

PURCHASE / SWITCH FORM
WHOLESALE FUND

Account No.
(for existing unit holders only)

☐ Purchase ☐ Switch ☐ Staff Application
Please tick (✓) if this is staff purchase

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and Supplementary Information Memorandum(s) if any before completing this Form. Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time investors, please fill up the application form to be submitted with this form.

INDIVIDUAL APPLICANT

Name of Individual Applicant

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

Tel No.

☐ Update (complete where applicable) ☐ Remain as previous application

Occupation/Designation

Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma /PreU ☐ Degree ☐ Post Graduate ☐ Others

Annual Income ☐ Up to RM18,000 ☐ RM18,001 - RM36,000 ☐ RM36,001 - RM50,000 ☐ RM50,001 - RM96,000
☐ RM96,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above

Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings / Inheritance ☐ Others (please specify)

Employer's/Company's Name

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

Nature of Business of Applicant/ 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)

JOINT INDIVIDUAL APPLICANT

Name as in NRIC/Passport

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

Tel No.

CORPORATE APPLICANT

☐ Update on Corporation's documents ☐ Remain as previous application

Name of Company

Company Registration No

Name of Contact Person(s)

Tel No: ext Fax No.

INVESTMENT OBJECTIVE & EXPERIENCE

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

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)

DETAILS OF INVESTMENT APPLICATION

Note: 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), income distribution will either be reinvested into further units in the relevant fund or be paid out.

Fund Name	***Plan Type	** Currency	Amount	****No.of years 1 - 5	Investment Type	*Distribution Instruction
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
TOTAL						

* Account Details for income distribution to be credited:

** specify the currency acronym eg. RM etc

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

Name of bank :
Branch :
Account No : Type : ☐ Savings ☐ Current ☐ Multi Currency

Payment Mode for investment :

☐ Cheque/Bank Draft (Bank No.) (Payable to "RHB Asset Management Sdn Bhd")

☐ Cash Deposit, kindly indicate the bank account which you banked into:

Fund Name	Bank	Account No.
1 <input type="checkbox"/> All Funds	RHB	2-14129-00200777
2 <input type="checkbox"/> All Funds	Maybank	514011-592181
3 <input type="checkbox"/> RHB-OSK Income Plus Fund	RHB	2-14129-0024515-0
4 <input type="checkbox"/> RHB-OSK Income Plus Fund 5	RHB	2-14129-0021227-9
5 <input type="checkbox"/> RHB-OSK Islamic Income Plus Fund 5	RHB Islamic	2-14013-6001141-9
6 <input type="checkbox"/> All Funds	RHB Multi Currency (for foreign currencies)	6-14129-00007029

☐ Others

Notes to be read before completing this section:

- Cheque/bank draft should be crossed and made payable to "RHB ASSET MANAGEMENT SDN BHD" 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 Form.
- You may bank-in cash or arrange for a bank transfer into one of the accounts as stated herein. Please attach the bank-in slip or a copy of the Direct Transfer form with this Form. It must clearly state your name, NRIC No, amount remitted and the name of the Fund(s) you are investing into.
- If you are investing via Standing Instruction, kindly fill up the Standing Instruction Form of the relevant bank and attach it with this Form.

FOR UTC / DISTRIBUTOR USE ONLY

RHBAM/ Distributor Branch
Code/ Stamp
Name of Staff/ UTC/
Distributor
Signature of Staff/ UTC/
Distributor
Staff/UTC Code
FIMM Code

FOR OFFICE USE ONLY

Account No. Trans. Sequence No Price of Transaction Trans Price Date
(RM/relevant currency)

DETAILS OF SWITCHING APPLICATION

Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Information Memorandum(s) and its Supplementary(ies).

SWITCH FROM	
Fund Name	No. of Units
1.	
2.	
3.	
4.	
5.	

SWITCH TO			
Fund Name	*Distribution Instruction		
1.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
2.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
3.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
4.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account
5.	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Pay by cheque	<input type="checkbox"/> *Credit into bank account

*Account Details for income distribution to be credited:

Name of bank :

Branch :

Account No :

Type : ☐ Savings ☐ Current ☐ Multi Currency

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in an investment scheme with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

(i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.

(ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.

(iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.

(iv) Returns on investment 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 form, it constitutes that I have read, understood and agreed to be bound by the notes, terms and conditions stated in this form. I also accept and acknowledge that RHB Asset Management Sdn Bhd has absolute discretion to rely on facsimile confirmation from me and undertake to indemnify and hold harmless RHB Asset Management Sdn Bhd, its employees and agents 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) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies)

Date

Joint Applicant / Authorised Signatory (ies)

Date

Company Stamp / Common Seal

RHBAM/WF/2013-11/02-5



RHB Asset Management Sdn Bhd (174588-X)

Head Office

19th Floor, Plaza OSK, Jalan Ampang,
50450 Kuala Lumpur, Malaysia

Tel: +603 2164 3036

Fax: +603 2164 4226

Hotline: 1-800-88-3175

www.rhbgroup.com



RHB-OSK EUROPEAN SELECT FUND

Shift Investment Focus To Europe For Brighter Growth Prospects



Manager:

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

Trustee:

TMF Trustees Malaysia Berhad (610812-W)

This information memorandum is dated 3 March 2015

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE INFORMATION MEMORANDUM AND IF IN DOUBT, TO OBTAIN PROFESSIONAL ADVICE BEFORE SUBSCRIBING TO UNITS OF THE FUND.

UNITS OF RHB-OSK EUROPEAN SELECT FUND CAN ONLY BE SOLD TO QUALIFIED INVESTORS.



www.rhbgroup.com

Responsibility Statement

This information memorandum in relation to the RHB-OSK European Select 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 authorized the Fund, the subject of this information memorandum, and the authorization shall not be taken to indicate that the Securities Commission Malaysia recommends the investment.

The Securities Commission Malaysia will not be liable for any non-disclosure on the part of the RHB Asset Management Sdn Bhd and takes no responsibility for the contents of this information memorandum, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from, or in reliance upon the whole or any part of the contents of this information memorandum.

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

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1. KEY DATA

INFORMATION ON THE FUND	
Name of fund	RHB-OSK European Select Fund ("Fund").
Initial offer period	21 days (i.e. 3 March 2015 – 23 March 2015).
Initial offer price	RM 0.5000 per unit of the Fund.
Launch Date	3 March 2015.
Investment Objective	<p>The Fund aims to achieve capital growth over the long-term* by investing in one target fund, i.e. the Threadneedle European Select Fund.</p> <p>*Note: "long term" in this context refers to a period of between 5 - 7 years.</p>
Asset allocation	<p>At least 95% of the Fund's net asset value ("NAV")</p> <ul style="list-style-type: none"> - Investments in units of Threadneedle European Select Fund. <p>2% to 5% of NAV</p> <ul style="list-style-type: none"> - Investments in liquid assets including money market instruments and Placements of Cash**. <p>**Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.</p>
Investment Strategy	<p>The Fund will invest principally in one of the sub-funds of the Threadneedle Investment Funds ICVC, that is, the Threadneedle European Select Fund ("Threadneedle ESF") which is managed by Threadneedle Investment Services Limited. The Threadneedle ESF is an open-ended collective investment scheme domiciled in the United Kingdom and was launched in November 1986. The Fund will invest in the class of units denominated in Singapore Dollars ("SGD") i.e. the SGD Hedged Net Accumulation Shares - Class 1 of the Threadneedle ESF. Threadneedle ESF is authorised and regulated by the Financial Conduct Authority of the United Kingdom ("FCA") under the Financial Services and Markets Act 2000.</p> <p>Threadneedle Investment Funds ICVC is an open-ended investment company with variable capital incorporated in England and Wales and authorised by the FCA with effect from 18 June 1997. Threadneedle Investment Funds ICVC has been certified by the FCA and is a Undertakings for Collective Investment in Transferable Securities Directive (2009/65/EC) ("UCITS") UCITS scheme under the FCA rules. The manager of Threadneedle ESF, Threadneedle Investment Services Limited is registered by the FCA.</p> <p>The investment objective of Threadneedle ESF is to achieve above average capital growth¹ and its investment policy is to invest mainly² in a relatively concentrated³ portfolio of equities of companies domiciled in Continental Europe⁴ or which have significant Continental European operations⁵.</p> <p>Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet sales and redemptions transactions and to enable the proper and efficient management of the Fund.</p> <p>The Manager does not adopt a temporary defensive position for the Fund in response to adverse market, economic, political, or any other conditions as such defensive strategies are expected to be implemented</p>

