

Main Distributor Stamp

Sub-Distributor Stamp

In line with the Capital Markets and Services Act 2007, this application form must be circulated and read together with the corresponding Master Prospectus(es), Prospectus(es), Information Memorandum(s) (collectively referred to as 'offering documents'), along with any Supplementary or Replacement offering documents that have been registered with the Securities Commission Malaysia (SC). All fields are mandatory. Please indicate 'N/A' if not applicable.

A. PARTICULARS OF PRINCIPAL APPLICANT - INDIVIDUAL

1. Name of Principal Applicant (as per NRIC / Passport / Others) _____

2. Title Mr Mrs Ms
 Others, please specify: _____

3. New NRIC No. / Passport No. _____

4. Old NRIC No. _____

5. Date of Birth _____

6. Malaysia Sales and Service Tax (SST) Number (if any) _____

7. Inland Revenue Board of Malaysia Tax Identification (TIN) Number _____

8. Residential Address _____

 Postcode _____ Country _____

9. Correspondence Address (if different from residential address) _____

 Postcode _____ Country _____

10. Telephone No. (office) _____
 Telephone No.(house) _____
 *Handphone No. _____
 *Email Address _____

11. Nationality _____

12. Do you hold Dual Citizenship Yes No
 Details of nationalities held:

No.	Nationality	ID Number	ID Type	ID Expiry Date
1				D D M M Y Y Y Y
2				D D M M Y Y Y Y
3				D D M M Y Y Y Y

13. Country of Residence _____

14. Religion _____

15. Race Malay Chinese Indian
 Others, please specify: _____

16. Marital Status Single Married
 Others, please specify: _____

17. Gender Male Female

18. Employment Status Employed Self-employed Unemployed

19. Occupation Code _____
 (Kindly refer to list of codes available under Occupation Code and Description on Page 9)

20. Nature of Business Code _____
 (Kindly refer to the list of codes codes available under Nature of Business Code and Description on Page 9)

*By providing your email address(es) and/or handphone number to us, we have your consent to communicate any information and/or document to you via, such email address(es), and/or short messages Services(sms) to such handphone number. All information and/or document communicated via email and/or sms to you are deemed to have been sent to you and received by you on the date such information and/or document are sent. You shall inform us in writing if you do not wish to receive any information and/or document electronically.

21. Name of Employer _____

22. Employer / Self-employment Address _____

22. Annual Income ≤ RM72,000 RM72,001 - RM240,000 RM240,001 - RM1,000,000 RM1,000,001 - RM3,000,000 > RM3,000,001

23. Assets Net Worth ≤ RM300,000 > RM3 mil RM300,000 - RM1 mil RM1 mil - RM3 mil

24. Source of Wealth and Net Worth Salary Rental Income Pension Funds Others, please specify: _____ Business Income Inheritance Investment Returns Savings

25. Source of Funds for Investment Salary Rental Income Pension Funds Others, please specify: _____ Business Income Inheritance Investment Returns Savings

26. Purpose of Investment _____

27. Expected Investment Amount per annum **RM** _____

28. Anticipated transaction pattern (Frequency) Daily Monthly Yearly One-off Others, please specify: _____

29. Politically Exposed Person ("PEPs") Declaration
 a) Are you a PEPs? Yes No b) Are you related to a PEPs? Yes No
 c) If you are related to a PEPs, please indicate the profile:
 i. Head of State or of Government ii. Senior Politicians and Member of Legislature
 iii. Senior Government Officials iv. Senior Judicial Officials
 v. Senior Military and Armed Forces Officials (Colonel or equivalents and above) vi. Senior Executives of State-Owned or Government Linked Corporations
 vii. Key Officials of Political Parties or International Organizations
 viii. Senior Civil Servants and Law Enforcement Officials
 ix. Embassy or Consular Staff x. Religious Leaders
 xi. Member of Royal families or Nobility in monarchies
 d) If you are related to a PEPs, please indicate their relationship to you:
 i. Immediate family members (example : Spouse, Parents, Children, Siblings) ii. Business Partners
 iii. Personal Advisors iv. Co-beneficiaries of legal arrangements
 v. Others, Please Specify _____

30. Transaction Channel Online Transfer Standing Instruction (SI) Telegraphic Transfer Cheque Deposit Machine

Note: You may select more than one (1)

B. PARTICULARS OF JOINT APPLICANT (IF APPLICABLE)

1. Name of Joint Holder (as per NRIC / Passport / Others) _____

2. Title Mr. Mrs. Ms. Others, please specify: _____

3. New NRIC No. _____

4. Old NRIC No. _____

5. Date of Birth _____

6. Residential Address _____

 Postcode _____ Country _____

7. Correspondence Address (if different from residential address) _____

 Postcode _____ Country _____

8. Telephone No. (office) _____
 Telephone No.(house) _____
 Handphone No. _____
 Email Address _____

9. Nationality _____

10. Do you hold Dual Citizenship Yes No

Details of nationalities held:

No	Nationality	ID Number	ID Type	ID Expiry Date							
1				D	D	M	M	Y	Y	Y	Y
2				D	D	M	M	Y	Y	Y	Y
3				D	D	M	M	Y	Y	Y	Y

