

Wrap Account Opening/UT Transaction Form

包管投资账户申请/基金交易表格

WARNING: Please note that according to the Foreign Account Tax Compliance Act ("FATCA"), certain information you provide may require you to complete an additional questionnaire. In addition, the Company will not accept applicants who have the following U.S. person indicia:

1. U.S. citizenship or U.S. permanent resident (green card) status
2. A U.S. residence and/or mailing address
3. A U.S. Taxpayer Identification Number (TIN)

ACCOUNT NAME (OPTIONAL)	FA CODE
<input type="text"/>	<input type="text"/>

SECTION 1: ACCOUNT DETAILS 账户资料

- New Account (Please complete **Sections 2, 3, 5, 10 and 11**)
Account Type
- Personal Account Joint-Alternate

Please attach the following:

Singapore Citizen/PR

- (1) Clear copy of NRIC (front & back)
- (2) Proof of mailing address dated within the last 3 months (if it differs from the NRIC)

Foreigner

- (1) Clear copy of valid Passport
- (2) Proof of registered address dated within the last 3 months
- (3) Proof of mailing address dated within the last 3 months (if it differs from the Registered Address)

Annual Wrap Fee

Unit Trusts	<input type="text"/>	%	Bonds	<input type="text"/>	%
ETFs	<input type="text"/>	%	Stocks	<input type="text"/>	%

Notes:

1. Please refer to the Fee Schedule for the minimum Annual Wrap Fee rate of each product.
2. Should any rate be unfilled, we will process the application based on the minimum rate of the product as stated in the Fee Schedule.

Default Wrap & Platform Fee Payment Method

Cash (tick one)

- USD Cash Account
 SGD Cash Account
 Auto-Sweep Account (SGD)
 Units Redemption

CPF/SRS (tick one)

- USD Cash Account
 SGD Cash Account
 Auto-Sweep Account (SGD)
 Units Redemption

Notes:

If left blank, the default fee payment method would be set as SGD Cash Account.

Notes:

If left blank, the default fee payment method would be set as Units Redemption.

- Existing Account

Account No.

Name

NRIC/Passport No.

To update account details, please use the Account Update/Change of Address form(s).

SECTION 2: MAIN APPLICANT'S DETAILS 主要申请者资料

Full Name of Main Applicant (as in NRIC/Passport) 主要申请者姓名 Dr Mr Ms Mrs Mdm

Last Name (Surname) 姓氏	Middle Name (Optional) 中间名 (可选择填写)	First Name (Given Name) 名字
<input type="text"/>	<input type="text"/>	<input type="text"/>

NRIC/Passport No. 身份证/护照号码	Country of Issue 签发国	Country of Birth 出生国
<input type="text"/>	<input type="text"/>	<input type="text"/>

Gender 性别	Date of Birth 出生日期	Nationality 国籍
<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	<input type="text"/>	<input type="text"/>

Contact Details 联络资料

(Mobile) <input type="text"/>	} Please tick if it is a U.S. number <input type="checkbox"/>
(Country Code) <input type="text"/> (Numbers) <input type="text"/>	

To register your mobile number for Two Factor Authentication, please login to our website.

If you do not have a mobile number, please indicate another contact number.

(Email)

You will receive a verification email when your email is registered with us. You are required to verify your email. Once email is verified, all future correspondence will be sent via email.

If your account becomes dormant (no activity in the past 24 months), we will stop sending account-related notifications to you. Please keep your account active by performing at least one of the following activities: account login, transaction, account update.

Are you a Singapore Tax Resident? 您是否是新加坡纳税居民?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Permanent Resident (green card holder)? 您是否是美国永久居民 (绿卡持有人)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Example: For Singapore Citizens or Singapore Permanent Residents with tax residency in Singapore, your TIN is your NRIC No. For Foreign Individuals who work in Singapore and hold a Work Permit or Employment Pass, your TIN is your FIN. For other scenarios, please refer to www.oecd.org for information on your TIN. If you have any questions on how to determine your tax residence status, please consult a professional tax adviser.

Country/Jurisdiction of Tax Residence *	Taxpayer Identification Number (TIN)	If no TIN is available, enter Reason A, B or C #
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

* If the Applicant is a tax resident in more than three countries/jurisdictions, please use a separate sheet.

If a TIN is unavailable, please provide the appropriate reason A, B or C where indicated below:

Reason A – The country/jurisdiction where the Applicant is resident does not issue TINs to its residents.

Reason B – The Applicant is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason).

Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

Registered Residential Address 注册住址

(P.O. Box and C/O addresses are not allowed. Address indicated must be the same as address on NRIC for Singaporean, and proof of address for foreigner e.g. bank statement/bill dated within the last 3 months.)

Postal Code 邮区号码 #Level-Unit No. 楼层-单位号码

Mailing Address 邮寄地址 (P.O. Box address is not allowed.)

Same as Registered Residential Address of Main Applicant

Same as Registered Residential Address of Joint Applicant

None of the above. Please indicate the address below, tick the reason and attach a supporting document e.g. bank statement/bill dated within the last 3 months.

Postal Code 邮区号码 #Level-Unit No. 楼层-单位号码

Reason for above Mailing Address 使用上述邮寄地址的理由

This is my office address

This is the address of the other property that I own

I am currently staying with my friend/fiancee/fiancee/spouse

Others, please specify:

This is my parent's/child's/sibling's/spouse's address

This is the address of the rented apartment that I am staying in

I am currently working/studying overseas

CPF Account No. (for CPFIS-SA) 公积金户头号码 (特别户头) #

CPFIS Agent Bank (for CPFIS-OA) 公积金投资计划代理银行

(普通户头) #

DBS (13 digit a/c no.) UOB (9 digit a/c no.) OCBC (9 digit a/c no.)

CPF Investment Account No. (for CPFIS-OA) 公积金投资户头

号码 (普通户头) #

SRS Operator 退休辅助计划营办商 #

DBS (14 digit a/c no.) UOB (9 digit a/c no.) OCBC (12 digit a/c no.)

SRS Account No. 退休辅助计划户头号码 #

(For Personal A/C Only)

DIRECT CREDIT BANK ACCOUNT DETAILS 直接入账银行账户资料

- Notes:**
- Details indicated below will be saved in our records. All future payments for cash account withdrawals will be credited directly into the bank account. Please note that payments are made to the main account holder. Payment to a third party is not allowed.
 - For telegraphic transfer, bank charges will be borne by the client and net off from the withdrawal amount.

Local SGD Bank Account

Bank Name	Bank Account No.
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Telegraphic Transfer (TT) Currency

Note: All fields are mandatory.

Beneficiary Bank Details

Payee Bank Account Name: Bank Account No./IBAN:

Name of Bank: SWIFT Code/ Chips ID/

Address of Bank: Australia BSB Code/
USA Fed Wire/ USA
ABA/ UK Sort Code:

Remarks (if any):

Intermediary Bank Details (if any)

Name of Bank: SWIFT Code/ Chips ID/

Address of Bank: Australia BSB Code/
USA Fed Wire/ USA
ABA/ UK Sort Code:

Remarks (if any):

ACCREDITED INVESTOR (AI) STATUS CONFIRMATION FOR EXISTING AIs (PERSONAL ACCOUNTS ONLY)

确认现有合格投资者之账户资料 (仅适用于个人账户)

- I hereby declare that I am an Accredited Investor as defined in Section 4A(1)(a) of the Securities and Futures Act 2001. I have provided the same Accredited Investor declaration to iFAST previously. Should my status as an Accredited Investor remain valid on the date of this new investment account opening, I hereby authorise and consent to iFAST transferring my personal data/acknowledgement/declaration/supporting documents, relating to my earlier Accredited Investor declaration, to this new investment account. In the event that I hold multiple personal investment accounts, iFAST will only transfer my personal data/acknowledgement/declaration/supporting documents from my most recent Accredited Investor declaration, to this new investment account. I further agree that iFAST may disallow any transferring of my personal data/acknowledgement/declaration/supporting documents at its sole and absolute discretion.

CASH SOLUTION MANAGEMENT 现金管理解决方案

Opt-in to iFAST Auto-Sweep 选用奕丰余额转投账户 SGD USD CNH

- I hereby agree to enroll and opt in to the selected iFAST Auto-Sweep and formally request iFAST Financial Pte Ltd ("iFAST") to provide me the fund management services under which iFAST shall have the discretion to invest all, or a portion of, my newly deposited monies and surplus funds including but not limited to dividends, bond coupons, bond maturities and sales proceeds (the "Relevant Funds") from time to time.
- I accept that such Relevant Funds (which is subject to a minimum amount stipulated by iFAST, at its sole and absolute discretion from time to time) will be invested in cash, money market funds, liquidity funds and any other investment products ("Investment") which iFAST may deem appropriate.
- I hereby grant iFAST with the discretionary authority (including but not limited to the frequency, scope and methodology of rebalancing) to execute transactions on my behalf for the purpose of managing my Relevant Funds.
- I confirm that I have received, read, understood and agree to be bounded by the terms and conditions under which the selected iFAST Auto-Sweep is being offered and the relevant Investment Account Terms and Conditions.
- I acknowledge and understand that:
 - For the Investment, there is no guarantee as to the amount of capital invested and/or return received, and that the investment objectives will be achieved. Past performance figures as well as any projection or forecast regarding the Investment are not necessarily indicative of the future or likely performance of such Investment;
 - All investments involve some degree of risk and I am prepared to accept the risk of the Investment and the resulting returns may be gains or losses;
 - An order placement of the Investment is not the same as placing funds on deposit with a bank or deposit-taking company;
 - Unlike bank deposits, iFAST Auto-Sweep do not generate interest, and I enjoy returns in the form of capital gains; and
 - iFAST earns a trailer fee from fund managers.

Notes:

- Please refer to <https://secure.ifastnetwork.com/ifa/adviser/cash-solutions> for iFAST Auto-Sweep factsheet.
- Please note that the account must be on e-subscription. If you opt-out from e-statements, you will not be able to enroll in the iFAST Auto-Sweep Account.

