

This Investor Suitability Assessment Form will guide you in choosing the unlisted capital market products that best suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable products are recommended according to your investment needs and objectives. Any misleading, inaccurate or incomplete information provided by the investor will affect the outcome of the recommendation made and in such a case, Kenanga Investors Berhad ("KIB") and its authorized distributors may not be held liable for such recommendation. (This Form is to be completed by PRINCIPAL HOLDER only.)

1. PERSONAL DETAILS	
<b>Name of Applicant</b> : (As per NRIC/Passport/Other ID)	<b>Review Date</b> :
<b>NRIC/Passport/Other ID No.</b> :	<b>Nationality</b> :

2. INVESTMENT PROFILE	
1. Investment Purpose : <input type="checkbox"/> Savings <input type="checkbox"/> Children Education <input type="checkbox"/> Retirement Funding <input type="checkbox"/> Lifestyle Funding (multiple choices allowed)	<input type="checkbox"/> Regular Income <input type="checkbox"/> Capital Gain <input type="checkbox"/> Asset Accumulation
2. Mode of Investment : <input type="checkbox"/> Lump Sum <input type="checkbox"/> Regular	<input type="checkbox"/> Lump Sum & Regular

3. FINANCIAL CAPACITY		SCORE
Please tick (✓) the appropriate box and fill in your score in the column provided.		
1. What is your age on your next birthday? <input type="checkbox"/> >60 (1) <input type="checkbox"/> 51 - 60 (2) <input type="checkbox"/> 41 - 50 (3) <input type="checkbox"/> 31 - 40 (4) <input type="checkbox"/> ≤30 (5)		
2. Could you share with us your current investment portfolio? (please add up your score if you tick more than one option) <input type="checkbox"/> Savings and deposit (1) <input type="checkbox"/> Bonds (2) <input type="checkbox"/> Unit trusts (3) <input type="checkbox"/> Stocks and shares (4) <input type="checkbox"/> Derivatives (5)		
3. What is your primary investment objective? <input type="checkbox"/> Capital preservation (1) <input type="checkbox"/> Income (2) <input type="checkbox"/> Income and Growth (3) <input type="checkbox"/> Growth (4)		
4. What is your risk tolerance? <input type="checkbox"/> Conservative. I am a risk averse investor (1) <input type="checkbox"/> Moderate. Able to tolerate some risk (3) <input type="checkbox"/> Aggressive. Able to tolerate high risk (5)		
5. If your portfolio declines below 15% of your original investment, what would you do? <input type="checkbox"/> Redeem all my investment (1) <input type="checkbox"/> Redeem all my investment partially (2) <input type="checkbox"/> Do nothing / hold (3) <input type="checkbox"/> Switch into a conservative type of fund (4) <input type="checkbox"/> Buy more (5)		
6. What is your current annual income? <input type="checkbox"/> ≤RM50K (1) <input type="checkbox"/> RM50,001-RM100K (2) <input type="checkbox"/> RM100,001-RM200K (3) <input type="checkbox"/> RM200,001-RM300K (4) <input type="checkbox"/> >RM300K (5)		
7. What is your current annual liability? <input type="checkbox"/> >RM240K (1) <input type="checkbox"/> RM120,001-RM240K (2) <input type="checkbox"/> RM60,001-RM120K (3) <input type="checkbox"/> RM30,001-RM60K (4) <input type="checkbox"/> ≤RM30K (5)		
8. What is your current estimated net worth ? <input type="checkbox"/> Below RM50K (1) <input type="checkbox"/> RM50K - RM100K (2) <input type="checkbox"/> RM100K - RM200K (3) <input type="checkbox"/> RM200K - RM500K (4) <input type="checkbox"/> RM500K - RM1Mil (5) <input type="checkbox"/> RM1Mil - RM3Mil (6) <input type="checkbox"/> Above RM3Mil (7)		
<b>Total Risk Profile Score</b>		

4. RISK PROFILE		
<p>Risk score: &lt; 25 Expected range of returns: 4% - 6% per annum Type: Income / Growth Choice of funds: Local funds Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss. Your investment objective is skewed towards generating income as well some capital growth. The suggested investment choice may include any of the following: a. Standalone funds: Fixed income and/or Balanced funds b. Actively Managed Portfolios: AMP 1</p>	<p>Risk score: 25 - 35 Expected range of returns: 6% - 8% per annum Type: Income / Growth Choice of funds: Local funds Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss. Your investment objective is to generate income and capital growth. The suggested investment choice may include any of the following: a. Standalone funds: Fixed income, Balanced funds and/or Equity funds. b. Actively Managed Portfolios: AMP 2</p>	<p>Risk score: &gt; 35 Expected range of returns: 8% - 10% per annum Type: Growth Choice of funds: Local and / or offshore funds Your risk profile indicates that you can tolerate relatively high market volatility and potential capital loss. Your investment objective is to generate high capital growth. The suggested investment choice may include any of the following: a. Standalone funds: Fixed income, Balanced funds and/ or Equity funds. b. Actively Managed Portfolios: AMP 2</p>

5. RECOMMENDATION (To be completed by authorised distributor)			
Investment Fund / Portfolio:			
1.		4.	
2.		5.	
3.		6.	
I recommended the above investment fund/portfolio to the investors		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If <b>YES</b> , the reason for recommendation <i>(multiple answers allowed)</i>		<input type="checkbox"/> Suitable to the investor's risk profile. <input type="checkbox"/> In line with the investor's investment objectives and investment horizon. <input type="checkbox"/> Complements investor's portfolio to meet his/her financial goals. <input type="checkbox"/> Others: _____ <i>(please specify)</i>	
If <b>NO</b> , the reason for the non-recommendation <i>(multiple answers allowed)</i>		<input type="checkbox"/> Not suitable to the investor's risk profile <input type="checkbox"/> Not in line with the investor's investment objectives and investment horizon. <input type="checkbox"/> Others: _____ <i>(please specify)</i>	
_____		_____	
Unit Trust Consultant's Signature		Unit Trust Consultant's Name	
		NRIC/Passport/Other ID No.	
		Date	

6. ACKNOWLEDGEMENT BY INVESTOR	
The authorised distributor has explained and I have understood the features and the risks of the recommended investment fund/portfolio.	<input type="checkbox"/> Yes <input type="checkbox"/> No
All information disclosed herein is true, complete and accurate.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I acknowledge receipt of the copy of the Product Highlights Sheet and the relevant Disclosure Document (e.g. Prospectus, Information Memorandum, etc.) which have been given to me.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If Applicable:</b>	
I decline to provide certain information required for the investor suitability assessment and acknowledge that this may adversely affect my suitability assessment. <i>(This is applicable for Accredited Investors only)</i>	<input type="checkbox"/> Yes
I have decided to purchase another unlisted capital market product that is not recommended by the authorised distributor.	<input type="checkbox"/> Yes
_____	
Principal Holder's Signature	
Principal Holder's Name	
NRIC/Passport/Other ID No.	
Date	
<i>(Note: Pre-signed and/or pre-thumb printed forms are not allowed by Kenanga Investors Berhad and regulators for the protection of our investors.)</i>	
<b>WARNING: THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.</b>	

Kenanga Investors Berhad (199501024358), Level 14, Kenanga Tower, 237, Jalan Tun Razak, 50400 Kuala Lumpur.  
Investor Services Centre T: 1800 88 3737 F: +603 2172 3133 E: investorservices@kenanga.com.my

**ACKNOWLEDGEMENT TO INVESTOR**

<b>5. RECOMMENDATION</b> (To be completed by authorised distributor)			
<b>Investment Fund / Portfolio:</b>			
1.		4.	
2.		5.	
3.		6.	
I recommended the above investment fund/portfolio to the investors		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If <b>YES</b> , the reason for recommendation <i>(multiple answers allowed)</i>		<input type="checkbox"/> Suitable to the investor's risk profile <input type="checkbox"/> In line with the investor's investment objectives and investment horizon <input type="checkbox"/> Complements the investor's portfolio to meet his/her financial goals <input type="checkbox"/> Others: _____ <small>(please specify)</small>	
If <b>NO</b> , the reason for the non-recommendation <i>(multiple answers allowed)</i>		<input type="checkbox"/> Not suitable to the investor's risk profile <input type="checkbox"/> Not in line with the investor's investment objectives and investment horizon <input type="checkbox"/> Others: _____ <small>(please specify)</small>	
_____	_____	_____	_____
<b>Unit Trust Consultant's Signature</b>	<b>Unit Trust Consultant's Name</b>	<b>NRIC/Passport/Other ID No.</b>	<b>Date</b>

<b>6. ACKNOWLEDGEMENT BY INVESTOR</b>	
The authorised distributor has explained and I have understood the features and the risks of the recommended investment fund/portfolio.  All information disclosed herein is true, complete and accurate.  I acknowledge receipt of the copy of the Product Highlights Sheet and the relevant Disclosure Document (e.g. Prospectus, Information Memorandum, etc.) which have been given to me.	<input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If Applicable:</b> I decline to provide certain information required for the investor suitability assessment and acknowledge that this may adversely affect my suitability assessment. <i>(This is applicable for Accredited Investors Only)</i>  I have decided to purchase another unlisted capital market product that is not recommended by the authorised distributor.	<input type="checkbox"/> Yes  <input type="checkbox"/> Yes
_____	_____
<b>Principal Holder's Signature</b>	<b>Principal Holder's Name</b>
_____	_____
<b>NRIC/Passport/Other ID No.</b>	<b>Date</b>
<small>(Note: Pre-signed and/or pre-thumb printed forms are not allowed by Kenanga Investors Berhad and regulators for the protection of our investors.)</small>	
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**Annual Income**  ≤ RM50,000  RM50,001 - RM100,000  RM100,001 - RM200,000  RM200,001 - RM300,000  >RM300,000

**Estimated Net Worth**  Below RM50K  RM50K - RM100K  RM100K - RM200K  RM200K - RM500K  RM500K - RM1Mil  
 RM1Mil - RM3Mil  Above RM3Mil

**Source of Funds** (multiple answers allowed)  Employment  Business  Savings  EPF  Inheritance  Investment Proceeds  Others: \_\_\_\_\_

**Occupation**  Housewife  Student  Retiree  Business Owner  Others: \_\_\_\_\_  
*(please specify)*

**Name of Employer/ Company Name** \_\_\_\_\_

**Employer's/ Company's Address** \_\_\_\_\_

**Town / City** \_\_\_\_\_ **State** \_\_\_\_\_

**Postcode** \_\_\_\_\_ **Country** \_\_\_\_\_

**Nature of Business**  Financial/Capital Markets Institution  Engineering  Medical/Health/Science  Money Services Business  
 Government/Regulatory Authority  Education  Hotel/Travel Services  Cash Intensive Business (e.g. Restaurant/Convenient Store)  
 Audit/Accounting/Tax/Legal/ Company Secretary  Telecommunication  Non-Governmental Organisation (NGO)  Entertainment Outlets/Karaoke/ Spa/Massage/Internet Café  
 Offshore Banking/Offshore Trust  Real Estate/Property  Business in Low Density Goods (e.g. Mobile phones, Clothing)  Casino/Betting/Gambling Related  
 Building/Construction Related  Manufacturing  Pawnshop/Dealers in Precious Goods (e.g. Arts, Antiques, Gold)  Others: \_\_\_\_\_  
*(please specify)*

**Purpose of Investment**  Savings  Retirement  Children Education  Capital Gain  Regular Income  Others: \_\_\_\_\_

## 1.2 DOMESTIC CREDIT FACILITY (DCF)

### PART I: Declaration And Undertaking On Domestic Ringgit Borrowing (applicable to Resident only)

Pursuant to the Notice on Foreign Exchange Policy ("FEP") of Bank Negara Malaysia ("BNM"), I hereby declare that:

- I do not have Domestic Ringgit Borrowing facility  
 I have Domestic Ringgit Borrowing facility

I agree that Kenanga Group may suspend my account from trading in securities/derivatives quoted in foreign currency(ies) without any notice given to me should the accumulated gross purchase value for a calendar year transacted in my trading account approaches, equals or exceeds the FEP limit imposed by BNM and I shall not hold Kenanga Group liable in any way for any losses incurred or suffered by me arising from the suspension of trading in foreign securities/derivatives.