11. Country of Residence _____

12. Religion _____

13. Race Malay Chinese Indian
 Others, please specify: _____

14. Marital Status Single Married
 Others, please specify: _____

15. Gender Male Female

16. Employment Status Employed Self-employed Unemployed

17. Occupation Code
 (Kindly refer to list of codes available under Occupation Code and Description on Page 9)

18. Nature of Business Code
 (Kindly refer to the list of codes available under Nature of Business Code and Description on Page 9)

19. Name of Employer _____

20. Employer / Self-employment Address _____

21. Annual Income ≤ RM72,000 RM240,001 - RM1,000,000 > RM3,000,001
 RM72,001 - RM240,000 RM1,000,001 - RM3,000,000

22. Assets Net Worth ≤ RM300,000 RM300,000 - RM1 mil RM1 mil - RM3 mil
 > RM3 mil

23. Source of Wealth and Net Worth Salary Business Income Investment Returns
 Rental Income Inheritance Savings
 Pension Funds
 Others, please specify: _____

24. Source of Funds for Investment Salary Business Income Investment Returns
 Rental Income Inheritance Savings
 Pension Funds
 Others, please specify: _____

25. Purpose of Investment _____

26. Politically Exposed Person ("PEPs") Declaration

a) Are you a PEPs? Yes No

b) Are you related to a PEPs? Yes No

c) If you are related to a PEPs, please indicate the profile:

i. Head of State or of Government	<input type="checkbox"/>	vii. Key Officials of Political Parties or International Organizations	<input type="checkbox"/>
ii. Senior Politicians and Member of Legislature	<input type="checkbox"/>	viii. Senior Civil Servants and Law Enforcement Officials	<input type="checkbox"/>
iii. Senior Government Officials	<input type="checkbox"/>	ix. Embassy or Consular Staff	<input type="checkbox"/>
iv. Senior Judicial Officials	<input type="checkbox"/>	x. Religious Leaders	<input type="checkbox"/>
v. Senior Military and Armed Forces Officials (Colonel or equivalents and above)	<input type="checkbox"/>	xi. Member of Royal families or Nobility in monarchies	<input type="checkbox"/>
vi. Senior Executives of State-Owned or Government Linked Corporations	<input type="checkbox"/>		

d) If you are related to a PEPs, please indicate their relationship to you:

i. Immediate family members (example : Spouse, Parents, Children, Siblings)	<input type="checkbox"/>	iv. Co-beneficiaries of legal arrangements	<input type="checkbox"/>
ii. Business Partners	<input type="checkbox"/>	v. Others, Please Specify	<input type="checkbox"/>
iii. Personal Advisors	<input type="checkbox"/>	_____	

- I have domestic ringgit borrowing with one or more financial institutions in Malaysia and I want to invest in foreign currency assets of RM _____
 The investment in foreign currency assets is within the allowable threshold during the calendar year. In the event there is a change in the domestic borrowing status or investment amount, I hereby undertake to inform the AmFunds Management Berhad / Amlslamic Funds Management Sdn. Bhd.
 Total foreign currency assets investment for this calendar year with the financial institutions including this investment is RM _____
 Up to RM1 Million equivalent in aggregate per calendar year (*computed in aggregate based on the Resident individual, sole proprietorship and General Partnership's investment in Foreign Currency Asset*) using funds from
- i. Conversion of Ringgit into Foreign Currency;
 - ii. Trade FCA; and
 - iii. Swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or outside Malaysia.
- I have domestic ringgit borrowing with one or more financial institutions in Malaysia and our total foreign currency assets investment have exceeded the allowable thresholds. I have obtained BNM's APPROVAL on this foreign currency assets investment and I undertake to abide by all conditions stipulated by BNM. (Please furnish a copy of the approval letter to AmFunds Management Berhad / Amlslamic Funds Management Sdn. Bhd.)

3. Payment in Foreign Currency Between Residents (Notice 4) :

Payment between Resident Individuals

- I **DO NOT** have any payment in foreign currency between residents.
- I hereby declare and confirm that the recipient is my Immediate Family Member (husband/ wife, parents, children, or siblings) and I shall provide all documents evidencing such relationship upon request by the AmFunds Management Berhad / Amlslamic Funds Management Sdn. Bhd.
- I hereby declare and confirm that the purpose of this payment is for:
- Education overseas
 - Employment overseas
 - Migration overseas

and I shall provide all documents evidencing such purpose upon request by the AmFunds Management Berhad / Amlslamic Funds Management Sdn. Bhd.

Details of Bank Negara Malaysia Foreign Exchange Policy and the respective document references are available for download through the link below, <https://www.bnm.gov.my/fep>

F. ADDITIONAL INFORMATION

Do you wish to apply for the following facility?

- a. Facsimile Instruction Service Yes / Ya No / Tidak

Note:
 For those who tick "Yes", you agree to be bound by the terms and conditions of the facility stipulated in the relevant prospectus / information memorandum or replacement prospectus / information memorandum and its supplementary(ies) (if any).

G. APPLICANT'S SIGNING INSTRUCTION AND DECLARATIONS

Applicable to individual / joint account only

Please select one of the following instructions :

- Principal Applicant to sign
- All to sign
- Either one to sign. We hereby understand and agree that either one of us can have the right to give instruction to conduct any transaction for this account and we release and indemnify the Manager, the Trustee and the Fund against any claims and demands in respect of any liability arising as a result of the Manager acting upon this signing instruction even if those instructions are not genuine.