	<p>at the target fund level, i.e. the Threadneedle ESF, when deemed necessary by Threadneedle ESF's manager. The Manager does not adopt any temporary defensive positions for the Fund as this will allow the Fund to best track the performance of the Threadneedle ESF. It also follows that if the Threadneedle ESF fails to adopt a successful defensive position in response to adverse market and economic conditions, there is a risk that the Fund will mirror the Threadneedle ESF's negative performance, if any. Also, investors should note that at all times the Fund is always subject to currency risk.</p> <p>This Fund is a feeder fund that invests at least 95% of its NAV in the Threadneedle ESF. The risk management strategies and techniques employed will be at the Threadneedle ESF level.</p> <p>Notwithstanding anything contained herein, the Manager may, in consultation with the trustee of the Fund ("Trustee") and with the approval of the unit holders of the Fund ("Unit Holders"), replace the Threadneedle ESF with another fund of a similar objective if, in the Manager's opinion, the Threadneedle ESF no longer meets the Fund's investment objective, or when acting in the interest of the Unit Holders.</p> <p>Unit Holders are advised to refer to section 3.5 to read and understand the target fund's investment objective, policy and approach.</p> <p>Explanatory notes:</p> <p>¹ Threadneedle ESF targets to outperform the benchmark, FTSE World Europe Ex UK by 3% per annum over a rolling 3-year period.</p> <p>² "mainly" means not less than two-thirds of the net asset value of Threadneedle ESF. Up to one-third of the net asset value of Threadneedle ESF may be invested in bonds (including asset-backed securities), equities from other companies that are not domiciled in Continental Europe or have significant Continental European operations and money market securities.</p> <p>³ The Threadneedle ESF portfolio will hold between 35 – 60 stocks.</p> <p>⁴ Continental Europe refers to the Eurozone (Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain), Scandinavia (Denmark, Norway, Sweden) and Switzerland.</p> <p>⁵ "significant Continental Europe operations" refers to the companies that have at least 50% of its revenue derived from Continental Europe and/or have at least 50% of its business operations located in the Continental Europe.</p>
Benchmark	<p>FTSE World Europe ex UK (RM).</p> <p>The benchmark chosen best represents the investments of the Threadneedle ESF. The Ringgit Malaysia ("RM") equivalent of the benchmark that is translated by Bloomberg L.P. is obtained by the Manager from the Bloomberg L.P. An investor may refer to the Manager or to Bloomberg L.P for this benchmark indicator.</p> <p>Note: The risk profile of the Fund is different from the risk profile of the benchmark.</p>
Financial Year End	28 February, but in the event of a leap year, 29 February.
Distribution Policy	Distributions are of secondary importance and distributions, if any, after deduction of taxation and expenses will be reinvested.
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund

	<p>based on the NAV per unit of the Fund as at the first Business Day when units of the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.</p> <p>Note: The Fund's source of distributions is from the capital gains from its investment in the Threadneedle ESF.</p>
Reporting to Investors	<p>The Manager will send the Unit Holders monthly statement of accounts; and quarterly and annual reports.</p> <p>The monthly statement of accounts details all transactions made by the investor in relation to the Fund whereas the quarterly and annual reports, in hard or soft copy format, consist of, amongst others, audited financial statements (annual reports only), information on Fund performance, key risk factors, market outlook and asset allocation of the Fund.</p>
TRANSACTION DETAILS	
Initial Investment	RM20,000.00 or such other amount as the Manager may from time to time decide.
Additional Investment	RM10,000.00 or such other amount as the Manager may from time to time decide.
Minimum Holding at all times	10,000 units or such other quantity as the Manager may from time to time decide.
Minimum Redemption of Units	10,000 units or such other quantity as the Manager may from time to time decide.
Frequency of Creation and Redemption of Units	No restrictions.
Switching Facility	Available (except during the Fund's initial offer period). Units of the Fund can only be switched to other funds that allow switching under the management of the Manager. Minimum amount for a switch is 10,000 units.
Transfer Facility	Transfer is only allowed between Qualified Investors (please refer to section 4).
Subscription Settlement	Payment on subscription date.
Redemption Settlement	<p>Redemption monies are to be paid within ten (10) business days[#] after receipt by the Manager of the request to repurchase and payable to the Unit Holders bank account.</p> <p>[#]These are the working days when the Manager is open for business.</p>
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 complete applications for the Fund are received before the next valuation point.
Business Day	A day (other than Saturdays, Sundays and public holidays) on which Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business, and a day which is a dealing day as determined by the manager of the target fund, Threadneedle ESF).

FEES AND CHARGES		
Subscription Fee / Sales Charge	Subscription fee / Sales charge by distribution channels	
	Corporate Unit Trust Adviser (CUTA)	Up to 5.50% of investment amount.
	Institutional Unit Trust Adviser (IUTA)	Up to 5.50% of investment amount.
	Tied (Retail) Agent	Up to 5.50% of investment amount.
	Direct Sales (Direct investment with the Manager)	Up to 5.50% of investment amount.
	<p>An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.</p> <p>Please note that this Fund's investments in Threadneedle ESF will be at its net asset value per unit. The sales charge for investing in Threadneedle ESF will be waived by the manager of Threadneedle ESF.</p>	
Repurchase Charge	<p>A repurchase charge of 1.00% of the redemption amount is payable by a Unit Holder if he redeems his investments within the 6 months period commencing from the last day of the initial offer period. After the 6 months period, no repurchase charge will be levied.</p> <p>All repurchase charge paid by the Unit Holders will be retained by the Manager.</p>	
Switching Fee	<p>A switching fee of RM25.00 will be imposed and deducted from the redemption amount of the units of the Fund to be switched for a switch between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the units of the Fund to be switched.</p> <p>The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility.</p>	
Transfer Fee	RM5.00 per transfer.	
Annual Management Fee	<p>1.80% per annum of NAV calculated on a daily basis before deducting the Manager's fee and Trustee's fee for that particular day.</p> <p>A portion of this fee is paid to Threadneedle Investment Services Limited. As this Fund invests in units of Threadneedle ESF, any management fee charged to the Threadneedle ESF by the Threadneedle ESF's manager in relation to the Fund's investments in the Threadneedle ESF will be fully refunded to this Fund. Accordingly, there is <u>NO DOUBLE CHARGING OF MANAGEMENT FEE</u>. This means that Unit Holders will incur <u>ONLY ONE MANAGEMENT FEE and ONLY AT THE FUND'S LEVEL</u>, i.e. at one point eight per cent (1.80%) per annum of NAV.</p>	