I further declare that I am fully aware of the exchange control regulations imposed by BNM and agree that it is my responsibility to ensure that my investment(s) at all times shall be maintained within the limit imposed by BNM from time to time.

Declaration of Exposure in Foreign Securities/Derivatives (in RM or in equivalent) for the current calendar year-to-date:

\* **Remaining balance for investment RM** \_\_\_\_\_ **(\* please refer to the Appendix for further details of the FEP and limits set out by BNM).**

In the event there are changes to the circumstance and/or details contained in this declaration and undertaking, I undertake to update Kenanga Group of the changes immediately, failing which Kenanga Group may proceed to take all necessary actions deemed fit without reference to me.

### PART II: Declaration For Investment In Foreign Currency Assets Onshore And Investment Abroad For Own Account

*(This section is applicable to a Resident with Domestic Ringgit Borrowing only)*

- a) I hereby acknowledge and confirm that I shall comply with the FEP when performing Investment Abroad and such rules and regulations as may be imposed by BNM from time to time.
- b) I hereby confirm that the total sum of my investment abroad/ foreign currency asset onshore which I will transact with Kenanga Group and any other licensed onshore bank, shall be within the prescribed FEP and limits. I will inform Kenanga Group immediately once my/our investment in investment abroad/foreign currency asset onshore has reached the maximum allowable amount.
- c) I hereby undertake to provide a copy of the BNM's approval to Kenanga Group as reference for any transaction, trade, settlement or operation requiring BNM's approval and/or for transactions that exceed the limit prescribed under the FEP. I acknowledge and agree that Kenanga Group reserves the right not to proceed or continue with my transaction, trade, settlement or operation if I fail to provide such approval to Kenanga Group within the time period prescribed by Kenanga Group.

## 1.3 POLITICALLY EXPOSED PERSON (PEP)

I hereby declare that am / was:

- Not a PEP or associated to a PEP  
 A PEP or associated to a PEP

### Definition

"PEP" means a natural person who is or has been entrusted with "Prominent Public Functions<sup>1</sup>" locally or in a foreign country or an international organization. Immediate family members or close associates<sup>2</sup> of a PEP are also deemed PEPs. I undertake to notify Kenanga Group in writing within 30 days if there is any change in the information which I have provided to Kenanga Group.

No.	Name Of Person Who is/ Was a PEP Or Associated To A PEP	Position & Designation	Country	Whether PEP Still Holding Position?	Customer's Relationship With PEP Or PEP Associated Party
1.					
2.					

<sup>1</sup> "Prominent Public Functions" include the roles held by a state or government, government ministries, senior politicians, senior civil servants, senior judicial or military officials, senior executives of state owned corporations, important political party officials.

<sup>2</sup> "Close associates" include business partners or associates, extended family members (biological & non-biological), close friends, financially dependant individuals and individuals working closely with a PEP.

**1.4 FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION**

Please check "✓" one of the following:

I represent and declare that I am a:

- U.S. Person<sup>(1)</sup> (citizen or resident of the United States or holding a US green card or a U.S. passport) - **Please fill up Form W-9**
- Non U.S. Person

Please check only if applicable:

- (1)  I hereby confirm that I am born in the U.S but I'm not a U.S. Person. I do not have the "Certificate of Loss of Nationality", because I have:
  - (a) Lost this certificate, or
  - (b) Other reason, (please describe) \_\_\_\_\_
- (2)  I hereby confirm that my residential place is in Malaysia and the only address I have for correspondences is a P O Box ("hold mail") or "in-care-of" address.

**Declaration**

I represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person<sup>(1)</sup>" means any citizen or resident of the United States, and shall include the definition below.

I hereby consent for Kenanga Group to disclose/report my information to any person, including the Inland Revenue Board of Malaysia and the regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act 2010 ("FATCA") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I hereby consent that Kenanga Group may withhold from my account(s) such amounts in accordance with the requirements of FATCA as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

If there is any change in information provided to Kenanga Group that makes me a U.S. person or recalcitrant (person who fails to comply with reasonable requests for information to determine if this account belongs to a U.S. person), Kenanga Group has the right to terminate my account(s) and/or facilities granted to me.

I undertake to notify Kenanga Group in writing within 30 calendar days if there is a change in any information which I have provided to Kenanga Group.

**Definitions**

- (1) The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:
  - (A) a citizen or resident of the United States,
  - (B) a United States partnership,
  - (C) a United States corporation,
  - (D) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
  - (E) any trust if—
    - (a) A court within the United States is able to exercise primary supervision over the administration of the trust, and
    - (b) One or more United States persons have the authority to control all substantial decisions of the trust.

**1.5 COMMON REPORTING STANDARD (CRS) DECLARATION**

(Note: CRS is not applicable to EPF Investments.)

**Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number (TIN)**

**PART 1: Country/Jurisdiction of Residence Declaration**

I represent and declare that I am a:

- Malaysia tax resident (refer below for definition). Not required to complete PART2.
- Malaysia and Non-Malaysia tax resident. Please proceed to complete PART2.
- Non-Malaysia tax resident. Please proceed to complete PART2.

**PART 2: Non-Malaysia Taxpayer Identification Number Declaration**

Please declare the countries and the respective Taxpayer Identification Number(s) that you are a tax resident of.

Country/Jurisdiction of tax residence	Taxpayer Identification Number (TIN)	TIN not available due to (please mark "X" at either one, refer definition below)
1		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 <i>(explain why TIN cannot be provided)</i>
2		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 <i>(explain why TIN cannot be provided)</i>
3		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 <i>(explain why TIN cannot be provided)</i>

TIN not available due to the following reasons:

- Reason 1 - The country/jurisdiction of tax residence does not issue TINs to its residents.
- Reason 2 - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction.)
- Reason 3 - No TIN because of other reasons. (E.g. TIN application in progress, not required to register tax file, spouse, minor, student, retiree, foreign diplomat in embassy etc.)

**PART 3: DECLARATION**

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing my relationship with Kenanga Group setting out how Kenanga Group may use and share the information supplied by me.

I acknowledge that the information contained in this Form and information regarding myself and any reportable account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with the tax authorities of another country/jurisdictions in which I may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.

I certify that I am the beneficial owner of all the account(s) to which this Form relates.

I undertake to advise Kenanga Group within 30 days of any change in circumstances which affects the status of my tax residency or causes the information contained herein to become incorrect or incomplete, and to provide Kenanga Group with a suitably updated self-certification and declaration within 30 days of such change in circumstance.

**Definition of Selected Terms**

(a) **Taxpayer Identification Number (TIN)**

The term TIN 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 and is used to identify the individual for the purpose of administering the tax laws of such jurisdiction. For e.g. in Malaysia, the TIN will be the identification number issued by the Inland Revenue Board of Malaysia to individuals.

(b) **Malaysia Tax Resident**

For definition of Malaysia Tax Resident, refer to the link: <http://lampiran.hasil.gov.my/pdf/pdfam/3656.pdf>

**PART 2.1 - JOINT HOLDER'S PARTICULARS**

**Name**

(As per NRIC/Passport/Other ID)

**Salutation**  Mr  Ms  Dr  Others: \_\_\_\_\_ **Gender**  Male  Female

**NRIC No. (New)**  **Passport/ Other ID No.**  **Date of expiration**  (DDMMYY)

**Date of Birth**  -  -  **Place & Country of Birth** \_\_\_\_\_

Nationality or Citizenship (please select whichever applicable)

<input type="checkbox"/> Malaysian Citizen	Permanent Resident Status of a Country <u>Outside</u> Malaysia	Length of Time Residing <u>Outside</u> Malaysia	Residency Status	OR	<input type="checkbox"/> Non-Malaysian Citizen	Permanent Resident Status <u>IN</u> Malaysia	Length of Time Residing <u>IN</u> Malaysia	Residency Status
	<input type="checkbox"/> No	N/A	Resident			<input type="checkbox"/> No	N/A	Non-Resident
	<input type="checkbox"/> Yes	<input type="checkbox"/> ≥ 182 days^	Non-Resident			<input type="checkbox"/> Yes	<input type="checkbox"/> ≥ 182 days^	Resident
		<input type="checkbox"/> < 182 days^	Resident				<input type="checkbox"/> < 182 days^	Non-Resident

^ Computation of 182 days is based on per calendar year and need not be on a continuous basis. Per calendar year means from 1 January 202X to 31 December 202X.

**Country of Origin**

(Mandatory for Non-Malaysia or PR Outside Malaysia to declare)

**Race**  Malay  Chinese  Indian  Others: \_\_\_\_\_

**Bumi Status**  Bumiputra  Non-Bumiputra

**Marital Status**  Single  Married  Divorced  Widowed **Number of Dependents (if any)**

**Mother's Maiden Name**

**Permanent Address**

(As per NRIC/Passport/Other ID)

**Town / City**  **State**

**Postcode**  **Country**

**Residence / Correspondence Address**

(If different from above)

**Town / City**  **State**

**Postcode**  **Country**

**Contact No.** **Home**  -  **Mobile**  -

**Office**  -  **Fax**

**Email Address**

(By virtue of you providing your email address, you are deemed to have consented to receive communication, information, reports, statements etc from Kenanga Investors Berhad in relation to your investments via email. All information delivered via email to you are deemed to have been sent and received on the date such email is sent.)