Note:
 If no selection is made, AmFunds Management Berhad and Amlslamic Funds Management Sdn. Bhd. will deem that the instruction for the account is "All to Sign".
 For joint applications, the Manager shall act upon all instructions authorised by the joint holders as per the signing instruction. All correspondences and payments relating to the units will be addressed and issued to the Principal Applicant.

H. SOPHISTICATED INVESTOR DECLARATION (IF APPLICABLE)

First Applicant

- I hereby declare my status as Sophisticated Investor. Yes. Because I fulfill the High-Net Worth Individual / Accredited Investors category of Sophisticated Investor.
 No. Because I did not fulfill any of the category of Sophisticated Investor.

Note: For details of Sophisticated Investor Category, please refer to appendix.

Joint Applicant (if applicable)

- I hereby declare my status as Sophisticated Investor. Yes. Because I fulfill the High-Net Worth Individual / Accredited Investors category of Sophisticated Investor.
 No. Because I did not fulfill any of the category of Sophisticated Investor.

Note: For details of Sophisticated Investor Category, please refer to appendix.

I. WHOLESALE FUND DECLARATION FORM (APPLICABLE ONLY FOR WHOLESALE FUND INVESTMENT)

I/We* hereby declare and confirm that I/we* am/are* sophisticated investor(s) and has/have* agreed to invest in the below fund(s):

No	Wholesale Fund Name
1.	
2.	
3.	

I/We* also acknowledge that the persons who invest in a wholesale fund will not have a day-to-day control over the management of the fund's assets.

I/We* confirm that I/we* understand that I/we* am/are* investing in a collective investment scheme, the definition as defined in the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by Securities Commission Malaysia on 11 October 2018 and as may be amended from time to time.

I/We* acknowledge that AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. accepts the investment(s) on the basis of this Declaration, into table above, a collective investment scheme under a wholesale fund structure.

I/We* hereby agree that I/we* have read and understood the information memorandum and its supplemental (if any) before investing in the wholesale fund.

I/We* hereby understand and acknowledge that the management of the wholesale fund by AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. is independent and I/we* as an investor/group of investors will have no form of any influence on the set up and management of such wholesale fund and this is guided by any relevant laws, regulations, Guidelines and/or Guidance Note on Practices by Fund Management Companies issued by the relevant authorities in respect of wholesale funds and as may be amended from time to time.

I/We* further confirm that this Declaration is accurate as to the matter stated herein and am/are* prepared to furnish any documentary evidence to establish the accuracy of this Declaration. In any event, I/we* agree to indemnify and keep indemnified AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. in respect of any cost, expense, fine, penalty, or any other loss, which it may suffer or incur in the event this Declaration is untrue or incorrect in any way.

* Delete where necessary

Signature of Principal Applicant

Name of Principal Applicant:

Date:

Signature of Joint Applicant

Name of Joint Applicant:

Date:

Declaration Form

Notes to read before completing this Declaration and Application Form

- 1) Please note that this Declaration form is not the only term relating to investments into a wholesale fund. Investors are advised to read and understand the Information Memorandum for additional terms including but not limited to, minimum initial and subsequent investment amount.
- 2) Only a "sophisticated investor" may invest in a wholesale fund. A "sophisticated investor(s)" means investor(s) falling under the definition of the Guidelines on Unlisted Capital Market Products Under the Lodge and Launch Framework issued by Securities Commission Malaysia on 11 October 2018 and as may be amended from time to time. A "wholesale fund" means a unit trust scheme where the units are to be issued, offered for subscription or purchase or, for which invitations to subscribe for or purchase the units have been made, exclusively to sophisticated investors.
- 3) For the purpose of this Declaration, collective investment scheme means any arrangement where:-
 - a) it is made for the purpose, or having the effect, of providing facilities for persons to participate in or receive profits or income arising from the acquisition, holdings, management or disposal of securities, futures contracts or any other property (referred to as "fund assets") or sums paid out of such profits or income;
 - b) the persons who participate in the arrangement do not have day-to-day control over the management of the fund's assets; and
 - c) the fund's assets are managed by an entity who is approved, authorized or licensed by a competent regulator to conduct fund management activities; and includes, among others, unit trust funds, real estate investment trusts, exchange-traded funds, wholesale funds and closed-end funds.

J. INVESTOR'S DECLARATION

I/We acknowledge that neither AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. nor any other member company of the AmBank Group guarantees any particular returns for the investment.

I/We acknowledge receipt and declare that I/we have read and understood the latest contents of the relevant prospectus/information memorandum or replacement prospectus/information memorandum and its supplementary(ies) (if any) before completing and signing this Account Opening Form. I/We agree to abide by the terms and conditions in this Account Opening Form.

At my/our discretion, I/we have decided to invest in the fund(s) selected on this date. I/We have been informed and hereby fully understand the associated products risks and returns, and the fund(s) selected above may be of higher risk than my/our profiled risk-taking ability.

I/We hereby acknowledge that I/we shall keep AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. informed of any changes to my/our particulars as stated.

I/We hereby agree to be bound by the provision of the deeds, supplemental deeds, relevant prospectus/information memorandum or replacement prospectus/information memorandum and its supplementary(ies) (if any), Account Opening Form and any facility offered by AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. on becoming a Unit Holder.

I/We hereby acknowledge that AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. reserves the right to accept or reject any application in whole or in part thereof without assigning reasons, without compensation to the Applicant and the duly completed Application Form/transaction form/instruction received by AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. are deemed irrevocable.