Annual Trustee Fee	Up to 0.06% per annum of NAV before deducting the Manager's and Trustee's fees for that particular day (excluding foreign custodian fees and charges).	
Expenses directly related to the Fund	Auditors' fees, other relevant professional fees, custodial charges, cost of distribution of quarterly and annual reports and other notices to Unit Holders, tax certificates, reinvestment statements, transaction costs and taxes will be charged to the Fund.	
Other expenses indirectly paid by an investor.	None levied by the Manager. However, as this Fund will invest in the units of Threadneedle ESF, there are fees indirectly incurred by this Fund i.e. depository's fee, custodian's fees, on-going registration and general expenses which are incurred at the Threadneedle ESF level. Details are as follows:	
	Depository's fee	0.0008% per annum of net asset value of the Threadneedle ESF
	Custodian's fees	The custodian's fees payable by the Threadneedle ESF is calculated based on value of assets according to such rate as determined by the territory or country in which the assets of Threadneedle are held. Currently, the lowest rate is 0.002% and the highest rate is 0.38%. In addition, the Threadneedle ESF's custodian makes a transaction charge determined by the territory or country in which the transaction is effected. Currently, these transaction charges range from £3.80 to £60 per transaction.
	Registration and general expenses	0.15% per annum of net asset value of the Threadneedle ESF.
Goods and Services Tax ("GST")	All fees and charges payable to the Manager and/or the Trustee are subject to GST as may be imposed by the government from time to time.	

Prospective Unit Holders should read and understand the contents of the information memorandum and, if necessary, should consult their adviser(s).

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

2. INVESTMENT OBJECTIVE

The Fund aims to achieve capital growth over the long term* by investing in one target fund, i.e. the Threadneedle European Select Fund.

*Note: "long term" in this context refers to a period of between 5-7 years.

3. INVESTMENT STRATEGY

3.1 Investment Strategy

The Fund will invest principally in one of the sub-funds of the Threadneedle Investment Funds ICVC, that is, the Threadneedle European Select Fund ("Threadneedle ESF") which is managed by Threadneedle Investment Services Limited. The Threadneedle ESF is an open-

ended collective investment scheme domiciled in the United Kingdom and was launched in November 1986. The Fund will invest in the class of units denominated in Singapore Dollars (“SGD”) i.e. the SGD Hedged Net Accumulation Shares - Class 1 of the Threadneedle ESF. Threadneedle ESF is authorised and regulated by the Financial Conduct Authority of the United Kingdom (“FCA”) under the Financial Services and Markets Act 2000.

Threadneedle Investment Funds ICVC is an open-ended investment company with variable capital incorporated in England and Wales under registered number IC000002 and authorised by the FCA with effect from 18 June 1997. Threadneedle Investment Funds ICVC has been certified by the FCA as eligible to enjoy the rights conferred by the Undertakings for Collective Investment in Transferable Securities Directive (2009/65/EC) (“UCITS”) and is a UCITS scheme under the FCA rules. The manager of Threadneedle ESF, Threadneedle Investment Services Limited is entered on the FCA register under FCA number 190437.

The investment objective of Threadneedle ESF is to achieve above average capital growth¹ and its investment policy is to invest mainly² in a relatively concentrated³ portfolio of equities of companies domiciled in Continental Europe⁴ or which have significant Continental European operations⁵.

Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet sales and redemptions transactions and to enable the proper and efficient management of the Fund.

The Manager does not adopt a temporary defensive position for the Fund in response to adverse market, economic, political, or any other conditions as such defensive strategies are expected to be implemented at the target fund level, i.e. the Threadneedle ESF, when deemed necessary by Threadneedle ESF’s manager. The Manager does not adopt any temporary defensive positions for the Fund as this will allow the Fund to best track the performance of the Threadneedle ESF. It also follows that if the Threadneedle ESF fails to adopt a successful defensive position in response to adverse market and economic conditions, there is a risk that the Fund will mirror the Threadneedle ESF’s negative performance, if any. Also, investors should note that at all times the Fund is always subject to currency risk.

This Fund is a feeder fund that invests at least 95% of its NAV in the Threadneedle ESF. The risk management strategies and techniques employed will be at the Threadneedle ESF level.

Notwithstanding anything contained herein, the Manager may, in consultation with the trustee of the Fund (“Trustee”) and with the approval of the unit holders of the Fund (“Unit Holders”), replace the Threadneedle ESF with another fund of a similar objective if, in the Manager’s opinion, the Threadneedle ESF no longer meets the Fund’s investment objective, or when acting in the interest of the Unit Holders.

Explanatory notes:

¹ Threadneedle ESF targets to outperform the benchmark, FTSE World Europe Ex UK by 3% per annum over a rolling 3-year period.

² “mainly” means not less than two-thirds of the net asset value of Threadneedle ESF. Up to one-third of the net asset value of Threadneedle ESF may be invested in bonds (including asset-backed securities), equities from other companies that are not domiciled in Continental Europe or have significant Continental European operations and money market securities.

³ The Threadneedle ESF portfolio will hold between 35 – 60 stocks.

⁴ Continental Europe refers to the Eurozone (Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain), Scandinavia (Denmark, Norway, Sweden) and Switzerland.

- ⁵ “significant Continental Europe operations” refers to the companies that have at least 50% of its revenue derived from Continental Europe and/or have at least 50% of its business operations located in the Continental Europe.

3.2 Asset Allocation

At least 95% of NAV

- Investments in units of Threadneedle European Select Fund.

2% to 5% of NAV

- Investments in liquid assets including money market instruments and Placements of Cash*.

*Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

3.3 Financial Derivatives

As the Fund will invest in units of the Threadneedle ESF denominated in SGD, the Manager may trade in financial derivatives, which include but is not limited to forwards and swaps, for the purpose of hedging the Fund's exposure to SGD. The benefit of any upside of currency movement is limited as the sole interest is to protect the value of the portfolio. The Fund's net market exposure to financial derivative instruments will not at any time exceed its NAV.

3.4 Leverage

The Fund may borrow cash on a temporary basis (i.e. not more than one (1) month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) percent of NAV at the time the borrowing is incurred and assets of the Fund may only be pledged as collateral with financial institutions for borrowing of this nature.

3.5 Information on Threadneedle European Select Fund

About Threadneedle European Select Fund (“Threadneedle ESF”)

Threadneedle ESF is an open-ended collective investment scheme domiciled in the United Kingdom. Threadneedle ESF is authorised and regulated by the Financial Conduct Authority of the United Kingdom (“FCA”) under the Financial Services and Markets Act 2000.

Threadneedle ESF is a sub-fund under the umbrella company of the Threadneedle Investment Funds ICVC and was launched in November 1986. Threadneedle Investment Funds ICVC is an open-ended investment company with variable capital incorporated in England and Wales under registered number IC000002 and authorised by the FCA with effect from 18 June 1997. Threadneedle Investment Funds ICVC has been certified by the FCA as eligible to enjoy the rights conferred by the Undertakings for Collective Investment in Transferable Securities Directive (2009/65/EC) (“UCITS”) and is a UCITS scheme under the FCA rules.