**Education level**  SPM / O Level  STPM / A Level  Diploma  Degree  Postgraduate  Others: \_\_\_\_\_

**Relationship with Principal Holder**  Parent  Spouse  Child  Sibling  Relative  Others: \_\_\_\_\_

**Employment Status**  Self-employed ( \_\_\_ years)  Employed ( \_\_\_ years)  Homemaker  Retiree  Student  Others: \_\_\_\_\_

**Annual Income**  ≤ RM50,000  RM50,001 - RM100,000  RM100,001 - RM200,000  RM200,001 - RM300,000  >RM300,000

**Estimated Net Worth**  Below RM50K  RM50K - RM100K  RM100K - RM200K  RM200K - RM500K  RM500K - RM1Mil  RM1Mil - RM3Mil  Above RM3Mil

**Source of Funds** (multiple answers allowed)  Employment  Business  Savings  EPF  Inheritance  Investment Proceeds  Others: \_\_\_\_\_

**Occupation**  Housewife  Student  Retiree  Business Owner  Others: \_\_\_\_\_ (please specify)

**Name of Employer/ Company Name**

**Employer's/ Company's Address**

**Town / City**  **State**

**Postcode**  **Country**

**Nature of Business**

<input type="checkbox"/> Financial/Capital Markets Institution	<input type="checkbox"/> Engineering	<input type="checkbox"/> Medical/Health/Science	<input type="checkbox"/> Money Services Business
<input type="checkbox"/> Government/Regulatory Authority	<input type="checkbox"/> Education	<input type="checkbox"/> Hotel/Travel Services	<input type="checkbox"/> Cash Intensive Business (e.g. Restaurant/Convenient Store)
<input type="checkbox"/> Audit/Accounting/Tax/Legal/ Company Secretary	<input type="checkbox"/> Telecommunication	<input type="checkbox"/> Non-Governmental Organisation (NGO)	<input type="checkbox"/> Entertainment Outlets/Karaoke/ Spa/Massage/Internet Café
<input type="checkbox"/> Offshore Banking/Offshore Trust	<input type="checkbox"/> Real Estate/Property	<input type="checkbox"/> Business in Low Density Goods (e.g. Mobile phones, Clothing)	<input type="checkbox"/> Casino/Betting/Gambling Related
<input type="checkbox"/> Building/Construction Related	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Pawnshop/Dealers in Precious Goods (e.g. Arts, Antiques, Gold)	<input type="checkbox"/> Others: _____ <i>(please specify)</i>

**Purpose of Investment**  Savings  Retirement  Children Education  Capital Gain  Regular Income  Others: \_\_\_\_\_

## 2.2 DOMESTIC CREDIT FACILITY (DCF)

### **PART I: Declaration And Undertaking On Domestic Ringgit Borrowing (applicable to Resident only)**

Pursuant to the Notice on Foreign Exchange Policy Rule ("FEP") of Bank Negara Malaysia ("BNM"), I hereby declare that:

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 I have Domestic Ringgit Borrowing facility

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\* Remaining balance for investment RM \_\_\_\_\_ (\* please refer to the **Appendix** for further details of the FEP and limits set out by BNM).

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### **PART II: Declaration For Investment In Foreign Currency Assets Onshore And Investment Abroad For Own Account**

*(This section is applicable to a Resident with Domestic Ringgit Borrowing only)*

- a) I hereby acknowledge and confirm that I shall comply with the FEP when performing Investment Abroad and such rules and regulations as may be imposed by BNM from time to time.
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## 2.3 POLITICALLY EXPOSED PERSON (PEP)

I hereby declare that am / was:

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 A PEP or associated to a PEP

#### Definition

"PEP" means a natural person who is or has been entrusted with "Prominent Public Functions<sup>1</sup>" locally or in a foreign country or an international organization. Immediate family members or close associates<sup>2</sup> of a PEP are also deemed PEPs. I undertake to notify Kenanga Group in writing within 30 days if there is any change in the information which I have provided to Kenanga Group.

No.	Name Of Person Who is/ Was a PEP Or Associated To A PEP	Position & Designation	Country	Whether PEP Still Holding Position?	Customer's Relationship With PEP Or PEP Associated Party
1.					
2.					

<sup>1</sup> Prominent Public Functions" include the roles held by a state or government, government ministries, senior politicians, senior civil servants, senior judicial or military officials, senior executives of state owned corporations, important political party officials.

<sup>2</sup> Close associates" include business partners or associates, extended family members (biological & non-biological), close friends, financially dependant individuals and individuals working closely with a PEP.

**2.4 FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION**

Please check "✓" one of the following:

I represent and declare that I am a:

- U.S. Person<sup>(1)</sup> (citizen or resident of the United States or holding a US green card or a U.S. passport) - **Please fill up Form W-9**
- Non U.S. Person

Please check only if applicable:

- (1)  I hereby confirm that I am born in the U.S but I'm not a U.S. Person. I do not have the "Certificate of Loss of Nationality", because I have:
  - (a) Lost this certificate, or
  - (b) Other reason, (please describe) \_\_\_\_\_
- (2)  I hereby confirm that my residential place is in Malaysia and the only address I have for correspondences is a P O Box ("hold mail") or "in-care-of" address.

**Declaration**

I represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person<sup>(1)</sup>" means any citizen or resident of the United States, and shall include the definition below.

I hereby consent for Kenanga Group to disclose/report my information to any person, including the Inland Revenue Board of Malaysia and the regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act 2010 ("FATCA") as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I hereby consent that Kenanga Group may withhold from my account(s) such amounts in accordance with the requirements of FATCA as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

If there is any change in information provided to Kenanga Group that makes me a U.S. person or recalcitrant (person who fails to comply with reasonable requests for information to determine if this account belongs to a U.S. person), Kenanga Group has the right to terminate my account(s) and/or facilities granted to me. I undertake to notify Kenanga Group in writing within 30 calendar days if there is a change in any information which I have provided to Kenanga Group.

**Definitions**

- (1) The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:
  - (A) a citizen or resident of the United States,
  - (B) a United States partnership,
  - (C) a United States corporation,
  - (D) any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
  - (E) any trust if—
    - (a) A court within the United States is able to exercise primary supervision over the administration of the trust, and
    - (b) One or more United States persons have the authority to control all substantial decisions of the trust.

**2.5 COMMON REPORTING STANDARD (CRS) DECLARATION**

(Note: CRS is not applicable to EPF Investments.)

**Country/Jurisdiction of Residence for Tax Purposes and related Taxpayer Identification Number (TIN)**

**PART 1: Country/Jurisdiction of Residence Declaration**

I represent and declare that I am a:

- Malaysia tax resident (refer below for definition).  Malaysia and Non-Malaysia tax resident.  Non-Malaysia tax resident.
- Not required to complete PART2. Please proceed to complete PART2. Please proceed to complete PART2.

**PART 2: Non-Malaysia Taxpayer Identification Number Declaration**

Please declare the countries and the respective Taxpayer Identification Number(s) that you are a tax resident of.

Country/Jurisdiction of tax residence	Taxpayer Identification Number (TIN)	TIN not available due to (please mark "X" at either one, refer definition below)
1		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 _____ (explain why TIN cannot be provided)
2		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 _____ (explain why TIN cannot be provided)
3		<input type="checkbox"/> Reason 1 <input type="checkbox"/> Reason 2 <input type="checkbox"/> Reason 3 _____ (explain why TIN cannot be provided)

TIN not available due to the following reasons:

- Reason 1 - The country/jurisdiction of tax residence does not issue TINs to its residents.
- Reason 2 - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of TIN issued by such jurisdiction.)
- Reason 3 - No TIN because of other reasons. (E.g. TIN application in progress, not required to register tax file, spouse, minor, student, retiree, foreign diplomat in embassy etc.)

**PART 3: DECLARATION**

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing my relationship with Kenanga Group setting out how Kenanga Group may use and share the information supplied by me.

I acknowledge that the information contained in this Form and information regarding myself and any reportable account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with the tax authorities of another country/jurisdictions in which I may be a tax resident of, pursuant to the intergovernmental agreements to exchange financial account information.

I certify that I am the beneficial owner of all the account(s) to which this Form relates.

I undertake to advise Kenanga Group within 30 days of any change in circumstances which affects the status of my tax residency or causes the information contained herein to become incorrect or incomplete, and to provide Kenanga Group with a suitably updated self-certification and declaration within 30 days of such change in circumstance.

**Definition of Selected Terms**

- (a) Taxpayer Identification Number (TIN)  
The term TIN 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 and is used to identify the individual for the purpose of administering the tax laws of such jurisdiction. For e.g. in Malaysia, the TIN will be the identification number issued by the Inland Revenue Board of Malaysia to individuals.
- (b) Malaysia Tax Resident  
For definition of Malaysia Tax Resident, refer to the link: <http://lampiran.hasil.gov.my/pdf/pdfam/3656.pdf>

**PART 3 - INVESTMENT APPLICATION**

**3.1 INVESTMENT FUND / PORTFOLIO**

Fund Name	Investment Management Company	<sup>1</sup> Sales Charge (%)	<sup>2</sup> Fund Currency	Investment Amount			
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
<b>Total</b>							

<sup>1</sup> Investments are subject to the sales charges as disclosed in the respective Master Prospectus(es) / Replacement / Supplementary Master Prospectus(es) (if any) or Information Memorandum(s) (if any).  
<sup>2</sup> For Fund Currency other than MYR, please specify the currency acronym eg. AUD, USD, SGD, CNY.

**Note: For EPF Investment other than KIB Funds, please complete the respective fund house's forms.**

**3.2 DISTRIBUTION INSTRUCTIONS**

Please tick (✓) either one of the following:

Reinvest or  Pay out to be credited to: (For KIB Funds only)

Bank Account Name :

Bank Account No. :

Bank Name :  Bank Branch :

**3.3 TOP-UP VIA REGULAR INVESTMENT MODE**

I/We would like to top-up via Regular Investment Mode with the following instructions:  
 (For Regular Investment, please complete the MEPS-FPX / Direct Debit Authorisation Form.)

MEPS-FPX  Direct Debit

15th of every month  28th of every month

Bank Account Name :

Bank Account No. :

Bank Name :  Bank Branch :

Fund Name	Investment Management Company	Sales Charge (%)	Investment Amount (RM)			
1.						
2.						
3.						
<b>Total</b>						

(Note: With your payment instruction above, Kenanga Investors Berhad (KIB) will instruct the Bank to debit your bank account for the investment/contribution amount and KIB will charge and deduct an administration fee of up to RM0.80 for every successful payment using MEPS-FPX / Direct Debit from your investment/contribution. For unsuccessful bank transactions, a service charge of up to RM5 or its equivalent will be deducted from your investment at the end of the month.)

**3.4 PAYMENT DETAILS**

**No Cash Transaction.** All payments must be made via cheque / bank transfer payable to 'KENANGA INVESTORS BERHAD'.

By Personal Cheque / Bank Draft (please provide remittance slip)

Bank Name :  Cheque / Bank Draft No. :

Bank Branch:  Amount (Currency : \_\_\_\_\_) :  -

By Bank Transfer Ref No.:  Amount (Currency : \_\_\_\_\_) :  -

From EPF Account (Please complete KWSP 9N Form.)  
 (If there is any discrepancy between the figures from EPF and the amount stated in the investment form, the amount received from EPF shall be deemed as the final amount.)

From CTA Account No.  CTA Account Name :

**3.5 CONSENT FOR ON GOING SERVICES**

I/We hereby give consent to the Manager to disclose to my/our Servicing Adviser to review my/our account information for the purpose of providing ongoing services.

Yes  No

### 3.6 ACCOUNT OPERATING MODE

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

Principal applicant to sign  Both applicants to sign  Either applicant to sign

### 3.7 PDPA CONSENT

I/We hereby consent for Kenanga Group to deal and process my/our personal data in accordance with the Personal Data Protection Notice on pages 11 - 12 of this Account Opening & Investment Form, as may be amended or supplemented from time to time. I/We confirm that I/we have read and understood the Personal Data Protection Notice and accept the terms and conditions. (For the most current version of the Personal Data Protection Notice at all material times, please refer to the posting on <https://kenanga.com.my>.)