Notwithstanding anything contained herein, AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. shall be at liberty to disregard or refuse to process any instruction it received via the transaction form, if the processing of such instructions would be in contravention of any laws or regulatory requirements, whether or not having the force of law and/or would expose AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. to any liability.

i) I/We hereby acknowledge that AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. reserves the right to terminate any relationship without assigning reasons in respect thereof provided a reasonable timeline is agreed between both parties and prior written notice is received by me/us.

I/We hereby acknowledge that AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. reserves the right to decide and make any changes to the Term and Conditions that may be prejudicial to me/us, as an investor.

I/We hereby acknowledge the fee(s) and charge(s) that I/we will incur directly or indirectly by investing into the fund(s) as provided in the relevant prospectus/information memorandum or replacement prospectus/information memorandum and its supplementary(ies) (if any).

I/We agree that all fees, charges and expenses disclosed in the relevant information memorandum/prospectus/replacement prospectus and its supplementary information memorandum/supplementary prospectus (if any) are expressed exclusive of any taxes including but not limited to sales and services tax, value added tax, consumption tax, indirect tax, service tax levies, duties or any other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). Accordingly, to the extent that services provided are subject to any Taxes, the amount of Taxes payable on any related fees, charges and/or expenses will be payable by me/us and/or the Fund (as the case may be) in addition to the fees, charges and expenses disclosed in the Information memorandum/prospectus/replacement prospectus and its supplementary information memorandum/supplementary prospectus (if any).

I/We hereby undertake to fully, unconditionally and irrevocably indemnify AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. and keep AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and/or expenses which AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach caused by me/us including any costs reasonably and necessarily incurred by AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. in collecting any debts due to AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. or in connection with the closure of my/our account(s), or any appointment made by me/us and/or any request or authorisation given by me/us, and/or any false declaration(s) I/we made herein howsoever arising.

ii) This right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my/our account(s) with AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. Neither AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. or its subsidiary, associated, or related companies of AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.'s holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which I/we may have suffered such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this Declaration, and/or the terms and conditions herein. I/We further undertake to indemnify AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach caused by me/us pursuant to the terms and conditions and/or the Declaration stated herein.

Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

I/We hereby give my/our consent to AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. to report my/our information to regulatory or tax authorities in accordance with requirements of FATCA and CRS as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA)

I/We agree that I/we shall at all times adhere to and comply with the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA) with respect to all transactions or matters whatsoever and however arising whether directly or indirectly with AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd., and in particular:

- AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. shall be entitled to keep records of all my/our transactions and to further disclose any transaction pertaining to me/us, as may be required by law or any government or regulatory authority for purposes of compliance with AMLATFPUAA;
- Undertake to provide AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. with all relevant information and documents, as and when requested, for purposes of identification of the customer and verification of the source of funds under the "Know-Your-Customer" principle; and
- I/We further confirm that all monies paid and to be paid to AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. come from lawful source and not from unlawful activities.

Privacy Notice & Disclosure of Information

We have been advised to read AmFunds Management Berhad's/AmIslamic Funds Management Sdn. Bhd.'s latest/updated Privacy Notice available at www.aminvest.com and AmBank Group Privacy Notice which is available at AmBank Group website at www.ambankgroup.com and the Bank branches. I/We acknowledged that such Privacy Notice may be revised from time to time and if there is/are any revision(s), it will be posted on AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. website and/or other means of communication deemed suitable by AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.

I/We have read and understood the AmFunds Management Berhad's/AmIslamic Funds Management Sdn. Bhd.'s Privacy Notice, which is available at www.aminvest.com and AmFunds Management Berhad's/AmIslamic Funds Management Sdn. Bhd.'s office and AmBank Group Privacy Notice which is available at AmBank Group website at www.ambankgroup.com and the Bank branches and give my/our consent(s) for AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. to process my/our personal data and sensitive data for the intended usage as stated under the Privacy Notice. I/We, hereby, also confirm that this declaration will prevail over any previous declarations made by me/us.

I/We understand that AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. may disclose my/our personal information and/or any information relating to my/our AmFunds Management Berhad's/AmIslamic Funds Management Sdn. Bhd.'s account to AMMB Holdings Berhad and its related group of companies including its direct and indirect subsidiaries for marketing and promotion of products and services. If I/We decide later not to receive marketing information from AMMB Holdings Berhad and its related group of companies including its direct and indirect subsidiaries, I/We will write in to 9th/10th Floor, Bangunan AmBank Group, 55, Jalan Raja Chulan, 50200 Kuala Lumpur to inform AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.

I/We irrevocably authorize and give consent to the AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. to carry out credit history/credit standing/credit worthiness checks or verification deems necessary by the AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. on me/us as the investor/s, our directors, shareholders and partners and related corporations from sources recognised under the Credit Reporting Agencies Act 2010, other such sources including but not limited to from the Central Credit Reference Information System (CCRIS) and CTOS Data Systems Sdn. Bhd. and/or any other credit reference agencies whether or not established or approved by Bank Negara Malaysia or any other governmental or regulatory authority/body.

Unit Trust Loan Financing Statement

Investing in a Unit Trust Fund with Borrowed Money Is More Risky than Investing with Your Own Savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

- The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
- You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
- Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore study the terms and conditions before you decide to take the loan. If you have doubts in respect of any aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

I/We have read, understood and accepted the unit trust Loan Financing Risk Disclosure Statement and I/We have received a copy of the same (if applicable).