The manager of Threadneedle ESF, Threadneedle Investment Services Limited (“Threadneedle ISL”) is registered by the FCA. Threadneedle ISL has appointed Threadneedle Asset Management Limited (“Threadneedle AML”) as the investment manager for the Threadneedle ESF. Threadneedle AML is authorised and regulated by the FCA under the Financial Services and Markets Act 2000 to carry on regulated activities in the United Kingdom. Its principal activity is acting as an investment manager.

Investment objective, policy and approach of Threadneedle ESF

The investment objective of Threadneedle ESF is to achieve above average capital growth¹ and its investment policy is to invest mainly² in a relatively concentrated³ portfolio of equities of companies domiciled in Continental Europe⁴ or which have significant Continental European operations⁵. The select investment approach means that Threadneedle AML has the flexibility to take significant stock and sector positions which may lead to increased levels of volatility⁶. If Threadneedle AML considers it desirable, it may further invest up to one-third of its net asset value in bonds (including asset-backed securities), equities from other companies not domiciled in Continental Europe or have significant Continental European operations and money market securities.

Threadneedle ESF's investments in such companies are not sector specific and the Threadneedle ESF can invest in a broad range of sectors and industries. It seeks to add value by investing in a selective range of opportunities identified by Threadneedle AML based on company fundamentals.

Threadneedle ESF's investment philosophy is based on the premise that a company's intrinsic value is determined by its growth (in terms of revenue and/or profits), returns on capital, its sustainable competitive advantage and pricing power (i.e. the company's ability to maintain strong pricing (hence profitability) for their goods and/or services under various market conditions). Threadneedle AML will aim to research and assess these areas intensively and invest in companies where it believes the market has underestimated this intrinsic value of a company.

Explanatory notes:

- ¹ Threadneedle ESF targets to outperform the benchmark, FTSE World Europe Ex UK by 3% per annum over a rolling 3-year period.
- ² "mainly" means not less than two-thirds of the net asset value of Threadneedle ESF. Up to one-third of the net asset value of Threadneedle ESF may be invested in bonds (including asset-backed securities), equities from other companies not domiciled in Continental Europe or have significant Continental European operations and money market securities.
- ³ The Threadneedle ESF portfolio will hold between 35 – 60 stocks.
- ⁴ Continental Europe refers to the Eurozone (Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain), Scandinavia (Denmark, Norway, Sweden) and Switzerland.
- ⁵ "significant Continental Europe operations" refers to the companies that have at least 50% of its revenue derived from Continental Europe and/or have at least 50% of its business operations located in the Continental Europe.
- ⁶ Volatility of Threadneedle ESF portfolio is not from any derivative investment as Threadneedle ESF does not invest or participate in any derivatives.

Other information about Threadneedle ESF

Dilution adjustment of Threadneedle ESF

The Threadneedle ESF is a single priced fund in which the share price is referenced to its net asset value that is calculated using the mid-market value (i.e. average market price of the current bid and ask prices being quoted) of the Threadneedle ESF investments. The actual cost of purchasing or selling an investment may be higher or lower than the mid-market value used in calculating the share price of Threadneedle ESF. Under certain circumstances, this may have an adverse effect to the shareholders interest in Threadneedle ESF, called the dilution effect. In order to prevent this dilution effect, the manager of Threadneedle ESF has

the power to apply a dilution adjustment to the subscription and/or redemption of shares. If applied, the dilution adjustment will be paid into and will become part of the net asset value of Threadneedle ESF which can result in an increase or decrease of the share price of the Threadneedle ESF. Consequently, the Fund's NAV will also increase or decrease following the dilution adjustment of the share price of Threadneedle ESF.

Compulsory redemption of Threadneedle ESF

If at any time, the size of SGD Hedged Net Accumulation Shares – Class 1 of the Threadneedle ESF (SGD Hedged Class) falls below Pound Sterling (GBP) 1 million (or the equivalent in another currency), the manager of Threadneedle ESF may, in the interest of remaining shareholders of SGD Hedged Class, redeem all outstanding shares of the SGD Hedged Class. The notice of compulsory redemption will be given to the shareholders and the manager of Threadneedle ESF reserves the right to redeem all outstanding shares of the SGD Hedged Class 30 days after giving such notice. In such event, the Manager will notify all Unit Holders of such compulsory redemption by the manager of Threadneedle ESF and upon consultation with the Trustee, call a Unit Holder's meeting to decide the next course of action.

Deferred redemption

In times of high redemptions, where requested redemptions (including redemptions by the Fund) exceed 10% of the Threadneedle ESF's value, the manager of Threadneedle ESF may defer redemptions requests at a particular valuation point on a dealing day, to the valuation point on the next dealing day. This is in order to protect the interests of continuing shareholders of Threadneedle ESF. This may reduce the number of shares of Threadneedle ESF that the Fund can redeem on a particular dealing day or defer the Fund's request for redemption to the next dealing day. Consequently, the Fund may not receive the redemption proceeds within the anticipated time or amount sought for.

4. QUALIFIED INVESTORS

Subscription of units of the Fund is open to:

1. An individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence;
2. An individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months;
3. An individual who, jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding twelve months;
4. A corporation with total net assets exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts;
5. A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies;
6. A unit trust scheme or prescribed investment scheme;
7. A private retirement scheme;
8. A closed-end fund;
9. A company that is registered as a trust company under the Trust Companies Act 1949 which has assets under management exceeding RM10 million or its equivalent in foreign currencies;

10. A corporation that is a public company under the Companies Act 1965 which is approved by the Securities Commission Malaysia to be a trustee under the Capital Markets and Services Act 2007 and has assets under management exceeding RM10 million or its equivalent in foreign currencies;
11. A statutory body established by an Act of Parliament or an enactment of any State;
12. A pension fund approved by the Director General of Inland Revenue under section 150 of the Income Tax Act 1967;
13. A holder of a capital markets services licence;
14. A licensed institution;
15. An Islamic bank;
16. An insurance company licensed under the Financial Services Act 2013;
17. A takaful operator registered under the Islamic Financial Services Act 2013;
18. A bank licensee or insurance licensee as defined under the Labuan Financial Services and Securities Act 2010;
19. An Islamic bank licensee or takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010; and
20. Any other investor as may be defined by the Securities Commission Malaysia from time to time.

5. PERMITTED INVESTMENTS AND RESTRICTIONS

The Fund will invest in one collective investment scheme i.e. Threadneedle European Select Fund ("Threadneedle ESF"), trade in financial derivatives, invest in money market instruments and place cash[^] with any financial institutions, and any other investments as agreed between the Trustee and the Manager from time to time, provided that there is no inconsistency with the Fund's objective.

In undertaking the Fund's investments, the Fund must not invest in a fund-of-funds, a feeder fund, or any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.

[^]Note: These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

6. RISK FACTORS OF THE FUND

The Fund is associated with the following risks:

(a) Management risk

As this Fund invests at least 95% of NAV in the target fund, Threadneedle ESF, it is subject to the expertise of the manager and the investment manager of Threadneedle ESF. Poor management of the Threadneedle ESF will jeopardise the investment of this Fund in the Threadneedle ESF and in turn, the Unit Holders' investment through the risk of reduced returns and in some cases the Unit Holders may also lose their capital invested in this Fund.