MAIN APPLICANT'S EMPLOYMENT DETAILS 主要申请者就业资料

Name of Employer 雇主

Registered Address of Employer 雇主注册地址

Postal Code 邮区号码 #Level-Unit No. 楼层-单位号码

Contact No. of Employer 雇主联络号码 + - (Country Code) (Numbers)

- Occupation 职业 (please tick one)
- | | | | |
|--|--|--|-------------------------------------|
| <input type="checkbox"/> Accounting/Finance | <input type="checkbox"/> Engineering | <input type="checkbox"/> Professional Services | <input type="checkbox"/> Student |
| <input type="checkbox"/> Consulting | <input type="checkbox"/> Executive/Senior Management | <input type="checkbox"/> Research & Development | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Retired | <input type="checkbox"/> Government/Military | <input type="checkbox"/> Sales/Marketing/Advertising | |
| <input type="checkbox"/> Self-Employed (please specify nature of business) | <input type="checkbox"/> Others (please specify) | | |
-

- Annual Income S\$ 年收入 (please tick one)
- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Less than 30,000 | <input type="checkbox"/> 30,000 - 60,000 | <input type="checkbox"/> 100,001 - 150,000 | <input type="checkbox"/> 200,001 - 300,000 |
| <input type="checkbox"/> 60,001 - 100,000 | <input type="checkbox"/> 150,001 - 200,000 | <input type="checkbox"/> Above 300,000 | |

- Source of Funds to be invested 资金来源 (please tick one)
- | | | |
|---|--|--|
| <input type="checkbox"/> Salary | <input type="checkbox"/> Investment Earnings | <input type="checkbox"/> Sale of Real Estate |
| <input type="checkbox"/> Gift/Inheritance | <input type="checkbox"/> Business Profits | <input type="checkbox"/> Savings |

MAIN APPLICANT'S BENEFICIAL OWNER 主要申请者的受益人

Do you have any beneficial owner(s)? Yes No
 If your answer is "Yes", please complete the Anti-Money Laundering Declaration form.
 A "beneficial owner", in relation to a customer of iFAST, means the natural person who ultimately owns or controls the customer or the natural person on whose behalf a transaction is conducted or business relations are established and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

MAIN APPLICANT'S ADDITIONAL DUE DILIGENCE 主要申请者的额外尽职调查

Note: If your answer is "Yes" to ANY question, you will be required to download and complete the Enhanced Customer Due Diligence Questionnaire from our website.

1. Location Yes No
 Are you / do you:
 1) incorporated in the following countries / jurisdiction;
 2) have registered address in the following countries / jurisdiction;
 3) have a mailing address in the following countries / jurisdiction; or
 4) born in / a citizen of the following countries / jurisdiction.

Afghanistan, Albania, American Samoa, Anguilla, Antigua and Barbuda, Bahamas, Balkans, Barbados, Belarus, Belize, Bosnia and Herzegovina, Botswana, Burkina Faso, Burundi, Cameroon, Cayman Islands, Central African Republic, Chad, Colombia, Comoros, Costa Rica, Croatia, Cuba, Darfur, Democratic People's Republic of Korea, Democratic Republic of Congo, Dominica, Egypt, Equatorial Guinea, Ethiopia, Fiji, Ghana, Gibraltar, Guam, Guatemala, Haiti, Iran, Iraq, Jamaica, Jordan, Kazakhstan, Kosovo, Lebanon, Liberia, Libya, Macedonia, Mali, Malta, Marshall Islands, Montenegro, Mozambique, Myanmar, Nicaragua, Nigeria, North Sinai, Pakistan, Palau, Panama, Republic of Serbia, Russian Federation, Samoa, Senegal, Sint Maarten, Somalia, South Africa, South Sudan, Sudan, Syria, Tanzania, The Lake Chad Region, The Seychelles, The Sulu/Sulawesi Seas Littoral, The Trans-Sahara, Trinidad and Tobago, Turkey, Turkmenistan, Turks and Caicos Islands, Uganda, Ukraine, United Arab Emirates, US Virgin Islands, Vanuatu, Venezuela, Vietnam, Virgin Islands (British), Yemen, Zimbabwe

This list may be updated from time to time. The latest version of this list can be found at www.ifastfinancial.com.

2. Occupation / Nature of business Yes No
 Are you involved in the business of / employed by the following activities / employers that are:

Money changers; remittance agents; pawnbrokers; internet-based stored value facility holders.

This list may be updated from time to time. The latest version of this list can be found at www.ifastfinancial.com.

3. Politically Exposed Person ("PEP") Yes No
 Are you a PEP / close associate of a PEP / family member of a PEP?

PEP means a domestic PEP, foreign PEP or international organisation PEP;
 "Close associate" means a natural person who is closely connected to a PEP, either socially or professionally;
 "Domestic PEP" means a natural person who is or has been entrusted domestically with prominent public functions;
 "Family member" means a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of the PEP;
 "Foreign PEP" means a natural person who is or has been entrusted with prominent public functions in a foreign country;
 "International organisation" means an entity established by formal political agreements between member countries that have the status of international treaties, whose existence is recognized by law in member countries and which is not treated as a resident institutional unit of the country in which it is located;
 "International organisation PEP" means a natural person who is or has been entrusted with prominent public functions in an international organization;
 "Prominent public functions" includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

SECTION 3: JOINT APPLICANT'S DETAILS 联名申请者资料

Full Name of Main Applicant (as in NRIC/Passport) 主要申请者姓名 Dr Mr Ms Mrs Mdm

Last Name (Surname) 姓氏 Middle Name (Optional) 中间名 (可选择填写) First Name (Given Name) 名字

NRIC/Passport No. 身份证/护照号码 Country of Issue 签发国 Country of Birth 出生国

Gender Male 男 Female 女 Date of Birth 出生日期 - - Nationality 国籍

Contact Details 联络资料

(Mobile) + - } Please tick if it is a U.S. number

To register your mobile number for Two Factor Authentication, please login to our website. If you do not have a mobile number, please indicate another contact number.

(Email)

Are you a Singapore Tax Resident? Yes No Are you a U.S. Permanent Resident (green card holder)? Yes No
您是否是新加坡纳税居民? 您是否是美国永久居民 (绿卡持有人)?

Example: For Singapore Citizens or Singapore Permanent Residents with tax residency in Singapore, your TIN is your NRIC No. For Foreign Individuals who work in Singapore and hold a Work Permit or Employment Pass, your TIN is your FIN. For other scenarios, please refer to www.oecd.org for information on your TIN. If you have any questions on how to determine your tax residence status, please consult a professional tax adviser.

	Country/Jurisdiction of Tax Residence *	Taxpayer Identification Number (TIN)	If no TIN is available, enter Reason A, B or C #
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	<input type="text"/>
2	<input type="text"/>
3	<input type="text"/>

* If the Applicant is a tax resident in more than three countries/jurisdictions, please use a separate sheet.

If a TIN is unavailable, please provide the appropriate reason A, B or C where indicated below:
Reason A – The country/jurisdiction where the Applicant is resident does not issue TINs to its residents.
Reason B – The Applicant is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason).
Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

Registered Residential Address 注册住址

(P.O. Box and C/O addresses are not allowed. Address indicated must be the same as address on NRIC for Singaporean, and proof of address for foreigner e.g. bank statement/bill dated within the last 3 months.)

Postal Code 邮区号码 #Level-Unit No. 楼层-单位号码

JOINT APPLICANT'S EMPLOYMENT DETAILS 联名申请者就业资料Name of Employer 雇主 Registered Address of Employer 雇主注册地址 Postal Code 邮区号码 #Level-Unit No. 楼层-单位号码 Contact No. of Employer 雇主联络号码

+

(Country Code)

-

(Numbers)

Occupation 职业 (please tick one)

- Accounting/Finance Engineering Professional Services Student
- Consulting Executive/Senior Management Research & Development Unemployed
- Retired Government/Military Sales/Marketing/Advertising
- Self-Employed (please specify nature of business) Others (please specify)

Annual Income S\$ 年收入 (please tick one)

- Less than 30,000 30,000 - 60,000 100,001 - 150,000 200,001 - 300,000
- 60,001 - 100,000 150,001 - 200,000 Above 300,000

Source of Funds to be invested 资金来源 (please tick one)

- Salary Investment Earnings Sale of Real Estate
- Gift/Inheritance Business Profits Savings

JOINT APPLICANT'S BENEFICIAL OWNER 联名申请者的受益人

Do you have any beneficial owner(s)?

If your answer is "Yes", please complete the Anti-Money Laundering Declaration form.

A "beneficial owner", in relation to a customer of iFAST, means the natural person who ultimately owns or controls the customer or the natural person on whose behalf a transaction is conducted or business relations are established and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

 Yes No**JOINT APPLICANT'S ADDITIONAL DUE DILIGENCE 联名申请者的额外尽职调查****Note:** If your answer is "Yes" to ANY question, you will be required to download and complete the Enhanced Customer Due Diligence Questionnaire from our website.**1. Location**

Are you / do you:

- incorporated in the following countries / jurisdiction;
- have registered address in the following countries / jurisdiction;
- have a mailing address in the following countries / jurisdiction; or
- born in / a citizen of the following countries / jurisdiction.

 Yes No

Afghanistan, Albania, American Samoa, Anguilla, Antigua and Barbuda, Bahamas, Balkans, Barbados, Belarus, Belize, Bosnia and Herzegovina, Botswana, Burkina Faso, Burundi, Cameroon, Cayman Islands, Central African Republic, Chad, Colombia, Comoros, Costa Rica, Croatia, Cuba, Darfur, Democratic People's Republic of Korea, Democratic Republic of Congo, Dominica, Egypt, Equatorial Guinea, Ethiopia, Fiji, Ghana, Gibraltar, Guam, Guatemala, Haiti, Iran, Iraq, Jamaica, Jordan, Kazakhstan, Kosovo, Lebanon, Liberia, Libya, Macedonia, Mali, Malta, Marshall Islands, Montenegro, Mozambique, Myanmar, Nicaragua, Nigeria, North Sinai, Pakistan, Palau, Panama, Republic of Serbia, Russian Federation, Samoa, Senegal, Sint Maarten, Somalia, South Africa, South Sudan, Sudan, Syria, Tanzania, The Lake Chad Region, The Seychelles, The Sulu/Sulawesi Seas Littoral, The Trans-Sahara, Trinidad and Tobago, Turkey, Turkmenistan, Turks and Caicos Islands, Uganda, Ukraine, United Arab Emirates, US Virgin Islands, Vanuatu, Venezuela, Vietnam, Virgin Islands (British), Yemen, Zimbabwe

This list may be updated from time to time. The latest version of this list can be found at www.ifastfinancial.com.**2. Occupation / Nature of business**

Are you involved in the business of / employed by the following activities / employers that are:

Money changers; remittance agents; pawnbrokers; internet-based stored value facility holders.