Anti-bribery And Corruption

I/We hereby acknowledge that AmBank Group and its group of companies have zero tolerance towards all forms of bribery and corruption. I/We undertake that I/we shall strictly comply with the current laws and regulations in Malaysia relating to anti-bribery or anti-corruption including but not limited to the Malaysian Anti-Corruption Commission Act 2009 including all its amendments acts ("MACCA") and shall have in place the necessary adequate procedures for meeting the standards and requirements in accordance with the MACCA.

I/We also hereby acknowledge that if at any time, I/we and/or our directors, employees, subcontractors, agents or other third parties acting for or representing us, are involved in transaction(s) or matter(s) which breach this clause and/or are being investigated for bribery or corruption, then AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. shall be entitled to terminate this transaction with immediate effect without any liability, with written notice, to us. When this happens, I/we shall be liable to fully indemnify AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. against, and hold AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd. harmless from, any and all claims, losses, liabilities, damages, penalties, costs and expenses howsoever arising as a result of such breach.

Foreign Exchange Policy Notices (FEP Notices)

I/ We authorise and consent to AmFunds Management Berhad / AmIslamic Funds Management Sdn. Bhd. to disclose the information in this declaration to AmBank Group entities, Bank Negara Malaysia ("BNM"), any other governmental or regulatory authority/ body or enforcement agencies having jurisdiction over the AmFunds Management Berhad / AmIslamic Funds Management Sdn. Bhd. and to any third party, as may be necessary for the conduct of our business, at any time during and/or after the cessation of the relationship between the AmFunds Management Berhad / AmIslamic Funds Management Sdn. Bhd. and myself/ ourselves.

I/ We undertake to provide all documentary evidence required by AmFunds Management Berhad / AmIslamic Funds Management Sdn. Bhd. and to provide BNM's approval letter (if any) prior to executing the transaction.

I/ We hereby declare and confirm that the details provided above and in the documents submitted by me/ us are true, complete and correct. I/ We shall inform the AmFunds Management Berhad / AmIslamic Funds Management Sdn. Bhd. immediately when there is any change to the above declaration. In case any of the information is found to be false, untrue, incorrect, or misleading, whether intentionally or otherwise I am/ we are aware that I/ we may be held liable for it.

Applicant(s) Declaration

I/We* hereby declare and confirm that AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.* through its representative, has explained the implications of terms under my/our* written agreement with AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.*, which affect my/our* rights and obligations, to me/us* which I/we* understand, including but not limited to:

- the scope of AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.*'s liabilities to me/us*;
- the exposure of my/our* liabilities and obligations to indemnify AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.*;
- the limitations and restrictions of my/our* rights to switch, redeem or liquidate my investment with AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.* depending on the fund(s) invested and subject to each respective fund's Master Prospectus(es)/ Prospectus(es), Disclosure Document and its Supplementary(ies) (if any), Information Memorandum(s) and its Supplementary(ies) (if any)
- AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.*'s sole right and discretion to amend, revise or vary the written agreement terms, including imposing charges or fees, that may be prejudicial to me/us*, as an investor.

Signature of Principal Applicant
Name of Principal Applicant:
Date:

Signature of Joint Applicant
Name of Joint Applicant:
Date:

DISCLAIMERS:

We recommend that the client reads and understands the contents of the relevant fund's Prospectus/Information Memorandum or Replacement Prospectus / Information Memorandum and its supplementary (ies) (if any) before investing.

Unit prices or income distribution, if any, may rise or fall. Past performance of a fund is not indicative of future performance. Please consider the fees and charges involved before investing.

AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.* Representative Declaration

I hereby declare and confirm that I have explained the implications of terms under the written agreement between the Applicant(s) and AmFunds Management Berhad/AmIslamic Funds Management Sdn. Bhd.*, including but not limited to, items (a) to (d) abovementioned and the Applicant(s) understand(s) them.

I declare that I have assessed the investors' suitability and vulnerability. Where an investor has been identified as a vulnerable customer, I have explained the inherent risks of investing in capital market products, and the customer fully understands these risks.

Signature of Representative

Name of Representative:

NRIC:

Date:

**Delete where not applicable.*

K. FOR DISTRIBUTOR / DIRECT CHANNEL USE ONLY

Attended by:

Approved by:

Signature:

Name:

Designation:

Date:

Signature:

Name:

Designation:

Date:

L. FOR OFFICE USE ONLY

Input by / Date	Checked by / Date	Remarks

OCCUPATION CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
02	AGENT / CONSULTANT / DEALER - INSURANCE / UNIT TRUST / CAR	29	HOUSEWIFE	58	JEWEL / GEM DEALER
03	ACCOUNTANT / FINANCIAL CONTROL	30	JOURNALIST /WRITER / EDITOR / ADVERTISER/PHOTOGRAPHER	59	MONEY CHANGER
04	ARCHITECT	31	LAWYER / LEGAL ASSISTANT	60	PAWN BROKER
05	AUDITOR / AUDIT ASSISTANT	32	LIBRARIAN	61	USED CAR / TRUCK DEALER
06	ARMY	33	LABORER / GENERAL WORKER / FACTORY WORKER	62	LOGISTIC
07	BANKER	34	MECHANIC/ MACHINE OPERATOR	63	RUBBER TAPPER
08	BEAUTICIAN / HAIRDRESSER / SALOON OPERATION		APPRENTICE / ELECTRIC	64	OFFSHORE BANK OR TRUST
09	BUSINESSMAN/SOLE PROPRIETOR	35	MEMBER PARLIAMENT / STATE EXCO (PEP) / DIPLOMAT	65	OPERATOR
10	CASHIER/SHOP ASST / SALESMAN / PROMOTER	36	MONK / PRIEST / PASTOR / IMAM	66	ADJUSTER / UNDERWRITER
11	CARPENTER / PLUMBER	37	NURSE / HOSPITAL ASSISTANT	67	CUSTOMER SERVICE / RECEPTIONIST / PUBLIC RELATIONS
12	CHEF/COOK	38	PENSIONER / RETIREE	68	VENDOR / SUPPLIER
13	CEO / EXECUTIVE / GM / ED / MD / CHAIRMAN	39	PERSONAL ASSISTANT / SECRETARY	69	BABYSITTER / CHILD CARE
14	OFFICE WORKER / DRIVER / CLERK	40	PILOT	70	ENTERTAINER / EVENT ORGANIZER
15	COMPANY SECRETARY	41	POLICE / CUSTOM	71	FISHERMAN / SAILOR / SEAMAN
16	CONTRACTOR / CONSTRUCTION / PROPERTY DEVELOPER	42	RETAILER / MERCHANT	72	RESEARCH & DEVELOPMENT
17	COUNCILLOR / PROFESSOR	43	ROYAL FAMILY	73	TELECOMMUNICATION
18	DESIGNER - INTERIOR /FASHION / ARTIST	44	SELF EMPLOYED	74	TOURISM / HOTEL
19	DOCTOR / CHEMIST / PHYSICIAN / SCIENTIST / LABORATORY / OPTIC	45	SOCIAL WORKER / VOLUNTARY SERVICE	75	UNEMPLOYED
20	DRAUGHTSMAN / PRINTER	46	STATION MASTER	76	EDUCATION - LEARNING CENTRE
21	DRIVER / SECURITY GUARD	47	STOCK BROKER / REMISIER / DEALER	77	GAMING / CASINO
22	ECONOMIST	48	STEWARD / FLIGHT ATTENDANT / STEWARDESS	78	PRIVATE / SOCIAL EXCORT
23	ENGINEER	49	STUDENT	79	IMPORT / EXPORT / TRADER
24	EXEC / MGR / ASST MGR /OFFICER	50	SURVEYOR	81	MANUFACTURER
25	FARMER / POULTRY / PLANter / MOULDER	51	SYSTEM ANALYST / PROGRAMMER	83	TRAVEL AGENT
26	FIREMAN / POSTMAN	52	TAILOR / SEAMSTRESS	84	PURCHASER
27	GOVERNMENT SERVANT	53	TECHNICIAN / ELECTRICIAN / W ELDER	85	SPORTS PERSON
28	HOTEL WORKERS: HOUSEKEEPER / HOSTESS	54	TEACHER / LECTURER / INSTRUCTOR	86	REAL ESTATE AGENT
		55	TOWN PLANNER	87	WHOLESALE RETAILER / RESTAURANT / CONVENIENCE STORE
		56	TRANSLATOR		
		57	WAITER / BARTENDER / MAID / TEA LADY		

NATURE OF BUSINESS CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
01	AGRICULTURE	35	PLANTATION	63	UTILITIES
02	ACCOUNTING	36	FIRE ARM BUSINESS	64	MANAGEMENT SERVICES / ADMINISTRATION
03	BROADCASTING	37	GAMBLING ESTABLISHMENT / CASINOS	65	SPORTS SERVICE PROVIDER
04	BROKER/INSURANCE	38	IMPORT / EXPORT COMPANY	66	WASTE MANAGEMENT
05	CAR DEALER / MOTOR	39	JEWEL / GEM DEALER	67	MACHINE PARTS MANUFACTURER
06	CONSTRUCTION	40	MONEY CHANGER	68	HIGH RISK & NON COOPERATIVE JURISDICTION BANKS
07	CONSULTANCY	41	RESTAURANT / SUPERMARKET	69	OFFSHORE CORPORATION & BANKS LOCATED AT TAX HAVEN JURISDICTION
09	EDUCATION	42	ADVERTISING	70	HIGH NET WORTH ENTITY
10	FINANCIAL INSTITUTION	43	WATER TREATMENT	71	SPECIAL PURPOSE VEHICLES/ STRUCTURING VEHICLE
11	HOSPITAL	44	GENERAL/LIFE INSURANCE	72	PERSONAL INVESTMENT COMPANIES
12	INVESTMENT HOUSE / ASSET MANAGEMENT	45	PORT AUTHORITY	73	TRUSTS / ESTATES
13	LEGAL FIRM	46	PHARMACEUTICAL / MEDICAL / HEALTHCARE	74	PROFESSIONAL ACTING ON BEHALF CLIENTS
14	LOGGING	47	MULTI - LEVEL MARKETING	75	EMBASSIES / MISSIONS / CONSULATES
15	MANUFACTURING	48	WORKSHOP	76	FOUNDATIONS / ASSOCIATIONS / SOCIETIES / CLUBS
16	MINING, QUARRY	49	TEMPLE / CHURCH / MOSQUE / RELIGIOUS	77	SCHOOL
17	OIL/GAS	50	LEISURE & HOSPITALITY	78	CHARITABLE ORGANIZATION & POLITICAL ORGANIZATION
18	PRINTING	51	NON GOVERNMENTAL ORGANIZATION (NGO)	79	HOME BUSINESSES/ INTERNET BUSINESSES / START-UPS
19	POSTAGE / COURIER	52	SHOPPING MALL	80	CASH INTENSIVE BUSINESSES
20	PROPERTY DEVELOPER	53	HIGHWAY BUSINESS		
21	SHIPPING	54	SERVICE PROVIDER		
22	SOCIAL CENTER / RECREATION CLUB	55	FOUNDATION		
23	STATE AGENCY/ BODIES	56	EMPLOYMENT AGENCY		
24	TELECOMMUNICATION / ICT SERVICE PROVIDER	57	MANAGEMENT PROPERTY BODY/ JMB / JMC		
25	TRANSPORTATION / AUTOMOTIVE	58	INVESTMENT HOLDING COMPANY		
26	TOURISM / TRAVEL AGENCY	59	ENGINEERING		
27	TRUSTEE / CUSTODIAN	60	PROPERTY INVESTMENT		
28	UNIT TRUST	61	PROPERTY MANAGEMENT / CAR PARK MANAGEMENT		
29	WHOLESALE / RETAIL / MERCHANT / TRADING	62	MONEY SERVICES BUSINESS		
34	TECHNOLOGY				