(b) *Currency and country risk*

As the Fund invests in SGD denominated shares of Threadneedle ESF that is domiciled in the United Kingdom, the Fund is subject to currency and country risk. Changes in rates of exchange between the currencies of SGD and RM may cause the value of this Fund's investment in the Threadneedle ESF to diminish or increase, which in turn will affect the value of the Unit Holders' investments. The Fund's investments in the Threadneedle ESF may be adversely affected by political instability as well as any exchange controls, changes in taxation, foreign investment policies and restrictions on repatriation of investments, which may be imposed by the relevant authorities in United Kingdom. Threadneedle ESF is also subject to currency risk (as elaborated in the section below).

Furthermore, investments of the Threadneedle ESF are subject to the following risks:

(a) *Market risk*

Threadneedle ESF is subject to normal market fluctuations and other risks inherent in investing in securities. There can be no assurance that any appreciation in value of investments will occur. The value of Threadneedle ESF's investments and the income derived from them can fall as well as rise and investors might not get back the sum originally invested by them. There is no assurance that the investment objective of Threadneedle ESF will actually be achieved.

(b) *Currency risk*

As assets of the Threadneedle ESF are denominated in foreign currency, changes in exchange rates may affect the value of the Threadneedle ESF's investments.

(c) *Hedged share classes*

SGD share class of Threadneedle ESF will use currency hedging transactions to reduce the effect of exchange rate fluctuations between the currency in which the share class is denominated i.e. SGD and the investment currency of the Threadneedle ESF i.e. Euro. There can be no guarantee that the hedging strategy applied in SGD hedged share of Threadneedle ESF will be successful or entirely eliminate the adverse effects of changes in exchange rates between the investment currency of Threadneedle ESF i.e. Euro and SGD.

It should be noted that hedging transactions may be entered into whether or not the SGD is declining or increasing in value relative to the Euro. Consequently, where such hedging is undertaken, it may protect investors of the SGD hedged share of Threadneedle ESF against a decrease in the value of SGD but it may also preclude investors from benefiting from an increase in the value of SGD.

(d) *Effect of portfolio concentration*

Investors should note that Threadneedle ESF has a concentrated portfolio. This means that the Threadneedle ESF will hold between 35 – 60 stocks or Threadneedle ESF may hold large positions of the portfolio in between those 35 to 60 stocks. If one or more of those stocks' prices decline or dealing of those stocks are suspended by the relevant exchanges, it may have a more pronounced effect on Threadneedle ESF's value than if a larger number of stocks were held or if the Threadneedle ESF had fewer large individual positions.

Accordingly the Threadneedle ESF may carry a higher degree of risk and net asset value volatility than a fund, which invests in a broad range of companies and or does not take large positions in a relatively small number of stocks.

(e) Restrictive geographical market

As the Threadneedle ESF's investments will focus on equities issued by companies in Continental Europe or companies which have significant operations in Continental Europe, it may be subject to a higher level of risk than an equities portfolio which is not restricted to a particular geographical region. Thus, there is a risk that the Threadneedle ESF will perform poorly during an economic downturn affecting the Continental Europe region or in the event of adverse news affecting the Continental Europe region.

Investors are advised to read the information memorandum and obtain professional advice before subscribing to units of the Fund.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not always possible to protect your investment against all risks.

The investments of the Fund carry risks and we recommend that you read the whole information memorandum to assess the risks of the Fund.

7. PRICING POLICY

Selling Price is the price (before adding any sales charge) payable by an investor or a Unit Holder for the purchase of a unit of the Fund ("Selling Price"). The Selling Price is fixed at RM0.5000 per unit during the Fund's initial offer period.

After the Fund's initial offer period, the Selling Price shall be the NAV per unit of the Fund as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the application for units of the Fund is received by the Manager.

A sales charge will be computed separately based on the investment amount / purchase amount, net of bank charges, if any.

Repurchase Price is the price (before deducting any repurchase charge) payable by the Manager to a Unit Holder pursuant to the repurchase of a unit of the Fund ("Repurchase Price"). The Repurchase Price is fixed at RM0.5000 during the Fund's initial offer period.

After the Fund's initial offer period, the Repurchase Price shall be the NAV per unit of the Fund as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the repurchase request is received by the Manager.

A repurchase charge may be computed separately based on the withdrawal amount / repurchase amount.

The NAV is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point. The NAV per unit of the Fund is determined when the NAV is divided by the total number of the Fund's units in circulation at that valuation point.

The NAV per unit of the Fund will be made available on our website, <http://www.rhbgroup.com>.

8. VALUATION OF ASSETS

The Fund must be valued at least once every Business Day except during the Fund's initial offer period. As the target fund that the Fund invests in, Threadneedle ESF, is domiciled in United Kingdom, the valuation of the Threadneedle ESF for a relevant dealing day is performed on a different time zone from Malaysia.

Accordingly, the valuation of the Fund for the relevant Business Day will be conducted before 5.00 p.m. on the following day in which the Manager is open for business, when the valuation of the Threadneedle ESF for the day in question would have been obtained from the manager of the Threadneedle ESF.

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

Investors may however obtain the most current computed price by contacting the Manager directly or visiting our website, <http://www.rhbgroup.com>

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

Accordingly:

- (i) The units of the Threadneedle ESF will be valued by reference to the manager's last published repurchase price of a unit of the Threadneedle ESF for the relevant Business Day.
- (ii) Financial derivatives positions will be marked-to-market at the close of each trading day.
- (iii) Placements of Cash** will be valued each day by reference to the principal value of such investments and the interest/profits accrued thereon for the relevant period.
- (iv) Foreign exchange translation of SGD to RM for a particular Business Day is determined based on the bid rate quoted by Bloomberg at 4.00 p.m. (United Kingdom time) or such other time as may be prescribed from time to time by the relevant laws.

****Note:** These are placements of cash in any deposits or investment accounts with any financial institution(s) that are not embedded with or linked to financial derivative instruments.

9. POLICY ON REBATES AND SOFT COMMISSION

Any rebate on brokerage fees or shared commissions is to be credited into the accounts of the Fund. Goods and services ("soft commission") received are retained by the Manager or its delegate only if the goods and services are of demonstrable benefit to the Unit Holders such as research materials and computer software incidental to the investment management of the Fund.

10. PARTIES TO THE FUND

10.1 Manager

RHB Asset Management Sdn Bhd (174588-X) ("Manager")

Registered and principal office:
19th Floor, Plaza OSK
Jalan Ampang

50450 Kuala Lumpur
Hotline: 1-800-88-3175
Tel: 03-2164 3036
Fax: 03-2164 4226
E-mail: rhbam@rhbggroup.com
Website: www.rhbggroup.com

Board of directors:

1. Mr Patrick Chin Yoke Chung (Independent Non-Executive Chairman)
2. Tuan Haji Khairuddin Ahmad (Senior Independent Non-Executive Director)
3. Dato' Othman Jusoh (Independent Non-Executive Director)
4. Encik Abdul Aziz Peru Mohamed (Independent Non-Executive Director)
5. Ms Ong Yin Suen (Non-Independent Managing Director)

Chief Executive Officer:

Mr Ho Seng Yee

10.1.1 Functions of the Manager

The Manager is responsible for the day-to-day administration of the Fund in accordance with the provisions of the deed of the Fund. The main responsibilities of the Manager include:

- Selecting and managing investments of the Fund;
- Executing, supervising and valuing investments of the Fund;
- Arrangement of sale and repurchase of units of the Fund;
- Keeping of proper records of the Fund;
- Issuing the Fund's annual and quarterly reports to Unit Holders;
- Distribution of income to Unit Holders (if any); and
- Marketing the Fund to potential investors.