### 3.8 AGREEMENT, DECLARATIONS AND SIGNATURES

1. I/We acknowledge that I/we have received, read and understood the relevant Product Highlights Sheet(s), Prospectus(es)/Information Memorandum(s) for the fund(s) recommended to me/us for my/our investment, the Terms and Conditions on this form and I/we undertake to be bound by them for my/our initial and subsequent transactions with the Manager.
2. 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.
3. I am/We are 18 years and above as the date of this application. Copy/copies of my/our NRIC/passport/Other ID is/are enclosed.
4. I/we do declare and represent that as the date hereof, I/we am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us.
5. 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.
6. I/We undertake that I am/we are aware of the fees and charges that I/we will incur directly or indirectly when investing in the fund(s).
7. I/We declare that I am/we are in compliance and undertake that I/we will comply with all applicable laws and regulations.
8. I/We undertake to provide the Manager with all information as it may require for the purpose of and in connection with completing the Account Opening & Investment Form, including but not limited to my/our information on financial position, condition, or prospect.
9. I/We acknowledge that I/we shall keep the Manager informed of any change of my/our particulars as stated in this Account Opening & Investment Form and/or of any material facts that will, directly or indirectly, affect my/our financial position(s), condition(s) or prospect(s).
10. I/We undertake to provide such information and documents as the Manager may reasonably require for the purpose of due diligence/enhanced due diligence as required under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act ("AMLA").
11. I/We hereby declare and acknowledge that I/we have sole legal and proprietary right over all monies accompanying this application.
12. I/We hereby agree to indemnify the Manager against all actions, suits, proceedings, claims, damages and losses which may be suffered by the Manager as a result of any inaccuracy of the declarations herein.
13. I/We acknowledge that all fees and charges payable to the Manager and the Trustee are subject to goods and services tax as may be imposed by the government or other authorities from time to time.
14. I /We understand that Kenanga Group may at its absolute discretion approve the opening of my/our account at any of Kenanga Group's branches or reject my/our application without assigning any reason whatever.
15. I/We acknowledge that the Manager reserves the right to close my/our investment account should I/we maintained a zero balance in my/our account for more than 12 consecutive calendar months.
16. I/We agree that my/our information and/or documents relating to me/us may be made available, without limitation to KIB's employees, third party service providers, agents, advisers, custodian/ sub-custodian's agents or advisers, Kenanga Group of Companies (consists of Kenanga Investment Bank Berhad and its group of companies including subsidiaries, branches and related companies), Bursa Malaysia Securities Berhad, Bursa Derivatives, Bursa Depository, Bursa Clearing, Securities Commission, foreign exchanges and/or all relevant and applicable authorities/regulators including, but not limited to, for the purpose of information for credit, reference and marketing purposes and to facilitate the provision of services by KIB to me/us. I/We shall not hold KIB liable for any inadvertent disclosure of any of my/our information and/or documents whether inadvertently disclosed by KIB or any third party appointed by KIB.
17. I/We hereby consent for Kenanga Group to deal and process my/our personal data in accordance with the Personal Data Protection Notice on pages 17 - 18 of this Account Opening & Investment Form, as may be amended or supplemented from time to time. I/We confirm that I/we have read and understood the Personal Data Protection Notice and accept the terms and conditions.
18. Subject to any applicable regulations/laws, by providing my email address and handphone number to Kenanga Group, I have consented to receive communications and/or information from Kenanga Group relating to my investment via email and/or SMS. Notices delivered via email and/or SMS to me are deemed sent and received on the date such email and/or are sent.
19. For any issuance and delivery of documents by way of electronic means:
  - (a) I/We consent and authorize Kenanga Group and its authorized officer to issue and deliver documents (including statements and correspondences) and any other notices by way of electronic means or online devices to me/we from time to time through email when the service is made available. I/We hereby confirm that this consent shall be valid for an indefinite period until revoked by me/us in writing or via electronic means and received and acknowledged by me. I/We hereby acknowledge that Kenanga Group may cancel the email delivery service without providing any reasons and/or prior notices to me/us.
  - (b) I/We acknowledge, accept and assume the risk associated with the transfer of documents/information by way of electronic means or online devices and/or delivery, including but not limited to delays or failure in the transmission due to breakdown or failure of transmission or traffic congestion of communications or any other cause(s) beyond Kenanga Group's control or anticipation and/or inherent risks in receiving such documents by way of electronic means or online devices. I/We will not dispute or challenge the validity, enforceability or admissibility of any documents issued and delivered by way of electronic means.
  - (c) In the event of systems failure, I/we consent to receive documents via post, fax or such other means as Kenanga Group deems fit and appropriate.
  - (d) I/We acknowledge that any documents sent to my/our email address provided to Kenanga Group herein by way of electronic means shall be deemed to be duly served on me/us on the day such communication by email was made.
  - (e) I/we shall assume all responsibilities or liabilities whatsoever for any direct or consequential losses arising from or in connection with KIB acting in accordance with my/our authorisation. I/We further agree to indemnify Kenanga Group against all actions, claims, demands, damages costs, charges and expenses which Kenanga Group may sustain, incur and be liable for as result of or in consequence of or in connection with Kenanga Group acting in accordance with this authorisation.

#### For KENANGA AMP Plus Service

20. I/We acknowledge that I/we have read and understood the Terms and Conditions of the Kenanga AMP Plus service and I/we undertake to abide with the provisions of the same. I/We confirm that I/we aware of the fees and charges that I/we will incur directly or indirectly when investing in Kenanga AMP Plus service.

#### For KIB-IUTA Platform

21. I/We acknowledge that I/we have read and understood the Terms and Conditions Relating To The Third Party Funds and I/we undertake to abide with the provisions of the same. I/We confirm that I/we aware of the fees and charges that I/we will incur directly or indirectly for when investing in KIB-IUTA Platform.

#### For Joint Application Only

22. In the absence of written explicit instructions, I/we acknowledge that instruction must be given by both of us.

### ALL APPLICANT(S) MUST SIGN THIS SECTION

Signature of Principal Holder:

Signature of Joint Holder:

Name:

Name:

Date:

Date:

(Note: Pre-signed and/or pre-thumb printed forms are not allowed by Kenanga Investors Berhad and regulators for the protection of our investors.)

**WARNING: THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.**

**Kenanga Investors Berhad (199501024358), Level 14, Kenanga Tower, 237, Jalan Tun Razak, 50400 Kuala Lumpur.**

Investor Services Centre T: 1800 88 3737 F: +603 2172 3133 E: [investorservices@kenanga.com.my](mailto:investorservices@kenanga.com.my)

KENANGA ACTIVELY MANAGED PORTFOLIOS (AMP) SERVICE					
Kenanga Actively Managed Portfolios (AMP) Plus is a service for investors who want the convenience of having a full-time Portfolio Manager to actively manage their investments. With Kenanga AMP Plus, you are investing in a portfolio of Kenanga unit trusts selected by our Portfolio Manager. The Kenanga AMP Portfolios are generic portfolios with specific risk return profiles. Investors are advised to carefully consider the choice of AMP portfolios to match their risk returns expectation. Please note that past performance of the AMP Portfolio is not an indication of its future performance.					
Key Data of Kenanga AMP Plus Service					
Portfolio Name	AMP 1	AMP 2	Shariah AMP 2	AMP 2E	AMP 2Ei
<b>Portfolio Objective</b>	To deliver consistent potential return through investments in Kenanga approved money market, fixed income and equity unit trust funds.				
<b>Portfolio Type</b>	Conventional	Conventional	Shariah-compliant	Conventional	Shariah-compliant
<b>Portfolio Risk Profile</b>	Conservative	Moderate	Moderate	Moderate	Moderate
	Suitable for investors who: • seek low risk investment option that normally earns interest rate higher than bank accounts and fixed deposits • prefer investments that offer capital safety and low price fluctuations • favour a portfolio mix with higher fixed income to equities	Suitable for investors who: • seek balance between security and capital growth • are able to tolerate moderate risks and short-term price fluctuation to realize long term gains • favour a balanced portfolio of equities and fixed income	Suitable for investors who: • seek balance between security and capital growth • are able to tolerate moderate risks and short-term price fluctuation to realize long term gains • favour a balanced portfolio of Shariah-compliant equities and fixed income • require Shariah-compliant funds	Suitable for investors who: • seek balance between security and capital growth • are able to tolerate moderate risks and short-term price fluctuation to realize long term gains • favour a balanced portfolio of equities and fixed income	Suitable for investors who: • seek balance between security and capital growth • are able to tolerate moderate risks and short-term price fluctuation to realize long term gains • favour a balanced portfolio of Shariah-compliant equities and fixed income • require Shariah-compliant funds
<b>Underlying Investments</b>	All Kenanga funds	All Kenanga funds	All Kenanga Shariah-compliant funds	All Kenanga EPF approved funds	All Kenanga EPF approved Shariah-compliant funds
<b>Entry Unit Trust Fund</b>	Kenanga Income Plus Fund	Kenanga Growth Opportunities Fund	Kenanga Shariah Growth Fund	Kenanga Growth Opportunities Fund	Kenanga Shariah Growth Fund
<b>Asset Allocation</b>	Equities: Up to 40% Money Market / Fixed Income: Min 60%	Equities: Up to 80% Money Market / Fixed Income: Min 20%	Shariah-compliant Equities Up to 80% Islamic Money Market / Fixed Income: Min 20%	Equities: Up to 80% Money Market / Fixed Income: Min 20%	Shariah-compliant Equities: Up to 80% Islamic Money Market / Fixed Income: Min 20%
<b>Performance target on a 5 year rolling period</b>	4% - 6% per annum	6% - 8% per annum	6% per annum	6% - 8% per annum	6% per annum
<b>Benchmark</b>	4% per annum	6% per annum	6% per annum	6% per annum	6% per annum
<b>Portfolio Risk Profile</b>	Our Actively Managed Portfolios invest in a portfolio of approved conventional and Shariah-compliant funds. You are advised to refer to the relevant Prospectus(es) and consider the information on risks associated to the underlying funds. The performance of the portfolio is dependent on the funds selected by the Portfolio Manager and the performance of each underlying fund. Active management and regular rebalancing of the portfolios may mitigate this risk. Investors choose from generic portfolios based on their profile and risk-return expectation. The portfolio is not tailor-made for each investor. Any decisions made by the Portfolio Manager for the respective portfolios will apply to all investors. Fund allocation details are stipulated on our Investment Form. Information on the mix of funds in the respective portfolios is also available daily via the investor's electronic account, accessible through <a href="http://www.kenangainvestors.com.my">www.kenangainvestors.com.my</a> .				