FOREIGN EXCHANGE NOTICES DEFINITION

Definition	Description
Borrowing	<p>(a) any utilised or unutilised credit facility or financing facility;</p> <p>(b) any utilised or unutilised trade financing facility, including but not limited to, trade guarantee or guarantee for payment of goods;</p> <p>(c) redeemable preference share or Islamic redeemable preference share; or</p> <p>(d) Corporate Bond or Sukuk.</p> <p>Notwithstanding the above, the following are excluded from the definition of Borrowing -</p> <p>(i) a trade credit term extended by a supplier for any goods or services;</p> <p>(ii) a credit limit that a LOB apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves-</p> <p>(A) exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt; or</p> <p>(B) exchanging of Foreign Currency debt for a Ringgit debt;</p> <p>(iii) a Financial Guarantee or Non-Financial Guarantee;</p> <p>(iv) an operational leasing facility;</p> <p>(v) a factoring facility without recourse;</p> <p>(vi) a credit card or charge card facility obtained by an Individual from a Resident and used for payment for retail goods or services only; or</p> <p>(vii) a credit facility or financing facility obtained by a Resident Individual from a Resident to purchase one (1) residential property and one (1) vehicle.</p> <p>Note: For clarity purposes, the transactions in paragraphs (ii)(A) and (ii)(B) shall be considered as Borrowing.</p>
Direct Investment Abroad (DIA)	<p>(a) an investment in Foreign Currency Asset Offshore by a Resident resulting in at least 10% equity ownership or control of a Non-Resident Entity outside Malaysia or a Labuan Entity;</p> <p>(b) an inter-company lending by a Resident Entity to a Non-Resident Entity within the Resident Entity's Group where the Non-Resident Entity is outside Malaysia or a Labuan Entity; or</p> <p>(c) a capital expenditure by a Resident investor in an unincorporated Entity outside Malaysia or a project outside Malaysia by an agreement with no establishment created, where the Resident investor -</p> <p>(i) contributes capital of at least 10% of the cost of the project;</p> <p>(ii) is entitled to at least 10% of profits from the unincorporated Entity or project; or</p> <p>(iii) has management control of the unincorporated Entity or project.</p>
Domestic Ringgit Borrowing (DRB)	<p>(a) Any Borrowing in Ringgit obtained by a Resident from another Resident; or</p> <p>(b) Any obligation considered or deemed as DRB under any of the FE Notices.</p> <p>Note: For purposes of determining the DRB status of a Resident Entity -</p> <p>(a) the Resident Entity is deemed to have a DRB when another Resident Entity with Parent-Subsidiary Relationship has a DRB; and</p> <p>(b) the following shall not be considered as DRB -</p> <p>(i) a Borrowing obtained from another Resident Entity with Parent-Subsidiary Relationship;</p> <p>(ii) a Borrowing obtained from its Direct Shareholder; or</p> <p>(iii) any facility including credit facility or financing facility which is used for Sundry Expenses or Employees' Expenses only.</p> <ul style="list-style-type: none"> • "Sundry Expenses" refers to small and infrequent expenses for office supplies (e.g. stationaries), ancillary services (e.g. software and online subscription) and other minor expenses to facilitate daily business operation. • "Employees' Expenses" refers to business-related expenses which may include, but not limited to, travel (e.g. lodging and transportation), entertainment, health, insurance, takaful and other employees' expenses, excluding investment. • "Borrowing" refers to the definition of "Borrowing" above.
Foreign Currency Asset Offshore (previously referred to as "Investment Abroad")	<p>(a) a financial asset in Malaysia swapped for a financial asset in a Labuan Entity or outside Malaysia;</p> <p>(b) Foreign Currency Borrowing given to a Non-Resident;</p> <p>(c) working capital arising from the set up of any business arrangement outside Malaysia (including a joint venture project where no Entity is created or established);</p> <p>(d) deposit in a Foreign Currency Account maintained with a Labuan Entity or outside Malaysia excluding reasonable amount of deposit for education, employment or migration outside Malaysia; or</p> <p>(e) Foreign Currency-denominated—</p> <p>(i) asset (tangible or intangible) offered by a Non-Resident or any person whose residency cannot be determined;</p> <p>(ii) asset (tangible or intangible) in or maintained with a Labuan Entity, or outside Malaysia;</p> <p>(iii) Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment offered on a Specified Exchange under the CMSA outside Malaysia undertaken by a Resident through a Resident futures broker; or</p> <p>(iv) Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment issued or offered by a Non-Resident.</p>
Foreign Currency Asset Onshore	<p>(a) Foreign Currency-denominated securities or Islamic securities offered in Malaysia by a Resident as approved in writing by the Bank;</p> <p>(b) Foreign Currency-denominated Financial Instrument or Islamic Financial Instrument offered in Malaysia by a Resident as approved in writing by the Bank excluding a derivative transaction entered with Firm Commitment;</p> <p>(c) Deposit in Investment Foreign Currency Account with a LOB or an approved Financial Institution as specified in Notice 3; or</p> <p>(d) Any instrument offered by a LOB with Foreign Currency delivery at maturity*.</p> <p>* Such as dual-currency investment.</p>