In fulfilling these functions, the Manager has in place a strong and cohesive team of staff who are experienced in various aspects of the unit trust industry, i.e. in the administration, marketing and fund management functions.

10.1.2 Key Personnel of the Investment Team

The investment team will hold investment meetings every month. The investment team is jointly responsible for the overall investment decisions made on behalf of the Fund. The key member of the investment team is:

Chief Investment Officer and Designated Person Responsible for the Fund Mr Hoe Cheah How

Mr Hoe Cheah How is the chief investment officer and his primary responsibilities include formulating and executing strategic and tactical portfolio strategies to deliver consistent out-performance under different market trends. He is also responsible for supervising both the investment research and central dealing teams. Mr Hoe joined the Manager in 2011 and has led the fixed income investment and credit assessment teams as head of fixed income before his appointment to his current role. He has vast experience in the financial markets having served in different roles ranging from financial consultant, analyst, proprietary desk bond trader to fixed income portfolio manager.

He holds a Bachelor of Commerce in Finance (1st Class Honors) from Curtin University of Technology, Australia. He is an affiliate member of the Persatuan Pasaran Kewangan Malaysia (PPKM), in which he passed (with Distinction) in the Pasaran Kewangan Malaysia Certificate (PKMC) examination in 2006. He is a qualified Chartered Financial Analyst

(CFA) charter holder. He also holds the Capital Markets Services Representative's Licence for fund management.

The chief investment officer is supported by a team of experienced investment managers/fund managers who are responsible to actively manage the Fund in accordance with the investment objective of the Fund and the provisions of the deed. The investment team shall have discretionary authority over the investments of the Fund subject to the Fund's investment objective and strategy, and the rules and guidelines issued by the relevant authorities.

10.2 Trustee

TMF Trustee Malaysia Berhad
10th Floor, Menara Hap Seng
No. 1 & 3, Jalan P. Ramlee
50250 Kuala Lumpur
Tel: 03-2382 4288 Fax: 03-2026 1451

10.2.1 Duties and Responsibilities of the Trustee

The Trustee's main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interest of the Unit Holders. In carrying out these functions and duties, the Trustee has to exercise all due care, skills, diligence and vigilance and is required to act in accordance with the provisions of the deed of the Fund, all relevant laws and the Securities Commission Malaysia's Guidelines on Wholesale Funds ("Guidelines"). Apart from being the legal owner of the Fund's assets, the Trustee is also responsible for ensuring that the Manager performs its duties and obligations in accordance with the provisions of the deed of the Fund, all relevant laws and the Guidelines.

10.2.2 Trustee's delegate

The Trustee has appointed Standard Chartered Bank Malaysia Berhad ("SCBM") as custodian of the quoted and unquoted investments of the Fund. SCBM is responsible for the Fund's assets settlement and custodising the Fund's asset. The assets are held in the name of the Fund through the custodian's wholly owned subsidiary and nominee company, Cartaban Nominees (Tempatan) Sdn Bhd. All investments are automatically registered into the name of the Fund. The custodian acts only in accordance with instruction from the Trustee.

SCBM was incorporated in Malaysia on 29 February 1984 under the Companies Act 1965 as a public company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group. SCBM was granted license on 1 July 1994 under the Banking and Financial Institutions Act, 1989.

10.2.3 Trustee's Statement of Responsibility

The Trustee has given its willingness to assume the position as trustee of the Fund and all the obligations in accordance with the deed of the Fund, all relevant laws and the Guidelines.

10.3 Auditors of the Manager and the Fund

Messrs PricewaterhouseCoopers
Level 10, 1 Sentral, Jalan Travers
Kuala Lumpur Sentral
50706 Kuala Lumpur.
Tel: 03-2173 1188
Fax: 03-2173 1288

11. RIGHTS AND LIABILITIES OF UNIT HOLDERS

11.1 Rights of the Unit Holders

Unit Holders shall have the right in respect of the Fund in which they hold units of the Fund, amongst others, to the following:

- (a) to receive distributions of the Fund (if any), participate in any increase in the value of the units of the Fund and to other rights and privileges as set out in the deed of the Fund;
- (b) to call for the Unit Holders' meetings, and to vote for the removal of the Trustee or the Manager through a special resolution as provided for in the deed of the Fund; and
- (c) to receive quarterly and annual reports of the Fund.

No Unit Holder shall be entitled to require the transfer to him of any of the assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on his behalf, of the rights of the Trustee as the registered owner of such assets.

11.2 Liabilities of Unit Holders

The liability of Unit Holders shall be limited to their investment participation in the Fund. Unit Holders shall not be liable to indemnify the Trustee or the Manager against any liabilities whatsoever arising in respect of their duties and obligations as trustee and manager of the Fund. Any claims against the Fund shall be entirely restricted to the Fund.

11.3 Power to call for a Meeting by Unit Holders

Unit Holders have the right to request the Manager to call for a Unit Holders' meeting provided any such request is made in writing by not less than fifty (50) or one-tenth (1/10) of all the Unit Holders, and the request must state the purpose of the proposed meeting.

Unit Holders may request the Manager to call for a Unit Holders' meeting for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the deed of the Fund.

11.4 Termination of the Fund

The Fund is of unlimited duration and shall continue until terminated:

- (a) by the Manager at any time in its absolute discretion subject to compliance with the relevant laws, which may include but is not limited to the following situations:
 - (i) where authorization for the Fund's establishment is revoked by the Securities Commission Malaysia at any time.
 - (ii) where an approved transfer scheme as defined under the relevant laws has resulted in the Fund being left with no asset.

- (b) by the Trustee if a Unit Holders' meeting is summoned by the Trustee to pass a special resolution in order to terminate and wind-up the Fund and therefore the Trustee must obtain an order from the court to confirm the said special resolution.
- (c) by the Unit Holders if a Unit Holders' meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.



RHB ASSET MANAGEMENT SDN BHD 174588-X
19th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur
Tel: 603-2164 3036 Fax: 603-2164 0229/2715 0099
Toll Free No: 1-800-88-3175 Website: www.rhbgroup.com

ACCOUNT APPLICATION FORM WHOLESALE FUND Individual / Corporate

☐ Individual ☐ Joint ☐ Corporate ☐ Staff Application

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and Supplementary Information Memorandum(s) if any before completing this form. **Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time Investor(s), this Form is required to be completed.**

PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE 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.