 Yes NoThis list may be updated from time to time. The latest version of this list can be found at www.ifastfinancial.com.**3. Politically Exposed Person ("PEP")**

Are you a PEP / close associate of a PEP / family member of a PEP?

PEP means a domestic PEP, foreign PEP or international organisation PEP;

"Close associate" means a natural person who is closely connected to a PEP, either socially or professionally;

"Domestic PEP" means a natural person who is or has been entrusted domestically with prominent public functions;

"Family member" means a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of the PEP;

"Foreign PEP" means a natural person who is or has been entrusted with prominent public functions in a foreign country;

"International organisation" means an entity established by formal political agreements between member countries that have the status of international treaties, whose existence is recognized by law in member countries and which is not treated as a resident institutional unit of the country in which it is located;

"International organisation PEP" means a natural person who is or has been entrusted with prominent public functions in an international organization;

"Prominent public functions" includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

 Yes No

SECTION 4.1: RISK DISCLOSURE STATEMENT RELATING TO SECURITIES 与证券相关的风险披露声明

Customers who trade or transact in Securities through iFAST should be aware of the following risks which may be involved in such trading:

Contractual Terms

- a) The terms as to price, term, expiration dates, restrictions or exercising an option and other terms material to a transaction.
- b) Any terms describing risk factors, such as volatility, liquidity, etc.
- c) The circumstances under which you may become obliged to make or take delivery of the underlying interest of a transaction.
- d) The legal risk surrounding the transaction, including but not limited to the circumstances under which the transaction may be illegal, resulting in it being void and unenforceable.

Market Forces

- a) Your payments or receipts under a transaction will be linked to changes in the particular financial market or markets which the transaction is linked, and you will be exposed to price, currency exchange, interest rate or other volatility in that market or markets. You may sustain substantial losses on the contract, trade, product or financial investment if the market conditions move against your positions. It is in your interest to fully understand the impact of market movements, in particular the extent of profit/loss you would be exposed to when there is an upward or downward movement in the relevant rates, and the extent of loss if you have to liquidate a position if market conditions move against you. Your position may be liquidated at a loss, and you will be liable for any resulting deficit in your Account with iFAST.
- b) The price and value of any investment in securities and the income, if any, from them, can fluctuate and may fall against your interest. An individual security may experience downward price movements and may under some circumstance even become valueless. An inherent risk of trading Securities is that losses may be incurred, rather than profits made, as a result of buying and selling Securities. Any representation of part performance is not necessarily a guide to future performance.
- c) Under certain market conditions you may find it difficult or impossible to liquidate a position, to assess a fair price or assess risk exposure. This can happen, for example, where the market for a transaction is illiquid or where there is a failure in electronic or telecommunications systems, and where there is occurrence of a Force Majeure Event (which shall include without limitation, any form of restriction, moratorium or suspension on trading imposed by an exchange, market or other authority regulating trading in the transactions). This could also happen for unlisted Securities where there is no formal market for such Securities and are often thinly traded. In addition there can be no certainty that market traders will be prepared to deal in Securities, in particular in relation to unlisted Securities.
- d) Transactions on markets in other jurisdictions may expose you to additional risk. Such markets may be subject to regulation that may offer different or diminished investor protection. Transactions related to emerging countries may carry high investment risks such as political risks, risks of economic instability, greater prevalence of illegitimate market practices and laws and regulations which afford inadequate protection and safeguards to investors. You may be exposed to operational risks and other risks associated with the market infrastructure in that jurisdiction. The concept of beneficial ownership may not exist or be fully developed in the foreign jurisdiction and it is possible that its law will not recognise your beneficial ownership of Securities held by a sub-custodian in that jurisdiction.

Electronic Trading

- a) iFAST's trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and computer systems, you will be exposed to risks associated with the systems including the failure of hardware and software, risks of any defect, deficiency or malfunction in, and /or any breakdown, disruption or failure of any telecommunications, computer or other electronic equipment or system associated with such electronic system, loss of data or information that may occur due to any cause whatsoever. The result of any system failure may be that your Order is either not executed according to instructions or is not executed at all.
- b) You should also be aware that the Internet is not a completely reliable transmission medium and there may be delays in service provisions.

Overseas-Listed Investment Products

An overseas-listed investment product is subject to the laws and regulations of the jurisdiction it is listed in. Before you trade in an overseas-listed investment product, you should be aware of:

- a) The level of investor protection and safeguards that you are afforded in the relevant foreign jurisdiction, as the overseas-listed investment product would operate under a different regulatory regime.
- b) The differences between the legal systems in the foreign jurisdiction and Singapore that may affect your ability to recover your funds. The local regulatory authority may be unable to compel the enforcement of the rules of regulatory authorities or markets in other jurisdictions where your transaction has been effected.
- c) The tax implications, currency risks and additional transaction costs that you may have to incur.
- d) The counterparty and correspondent broker risks that you are exposed to.
- e) The political, economic and social developments that influence the overseas markets you are investing in.
- f) There are also certain stock exchanges which have been established as markets designed to accommodate companies to which a high investment risk may be attached, such as Growth Enterprise Market in Hong Kong and Catalist in Singapore. In particular, companies may list on these stock exchanges with neither a track record of profitability nor any obligation to forecast future profitability. There may be risks arising out of the emerging nature of companies listed on these exchanges and the business sectors or countries in which the companies operate. Further there is a risk that companies traded on such exchanges may be susceptible to market volatility and there is no assurance that there will be a liquid market in the securities of such companies.

Warrant

A warrant is a time-limited right to purchase and/or subscribe for securities and is exercisable against the original issuer of the underlying securities. A relatively small movement in the price of the underlying security results in a disproportionately large movement, favourable or unfavourable, in the price of the warrant. The prices of warrants can therefore be volatile. It is essential for anyone who is considering purchasing warrants to understand that the right to purchase and/or subscribe which a warrant confers is invariably limited in time with the consequence that if the investor fail to exercise this right within the predetermined time-scale then the investment becomes worthless.

Currency Risk

The fluctuations in foreign currency rates have an impact on the profit/loss and the financial investment where the transaction is denominated or settled in a different currency from the currency where you carry on your ordinary business or keep your accounts.

Credit Risk

- a) As iFAST may not always be your contractual counterparty, your contractual counterparty or a third party issuer, will be liable to you under the transaction. Therefore, you should take into account all risks associated with such counterparty or third party issuer, including the counterparty's or issuer's financial standing.
- b) In the event of insolvency of the issuer of a Security or the counterparty to a transaction, you may experience delay in liquidating your investment and may suffer losses, including a decline in the value of your investment. Furthermore, the insolvency of the issuer of a Security or the counterparty to a transaction may lead to positions being liquidated or closed out without your consent.

Counterparty Risks

You need to be aware of the identity of the contractual counterparty you are or may be matched with. Often, you will be purchasing an unsecured obligation of such counterparty and you should evaluate the comparative credit risk.

Tax Risk

You should understand the tax implications prior to entering into any transactions. Different transactions may have different tax implications. Therefore, you should consult your tax adviser to understand the relevant tax considerations.

Over-the-counter (OTC) products

Because the prices and characteristics of over-the-counter transactions are individually negotiated and there is no central source for obtaining prices, there are inefficiencies in transaction pricing. As a result, the Customer is exposed to credit risk of the counterparty in which they enter into a bilateral agreement with. The Customer may also be exposed to liquidity risk and iFAST cannot and does not warrant that there is an active trading market and the price iFAST secures for the Customer will at any time be the best price available to the Customer. In entering an OTC transaction, iFAST may make a profit despite the Customer incurring a loss.

Exchange Traded Funds (ETF)

ETFs are open-ended collective investment schemes, traded as shares on stock exchanges, and typically replicate a stock market index, market sector, commodity or basket of assets. ETFs can be broadly grouped into two types. Traditional ETCs track, replicate and correspond to the performance of an underlying index. Synthetic ETFs mimics the behavior of traditional ETFs through the use of derivatives such as swaps and performance-linked notes.

- a) ETFs are subject to tracking error risk, namely the disparity between the performance of the ETF as measured by its net asset value and the performance of the underlying index. Tracking error may arise due to various factors. These include, failure of the ETFs tracking strategy, the impact of fees and expenses, foreign exchange differences between the base currency or trading currency of an ETF and currencies of the underlying investments, or corporate actions such as rights and bonus issues by the issuers of the ETFs underlying securities.
- b) Trading on an exchange does not, in and of itself guarantee that a liquid market exists for an ETF. A higher liquidity risk is also involved if an ETF invests in financial derivative instruments that are not actively traded in the secondary market and where price transparency is not as easily accessible as physical securities. This may result in a bigger bid and offer spread.
- c) Further, an ETF is exposed to the economic, political, currency, legal and other risks of a specific sector or market related to the underlying equity, commodity, asset or index that the ETF is designated to track.
- d) Synthetic ETFs typically invest in over-the-counter derivatives issued by counterparties. Such a synthetic ETF may suffer losses potentially equal to the full value of the derivatives issued by the counterparty upon its default. Synthetic ETFs are thus exposed to both the risks of the securities that constitute the index as well as the credit risk of the counterparty that issues the financial derivative instruments for replicating the performance of the index.

Risk related to Bonds

Bonds are debt securities that offer fixed returns over a defined period and are intended to be held to maturity. These instruments carry a number of risks such as credit, default, interest, currency and liquidity risks.