Definition	Description
Licensed Onshore Bank (LOB)	(a) A licensed bank or a licensed investment bank under the FSA; and (b) A licensed Islamic bank under the IFSA.
Non-Resident	(a) Any person other than a resident; (b) An overseas branch, a subsidiary, regional office, sales office or representative office of a resident company; (c) Embassies, Consulates, High Commissions, supranational or international organizations; or (d) A Malaysian citizen who has obtained permanent resident status of a country or territory outside Malaysia and is residing outside Malaysia. For the avoidance of doubt, this includes Malaysian Embassies, Consulates and High Commissions.
Resident	(a) A citizen of Malaysia, excluding a citizen who has obtained permanent resident status in a country or a territory outside Malaysia and is residing outside Malaysia; (b) A non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia; (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 The Government or any State Government In the absence of doubt, this includes Malaysian Embassies, Consulates and High Commissions.
Special Purpose Vehicle (SPV)	An Entity set up solely for the purpose of Borrowing and is not an operating business unit.

SOPHISTICATED INVESTOR DEFINITION

Category	Qualifying Criteria
High-Net Worth individual	<p>An individual –</p> <ul style="list-style-type: none"> • whose total net personal assets exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual contribute not more than one million ringgit of the total net assets; • whose total net joint assets with – <ul style="list-style-type: none"> a) His or her spouse; or b) His or her child, exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than one million ringgit of the total net assets; • who has gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; • who jointly with his or her spouse or child, has gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; • whose total net personal investment portfolio or total net joint investment portfolio with his or her spouse or child, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies; • who holds any of the following qualifications and has five consecutive years of relevant working experience in finances, economics, actuarial science or accounting – <ul style="list-style-type: none"> (A) holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science; (B) holds a Bachelor's or Master's degree in Accounting; or (C) holds a Master of Business Administration; • who holds the following membership in the associations as set out below: <ul style="list-style-type: none"> (A) Active Member of Chartered Financial Analyst (CFA), Institute; (B) Chartered Banker of Asian Institute of Chartered Bankers (AICB) (C) Ordinary Member of Financial Markets Association Malaysia (FMAM); (D) Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA); (E) Ordinary Member of Malaysia Association of Tax Accountants (MATA); (F) Accredited Angel Investor of Malaysian Business Angel Network (MBAN); (G) Certified Member of Financial Planning Association of Malaysia (FPAM); or (H) Ordinary Member of Malaysian Financial Planning Council (MFPC); or • who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.
Accredited Investor - exempted from completing Investor Suitability Assessment	<ul style="list-style-type: none"> (i) A unit trust scheme, private retirement scheme or prescribed investment scheme. (ii) Bank Negara (iii) A licensed person or a registered person. (iv) An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator. (v) A corporation that is licensed, registered or approved to carry any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the SC. (vi) A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704]. (vii) An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. (viii) A chief executive officer or a director of any person referred to in subparagraphs (iii), (iv), (v), (vi), (vii) above (ix) A closed-end fund approved by the SC.

POLITICALLY EXPOSED PERSONS (PEPs) DECLARATION DEFINITION

Definition	Description
<p>Politically Exposed Persons (PEPs)</p>	<p>1) Individual Individuals who are or have been entrusted domestically with prominent public functions (examples include: Heads of State or Government, senior politicians, senior government officials, judiciary or military officials, senior executives of state-owned corporations/entities, senior executives of Government Linked Companies (GLCs), important political party officials and royalty).</p> <p>2) Relatives and Close Associates</p> <p>I. Family members of a PEPs:</p> <ul style="list-style-type: none"> a) Spouse; b) children (including biological and non-biological children); c) parents (including biological and non-biological parents); d) spouse's parents (including biological and non-biological parents); e) siblings (including biological and non-biological siblings). <p>II. Close associates include:</p> <ul style="list-style-type: none"> a) Individuals who have joint beneficial ownership of a legal person, or legal arrangement with a PEPs b) Individuals reasonably known to be closely connected to a PEPs, socially or professionally c) Related entities owned/controlled by a PEPs

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