Name of Individual/ Corporate Applicant
(as in NRIC/Passport No./Certificate of Incorporation)
NRIC No.(old)/Passport No./Company Registration No. NRIC No. (new)

(To be completed if Individual Applicant)

Date of Birth (DD/MM/YYYY) Country of Birth
Source of Income ☐ Employed (Permanent/Contract) ☐ Own business ☐ Savings/ Inheritance ☐ Others (please specify)
Employer's/Company's Name
Employer's/Company's Tel No. Occupation/ Designation
Employer's/Company's Office ☐ In Malaysia ☐ Outside Malaysia (please specify)
Nature of Business of Applicant/ 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)
Marital Status ☐ Single ☐ Married ☐ Widowed ☐ Divorced No. of Dependents (please indicate if any)
Nationality ☐ Malaysian ☐ Others (please specify) Sex ☐ Male ☐ Female
Bumiputera Status ☐ Yes ☐ No Race ☐ Malay ☐ Chinese ☐ Indian ☐ Others
Education Level ☐ Primary ☐ Secondary ☐ STPM / Diploma / PreU ☐ Degree ☐ Post Graduate ☐ Others
Annual Income ☐ Up to RM18,000 ☐ RM18,001 - RM36,000 ☐ RM36,001 - RM50,000 ☐ RM50,001 - RM96,000
☐ RM96,001 - RM180,000 ☐ RM180,001 - RM240,000 ☐ RM240,001 and above
Mother's Maiden Name
Individual Applicant Email Address

By providing your email address to RHB Asset Management Sdn Bhd ("RHBAM"), you have consented to receive communications and/or information from RHBAM relating to your investment via email. Notices delivered via email to applicant are deemed sent and received on the date such email is sent.

(To be completed if Corporate Applicant)

Date of Incorporation (DD/MM/YYYY) Country of Incorporation
Nature of Business ☐ Financial/Banking/Investment ☐ Legal/Tax ☐ Telecommunications ☐ Hotel/ Restaurant ☐ Consultancy ☐ Government/ Government related ☐ Medical/Health/Science ☐ Education ☐ Real Estate/ Property ☐ Manufacturing ☐ Construction ☐ Others (please specify)
Company Status ☐ Bumiputra Controlled ☐ Non-Bumiputra Controlled ☐ Non-Malaysian Controlled
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 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

Please refer to clause 4 of the Terms and Conditions to ascertain the documents required to be submitted with this application.

PARTICULARS OF JOINT INDIVIDUAL APPLICANT

Name as in NRIC/Passport
NRIC No.(old)/Passport No./Birth Certificate No. NRIC No. (new)
Date of Birth (DD/MM/YYYY) Country of birth Sex ☐ Male ☐ Female
Nationality ☐ Malaysian ☐ Others (please specify) Bumiputera Status ☐ Yes ☐ No
Occupation Relationship to Individual Applicant ☐ Parent ☐ Spouse ☐ Child ☐ Sibling ☐ Others

APPLICANT'S CONTACT DETAILS

Permanent Address
Post Code Town / City State Country
Correspondence/ Mailing Address
(complete if different)
Post Code Town / City State Country
Tel No. Country Code Area Code Residence / House Office ext Mobile Fax No.

FOR UTC/DISTRIBUTOR USE ONLY

RHBAM/Distributor Branch Code/ Stamp Name of Staff/ UTC/Distributor Staff/UTC Code Signature of Staff/ UTC/Distributor FIMM Code

FOR OFFICE USE ONLY

Account No. Trans. Sequence No. Price of Transaction (RM/relevant currency)

INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective

- ☐ Capital Growth ☐ Regular Income ☐ Capital Protection ☐ Retirement
☐ Education ☐ Wealth Accumulation

Investment Time Frame

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

Investment Experience

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

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

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

(Country)

☐ We declare that we are a non-Malaysian organisation and our organisation is incorporated in _____

(Country)

DECLARATIONS AND SIGNATURES

INDIVIDUAL APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Information Memorandum(s) for the Fund(s) to be invested in, the Terms and Conditions of this 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 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 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 am/ We are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/ Passport is/are enclosed.
- 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.
- I/We declare that I am/ We 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 am/ We are in compliance and undertake that I/We will comply with all applicable laws and regulations.
- I/We undertake to provide RHBAM with all information as it may require for the purpose of and in connection with completing the Account Application Form, including but not limited to, my/our information on financial position, condition or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of my/our particulars as stated in this Account Application Form and/or of any material facts that will, directly or indirectly, affect my/our financial position(s), condition(s) or prospect(s).
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the Anti-Money Laundering and Counter Financing Terrorism Act 2001 ("AMLCFTA").
- (For joint application only) In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.

- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Information Memorandum(s), 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 application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- Pursuant to the requirements of the Capital Market and Services Act 2007, I/We further confirm that as I/We am/are qualified investor(s) as defined in the Information Memorandum, I/We am/are qualified to invest in the Wholesale Fund.

CORPORATE APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Information Memorandum for the Fund(s) to be invested in, the Terms and Conditions of this 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, as directors(s) of the Corporation do hereby declare that the Corporation is a legally incorporated Corporation. Copy of my/our Certificate of Incorporation is enclosed.
- I/We, hereby declare and represent that as at this date, the Corporation is not wound up nor has there been any winding-up petition presented to the Corporation.
- I/We declare that I am/ We 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 undertake to provide RHBAM 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, the Corporation and its group of companies' information on financial position, condition, operation, business or prospect.
- I/We acknowledge that I/We shall keep RHBAM informed of any change of the information stated in this Account Application Form and/or of any material facts that will, directly or indirectly, affect the Corporation and its group of companies' financial position, condition, operation, business or prospect.
- I/We undertake to provide such information and documents that RHBAM may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the AMLCFTA.
- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Information Memorandum(s), 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 application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.
- We, the abovementioned authorised signatories and representatives for the Company, do declare and represent that as at the date hereof, no petition for winding-up has been filed against the Company nor any receiver has been appointed over any of its assets. Pursuant to the requirements of the Capital Market and Services Act 2007, we further confirm that the Company is a qualified investor as defined in the Information Memorandum and thus, the Company is qualified to invest in the Wholesale Fund.

DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual/Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to RHBAM or its representatives ("Disclosed Data") in respect of such disclosure to and processing by RHBAM and its representatives and that I/We will always furnish RHBAM or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms that I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify RHBAM in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authority.
- I/We shall indemnify RHBAM against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to RHBAM contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/We undertake that this declaration shall not be assigned without RHBAM's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of RHBAM and its successors and assigns; and shall supersede all prior representations, negotiations, arrangements, understandings or agreements and all other communications between RHBAM and me/us in connection with the processing and disclosure of Disclosed Data to RHBAM.

No delay or omission by RHBAM in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of a change in circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

INSTRUCTION FOR REDEMPTION PAYMENT (for joint applicants account only)

We would like to request the redemption payment to be issued in the name of: -

- ☐ Applicant only ☐ Joint Applicant only

Please tick (✓) one

- ☐ All Applicants

ALL APPLICANTS MUST SIGN THIS FORM

<div>Applicant / Authorised Signatory (ies)</div> <div>Date</div>	<div>Joint Applicant / Authorised Signatory (ies)</div> <div>Date</div>	<div>For Joint Application, please tick (✓) account operating mode for future transactions</div> <div><input type="checkbox"/> Applicant Only</div> <div><input type="checkbox"/> Joint Applicant Only</div> <div><input type="checkbox"/> Either Applicant to sign</div> <div><input type="checkbox"/> Both Applicants to sign</div> <div>Company Stamp / Common Seal</div>
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TERMS AND CONDITIONS

You are advised to read and understand the relevant Information Memorandum(s) and deed(s) which shall be made available upon request before investing in the fund(s).

1. MINIMUM INVESTMENT

- Initial and subsequent investment must be for a minimum amount stated in the relevant Information Memorandum(s).

2. INDIVIDUAL APPLICANT

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

3. JOINT INDIVIDUAL APPLICANT

- Please enclose a photocopy of your identity card or passport.
- If aged 18 years old and above, he/she is also required to sign the application form.
- In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title to or interest in the units held.
- In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.