Transacting in Kenanga AMP Plus					
Portfolio	AMP 1	AMP 2	Shariah AMP 2	AMP 2E	AMP 2Ei
<b>Investment</b>	Cash	Cash	Cash	EPF	EPF
<b>Minimum initial investment</b>	RM5,000	RM5,000	RM5,000	RM1,000	RM1,000
<b>Minimum top up investment</b>	RM1,000	RM1,000	RM1,000	RM1,000	RM1,000
<b>Regular Investment Mode</b>	Minimum RM1,000 per month (via MEPS-FPX / Direct Debit)			N/A	
<b>Annual AMP Fee</b>	0.75% p.a. calculated and accrued daily but payable on the 1 <sup>st</sup> business day of January and July or at the time of switching / transfer / redemption. The AMP Fee will be deducted from the investor's portfolio.				
<b>Switching from Kenanga Standalone Funds to AMP Portfolio</b>	Switching from a lower entry fee to AMP will require the investor to pay the differential entry fee.				
<b>Switching from AMP Portfolio to Kenanga Standalone Funds</b>	Full redemption and reinvestment into Kenanga standalone funds at T+6 days. No sales charges will be charged when reinvesting into Kenanga standalone funds.				
<b>AMP Portfolio Switching &amp; Transfer Fee</b>	The portfolio switching / account transfer is only applicable for Cash Investment only. One free switching / transfer per calendar year. Subsequent switching / transfer will be charged RM100 per transaction. The switching / transfer fee will be deducted from the investor's portfolio.			N/A	
<b>Minimum AMP Portfolio Switching / Transfer</b>	RM5,000. Applicable for Cash investment only.			N/A	
<b>Fees for Underlying Funds*</b>	*You are advised to refer to the relevant fund prospectus(es) for information on the fees for the underlying funds.				
<b>Entry Fee</b>	Initial and additional investments: Up to 3.0% of NAV per unit.				
<b>Annual Management Fee</b>	•Balanced and equity funds: Up to 1.90% per annum of the NAV of the fund. •Money market/ Fixed income funds: Up to 1.00% per annum of the NAV of the fund.				

All fees and charges payable to the Manager and the Trustee are subject to goods and services taxes (or any equivalent) as may be imposed by the government or other authorities from time to time.

## INVESTMENT TERMS AND CONDITIONS

You are advised to read these notes before completing the Account Opening & Investment Form as you are bound by them. You must read and understand the contents of the relevant Prospectus(es), Replacement or Supplementary Prospectus(es) (if any), Information Memorandum, Replacement or Supplementary Information Memorandum (if any) before investing in the Fund. Please check that the Adviser servicing you has a valid authorization and registration card. A copy of the Deed of Supplementary Deed (if any) will be made available to you upon request. Pursuant to S.232(2) of the CMSA, this application form should not be circulated unless accompanied by the Master Prospectus or Information Memorandum.

### Category of Investors

Company	Qualifying Criteria
<b>Individual/ Corporate Investor</b>	Means any individual or entity other than a high net-worth individual, a high net-worth entity or is an accredited investor as specified below.
<b>High Net-Worth Individual</b>	<ul style="list-style-type: none"> <li>• An individual whose total net personal assets, or total net joint assets with his or her spouse, exceeds RM3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence.</li> <li>• An individual who has gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding 12 months.</li> <li>• An individual who, jointly with his or her spouse, has gross annual income of RM400,000 or its equivalent in foreign currencies per annum in the preceding 12 months.</li> <li>• An individual whose total net personal investment portfolio or total net joint investment with his or her spouse, in any capital market products exceeds RM1 million or its equivalent in foreign currencies.</li> </ul>
<b>High Net-Worth Entity</b>	<ul style="list-style-type: none"> <li>• A corporation with total net asset exceeding RM10 million or its equivalent in foreign currencies based on the last audited accounts.</li> <li>• A partnership with total net assets exceeding RM10 million or its equivalent in foreign currencies.</li> <li>• A company that is registered as a trust company under the <i>Trust Companies Act 1949</i> which has assets under management exceeding RM10 million or its equivalent in foreign currencies.</li> <li>• A corporation that is a public company under the <i>Companies Act 2016</i> which is approved by the Commission to be a trustee under the Act and has assets under management exceeding RM10 million or its equivalent in foreign currencies.</li> <li>• A pension fund approved by the Director General of Inland Revenue under the <i>Income Tax Act 1967</i>.</li> <li>• A statutory body established under any laws unless otherwise determined by the Commission.P.U. (A) 52.</li> <li>• A corporation that 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.</li> </ul>
<b>Accredited Investor</b> - exempted from completing Investor Suitability Assessment	<ul style="list-style-type: none"> <li>• Central Bank of Malaysia established under the <i>Central Bank of Malaysia Act 2009</i>.</li> <li>• A licensed person or a registered person</li> <li>• A chief executive officer of a director of any person referred to in paragraphs 3,4,5, 6 and 7.P.U. (A) 51.</li> <li>• A unit trust scheme, private retirement scheme or a prescribed investment scheme.</li> <li>• A closed-end fund approved by the Commission.</li> <li>• An Islamic bank licensee or a takaful licensee as defined under the Labuan Financial Services and Securities Act 2010 [705].</li> <li>• A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704].</li> <li>• An exchange holding company, stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator.</li> <li>• 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 Commission..</li> </ul>

### When An Investor Suitability Assessment is Required

- The Manager shall conduct a suitability assessment on an investor who wishes to invest in a new unlisted capital market product.
- A suitability assessment need not be conducted where:
  - a. the investor is an accredited investor as defined above;
  - b. the investor is a high net-worth entity that has opted out from being subjected to a suitability assessment;
  - c. it is an execution only transaction when no recommendation is made;
  - d. an investor tops up his investment in an existing unlisted capital market product with the same product distributor who has previously conducted a suitability assessment on the investor; or
  - e. The Manager has conducted a suitability assessment on an investor and recommended to the investor a range of products that takes into account the investor's risk profile then seeks to invest in a product.

### Eligibility

All principal applicants must be at least 18 years of age at the date of application.

### Joint Application

For joint applications, correspondences and payments relating to the units will be addressed and sent to the principal holder. The Manager will only act on the instruction given by the authorized signatories indicated on this Form. For joint holder below 18 years old, this Form must be signed by the Principal Applicant (parent/ guardian) and accompanied by such evidence of the minor's age. The Manager will only act on the instruction given by the parent/guardian. Any joint holder turning 18 years of age must update his/her details with the Manager. In the case of death of any joint holder, the survivor will be the only person recognized by the Manager and the Trustee as having the title or interest in such units in accordance with the instruction/authority given in this Form, unless otherwise specified in these terms. If the joint holder is a minor, the Manager and Trustee shall recognize the estate of the deceased as having the title to or interest in the investment units. Upon the death of a joint holder of an account requiring signature of both joint holders to operate, no transaction can be carried out by the surviving joint holder until the receipt of a Grant of Probate, Letter of Administration, Sijil Faraid or as instructed by a court in Malaysia.

### Authority to Operate Account

The operating instruction empowers the authorized signatory(ies) to operate the account which includes effecting redemption, switching, transfer, change of address and any other requests.

### Direct Debit / MEPS-FPX Authorization

Upon bank's approval of the Direct Debit / MEPS-FPX application, unit will be credited base on the closing NAV of the deduction day, i.e. 15th or 28th of every month or the following business day. The authorization will remain in force until terminated by the bank's written notice sent to the unit holder's address last known to the Bank or upon the Bank's receipt of unit holder's written revocation. The applicant hereby agrees to be responsible for all the consequences that may arise in the Manager agreeing to provide the Direct Debit / MEPS-FPX and hereby undertakes and agrees to indemnify the Manager at all times, and keep the Manager fully and completely indemnified from and against any and all actions, claims and demands whatsoever that may arise with the Direct Debit/ MEPS-FPX authorization.

### Documents Required

- Individual Applicant
  - A copy of your identity card or passport must be enclosed together with this Account Opening & Investment Form of KIB & the Account Opening Form of the respective fund houses (if applicable).

The Applicant agrees that the Manager shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result or in connection with any delay or failure to process any application if such information or document(s) requested by the Manager have not been promptly provided by the Applicant.

### **Confirmation Advice / Tax Invoice / Statements**

Confirmation advices and other documents shall be sent at the risk of the applicant to the principal applicant's correspondence address as stated in this Account Opening & Investment Form. If the applicant fails to notify the Manager in writing of any errors in the confirmation advice within 14 days, or in the statement within 14 days of issue, the applicant shall be deemed to have waived any right to raise an objection or to pursue any remedies against the Manager or the Trustee.

### **Set Off**

The Manager is entitled to set off any monies in relation to the account against any fees, or charges permitted to be charged under the Master Prospectus(es), Replacement or Supplementary Master Prospectus(es) (if any), Information Memorandum(s), Replacement or Supplementary Information Memorandum(s) (if any) and/or any regulations and guidelines, due to the Manager from time to time.

### **Liability**

The Manager shall act in good faith and using the highest standard of skill and care and exercise all due diligence and vigilance expected from a reputable fund manager, the Manager shall not be liable for any liabilities, claims, loss, damage or litigation costs resulting from any error of fact or judgement or from action taken by the Manager so long as there has been no wilful default or bad faith on its part. For the purpose of carrying out its duties under this Terms and Conditions the Manager shall have the powers of a natural person to deal with the Fund and/or Portfolio and to do all things and execute all documents necessary for the purpose of managing the Fund and/or Portfolio.

### **Indemnity**

The Applicant hereby agrees to indemnify the Manager, Trustee(s) and any of their authorised distributor(s) against any damages, loss, costs, expenses and claims which may be made against the Manager, Trustee and any of their authorised distributor(s) in connection with:

- i. the Account Opening & Investment Form; or
- ii. in connection with the Manager accepting, relying on or acting on any instructions given by or on behalf of the Applicant; except due to the wilful default or negligence of the Manager.

### **Money Laundering Statements**

The Applicant hereby warrants that all monies as may be paid to the Manager from time to time shall come from a legitimate (and not illegal) source.

### **Rights of the Manager**

- a. The Manager reserves the right to accept or reject any application without disclosing any reason.
- b. The Manager reserves the right to accept or reject any application if any documents requested pursuant to Anti-Money Laundering and Anti-Terrorism Financing Act 2001 requirements are not received within 14 business days. In the event of rejection, units will be redeemed at the closing NAV price on the 15th business day.
- c. The Manager reserves the right to terminate any relationship without assigning reasons in respect thereof.
- d. The Manager reserves the right to decide and make any changes to the Term and Conditions.

### **Cooling Off Period**

Subject to the clause on cooling-off as mentioned in the Guidelines on Unit Trust Funds, unit holder(s) have the right to request for a cancellation of their investment within 6-business day or any other period as mentioned therein from the day of purchase.

### **Units Pricing**

Units will be transacted based on forward pricing prevailing at the time the request is received by the Manager. Units will be credited based on the closing NAV price of the day.

### **EPF Investment**

- a. EPF investment will be credited from the Applicant's EPF accounts as allowed under the EPF Member's Investment Scheme (EPF-MIS) and therefore the Applicant shall be bound by all the relevant terms and conditions as stipulated under the EPF Member's Investment Scheme.
- b. Investment in the fund(s) shall start from the date of receipt of monies from EPF. The Manager shall not liable for any delays in receiving the monies from EPF.
- c. To refer to the respective fund house's prospectus for the price booking policy for EPF investment.

### **Unit Trust Loan Financing 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 line with your objectives, attitude to risk and financial circumstances. You should be aware of the risks 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 potential for losses as well as gains.
- 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 rate rises, 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 or pay additional amount 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 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 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.