- a) Credit risk arises from default events that may result in the inability of the issuer to pay interest or principal.
- b) Default risk is high when credit rating is non-investment grade or nonrated. In a default situation, the buyer may lose both interest and principal.
- c) Interest risk arises as bond prices generally move inversely with interest rates.
- d) Currency risk arises from holding debt securities that are issued in a foreign currency, hence exposing the buyer to fluctuations in exchange rate. There is a chance that if the currency moves adversely, the buyer may also suffer a loss.
- e) Liquidity risk refers to the availability of prices for buying and selling in a market. It is common for most debt securities to suffer from poor liquidity because they are quoted over-the-counter (OTC). OTC products are not listed or available on a securities exchange, but traded directly between two parties. Thus, one is exposed to the credit risk of the counterparty in which they enter into a bilateral agreement with. iFAST does not warrant that there is an active trading market and that the price iFAST secures for the customer will at any time be the best price we procure.
- f) Fluctuations and volatility in the market price of the bonds.

Risk related to Investment in Debt Securities

- a) The value of the investments will depend on market interest rates, the credit quality of the issuer and liquidity considerations.
- b) Some may be invested in high yielding debt instruments where the level of income may be relatively high (compared to investment grade debt instruments). However the risk of depreciation and realisation of capital losses on such instruments will be significantly higher than on lower yielding debt instruments.
- c) Some may invest in investment grade debt securities, which like other types of debt securities, involve credit risk of the debt security issuer and may be subject to ratings downgrades by the rating agencies.
- d) Some may invest in a relatively small number of investments or may be concentrated in a specific industry sector and are subject to higher concentration risk.
- e) Some may invest in part or in whole in emerging markets which may be more volatile and subject to greater political and economic risks.

Non-Advisory Nature of Relationship

You should note and accept that our relationship with you in relation to your Securities and Securities-related transactions is purely as execution-only broker/dealer or as counterparty to you. In either case, while you are entitled to expect us or our employees or representatives to answer your queries, the obligation in so answering is only to be honest. Such answers should not be assumed to be backed by any prior reasonable due diligence or research or specifically suitable for reliance by you without you first independently confirming that the answer is intended as specific advice to and is suitable for or to your specific financial needs and objectives or you verifying the same with your independent advisers on our specific suitability for your specific financial needs and objectives.

The above statements do not purport to disclose or discuss all of the risks and other significant aspects of any transaction. In light of the risks, the Customer should undertake such transaction only if he/she understands the nature of securities, including derivatives and the contracts which he/she is entering into and the extent of his/her exposure to risk. The Customer should therefore consult with his/her own legal, tax and financial advisers before entering into any particular transaction.

SECTION 4.2: RISK WARNING STATEMENT FOR OVERSEAS-LISTED INVESTMENT PRODUCTS 海外上市投资产品之风险披露声明**OVERSEAS-LISTED INVESTMENT PRODUCTS****RISK WARNING**

An overseas-listed investment product* is subject to the laws and regulations of the jurisdiction it is listed in. Before you trade in an overseas-listed investment product or authorise someone else to trade for you, you should be aware of:

- The level of investor protection and safeguards that you are afforded in the relevant foreign jurisdiction as the overseas-listed investment product would operate under a different regulatory regime.
- The differences between the legal systems in the foreign jurisdiction and Singapore that may affect your ability to recover your funds.
- The tax implications, currency risks, and additional transaction costs that you may have to incur.
- The counterparty and correspondent broker risks that you are exposed to.
- The political, economic and social developments that influence the overseas markets you are investing in.

These and other risks may affect the value of your investment. You should not invest in the product if you do not understand or are not comfortable with such risks.

*An "overseas-listed investment product" in this statement refers to a capital markets product that is approved in-principle for listing and quotation only on, or listed for quotation or quoted only on, one or more overseas exchanges.

1. This statement is provided to you in accordance with paragraph 29D of the Notice on the Sale of Investment Products [SFA04-N12].
2. This statement does not disclose all the risks and other significant aspects of trading in an overseas-listed investment product. You should undertake such transactions only if you understand and are comfortable with the extent of your exposure to the risks.
3. You should carefully consider whether such trading is suitable for you in light of your experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade or to authorise someone else to trade for you, you should be aware of the following:

Differences in regulatory regimes

- a) Overseas markets may be subject to different regulations, and may operate differently from approved exchanges in Singapore. For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of your investment products or monies held overseas. There is also the risk of your investment products or monies not being protected if the custodian has credit problems or fails. Overseas markets may also have different periods for clearing and settling transactions. These may affect the information available to you regarding transaction prices and the time you have to settle your trade on such overseas markets.
- b) Overseas markets may be subject to rules which may offer different investor protection as compared to Singapore. Before you start to trade, you should be fully aware of the types of redress available to you in Singapore and other relevant jurisdictions, if any.
- c) Overseas-listed investment products may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on an approved exchange in Singapore. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language.

Differences in legal systems

- d) In some countries, legal concepts which are practiced in mature legal systems may not be in place or may have yet to be tested in courts. This would make it more difficult to predict with a degree of certainty the outcome of judicial proceedings or even the quantum of damages which may be awarded following a successful claim.
- e) The Monetary Authority of Singapore will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions will be effected.
- f) The laws of some jurisdictions may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest arising from investment in such countries. Therefore, there is no guarantee that the funds you have invested and the funds arising from your investment will be capable of being remitted.
- g) Some jurisdictions may also restrict the amount or type of investment products that foreign investors may trade. This can affect the liquidity and prices of the overseas-listed investment products that you invest in.

Different costs involved

- h) There may be tax implications of investing in an overseas-listed investment product. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Singapore, or in both countries.
- i) Your investment return on foreign currency-denominated investment products will be affected by exchange rate fluctuations where there is a need to convert from the currency of denomination of the investment products to another currency, or may be affected by exchange controls.
- j) You may have to pay additional costs such as fees and broker's commissions for transactions in overseas exchanges. In some jurisdictions, you may also have to pay a premium to trade certain listed investment products. Therefore, before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

Counterparty and correspondent broker risks

- k) Transactions on overseas exchanges or overseas markets are generally effected by your Singapore broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon your instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without your consent and/or may result in difficulties in recovering your monies and assets held overseas.

Political, economic and social developments

- l) Overseas markets are influenced by the political, economic and social developments in the foreign jurisdiction, which may be uncertain and may increase the risk of investing in overseas-listed investment products.

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SECTION 5: CUSTOMER KNOWLEDGE ASSESSMENT (CKA)/CUSTOMER ACCOUNT REVIEW (CAR) 客户认知评估/客户账户审核

Main Applicant's Name

NRIC/Passport No.

Joint Applicant's Name

NRIC/Passport No.

It is important to find out if you have knowledge or investment experience to understand the risks and features of "Specified Investment Products" (SIP) which include unit trusts, exchange traded funds (ETFs), daily leverage certificates (DLC), structured warrants or similar products. This assessment, known as Customer Knowledge Assessment (CKA)/Customer Account Review (CAR), helps in the assessment of your knowledge or investment experience before recommendations are made to you or before your account is approved/activated to transact in listed SIPs.

You understand that any inaccurate or incomplete information provided by you may affect the outcome of the assessment. You also acknowledge and agree that a copy of the form will be submitted to the relevant investment platform.

If you are the Main Applicant, please complete fields stated M = Main Applicant. If you are the Joint Applicant, please complete fields stated J = Joint Applicant.

PART 1: KNOWLEDGE ACQUIRED 知识获取**Educational Qualifications**

1. Do you have a diploma or higher qualification in any of the following fields?

 M J Yes M J No

If yes, please indicate as applicable:

 M J Accountancy M J Capital Markets M J Finance M J Computational Finance M J Actuarial Science M J Commerce M J Financial Engineering M J Insurance M J Business/Business Administration/
Business Management/Business Studies M J Economics M J Financial PlanningPlease also specify the full name of the Education Institution(s) in which the above qualification(s) was/were obtained and any other relevant information: M: J:

2. Do you possess any other professional finance-related qualifications?

 M J Yes M J No

(e.g. AFP/AWP/CFP, AFC/ChFC, ACCA, CLU, CFA/CAIA, CPA/CA, CISI, CFTe, FRM, ^CMFAS M6A/M8A/M9A)

(^Passed the relevant module(s) within the first 3 attempts and NOT been disallowed to transact in SIP by another FI for more than 3 times.)

If yes, please specify the full name of the qualification(s), Education Institution(s) in which the qualification(s) was/were obtained and any other relevant information: M: J:**Investment Experience**3. Have you conducted **at least 6 transactions** in the following "Specified Investment Products" over **the past 3 years?** (Please tick the type of investment traded) M J Yes M J No M J Unlisted Specified Investment Products (e.g. Unit Trusts, Investment-Linked Policies (ILP)) M J Listed Specified Investment Products (SIP)

(e.g. Exchange Traded Funds (ETF), Certificates including Daily Leverage Certificates (DLC), Structured Warrants, Exchange Traded Notes (ETNs), Futures (Extended Settlement Contracts), Callable Bull/Bear Contracts (CBBCs), Futures, Options)

If yes, please specify the full name of the Financial Institution(s) where the transactions were carried out and any other relevant information: M: J:**Work Experience**4. Do you have a minimum of **3 continuous years** of working experience* in the **preceding 10 years** involving the following fields? M J Yes M J No

If Yes, please indicate as applicable:

 M J Development/Structuring/Management/Sale/Trading/Research/Analysis of Investment Products M J Provision of training on Investment Products M J Accountancy, Actuarial Science, Treasury, Financial Risk Management and Legal work in financial areas

*Provision of general support functions in the above mentioned areas such as operations, HR, corporate services and IT will not be considered as relevant experience.