4. CORPORATE APPLICANT

- Please enclose a copy of the Memorandum and Articles of Association, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
- For a corporation, the Common Seal or the Company stamp will have to be affixed. If the Company 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, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form 49 and latest Annual Return.

5. RIGHTS OF THE MANAGER

The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.

6. CUSTOMER CARE

If you require further information or clarification, please contact our Customer Service for assistance.

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

The information that you have provided will be used strictly for our own purpose and shall not be shared with any other parties unless as required by law.



RHB ASSET MANAGEMENT SDN BHD 174588-X

19th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur

Tel:603-2164 3036 Fax:603-2164 0229/2715 0099

Toll Free No:1-800-88-3175 Website:www.rhbgroup.com

PURCHASE / SWITCH FORM WHOLESALE FUND

Account No. _____

(for existing unit holders only)

☐ Purchase

☐ Switch

Please tick (✓) if this is staff purchase

☐ Staff Application

This Form should not be circulated unless accompanied by the relevant Information Memorandum(s). Investor(s) should read and understand the contents of the relevant Information Memorandum(s) and Supplementary Information Memorandum(s) if any before completing this Form. **Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time investors, please fill up the application form to be submitted with this form.**

INDIVIDUAL APPLICANT

Name of Individual Applicant _____

NRIC No. (new) _____ - _____ - _____

NRIC No.(old)/ Passport No. _____

Tel No. _____

☐ Update (complete where applicable)

☐ Remain as previous application

Occupation/Designation _____

Education Level

☐ Primary

☐ Secondary

☐ STPM / Diploma /PreU

☐ Degree

☐ Post Graduate

☐ Others _____

Annual Income

☐ Up to RM18,000

☐ RM18,001 - RM36,000

☐ RM36,001 - RM50,000

☐ RM50,001 - RM96,000

Source of Income

☐ Employed (Permanent/Contract)

☐ Own business

☐ Savings / Inheritance

☐ Others (please specify) _____

Employer's/Company's Name _____

Employer's/Company's Tel No. _____

Employer's/Company's Office _____

☐ In Malaysia

☐ Outside Malaysia (please specify) _____

Nature of Business of

☐ Financial/Banking/Investment

☐ Legal/Tax

☐ Telecommunications

☐ Hotel/ Restaurant

☐ Consultancy

☐ Government/ Government related

Applicant/ Applicant's

☐ Medical/Health/Science

☐ Education

☐ Real Estate/ Property

☐ Manufacturing

☐ Construction

☐ Others (please specify) _____

Employer

JOINT INDIVIDUAL APPLICANT

Name as in NRIC/Passport _____

NRIC No. (new) : _____ - _____ - _____

NRIC No.(old)/ Passport No. _____

Tel No. _____

CORPORATE APPLICANT

☐ Update on Corporation's documents

☐ Remain as previous application

Name of Company _____

Company Registration No _____

Name of Contact Person(s) _____

Tel No: _____

ext _____

Fax No. _____

INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective

☐ Capital Growth

☐ Education

☐ Regular Income

☐ Wealth Accumulation

☐ Capital Protection

☐ Retirement

Investment Experience

☐ Unit Trust _____ year(s)

☐ Futures / Options _____ year(s)

☐ No experience

☐ Trading on Bursa Malaysia _____ year(s)

☐ Others _____ year(s)

Investment Time Frame

☐ Long Term (> 5 years)

☐ Medium (3-5 years)

☐ Short Term (< 3 years)

DETAILS OF INVESTMENT APPLICATION

Note: 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), income distribution will either be reinvested into further units in the relevant fund or be paid out.

Fund Name	***Plan Type	** Currency	Amount	****No. of years 1 - 5	Investment Type	*Distribution Instruction
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
					<input type="checkbox"/> Initial <input type="checkbox"/> Additional <input type="checkbox"/> Standing Instruction	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> Credit into bank account
TOTAL						

* Account Details for income distribution to be credited:

** specify the currency acronym eg. RM etc

*** Note:

C - Cash Plan

S - Savings Plan

E - EPF Plan

**** Applicable for Regular Savings Plan

Name of bank :

Branch :

Account No :

Type : ☐ Savings

☐ Current

☐ Multi Currency

Payment Mode for investment :

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

☐ Cash Deposit, kindly indicate the bank account which you banked into:

Fund Name

Bank

Account No.

1 ☐ All Funds

RHB

2-14129-00200777

2 ☐ All Funds

Maybank

514011-592181

3 ☐ RHB-OSK Income Plus Fund

RHB

2-14129-0024515-0

4 ☐ RHB-OSK Income Plus Fund 5

RHB

2-14129-0021227-9

5 ☐ RHB-OSK Islamic Income Plus Fund 5

RHB Islamic

2-14013-6001141-9

6 ☐ All Funds

RHB Multi Currency (for foreign currencies)

6-14129-00007029

☐ Others _____

Notes to be read before completing this section:

• Cheque/bank draft should be crossed and made payable to "RHB ASSET MANAGEMENT SDN BHD" 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 Form.

• You may bank-in cash or arrange for a bank transfer into one of the accounts as stated herein. Please attach the bank-in slip or a copy of the Direct Transfer form with this Form. It must clearly state your name, NRIC No, amount remitted and the name of the Fund(s) you are investing into.

• If you are investing via Standing Instruction, kindly fill up the Standing Instruction Form of the relevant bank and attach it with this Form.

FOR UTC / DISTRIBUTOR USE ONLY

RHBAM/ Distributor Branch

Code/ Stamp

Name of Staff/ UTC/

Distributor

Signature of Staff/ UTC/

Distributor

Staff/UTC Code

FIMM Code

FOR OFFICE USE ONLY

Account No. _____

Trans. Sequence No _____

Price of Transaction
(RM/relevant currency)

Trans Price Date _____

DETAILS OF SWITCHING APPLICATION

Please ensure you maintain the minimum amount required in the original Fund as stated in the relevant Information Memorandum(s) and its Supplementary(ies).

SWITCH FROM	
Fund Name	No. of Units
1.	
2.	
3.	
4.	
5.	

SWITCH TO	
Fund Name	*Distribution Instruction
1.	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> *Credit into bank account
2.	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> *Credit into bank account
3.	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> *Credit into bank account
4.	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> *Credit into bank account
5.	<input type="checkbox"/> Reinvest <input type="checkbox"/> Pay by cheque <input type="checkbox"/> *Credit into bank account

*Account Details for income distribution to be credited:

Name of bank : _____
Branch : _____
Account No : _____ Type : ☐ Savings ☐ Current ☐ Multi Currency

LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in an investment scheme with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financing circumstances. You should be aware of the risk, which would include the following:-

- (i) The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the loss or gain on your investment.
- (ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- (iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the prescribed time, your units may be sold towards the settlement of your loan.

- (iv) Returns on investment 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 form, it constitutes that I have read, understood and agreed to be bound by the notes, terms and conditions stated in this form. I 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 agents 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) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my / our initial and subsequent transactions with RHB Asset Management Sdn Bhd ("RHBAM").
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) subscribed to as if I was/We were a party thereto.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- I/We hereby agree to indemnify RHBAM against all actions, suits, proceedings, claims, damages and losses which may be suffered by RHBAM as a result of any inaccuracy of the declarations herein.

ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies) Date	Joint Applicant / Authorised Signatory (ies) Date	Company Stamp / Common Seal