

VULNERABILITY DECLARATION FORM FOR INDIVIDUALS

To be completed by existing individual / joint holder applicants when making an investment within Kenanga Group

GUIDANCE NOTES FOR KENANGA GROUP'S REPRESENTATIVES / CONSULTANTS

- This Form is compulsory for onboarding and/or periodic review on Vulnerable Customers.
- This Form only needs to be completed for Customers who declare themselves as "vulnerable customers".
- Prior to completing the Form, it is essential to initiate contact with the customer to understand the nature of the vulnerability.
- You are required to setup the account / product offering that appropriately meets the customer needs and risk profile.
- In the event the product offerings do not meet the customer's needs or the risk profile, you may decline / reject the account by providing the basis on which the decision was made.
- You are encouraged to read and understand the SECURITIES COMMISSION's GUIDELINES ON CONDUCT FOR CAPITAL MARKET INTERMEDIARIES – SC-GL/3-2021 (R1-2024) on the Treatment of Vulnerable Customers.

A) PARTICULARS OF APPLICANT

Name (As per NRIC/Passport)	
NRIC/Passport No	

B) FREQUENTLY ASKED QUESTIONS AND GUIDANCE ON VULNERABLE CUSTOMER DECLARATION

1. Why is this declaration necessary?
The declaration is necessary as collection of such information has been mandated by the regulators. It is also important for you to disclose any vulnerability for Kenanga Group to understand your needs (if any) and provide products and services that meet the particular need(s).
2. Is this declaration mandatory, and can I refuse to complete the declaration?
The declaration is mandatory. Failure to complete or refusal will result in the account opening application being rejected.
3. How do I determine if I am a vulnerable customer?
In determining whether you are a Vulnerable Customer, you may consider the following. The list is however, non-exhaustive and provided for guidance only. If there are other similar considerations, you may elect to be categorized as a "vulnerable customer".
 - a) Disabilities – customers with disabilities that may affect their ability to make an informed decision (see note 1 below).
 - b) Life events – customers who experienced adverse life events e.g. loss of job, temporary or long-term financial hardship.
 - c) Financial resilience – customers with low ability to withstand financial shocks e.g. overly-indebted or have cash flow problems.
 - d) Capability – customers with low financial knowledge, or low capability in areas such as literacy, language or digital skills.
 - e) Age – Senior citizens who are less technologically able.
4. How will Kenanga Group use my information and will it be shared with any other parties?
Customers who declare vulnerability will be contacted by the representative of Kenanga to further understand their needs. The information provided will be securely protected and not used for any unauthorized purposes. For more information, please refer to Kenanga Group's Personal Data Protection Notice at <https://www.kenanga.com.my/pdp/>

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Notes:

1. Refers to long-term disability such as (a) hearing impairment; (b) visual impairment; (c) speech impairment; (d) physical impairment; or (e) learning impairment such as dyslexia or low spectrum autism.
2. "Kenanga Group" means Kenanga Investment Bank Berhad or any of its subsidiaries, including branches, and shall include its respective successors in title and assignees.

C) CUSTOMER DECLARATION (MANDATORY)

Please tick (✓) where applicable.

<input type="checkbox"/>	No, I do not fall under the category of "vulnerable customer" as described in Item 3 of Section B of this form and this is not applicable to me.
<input type="checkbox"/>	Yes, I fall under the category of "vulnerable customer" as described in Item 3 of Section B of this form.

I declare that all the particulars and information given in this form are true and accurate. I take full responsibility and will not hold Kenanga Group liable or responsible in any way whatsoever, including for the loss of capital, profit and/or other losses (potential or otherwise). I further undertake to fully indemnify Kenanga Group for any losses, damages, costs and/or expenses which Kenanga Group may incur or suffer arising from, or as a result of Kenanga Group relying on the information provided by me herein.

Signature	
Name (As per NRIC/Passport)	
NRIC/Passport No	
Date	