Please also specify the full name of the business organisation(s) where the above work experience was obtained and any other relevant information: M: J:

PART 2: IMPORTANT NOTICE REGARDING CKA/CAR OUTCOME 关于顾客认知评估/客户账户审核结果的重要事项

- 1. If **all** your responses in PART 1 are “No”, you do not have the relevant knowledge or experience to transact in the relevant SIPs. **[Fail CKA and CAR*]**
- 2. If you **only** have Investment Experience in Unlisted SIPs, you do not have the relevant knowledge or experience to transact in Listed SIPs. **[Fail CAR*]**
- 3. If you **only** have Investment Experience in Listed SIPs, you do not have the relevant knowledge or experience to transact in Unlisted SIPs. **[Fail CKA]**

*If you would like to transact in listed SIPs, please submit this form with the Listed SIP Activation Form.

MAIN Applicant/Authorised Signature 1

SIGN →

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

SIGN →

FAR Signature

FAR Name

JOINT Applicant/Authorised Signature 2

SIGN →

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

SECTION 6: BUY (VIEW IMPORTANT NOTES FOR CANCELLATION RIGHTS) 认购 (查阅行使撤销权的要点)


- Notes:**
1. FOR PLEDGED ACCOUNT ONLY: All unit trust holding(s) in a pledged account will be subject to more procedures for redemptions and transfer-outs, which may lengthen the overall transactional process.
 2. Dividends that are not reinvested will be parked into Cash Account by default. Please submit the Dividend Option form if you wish to change the dividend option.
 3. Please indicate the account number if you wish to utilise the Cash Account from a different investment account.
 4. Please note that payment method as iFAST Auto-Sweep Account is only applicable to client who had opted into this service and only 99% of the available balance can be utilized for transaction.
 5. Please refer to Important Notes for Disclosure on Trailer Fees.

FUND NAME Eg. <Fund House> Global Equity Class A DIS SGD-H	PAYMENT CURRENCY	INVESTMENT AMOUNT (\$)	UPFRONT FEE (%)	PAYMENT METHOD					
				CASH HOLDING			OA	SA	SRS
				AUTO-SWEEP ACCOUNT CCY ⁴ (SGD/USD/CNH)	CASH ACCOUNT CURRENCY	CASH (Please complete Section 7)			
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					P				
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					P				
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					P				
			<input type="checkbox"/> %			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					P				
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					P				

SECTION 7: PAYMENT DETAILS 付款详情

- Notes:**
1. Not applicable for purchases using CPF or SRS.
 2. Any residual amount will be parked in client's Cash Account.
 3. iFAST will only accept funds from:
 - a. Cheques / Bank accounts held in Client's name or Client's immediate family member's name*
 - b. Business cheques / Business bank accounts where business is fully owned by Client and/or Client's immediate family members*
- iFAST recommends funding via a bank account / cheque that matches the Client's name. Funds from any other third parties will be returned to the originating payor, less any bank charges. Please note that third party receipts will be delayed due to processing time. Client is required to provide proof of relationship and reason for the transfer, supporting documents, whether the payor exercises trading authority over the account and payor details such as ID number, residential address and contact number for verification of the payment.

*Immediate family includes client's spouse, parents, step-parents, grandparents, step-grandparents, siblings, step-siblings, children and step-children.

<input type="checkbox"/> INTERNET BANKING	<p>PAYNOW</p> <ol style="list-style-type: none"> 1. Login to your bank's Internet Banking website 2. Make a transfer to UEN 20000231RAIY or scan the QR code below. 3. Please confirm that the entity name is iFAST Financial PL-CT SUB. Payment reference: Investment Account number e.g. "PXXXXXXX", or full NRIC/passport number  <p>FAST (FAST AND SECURE TRANSFERS) Bank Name: Standard Chartered Bank Bank Code: 9496 Branch Code: 001 Recipient's Name: iFAST Financial Pte Ltd Recipient's Account Number: 0102046042 Payment reference: Investment Account number e.g. "PXXXXXXX", or full NRIC/passport number</p> <p>DBS/OCBC/UOB/SCB - BILL PAYMENT Payee: iFAST Financial Pte Ltd Payment reference: Investment Account number e.g. "PXXXXXXX", or full NRIC/passport number</p>
<input type="checkbox"/> CHEQUE/ CASHIER'S ORDER (CO)	<p>Issuing Bank: <input type="text"/> Cheque/CO Number: <input type="text"/> Amount (\$): <input type="text"/></p> <p>Cheque/Cashier's Order to be payable to "iFAST Financial Pte Ltd - Client Trust Account". Cheque/Cashier's Order must not be post-dated. Only SGD and USD cheques will be accepted.</p>
<input type="checkbox"/> TELEGRAPHIC TRANSFER	<p>All charges will be borne by the client. Please contact us for payee details. No charges for Telegraphic Transfers from iFAST Global Bank.</p> <p>Email: ifastadmin@ifastfinancial.com Phone: +65 6557 2000 (Monday to Friday, 8.30am to 10.30pm, excluding public holidays)</p>

SECTION 8: SELL 贖回

- Notes:**
 1. By default your RSP will be terminated upon full redemption. Please select "Continue RSP?" if you wish to continue.
 2. FOR PLEDGED ACCOUNT ONLY:
 a. All redemption proceeds from your pledged account will be used by the Bank to pay down the outstanding loan amount, which may result in a prepayment fee. Please refer to the Bank's Terms and Conditions.
 b. For all Sell transactions, the Bank may at any time, at its sole and absolute discretion, refuse the request without incurring any responsibility for loss liability or expense arising out of such refusal.
 3. Please note that redemption method as iFAST Auto-Sweep Account is only applicable to client who had opted into this service.

FUND NAME (Eg. <Fund House> Global Equity Class A DIS SGD-H)	NUMBER OF UNITS	REDEMPTION METHOD (Note: Payment will be made to fund currency Cash Account if not indicated)				CONTINUE RSP?	
		CASH HOLDING		OA	SA		SRS
		AUTO-SWEEP ACCOUNT CCY ³ (SGD/USD/CNH)	CASH ACCOUNT CURRENCY				
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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			_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 9: SWITCH (VIEW IMPORTANT NOTES FOR CANCELLATION RIGHTS) 基金转换 (查阅行使撤销权的要点)

Notes:

1. By default your RSP will be terminated upon full switch sell. Please select "Continue RSP?" if you wish to continue.
2. FOR PLEDGED ACCOUNT ONLY:
 - a. Switching done in a pledged account may reduce the portfolio's effective loan-to-value ratio and thus total facility limit granted to you. In the event that the total utilisation amount exceeds the total facility limit granted, a margin call will be triggered by the bank. For an estimation of the impact, you may wish to use the margin call simulation function provided on our website.
 - b. For all Switch transactions, the Bank may at any time, at its sole and absolute discretion, refuse the request without incurring any responsibility for loss liability or expense arising out of such refusal.
3. Dividends that are not reinvested will be parked into Cash Account by default. Please submit the Dividend Option form if you wish to change the dividend option.
4. Please refer to Important Notes for Disclosure on Trailer Fees.

SWITCH GROUP	FUND NAME (SWITCH SELL)	PAYMENT METHOD	NO. OF UNITS	CONTINUE RSP?	FUND NAME (SWITCH BUY)	ALLOCATION (%)	UPFRONT FEE %
S1	Fund A	CPFOA	1000	<input type="checkbox"/>	Fund V	50%	} 0%
S1	Fund B	CPFOA	500	<input checked="" type="checkbox"/>	Fund W	25%	
S1	Fund C	CPFOA	750	<input type="checkbox"/>	Fund X	25%	
S1	Fund D	CPFOA	1000	<input type="checkbox"/>			
S2	Fund E	CPFOA	5000	<input checked="" type="checkbox"/>	Fund Y	100%	
				<input type="checkbox"/>			
S3	Fund F	Cheque	500	<input type="checkbox"/>	Fund Z	100%	
S3	Fund G	Cheque	3500	<input type="checkbox"/>			

SWITCH GROUP	FUND NAME (SWITCH SELL) Eg. <Fund House> Global Equity Class A.DIS. SGD-H	PAYMENT METHOD	NO. OF UNITS	CONTINUE RSP?	FUND NAME (SWITCH BUY) Eg. <Fund House> Global Equity Class A.DIS. SGD-H	ALLOCATION (%)	UPFRONT FEE (%)
				<input type="checkbox"/>			} 0%
				<input type="checkbox"/>			
				<input type="checkbox"/>			
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				<input type="checkbox"/>			

SECTION 10: APPLICANT'S DECLARATION 申请者声明

I/We hereby declare and warrant that the information given in this form submitted to you are complete, true and accurate and that I/we have not wilfully withheld any material fact/information. I/We shall give iFAST Financial Pte Ltd ("iFAST") written notice of any change in my/our particulars. By disclosing my/our personal data, I/we consent to iFAST collecting, using and/or disclosing my/our personal data for the purposes of administering my/our Investment(s) and Investment Account(s). I/We also consent to iFAST transferring my/our personal data to iFAST related group of companies and/or third party service providers, suppliers, agents, distributors, fund managers, intermediaries or relevant stock exchanges for the above purposes. I/We declare that I/we am/are not undischarged bankrupt(s), have not committed any act of bankruptcy within the past 12 months and no bankruptcy order has been made against me/us or is/are pending against me/us during that period. I/We acknowledge that I/we am/are responsible for my/our own tax affairs and declare that I/we have not committed or been convicted of any tax crimes. I/We hereby consent the Representative and iFAST obtaining information immediately from me/us upon reasonable request for the purpose of Representative's and iFAST's compliance with the Notices and Guidelines on Prevention of Money Laundering and Countering the Financing of Terrorism. If any information is found false or misleading, iFAST may reject any of my/our application and/or instructions including but not limited to, any transactional-related activities. I/We understand that I/we can, at any time, request for advice from my/our financial adviser representative concerning a Specified Investment Product.

I/We agree and acknowledge that the value of the Investment(s) may go up and down and by instructing iFAST to apply for any Investment(s) on my/our behalf, this risk which I/we am/are prepared to accept. I/We hereby irrevocably hold iFAST harmless (or "indemnify iFAST") from and against all losses, damages, costs and expenses whatsoever legal or otherwise, which I/we may sustain, suffer or incur as a result of the performance of any investment(s) and currency conversion connected with any transaction for the Account. I/We confirm that I/we have received, read, understood and agreed to be bound by this Application Form, the relevant Investment Account Terms and Conditions, Fee Schedule, Product Prospectus, Product Highlights Sheet and Important Notes for Transacting of Unit Trust.