### **Relating To The Third Party Funds**

- a. The applicant may invest in both unit trust funds that are managed by Kenanga Investors Bhd (KIB) or distributed by KIB as IUTA for other unit trust management companies ("UTMC").
- b. As an IUTA and for ease of operations, KIB requires services of a nominee ("Nominee") to effect transactions for the applicant and also to keep in custody Units for and on behalf of the applicant.
- c. Where the applicant invests in a unit trust fund distributed by us as an IUTA, the applicant hereby agrees to appoint KIB to hold and act and on behalf of the customer in relation to those Units subject to the terms and conditions provided herein. All transaction 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, regulations, guidelines and practices of the unit trusts industry.
- d. The applicant agrees that where he invests in a unit trust distributed by KIB as an IUTA.
- e. The applicant who invests in KIB as IUTA has no right to vote.
- f. The Units shall be held by the Nominees as the registered holder for and on behalf of the applicant.
- g. The Nominee shall not recognize any trust or equity in respect of the Units or any part thereof.
- h. The Nominee shall be a bare custodian and not a trustee in all matters relating to this arrangement and/or the Units.
- i. The Nominee shall have no duty or responsibility, as regards attendance at meeting or voting in respect of any of the Units or as regards any subscription, conversion or other rights in respect thereof or as regards any merger, consolidation, reorganisation, receivership, bankruptcy or insolvency proceedings, compromise or arrangement in connection with the Units nor shall the Nominees 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.

## **Kenanga AMP Plus Service**

### **Rights and Declaration of the Investor**

- a. I/We understand that I/We have chosen Kenanga Actively Managed Portfolios (AMP) Plus; a service which comprises of underlying Kenanga Investors Berhad unit trust funds managed by the Manager.
- b. I/We hereby consent to give the Manager full discretionary rights to actively manage my/our investment in Kenanga AMP Plus portfolios which include but not limited to portfolio allocation, switching between funds and re-balancing of the portfolio among the funds managed by the Manager. The Manager will undertake to manage the portfolio to the best of its ability.
- c. I/We hereby consent to give the Manager the right to charge and deduct the AMP service fee from the portfolio underlying unit trust funds to be determined by the Manager. The fee is computed daily on my/our portfolios value and payable monthly or is payable.
  - i. At redemption, switch out or transfer out and/or
  - ii. On the 1st business day of January and July
- d. I/We understand the notwithstanding the above, I/we have the right to fully or partially redeem my/our investment from Kenanga AMP Plus. However, I/we agree to waive the following rights to my/our portfolio:
  - i. To choose any funds to be included in the portfolio; and
  - ii. To switch or rebalance the funds in the portfolio.
- e. I/We understand and acknowledge that by choosing Kenanga AMP Plus, the Manager does not guarantee any returns on the investments in the portfolio or any returns from any individual fund which are in Kenanga AMP Plus. My/Our capital in the portfolio is also not guaranteed or protected. The Manager will not be held responsible for any under performance of the portfolio and the portfolio's underlying unit trust funds. The performance of the portfolio and funds may go down as well as up and past performance of the portfolio and funds are not an indication of their future performance.
- f. I/We understand that investing in Kenanga AMP Plus involves investment risk. The risk profile of the individual underlying unit trust funds in Kenanga AMP Plus is disclosed in the respective prospectus(es).
- g. I/We understand and acknowledge that I am/we are entitled to switch between my/our AMP Plus portfolios. The first portfolio switching/account transfer is free for each calendar year, and any subsequent switching/transfer within the year will incur RM100 per transaction. Portfolio switching/account transfer is not applicable to EPF Member's Investment Scheme.
- h. I/We understand that I/we can view my/our daily updated portfolio details including my/our transactions and rebalancing activities performed on my/our behalf by the Manager through my/our e-account which is accessible through [www.kenangainvestors.com.my](http://www.kenangainvestors.com.my) which will be deemed as my/our client statement.
- i. I/We agree that the Manager reserves the right to decide and make any changes to the Terms and Conditions including termination of the discretionary active portfolio management of Kenanga AMP Plus.
- j. I/We undertake to indemnify and hold the Manager, its employees and advisers harmless against all cost, expenses, losses, claims and demands incurred arising from my/our decision to invest in Kenanga AMP Plus.
- k. I/We hereby consent to the appointment of Kenanga Nominees (Tempatan) Sdn Bhd and Kenanga Nominees (Asing) Sdn Bhd as the custodian for my/our AMP Portfolio.

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## PERSONAL DATA PROTECTION NOTICE

At Kenanga Group (consists of Kenanga Investment Bank Berhad and its group of companies including subsidiaries and related companies), we respect your Personal Data and strive to ensure that your Personal Data is protected in accordance with the laws of Malaysia. The security of your Personal Data is important to us and we shall maintain appropriate physical, technical and organizational measures needed to ensure the security and confidentiality of your Personal Data.

We may store and process your Personal Data on our computers and/or systems wherever located and in any other medium. We may retain your Personal Data up to the maximum period permitted for legitimate business purposes, legal, regulatory and internal requirements. We may, over time, delete these records if they are no longer necessary or permissible by law.

Some pages on our website may include links to third party websites. These sites are governed by their own privacy statements and we are not responsible for their privacy practices, operations and contents of the said links. You are advised to review the privacy statements of these sites before furnishing any information. Please remember that internet communications are not secure. We cannot accept any responsibility for unauthorised access by a third party and/or the corruption of information/data being sent by any individuals to us via internet communications or electronic mail.

Kenanga Group will collect, process and use your Personal Data in accordance with this Personal Data Protection Notice ("PDP Notice"). This PDP Notice describes the type of Personal Data we collect and how we collect it, how such Personal Data is used, the parties that we disclose the Personal Data to, the choices we provide and your rights over your Personal Data including how to access and update your Personal Data.

### Types of data and information we collect

We collect and process your personal data and information including but not limited to, information to establish your identity and background (including your images), contact details, financial data, creditworthiness information, location data, audio recordings and other information that you provide when you apply for any of our products and/or services ("Personal Data"). We may obtain these Personal Data from yourself or from variety of sources, including when you apply for any of our products and services; through your relationship with us; through your mobile devices, from recordings of Closed Circuit Television (CCTV) installed at our premises; from any analysis of the way you use and manage your account/facility with us; publicly available sources or registries; government authorities and/or law enforcement agencies; from third parties or other sources in respect of which you have given your consent to disclose the Personal Data and/or where not otherwise restricted; and/or from any information that is supplied and/or collected when you visit our websites which include your mobile device or computer's IP address or from any information that is collected via cookies in some of our websites. We use cookies for a number of purposes, including to store your preference for certain types of information or products, further analysis for the purpose of providing products and services to you, to improve our products and/or to personalize our services to you. You may adjust settings on your browser and/or mobile device so that you will be notified when you receive a cookie or other similar tracking tools. Please refer to your browser documentation to check if the tracking tools have been enabled on your computer and/or mobile device or to request not to receive cookies or to disable cookies if you do not wish to have information collected via the use of cookies.

### Use and Disclosure of Personal Data

We may use, process and/or disclose your Personal Data for the following purposes in and/or outside Malaysia ("Purpose"):-

- to assess and process your applications for our products and/or services;
- to manage and maintain your accounts/facilities with us;
- to conduct credit checks and assisting other financial institutions to conduct credit checks;
- to evaluate your financial needs;
- for crime or fraud detection, investigation, prevention, prosecution and compliance with sanctions, including know your customer (KYC) and regular politically exposed persons (PEP) screening;
- to respond to the requirements of a civil or criminal legal process, government and/or any regulatory body, and/or for regulatory compliance purpose and/or as required by law or regulation (including the European Union member states);
- for debt collection and enforcement of your obligations to us;
- for market research and statistical analysis and surveys with the aim of improving our products and services;
- to provide you with information on our and third party products and services which may be of interest to you;
- to compare information/data for accuracy of our record, and verify with third parties;
- to research, design and improve our products and services, operational and business processes;
- to support our business, financial and risk monitoring, planning and decision making;
- to handle complaints and queries;
- for audit, compliance and risk management;
- to transfer or assign our rights and duties under any governing terms and conditions between us and yourself;
- to perform shared services within Kenanga Group;
- for the outsourcing of business and back room operations of Kenanga Group;
- for security reasons in particular Personal Data collected from CCTVs installed at our premises or any other security surveillance systems;
- for the transfer, storing and processing of your Personal Data to a cloud service provider whether within Malaysia or outside Malaysia in order to carry out any of the Purposes stated in this PDP Notice;
- to transfer your Personal Data to foreign jurisdictions to enable any cross border transactions, for the performance of a contract, for the purposes of legal proceedings, upon written request from a foreign regulatory or government authority or body, to protect your vital interest or where it is in the public interest to do so; and/or
- for any other purposes that is required or permitted by any law, regulation, order and/or guidelines.

The disclosure of your Personal Data may involve the transfer of your Personal Data to places outside of Malaysia, and by providing us your Personal Data, you agree to such a transfer where it is required to provide you the services you have requested, and for the performance of any contractual obligations you have with Kenanga Group including for storage purposes.

It is possible that in the future we could merge with, or be acquired by, another company. If such an acquisition occurs, you consent to the successor company having access to your Personal Data maintained by us, including account information, and such successor company would continue to be bound by this PDP Notice unless and until it is amended.

You may have provided personal and financial information relating to others (including but not limited to joint applicant, spouse, related parties and/or emergency contact persons) for the Purpose. In such cases, you represent and warrant that you have their consent or are otherwise entitled to provide their information to us to be used, processed and/or disclosed in accordance with this PDP Notice. Where your Personal Data has been provided to Bursa entity (which shall include Bursa Malaysia Berhad, Bursa Malaysia Securities Berhad, Bursa Malaysia Securities Clearing Sdn Bhd, Bursa Malaysia Depository Sdn Bhd, Bursa Malaysia Derivatives Clearing Berhad, and Bursa Malaysia Derivatives Berhad) (collectively, "Bursa") for any of the Purpose, including any legal and regulatory purposes, you hereby agree for the processing of your Personal Data by Bursa in accordance with the terms of the Bursa's personal data notice as provided under [www.bursamalaysia.com](http://www.bursamalaysia.com).

### Disclosure of your Personal Data

Your Personal Data held by us shall be kept confidential. However, in order to provide you with effective and continuous products and services and subject at all times to any laws, regulations and guidelines, we may need to disclose your Personal Data to the following parties:

- the other entities within Kenanga Group, and its agents, affiliates and associates;
- professional advisers, contractors, service providers, debt collection agencies and our other agents with whom we have contractual agreements for some of our functions and services;
- credit reference agencies, rating agencies, insurers or insurance brokers;
- financial service providers in relation to the products and services that you have with us;
- any actual or potential participants or assignee or transferee of our rights and/or obligations under any transaction between us and you;
- any guarantor or security provider for the products and/or services granted by us to you;
- any authorities or regulators, including foreign regulators for the performance of their functions, or any party as required by any law or any government, quasi-government, administrative, court or tribunal;
- strategic/business partners with whom Kenanga Group have a relationship with for specific products and services;
- any person connected to the enforcement or preservation of any of our rights under your agreements with us; and/or
- any party authorized and/or consented to by you.