Where I/we am/are classified as a "Young Investor" in accordance with Practice Note 12.3.1 & 12.3.4 of SGX-ST Rules (individuals above the age of 18 and below age of 21 years), I/we hereby confirm that the risks and uncertainties associated with trading or investing in securities have been properly explained to me/us and that I/we have an appropriate understanding of such risks.

I/We acknowledge that I/we have received, read, understood and agree to the Risk Disclosure Statement relating to Securities and Risk Warning Statement for Overseas-Listed Investment Products and that the declarations are applicable to all my/our accounts.

For CPFIS Investment: I declare that I have (1) opened a CPF Investment Account before; (2) invested under the CPF Investment Scheme – Special Account before; and/or (3) completed the Self-Awareness Questionnaire. If the above declaration is found to be false, I understand and agree that CPF Board will reject the withdrawal of monies from my Ordinary or Special account, as the Board thinks fit.

Corporate account transactions: By signing off below, the above declarations would have deemed to be made by the authorised signatories on behalf of the entity/body/business.

PROVISION OF ADVICE AND SUITABILITY OF PRODUCTS 提供投资咨询及产品合适性的建议

ADVICE PROVIDED

- The investment product/s that I/we intend to invest in is/are SUITABLE for me/us, and I/we would like to PROCEED with the investment.
 - The investment product/s that I/we intend to invest in is/are NOT SUITABLE for me/us, but I/we choose to PROCEED* with the investment.
- *To be submitted together with the Senior Management's Approval Form if you have failed CKA/CAR.

ADVICE NOT PROVIDED^ [Only applicable if you passed CKA/CAR and transact in SIPs.]

^For representatives holding a Dealing license in the relevant investment product(s)

- I/We DO NOT WISH to receive any advice offered by my/our Adviser. I/We understand that by choosing not to receive any advice, I/we will not be able to rely on section 36 of the Financial Advisers Act 2001 (FAA) to file a civil claim in the event of a loss.

APPLICANT'S SIGNATURE 申请者签署

MAIN Applicant/Authorised Signature 1

JOINT Applicant/Authorised Signature 2

SIGN →

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

SIGN →

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

SECTION 11: FA REPRESENTATIVE'S DECLARATION 理财顾问代表声明

Did the client(s) sign off this form in your presence? Yes No
 If you have indicated "No", please provide an additional supporting document for verification purposes e.g. bank statement/bill dated within the last 3 months.

I hereby confirm and declare that

- I have provided the applicant(s) a copy of iFAST Terms and Conditions and Fee Schedule, and
- I have provided iFAST with all the applicant(s) identification information and verification documents that are necessary to fulfil the applicable regulatory requirements.
- For CPFIS Investment: I have checked that the client has (1) opened a CPF Investment Account before; (2) invested under the CPF Investment Scheme – Special Account before; and/or (3) completed the Self-Awareness Questionnaire.

SIGN → FA Representative Signature

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

FOR OFFICIAL USE 供内部使用

Created by/Date:

Approved by/Date:

SECTION 12: IMPORTANT NOTICE REGARDING PROVISION OF ADVICE AND SUITABILITY OF PRODUCTS
 关于提供投资咨询及产品合适性建议的重要事项

IMPORTANT NOTICE TO CLIENT

Please note that should you choose to proceed with the investment after being advised that the product/s is/are not suitable for you, you will not be able to rely on section 36 of the Financial Advisers Act 2001 (FAA) to file a civil claim should you suffer a loss in the future.

FINANCIAL ADVISERS ACT 2001 - EXTRACT

Recommendations by licensed financial advisers

- 36.— (1) A licensed financial adviser must not make a recommendation with respect to any investment product to a person who may reasonably be expected to rely on the recommendation if the licensed financial adviser does not have a reasonable basis for making the recommendation to the person.
- (2) For the purposes of subsection (1), a licensed financial adviser does not have a reasonable basis for making a recommendation to a person unless —
- (a) the licensed financial adviser has, for the purposes of ascertaining that the recommendation is appropriate, having regard to the information possessed by the licensed financial adviser concerning the investment objectives, financial situation and particular needs of the person, given such consideration to, and conducted such investigation of, the subject matter of the recommendation as is reasonable in all the circumstances; and
 - (b) the recommendation is based on the consideration and investigation mentioned in paragraph (a).
- (3) Where —
- (a) a licensed financial adviser, in making a recommendation to a person, contravenes subsection (1);
 - (b) the person, in reliance on the recommendation, does a particular act, or refrains from doing a particular act;
 - (c) it is reasonable, having regard to the recommendation and all other relevant circumstances, for the person to do that act, or to refrain from doing that act (as the case may be) in reliance on the recommendation; and
 - (d) the person suffers loss or damage as a result of doing that act, or refraining from doing that act (as the case may be),
- then, without affecting any other remedy available to that person, the licensed financial adviser is liable to pay damages to that person in respect of that loss or damage.
- (4) In this section, a reference to the making of a recommendation is a reference to the making of a recommendation expressly or by implication.
- (5) This section does not apply to any licensed financial adviser or class of licensed financial advisers in such circumstances or under such conditions as may be prescribed.

ACCOUNT NAME (OPTIONAL)

FA CODE

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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ACCOUNT DETAILS 账户资料

New Account (Please complete Applicant's details below)

Account Type

Wrap Personal

Non-Wrap Personal

Existing Account Number

P

Wrap Joint

Non-Wrap Joint

APPLICANT'S DETAILS 申请者资料

Full Name of Main/Joint Applicant (as in NRIC/Passport)

Dr

Mr

Ms

Mrs

Mdm

NRIC/Passport No.

Notes:

- FOR PLEDGED ACCOUNT ONLY: All unit trust holding(s) in a pledged account will be subject to more procedures for redemptions and transfer-outs, which may lengthen the overall transactional process.
- *RSP Frequency: M=Monthly, Q=Quarterly, S=Semi-Annual, A=Annually, CA CCY=Cash Account Currency, AS=Auto-Sweep Account.
- RSP will be auto-terminated if:
 - You SELL/Switch-SELL/Transfer Out the total holdings of the fund. This applies to all payment methods.
 - There are 3 consecutive voided RSP transactions due to deduction failure.
 - The Cash Account being utilised for the RSP is closed.
- Dividends that are not reinvested will be parked into Cash Account by default. Please submit the Dividend Option form if you wish to change the dividend option.
- #RSP Duration refers to number of occurrence of RSP. Kindly leave this field blank if there is no limit on number of RSP occurrence.
- (For information only) Trailer Fee* (as % of AUM) (Unit Trusts)
Information may be updated from time to time, please refer to online for the latest rate.

Cash/SRS Investment

Rate varies with the funds, ranging from 0% to 1.25% p.a. on value of units.

CPFIS-OA/CPFIS-SA Investment

Rate varies with the funds, ranging from the following based on Asset Class of the fund.

Bond Asset Class ¹	Range: 0% to 0.5%	Median: 0.05%
Balanced/Mixed Asset Class ²	Range: 0.15% to 0.6%	Median: 0.2%
Equity Asset Class ³	Range: 0% to 0.6%	Median: 0.25%

*Paid to the Financial Adviser from the respective fund managers. This is not an additional fee incurred by the client.

¹ including Fixed Income asset class and other asset classes, e.g. Money Market, Short Duration Bond.

² including other asset classes, e.g. Multi-Asset, Mixed Allocation, Alternative Investments.

³ including other asset classes, e.g. Commodity, Market Index.

1 APPLY FOR NEW RSP 申请新的定期储蓄计划

FUND NAME Eg. <Fund House> Global Equity Class A DIS SGD-H	RSP AMOUNT (SGD)	UPFRONT FEE (%)	FREQ (M/Q/S/A)*	DURA- TION#	PAYMENT METHOD					
					AS*	GIRO	OA	SA	SRS	CA CCY*
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

2 TERMINATE EXISTING RSP 终止现有的定期储蓄计划

FUND NAME Eg. <Fund House> Global Equity Class A DIS SGD-H	PAYMENT METHOD					
	AS*	GIRO	OA	SA	SRS	CA*
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3 UPDATE EXISTING RSP (RSP AMOUNT/UPFRONT FEE/FREQUENCY/DURATION ONLY)
更新现有的定期储蓄计划 (只限定期储蓄计划金额/首次认购费/供款周期/时长)
 (To change payment method or fund, please terminate existing RSP and re-apply RSP by completing sections (1) and (2))

FUND NAME Eg. <Fund House> Global Equity Class A DIS SGD-H	NEW RSP AMOUNT (SGD)	NEW UPFRONT FEE (%)	NEW FREQ (MQ/S/A)*	NEW DU- RATION#	PAYMENT METHOD					
					AS*	GIRO	OA	SA	SRS	CA*
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

APPLICANT'S DECLARATION 申请者声明

I/We hereby instruct and authorise the Company to carry out my/our instructions as indicated on this Form. By instructing iFAST to apply for any Investment(s) on my/our behalf, I/we am/are prepared to accept the risk of the investment(s) going up and down. I/We hereby irrevocably hold iFAST harmless (or "indemnify iFAST") from and against all losses, damages, costs and expenses whatsoever legal or otherwise, which I/we may sustain, suffer or incur as a result of the performance of any investment(s) and currency conversion connected with any transaction for the Account. I/We confirm that I/we have received, read, understood and agreed to be bound by this Application Form, the relevant Investment Account Terms and Conditions, Fee Schedule, Product Prospectus, Product Highlights Sheet and Important Notes for Transacting of Unit Trust.

I/We acknowledge that iFAST recommends funding via a bank account that matches my/our name(s). I/We understand that iFAST will only accept funds from bank accounts held in my/our name(s) or my/our immediate family member's name(s) or business bank accounts where business is fully owned by me/us and/or my/our immediate family member(s). I/We consent that funds from any other third parties will be returned to the originating payor, less any bank charges. I/We understand that any third party receipts will be delayed due to processing time and I/we am/are required to provide proof of relationship and reason for the transfer, supporting documents, whether the payor exercises trading authority over the account and payor details such as ID number, residential address and contact number for verification of the payment.

* Immediate family includes client's spouse, parents, step-parents, grandparents, step-grandparents, siblings, step-siblings, children and step-children.

For CPFIS Investment: I declare that I have (1) opened a CPF Investment Account before; (2) invested under the CPF Investment Scheme – Special Account before; and/or (3) completed the Self-Awareness Questionnaire. If the above declaration is found to be false, I understand and agree that CPF Board will reject the withdrawal of monies from my Ordinary or Special account, as the Board thinks fit.

Corporate account transactions: By signing off below, the above declarations would have deemed to be made by the authorised signatories on behalf of the entity/body/business.

PROVISION OF ADVICE AND SUITABILITY OF PRODUCTS 提供投资咨询及产品合适性的建议

ADVICE PROVIDED

- The investment product/s that I/we intend to invest in is/are SUITABLE for me/us, and I/we would like to PROCEED with the investment.
 - The investment product/s that I/we intend to invest in is/are NOT SUITABLE for me/us, but I/we choose to PROCEED* with the investment.
- *To be submitted together with the Senior Management's Approval Form if you have failed CKA/CAR.

ADVICE NOT PROVIDED^ [Only applicable if you passed CKA/CAR and transact in SIPs.]

^For representatives holding a Dealing license in the relevant investment product(s)
 I/We DO NOT WISH to receive any advice offered by my/our Adviser. I/We understand that by choosing not to receive any advice, I/we will not be able to rely on section 36 of the Financial Advisers Act 2001 (FAA) to file a civil claim in the event of a loss.

APPLICANT'S SIGNATURE 申请者签署

<p>MAIN Applicant/Authorised Signature 1</p> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p style="text-align: center;">Date D D - M M - Y Y Y Y</p>	<p>JOINT Applicant/Authorised Signature 2</p> <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p style="text-align: center;">Date D D - M M - Y Y Y Y</p>
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FA REPRESENTATIVE'S DECLARATION 理财顾问代表声明

For CPFIS Investment: I have checked that the client has (1) opened a CPF Investment Account before; (2) invested under the CPF Investment Scheme – Special Account before; and/or (3) completed the Self-Awareness Questionnaire.

FA Representative Signature

Date D D - M M - Y Y Y Y

IMPORTANT NOTICE REGARDING PROVISION OF ADVICE AND SUITABILITY OF PRODUCTS

关于提供投资咨询及产品合适性建议的重要事项

IMPORTANT NOTICE TO CLIENT

Please note that should you choose to proceed with the investment after being advised that the product/s is/are not suitable for you, you will not be able to rely on section 36 of Financial Advisers Act 2001 (FAA) to file a civil claim should you suffer a loss in the future.

FINANCIAL ADVISERS ACT 2001 - EXTRACT**Recommendations by licensed financial advisers**

- 36.— (1) A licensed financial adviser must not make a recommendation with respect to any investment product to a person who may reasonably be expected to rely on the recommendation if the licensed financial adviser does not have a reasonable basis for making the recommendation to the person.
- (2) For the purposes of subsection (1), a licensed financial adviser does not have a reasonable basis for making a recommendation to a person unless —
- (a) the licensed financial adviser has, for the purposes of ascertaining that the recommendation is appropriate, having regard to the information possessed by the licensed financial adviser concerning the investment objectives, financial situation and particular needs of the person, given such consideration to, and conducted such investigation of, the subject matter of the recommendation as is reasonable in all the circumstances; and
 - (b) the recommendation is based on the consideration and investigation mentioned in paragraph (a).
- (3) Where —
- (a) a licensed financial adviser, in making a recommendation to a person, contravenes subsection (1);
 - (b) the person, in reliance on the recommendation, does a particular act, or refrains from doing a particular act;
 - (c) it is reasonable, having regard to the recommendation and all other relevant circumstances, for the person to do that act, or to refrain from doing that act (as the case may be) in reliance on the recommendation; and
 - (d) the person suffers loss or damage as a result of doing that act, or refraining from doing that act (as the case may be),
- then, without affecting any other remedy available to that person, the licensed financial adviser is liable to pay damages to that person in respect of that loss or damage.
- (4) In this section, a reference to the making of a recommendation is a reference to the making of a recommendation expressly or by implication.
- (5) This section does not apply to any licensed financial adviser or class of licensed financial advisers in such circumstances or under such conditions as may be prescribed.

FOR OFFICIAL USE 供内部使用

Created by/Date:

Approved by/Date:

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Application for Interbank GIRO (for RSP)

1 FOR APPLICANT'S COMPLETION (fill in the spaces indicated)

Date	iFAST Financial Pte Ltd
<input type="text"/>	(“iFAST”)
To: (Name of Bank)	Name of iFAST Main Account Holder:
<input type="text"/>	<input type="text"/>
Branch:	iFAST Account Number:
<input type="text"/>	<input type="text"/>

- I hereby instruct you to process iFAST's instructions to debit my account.
- You are entitled to reject iFAST's debit instruction if my account does not have sufficient funds and charge me a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- This authorisation will remain in force until terminated by your written notice sent to my address last known to you or upon receipt of my written revocation through iFAST .

Bank Account Holder Name:	Contact Number:
<input type="text"/>	<input type="text"/>
Bank Account Number:	Signature/Thumbprint with the Bank: For thumbprint, please proceed to the bank branch with your identification for verification.
<input type="text"/>	<input type="text"/>

2 FOR BILLING ORGANISATION'S COMPLETION

Bank	Branch	iFAST's A/C No.												Customer's Ref No.								
9	4	9	6	0	0	1	0	1	0	2	0	4	6	0	4	2						
Bank	Branch	A/C No. To Be Debited																				

3 FOR FINANCIAL INSTITUTION'S COMPLETION

To: iFAST Financial Pte Ltd

This application is hereby REJECTED (please tick) for the following reason(s):

<input type="checkbox"/> Signature/Thumbprint differs from Financial Institution's Record	<input type="checkbox"/> Wrong account number
<input type="checkbox"/> Signature/Thumbprint incomplete/unclear	<input type="checkbox"/> Amendments not countersigned by customer
<input type="checkbox"/> Account operated by signature/thumbprint	<input type="checkbox"/> Others:

Name of Approving Officer	Authorised Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

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ACCOUNT NAME (OPTIONAL)

FA CODE

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ACCOUNT DETAILS 账户资料

New Account (Please complete Applicant's details below)

Account Type Wrap Personal Non-Wrap Personal

Existing Account Number **P**

Wrap Joint Non-Wrap Joint

APPLICANT'S DETAILS 申请者资料

Full Name of Main/Joint Applicant (as in NRIC/Passport) Dr Mr Ms Mrs Mdm NRIC/Passport No.

Notes:

- FOR PLEDGED ACCOUNT ONLY:
 - Switching done in a pledged account may reduce the portfolio's effective loan-to-value ratio and thus total facility limit granted to you. In the event that the total utilisation amount exceeds the total facility limit granted, a margin call will be triggered by the bank. For an estimation of the impact, you may wish to use the margin call simulation function provided on our website.
 - For all Switch transactions, the Bank may at any time, at its sole and absolute discretion, refuse the request without incurring any responsibility for loss liability or expense arising out of such refusal.
- *Applicable for list of approved RSP Switch-Sell Funds only. Number of units to switch-sell will be based on the latest available NAV and final switch-sell amount may differ from the RSP amount indicated.
- *RSP Frequency is based on M=Monthly, Q=Quarterly, S=Semi-Annual, A=Annually.
- #RSP Duration refers to number of occurrence of RSP. Kindly leave this field blank if there is no limit on number of RSP occurrence.
- Upfront fee is only applicable for Non Wrap account.
- Dividends that are not reinvested will be parked into Cash Account by default. Please submit the Dividend Option form if you wish to change the dividend option.
- (For information only) Trailer Fee* (as % of AUM) (Unit Trusts)
 Information may be updated from time to time, please refer to online for the latest rate.

Cash/SRS Investment

Rate varies with the funds, ranging from 0% to 1.25% p.a. on value of units.

CPFIS-OA/CPFIS-SA Investment

Rate varies with the funds, ranging from the following based on Asset Class of the fund.

Bond Asset Class ¹	Range: 0% to 0.5%	Median: 0.05%
Balanced/Mixed Asset Class ²	Range: 0.15% to 0.6%	Median: 0.2%
Equity Asset Class ³	Range: 0% to 0.6%	Median: 0.25%

*Paid to the Financial Adviser from the respective fund managers. This is not an additional fee incurred by the client.

¹ including Fixed Income asset class and other asset classes, e.g. Money Market, Short Duration Bond.

² including other asset classes, e.g. Multi-Asset, Mixed Allocation, Alternative Investments.

³ including other asset classes, e.g. Commodity, Market Index.