### **Marketing Communications**

We may also use your Personal Data to market Kenanga Group's products and services and to deliver targeted marketing and advertising, service updates, promotional offers and for the purposes of cross-selling within Kenanga Group. As such you may receive marketing communications from us or Kenanga Group for direct marketing and cross-selling marketing activities. For the purposes of direct marketing, your Personal Data would or may be disclosed to third parties which would include merchants and strategic business partners of Kenanga Group. You may tell us at any time if you do not wish to receive marketing communications from us by writing to the designated Data Officer, providing your full name, NRIC/Passport number (as applicable) and account details and details of any products or services you may have with us.

We may, from time to time, have information on third parties' promotions, products and services which may be of interest to you. Unless you have opted to receive marketing materials in regards to third parties' promotions, products and/or services by writing to us, you will not receive any marketing communications on such marketing materials. By agreeing to receive the marketing materials, you have consented to the disclosure of your Personal Data to any such third parties for marketing purposes as stipulated in this PDP Notice.

### **Access/Correct/Update to Information**

You are entitled to review the Personal Data that we may have collected about you and request correction of the Personal Data. If there are any changes to your Personal Data or if you believe that the Personal Data we have about you is inaccurate, incomplete, misleading or not up-to-date, please write to our Data Officer setting out the details of your request and your name and NRIC/Passport number, or you may make a request to us via our Data Access/Update/Correction Request Form. A fee may be charged for this service. We shall correct or update the information/data as soon as possible. The Data Officer may request information or documents from you to verify the authenticity of the person making the request and any information relating to the corrections requested.

### **Erasure and Restriction of Processing**

We allow you the opportunity to remove yourself and any information about you (save for information which is necessarily retained by us to comply with legal or regulatory requirements, storage purposes, or if there are valid grounds under the law to do so, such as legal claims etc) from our database or require us to cease processing all or part of your Personal Data by submitting a written notification addressed to our Data Officer. We will require a reasonable amount of time to process such notices. Please note that after deleting your Personal Data, we may not be able to provide the same level of servicing to you as we will not be aware of your preferences. We reserves the right to take the necessary actions if we feel that such removal or cessation would not allow us to provide our products and services or fulfill our obligations in a satisfactory manner. This includes our entitlement to refuse to provide or cease providing any facilities, products or our services to you. Where you have requested that we erase your Personal Data that we have made public and there are valid grounds for erasure, we will use reasonable and cost effective steps to inform others that are displaying your Personal Data or providing links to the Personal Data to erase your Personal Data too.

### **Portability**

You have the right to receive your Personal Data which you have provided to us in a structured, commonly used and machine-readable format and a right to request that we transfer such Personal Data to another party. If you wish for us to transfer the Personal Data to another party, we can only do so where it is technically feasible. We are not responsible for the security of the Personal Data or its processing once received by the third party. We also may not provide you with certain Personal Data if providing it would interfere with another person's rights (e.g. where providing the Personal Data we hold about you would reveal information about another person).

### **Profiling**

We process some of our data automatically, with the goal of assessing certain personal aspects (profiling). For example we use profiling due to certain legal and regulatory requirements, to combat money laundering, terrorism financing, fraud, assessment of risk and offences that pose a danger to assets.

### **E-Services**

You hereby consent to the transmission by electronic means of your Personal Data through our E-Services, such consent shall be effective at all times that you access and/or use the E-Services.

### **Enquiries and Complaints**

You have the right to object at any time to the processing of your personal data for direct marketing purposes, and profiling to the extent related to direct marketing and to the extent permitted under the EU General Data Protection Regulations (GDPR), and to the processing of your personal data for the Purpose. Any queries, requests, concerns, complaints or exercise of your rights regarding the use of your Personal Data may be raised to the respective Data Officer below:-

Data Officer  
Kenanga Investors Berhad,  
Level 14, Kenanga Tower,  
237, Jalan Tun Razak,  
50400 Kuala Lumpur, Malaysia.  
Toll Free : 1-800-88-3737  
Email: investorservices@kenanga.com.my

In applying for, using or continuing to use our services, including any other contractual relationship which you may have with us, you shall be deemed to have accepted and consented to the terms of this PDP Notice. If you do not consent to the terms herein, kindly contact us at the abovementioned contact details.

### **Changes to the PDP Notice**

Please note that we may update this PDP Notice from time to time via posting on our website. You are advised to periodically view our website for any updates or the most current version of our PDP Notice. Your continued usage of our services or continued relationship with us shall be deemed as acceptance of any updates, revisions or amendments made to our PDP Notice.

### **Language**

This Notice is issued in both the English and Malay languages. In the event of any inconsistency between these two versions, the English version shall prevail.

### **Consent and Acknowledgement**

By providing us with your Personal Data, you hereby consent to the use, processing, transfer and/or disclosure of your Personal Data in accordance with this PDP Notice.

### **If You Are a Corporation (Non-Individual)**

In the event you have provided/disclosed Personal Data of individual third parties including but not limited to your directors, individual shareholders, employees, authorized signatories, agents, representative or otherwise, you hereby represent and warrant to us that you have the consent of such third parties and are entitled to provide their Personal Data to us to be used, processed and/or disclosed in accordance with this PDP Notice.

**FATCA and CRS for INDIVIDUAL - PRINCIPAL HOLDER  
(FOR INTERNAL USE ONLY)**

Customer Name: \_\_\_\_\_ NRIC/Passport/Other ID: \_\_\_\_\_

**PART A : CONFIRMATION AND ACKNOWLEDGEMENT BY SALES REPRESENTATIVE / BRANCH**

**1. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) CHECKLIST**

**Part I - FATCA Documentation Checklist**

*To fill up below only if customer has declared as being "Non-U.S. person" above. (To be completed by sales representative / branch)*

FATCA checklist	Confirmed / Not confirmed	Instruction:
<b>Passport</b>		
Customer has not provided a U.S. passport	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	If any of the checklist on the left have "Not confirmed" answers, to request customer change declaration above to "U.S. Person".
<b>Nationality</b>		
Customer does not have U.S. passport	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
<b>Non U.S. Passport</b>		
Customer's country of birth is not in the U.S. <u>Note</u> : If country of birth is in U.S., check that the customer has either; 1) Provided a "Certificate of Loss of Nationality" or 2) Checked the declaration under (1) item 1.4 FATCA Declaration	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	If any of the checklist on the left have "Not Confirmed" answers, to obtain Form W-8BEN from customer.
<b>Address</b>		
(i) Customer has not provided a permanent address or mailing address within the U.S.	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
(ii) Customer has not provided, as the only address for this account, a: • PO Box ("hold mail") or • "in care of" address  <u>Note</u> Please select "Confirmed" for this checklist, <u>only</u> if the customer has checked the declaration (2) under item 1.4 FATCA Declaration, that the <u>only address</u> the customer has, is a: • PO Box ("hold mail") or • "in care of" address	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
<b>Telephone number</b>		
Customer has not provided <u>only</u> a U.S. telephone number (country code + 1).	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
<b>Others</b>		
Customer has not provided any other indication of being U.S. citizen or resident. If "Not confirmed", please list the identified indication : _____ _____	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	

**Part II - FATCA Confirmation and Acknowledgement by Sales Representative / Branch**

Based on the abovementioned declarations and assessments, the customer(s)' FATCA classification is:

1. U.S. Person       3. Recalcitrant customer with U.S. Indicia. (Non U.S. Customers with U.S. Indicia who do not provide Form W-8BEN)  
 2. Non U.S. Person       4. Recalcitrant customer with U.S. Person (U.S. Customers who do not provide Form W-9)
- I confirm that the required account opening checks have been performed for the customer listed above and the necessary documents have been provided to the customer, where applicable.

**2. COMMON REPORTING STANDARD (CRS) CHECKLIST**

**CRS Confirmation and Acknowledgement by Sales Representative / Branch**

- I confirm that based on the information obtained in connection with the opening of accounts, including any documentation collected pursuant to the KYC/AML procedures, there is no reason to know that the self-certification provided by the Customer is incorrect or unreliable.

**Confirmation and Acknowledgement by Sales Representative / Branch on compliance with Section 1 (FATCA) and Section 2 (CRS)**

Name:       Signature:       Date:

**FATCA and CRS for INDIVIDUAL - PRINCIPAL HOLDER  
(FOR INTERNAL USE ONLY)**

Customer Name: \_\_\_\_\_ NRIC/Passport/Other ID No: \_\_\_\_\_

**PART B : CONFIRMATION BY COLLECTION BRANCH**

**1. FATCA Confirmation by Collection Branch**

I have reviewed and verified the information against the documents received and confirm that the necessary have been completed, where applicable.

**2. CRS Confirmation by Collection Branch**

I confirm that based on the information obtained in connection with the opening of accounts, including any documentation collected pursuant to the KYC/AML procedures, there is no reason to know that the self-certification provided by the Customer is incorrect or unreliable.

**Confirmation and Acknowledgement by Collection Branch on compliance with Section 1 (FATCA) and Section 2 (CRS)**

Name: <input style="width: 100%; height: 40px;" type="text"/>	Signature: <input style="width: 100%; height: 40px;" type="text"/>	Date: <input style="width: 100%; height: 40px;" type="text"/>
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**PART C : CONFIRMATION BY OPERATIONS / BACK OFFICE**

**1. FATCA Confirmation by Operations/Back Office**

I have entered into the system, the customer(s)' FATCA status accordingly as stated in Part II above.

**2. CRS Confirmation by Operations/Back Office**

Based on the declaration by the Customer, I have entered into the system the following:

the Customer's name, residence address, date of birth, country/jurisdiction of tax residence and the TIN.

**Confirmation and Acknowledgement by Operations / Back Office on compliance with Section 1 (FATCA) and Section 2 (CRS)**

Name: <input style="width: 100%; height: 40px;" type="text"/>	Signature: <input style="width: 100%; height: 40px;" type="text"/>	Date: <input style="width: 100%; height: 40px;" type="text"/>
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**FATCA and CRS for INDIVIDUAL - JOINT ACCOUNT HOLDER  
(FOR INTERNAL USE ONLY)**

Customer Name: \_\_\_\_\_ NRIC/Passport/Other ID No: \_\_\_\_\_

**PART A : CONFIRMATION AND ACKNOWLEDGEMENT BY SALES REPRESENTATIVE / BRANCH**

**1. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) CHECKLIST**

**Part I - FATCA Documentation Checklist**

*To fill up below only if customer has declared as being "Non-U.S. person" above. (To be completed by sales representative / branch)*

FATCA checklist	Confirmed / Not confirmed	Instruction:
<b>Passport</b>		
Customer has not provided a U.S. passport	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	If any of the checklist on the left have "Not confirmed" answers, to request customer change declaration above to "U.S. Person".
<b>Nationality</b>		
Customer does not have U.S. passport	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
<b>Non U.S. Passport</b>		
Customer's country of birth is not in the U.S. <u>Note</u> : If country of birth is in U.S., check that the customer has either; 1) Provided a "Certificate of Loss of Nationality" or 2) Checked the declaration (1) under item 2.4 FATCA Declaration	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	If any of the checklist on the left have "Not Confirmed" answers, to obtain Form W-8BEN from customer.
<b>Address</b>		
(i) Customer has not provided a permanent address or mailing address within the U.S.	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
(ii) Customer has not provided, as the only address for this account, is a: • PO Box ("hold mail") or • "in care of" address <u>Note</u> Please select "Confirmed" for this checklist, <u>only</u> if the customer has checked the declaration (2) under item 2.4 FATCA Declaration, that the <u>only address</u> the customer has, is a: • PO Box ("hold mail") or • "in care of" address	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
<b>Telephone number</b>		
Customer has not provided <u>only</u> a U.S. telephone number (country code + 1).	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	
<b>Others</b>		
Customer has not provided any other indication of being U.S. citizen or resident. If "Not confirmed", please list the identified indication : _____ _____	<input type="checkbox"/> Confirmed <input type="checkbox"/> Not confirmed	

**Part II - FATCA Confirmation and Acknowledgement by Sales Representative / Branch**

Based on the abovementioned declarations and assessments, the customer(s)' FATCA classification is:

1. U.S. Person       3. Recalcitrant customer with U.S. Indicia. (Non U.S. Customers with U.S. Indicia who do not provide Form W-8BEN)  
 2. Non U.S. Person       4. Recalcitrant customer with U.S. Person (U.S. Customers who do not provide Form W-9)
- I confirm that the required account opening checks have been performed for the customer listed above and the necessary documents have been provided to the customer, where applicable.

**2. COMMON REPORTING STANDARD (CRS) CHECKLIST**

**CRS Confirmation and Acknowledgement by Sales Representative / Branch**

- I confirm that based on the information obtained in connection with the opening of accounts, including any documentation collected pursuant to the KYC/AML procedures, there is no reason to know that the self-certification provided by the Customer is incorrect or unreliable.

**Confirmation and Acknowledgement by Sales Representative / Branch on compliance with Section 1 (FATCA) and Section 2 (CRS)**

Name:       Signature:       Date:

**FATCA and CRS for INDIVIDUAL - JOINT ACCOUNT  
(FOR INTERNAL USE ONLY)**

Customer Name: \_\_\_\_\_ NRIC/Passport/Other ID: \_\_\_\_\_

**PART B : CONFIRMATION BY COLLECTION BRANCH**

**1. FATCA Confirmation by Collection Branch**

I have reviewed and verified the information against the documents received and confirm that the necessary have been completed, where applicable.

**2. CRS Confirmation by Collection Branch**

I confirm that based on the information obtained in connection with the opening of accounts, including any documentation collected pursuant to the KYC/AML procedures, there is no reason to know that the self-certification provided by the Customer is incorrect or unreliable.

**Confirmation and Acknowledgement by Collection Branch on compliance with Section 1 (FATCA) and Section 2 (CRS)**

Name:	Signature:	Date:
<input type="text"/>	<input type="text"/>	<input type="text"/>

**PART C : CONFIRMATION BY OPERATIONS / BACK OFFICE**

**1. FATCA Confirmation by Operations/Back Office**

I have entered into the system, the customer(s)' FATCA status accordingly as stated in Part II above.

**2. CRS Confirmation by Operations/Back Office**

Based on the declaration by the Customer, I have entered into the system the following:

the Customer's name, residence address, date of birth, country/jurisdiction of tax residence and the TIN.

**Confirmation and Acknowledgement by Operations / Back Office on compliance with Section 1 (FATCA) and Section 2 (CRS)**

Name:	Signature:	Date:
<input type="text"/>	<input type="text"/>	<input type="text"/>

**NEW ACCOUNT DOCUMENTATION REQUIREMENT CHECKLIST (FOR OFFICE USE ONLY)**

<b>UNIT TRUST ACCOUNT - INDIVIDUAL</b>	<b>Submitted</b>	<b>Remarks</b>
Investor Suitability Assessment - Individual		
Account Opening & Investment Form - Individual		
Money Laundering Risk Profiling Checklist (MLRPC) with Enhanced Due Diligence (where applicable)		
Includes in Account Opening & Investment Form - FATCA and CRS		
Photocopy of NRIC/Passport/Other ID for all Account Holders		
For EPF Investment - KWSP 9N Form		
For EPF Investment other than KIB Funds - Respective UTMC's Forms		
Others (if applicable) - e.g. Work Permit, Student Visa		

**Declaration Pursuant to the Notices on Foreign Exchange Policy ("FEP")****Appendix**

I hereby declare and undertake to Kenanga Group as follows:

1. For the purpose of FEP, I AM fully aware and understand the FEP applicable to me and I accept full responsibility for the compliance of the same.
2. Applicable for investment in foreign currency assets ("FCA") onshore and investment abroad on own account (with domestic ringgit borrowing).

"Investment Limit Amount # (in RM or equivalent in aggregate per calendar year)"	Nature of Transaction(s)
Up to RM1 million	<ul style="list-style-type: none"> <li>• Conversion of ringgit</li> <li>• Swapping of financial assets</li> <li>• Foreign currency funds sourced from Trade Foreign Currency</li> </ul>
Up to RM10 million	<ul style="list-style-type: none"> <li>• Foreign currency borrowing obtained from a licensed onshore bank or Non-Resident.</li> </ul>
Any amount	<ul style="list-style-type: none"> <li>• Foreign currency funds from abroad, other than proceeds from the export of goods (Note 2)</li> <li>• Sourced from Investment FCA</li> <li>• From a Non-Resident, other than foreign currency borrowing</li> </ul>

# Please note the investment limit amount may change from time to time and any changes should be effective immediately, without any further notice from Kenanga Group. The above information is for general reference only. For further information, please refer to the FEP published in BNM's website and obtain independent advice (if required).

**Note:**

1. For individuals without domestic ringgit borrowing, he/she is allowed to undertake investment in FCA and investment abroad of any amount, unless the funding is from foreign currency borrowing obtained from licensed onshore bank or Non-Resident which is subjected to a limit of up to RM10 million or equivalent in aggregate.
2. These proceeds shall be credited into a Trade FCA and can be utilised to invest in FCA onshore and investment abroad in accordance with BNM's limit.
3. BNM's prior approval must be obtained by the customer for transaction, trade, settlement or operations that exceed the investment limit amount prescribed under the FEP.

**Definitions:**

No	Terminology	Description
1.	Calendar Year	The FEP investments limit cover all foreign currency transaction amounts within the year from 1 January to 31 December in the same year. The investment limits are then refreshed from 1 January the following year.
2.	Borrowing	Any credit facility, financing facility, trade guarantee or guarantee for payment of goods, redeemable preference share (including Islamic), private debt security (including Islamic) or similar facility in whatever name of form, <b>except</b> : (a) Trade credit terms extended by a supplier for all types of goods or services; (b) Forward contract with a licensed onshore bank excluding a contract that involves:- <ul style="list-style-type: none"> <li>• the exchanging or swapping of ringgit or foreign currency debt obligation with another foreign currency debt obligation; or</li> <li>• the exchanging or swapping of foreign currency debt obligation with a ringgit debt obligation;</li> </ul> (c) Performance guarantee or financial guarantee; (d) Operational leasing facility; (e) Factoring facility without recourse; (f) A credit facility or financing facility obtained by a Resident individual from a Resident to purchase one (1) residential property and one (1) vehicle; or (g) Credit card and charge card facility obtained by a Resident individual from a Resident.
3.	Derivatives	Any agreement, including an option, a swap, futures or forward contract, whose market price, value, delivery or payment obligations is derived from, referenced to or based on, but not limited to, securities, commodities, assets, rates (including interest rates or exchange rates) or indices.
4.	Domestic Ringgit Borrowing	Borrowing in ringgit obtained by a Resident from another Resident, including Licensed Onshore Banks, but shall exclude items (a) – (g) in No.2 above.
5.	Investment Abroad	(a) Making of any payment for: <ul style="list-style-type: none"> <li>• Purchase of foreign currency-denominated asset in Malaysia offered by a Non-Resident, including Labuan entity;</li> <li>• Purchase of foreign currency-denominated asset offered outside Malaysia;</li> <li>• Lending in foreign currency to a Non-Resident;</li> <li>• Administrative expenses, working capital arising from the set-up of any business arrangement, including a joint venture project where no entity is created or established, outside Malaysia;</li> <li>• Purchase of foreign currency-denominated Financial Instrument or Islamic Financial Instrument without firm commitment, other than exchange rate derivatives, offered on an overseas Specified Exchange under the Capital Markets and Services Act 2007 undertaken by a Resident through a Resident futures broker;</li> <li>• Placement into Investment Foreign Currency Account in Malaysia as specified in Notice 3;</li> <li>• Placement into foreign currency account overseas other than for education or employment abroad; or</li> </ul> (b) Swapping of a financial asset in Malaysia for a financial asset outside Malaysia. Note: <i>Example of investment abroad, amongst others, include equity investment, payment for the purchase of real estate including payment for renovation of the property, payment for education abroad, placement of deposit with Non-Resident financial institution, etc.</i> <i>Where it involves remittance/placement of foreign currency fund (e.g. telegraphic transfer) for settlement of education abroad or employment abroad, it is not subjected to the RM1 million or in equivalent aggregate investment limit per calendar year. However, customers must present the relevant supporting documents (such as letter of admission from the foreign educational institution, letter of employment from the company, work permit, etc.) to support the remittance.</i>
6.	Investment in Foreign Currency Asset Onshore	Making of any payment for: (a) Purchase of foreign currency-denominated security or Islamic security offered in Malaysia by a Resident as approved by BNM; (b) Purchase of foreign currency-denominated Financial Instrument or Financial Instrument offered in Malaysia by a Resident as approved by BNM; or (c) Placement into foreign currency account with a licensed onshore bank other than placement for investment abroad. Note: <i>Example of FCA onshore includes funds being converted to foreign currency in Malaysia and is not remitted outward to a another country (e.g. Dual Currency Investment ("DCI"), Foreign Currency Account ("FCA"), Foreign Currency ("FC") Fixed Deposit, FC denominated structured investments, FC denominated bonds/sukuk and any FC denominated deposits or investments.</i>
7.	Licensed Onshore Bank	A licensed bank and licensed investment bank under Financial Services Act 2013 [Act 758] and licensed Islamic bank under the Islamic Financial Services Act 2013 [Act 759].
8.	Non-Resident	(a) Malaysian citizen who has obtained permanent resident ("PR") status of a country or territory outside Malaysia and is residing outside Malaysia for more than 182 days; (b) An overseas branch, a subsidiary regional office, sales office or representative office of Resident company; (c) Embassies, consulates, high commissions, superannuation or international organizations; or (d) Any person other than a Resident.
9.	Resident	(a) A citizen of Malaysia, excluding a citizen who has obtained PR status in a country or a territory outside Malaysia and is residing outside Malaysia for more than 182 days; (b) A non-citizen of Malaysia who has obtained PR status in Malaysia and is ordinarily residing in Malaysia for more than 182 days; (c) A body corporate incorporated or established, or registered with or approved by any authority in Malaysia; (d) An unincorporated body registered with or approved by any authority in Malaysia; or (e) The Government or any State Government in Malaysia.
10.	Securities	Shares, stocks, bonds, notes (other than promissory notes), debentures, debentures stocks, units under a unit trust scheme, a secondary security and coupons, whether in scripless form or in bearer certificates, including certificates of title to securities or any letter of allotment which may be renounced, any letter of rights, any warrants conferring an option to acquire a security, any deposit certificate in respect of securities and such other documents conferring, or containing evidence of rights to securities as may be specified by BNM.

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