1 APPLY FOR NEW RSP USING UT HOLDINGS 使用单位信托资产申请新的定期储蓄计划

RSP SWITCH SELL FUND NAME ^A	RSP SWITCH BUY FUND NAME	RSP AMOUNT (SGD)	UPFRONT FEE (%)	FREQUENCY (M/Q/S/A)*	DURATION#	PAYMENT METHOD			
						CHQ	OA	SA	SRS
Eg. <Fund House> Global Equity Class A DIS SGD-H	Eg. <Fund House> Global Equity Class A DIS SGD-H					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2 TERMINATE EXISTING RSP USING UT HOLDINGS 使用单位信托资产终止现有的定期储蓄计划

RSP SWITCH SELL FUND NAME ^A	RSP SWITCH BUY FUND NAME	PAYMENT METHOD			
		CHQ	OA	SA	SRS
Eg. <Fund House> Global Equity Class A DIS SGD-H	Eg. <Fund House> Global Equity Class A DIS SGD-H	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3 UPDATE EXISTING RSP VIA UT HOLDINGS (RSP AMOUNT/UPFRONT FEE/FREQUENCY/DURATION ONLY)
 透过单位信托资产更新现有的定期储蓄计划(只限定期储蓄计划金额/首次认购费/供款周期/年期)
 (To change payment method or fund, please terminate existing RSP and re-apply RSP by completing sections (1) and (2))

RSP SWITCH SELL FUND NAME^	RSP SWITCH BUY FUND NAME	NEW RSP AMOUNT (SGD)	NEW UPFRONT FEE (%)	NEW FREQUENCY (M/Q/S/A)*	NEW DU- RATION#	PAYMENT METHOD			
						CHQ	OA	SA	SRS
Eg. <Fund House> Global Equity Class ADIS SGD-H	Eg. <Fund House> Global Equity Class ADIS SGD-H					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

APPLICANT'S DECLARATION 申请者声明

I/We hereby instruct and authorise the Company to carry out my/our instructions as indicated on this Form. By instructing iFAST to apply for any Investment(s) on my/our behalf, I/we am/are prepared to accept the risk of the investment(s) going up and down. I/We hereby irrevocably hold iFAST harmless (or "indemnify iFAST") from and against all losses, damages, costs and expenses whatsoever legal or otherwise, which I/we may sustain, suffer or incur as a result of the performance of any investment(s) and currency conversion connected with any transaction for the Account. I/We confirm that I/we have received, read, understood and agreed to be bound by this Application Form, the relevant Investment Account Terms and Conditions, Fee Schedule, Product Prospectus, Product Highlights Sheet and Important Notes for Transacting of Unit Trust.

Corporate account transactions: By signing off below, the above declarations would have deemed to be made by the authorised signatories on behalf of the entity/body/business.

PROVISION OF ADVICE AND SUITABILITY OF PRODUCTS 提供投资咨询及产品合适性的建议

ADVICE PROVIDED

- The investment product/s that I/we intend to invest in is/are SUITABLE for me/us, and I/we would like to PROCEED with the investment.
 - The investment product/s that I/we intend to invest in is/are NOT SUITABLE for me/us, but I/we choose to PROCEED* with the investment.
- *To be submitted together with the Senior Management's Approval Form if you have failed CKA/CAR.

ADVICE NOT PROVIDED^ [Only applicable if you passed CKA/CAR and transact in SIPs.]

^For representatives holding a Dealing license in the relevant investment product(s)

- I/We DO NOT WISH to receive any advice offered by my/our Adviser. I/We understand that by choosing not to receive any advice, I/we will not be able to rely on section 36 of the Financial Advisers Act 2001 (FAA) to file a civil claim in the event of a loss.

APPLICANT'S SIGNATURE 申请者签署

<p>MAIN Applicant/Authorised Signature 1</p> <div style="border: 1px solid black; height: 100px; width: 90%; margin: 10px auto;"></div> <p style="text-align: center;">Date <input type="text" value="D"/> <input type="text" value="D"/> - <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/></p>	<p>JOINT Applicant/Authorised Signature 2</p> <div style="border: 1px solid black; height: 100px; width: 90%; margin: 10px auto;"></div> <p style="text-align: center;">Date <input type="text" value="D"/> <input type="text" value="D"/> - <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/></p>
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IMPORTANT NOTICE TO CLIENT

Please note that should you choose to proceed with the investment after being advised that the product/s is/are not suitable for you, you will not be able to rely on section 36 of Financial Advisers Act 2001 (FAA) to file a civil claim should you suffer a loss in the future.

FINANCIAL ADVISERS ACT 2001 - EXTRACT**Recommendations by licensed financial advisers**

- 36.— (1) A licensed financial adviser must not make a recommendation with respect to any investment product to a person who may reasonably be expected to rely on the recommendation if the licensed financial adviser does not have a reasonable basis for making the recommendation to the person.
- (2) For the purposes of subsection (1), a licensed financial adviser does not have a reasonable basis for making a recommendation to a person unless —
- (a) the licensed financial adviser has, for the purposes of ascertaining that the recommendation is appropriate, having regard to the information possessed by the licensed financial adviser concerning the investment objectives, financial situation and particular needs of the person, given such consideration to, and conducted such investigation of, the subject matter of the recommendation as is reasonable in all the circumstances; and
 - (b) the recommendation is based on the consideration and investigation mentioned in paragraph (a).
- (3) Where —
- (a) a licensed financial adviser, in making a recommendation to a person, contravenes subsection (1);
 - (b) the person, in reliance on the recommendation, does a particular act, or refrains from doing a particular act;
 - (c) it is reasonable, having regard to the recommendation and all other relevant circumstances, for the person to do that act, or to refrain from doing that act (as the case may be) in reliance on the recommendation; and
 - (d) the person suffers loss or damage as a result of doing that act, or refraining from doing that act (as the case may be),
- then, without affecting any other remedy available to that person, the licensed financial adviser is liable to pay damages to that person in respect of that loss or damage.
- (4) In this section, a reference to the making of a recommendation is a reference to the making of a recommendation expressly or by implication.
- (5) This section does not apply to any licensed financial adviser or class of licensed financial advisers in such circumstances or under such conditions as may be prescribed.

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Approved by/Date:

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Dividend Option for Cash Investments (UT) 股息选择(现金投资) (基金)表格

ACCOUNT NAME (OPTIONAL)

FA CODE

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ACCOUNT DETAILS 账户资料

New Account (Please complete Applicant's details below) Account Type Wrap Personal Non-Wrap Personal
 Existing Account Number **P** Wrap Joint Non-Wrap Joint

APPLICANT'S DETAILS 申请者资料Full Name of Main/Joint Applicant (as in NRIC/Passport) Dr Mr Ms Mrs Mdm NRIC/Passport No.

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SECTION A: DIVIDEND OPTION (FOR CASH INVESTMENTS ONLY) (UT) 股息选择 (只限现金投资) (基金)**Notes:** 1. Dividend option instructions are only applicable if they are accompanied by a transaction (within one month from date of receipt) or if account holder has existing holdings.

FUND NAME (Eg. <Fund House> Global Equity Class A.DIS.SGD-H)	Please tick one option only for each fund	
	Park in Cash Account (in Product Currency only)	Reinvestment (in Units)
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

APPLICANT'S DECLARATION 申请者声明

I/We hereby instruct and authorise iFAST to carry out my instruction as indicated on this form. I/We declare that I/we have read and understood the relevant fund prospectus, product highlight sheets, the Important Notes for Transacting of Unit Trust and I/we would like to have my/our dividends allocated in the option stated above. For reinvestment in units, I/we understand that it would be a subscription using the funds from future dividend payouts and dividend payouts in cash would be a redemption of dividend reinvestment units. I/We understand and agree that reinvestment date/payment date may/may not be on the same reinvestment/payment date of the actual dividend payout. iFAST shall have no liability whatsoever to me/us for any losses I/we may suffer as a result of the above dividend option selection.

Corporate account transactions: By signing off below, the above declarations would have deemed to be made by the authorised signatories on behalf of the entity/body/business.

MAIN Applicant/Authorised Signature 1

JOINT Applicant/Authorised Signature 2

SIGN

Date	D	D	-	M	M	-	Y	Y	Y	Y

SIGN

Date	D	D	-	M	M	-	Y	Y	Y	Y

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Created by/Date:

Approved by/Date:

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IMPORTANT NOTES FOR TRANSACTING OF UNIT TRUST 基金交易的重要事项**CANCELLATION OF PURCHASE INSTRUCTIONS (APPLICABLE FOR BUY AND SWITCH BUY)**

- a. An investor has the right to cancel this purchase instruction in accordance with the terms and conditions set out below.
- b. The right to cancel will not be given in the following circumstances:
 - i. The investor is not a natural person
 - ii. The investor is a participant in a unit trust, who subsequently purchases units in that unit trust or participates in a RSP of the unit trust; or
 - iii. In the case where the investor participates in a RSP, the second and subsequent payment.
 - iv. For restricted funds, or if the cancellation rights are not stated in the fund's prospectus.
- c. A Cancellation Request must be delivered to iFAST within 7 calendar days from the day of purchase. The investor may also send the Cancellation Request by post. The relevant day for determining whether the right to cancel has been exercised within the cancellation period is the date on which such request is posted by the investor, i.e. as determined by the postmark.
- d. Where the last day of the cancellation period falls on a Sunday or public holiday, the cancellation period shall be extended to the next calendar day, not being a Sunday or public holiday.
- e. Upon receipt of the Cancellation Request, the investor shall receive:
 - i. In the case where the amount the investor has paid has not yet been invested or is held in a demand deposit account (or similar account), the full amount that the investor has paid in connection with the purchase instruction (without any interest) within 2 business days after the receipt of the cancellation request.
 - ii. In the case where the amount has been invested, the amount equivalent to the market value of the units. The relevant price for calculating the amount to be refunded will be the dealing price following the receipt of the cancellation request. Cancellation proceeds will be paid to investors in compliance with the requirements under the Code of CIS in respect of redemption proceeds i.e. T+4 for money market and bond funds, T+6 for equities funds.
- f. Where the market value of the units held by the investor is greater than the original amount paid by the investor, the investor is not entitled to receive the excess amount.
- g. Where an investor exercises his right to cancel, any sales charge or front-end load fee imposed in respect of purchase of units in the relevant unit trust shall not be chargeable to the investor.
- h. During the cancellation period, an investor may choose to redeem his units instead of exercising his right to cancel. In this case, the redemption procedures as stated in the prospectus of the unit trust will apply.
 - i. In the event an investor chooses to redeem his units instead of exercising his right to cancel, the investor will not be able to enjoy the benefits of cancellation (i.e. no refund of initial sales charge will be given for redemption and levy of realisation charge is allowed) and the redemption proceeds that the investor will receive may be lower than the amount being refunded had he exercised his cancellation right if the appreciation in the value of units in the unit trust is less than the initial sales charge; and
 - ii. The published prices are indicative in nature and can change during the period between submission and processing the redemption request.
- i. The investor may choose to switch his units to another unit trust during the cancellation period where the amount received by the investor for the cancellation will be used to subscribe to a fund as indicated by the investor. In this respect, please note that:
 - i. that the investor shall not receive any refund of initial sales charge in relation to the purchase agreement in respect of the original unit trust;
 - ii. that it is not certain whether the investor would be in a better or worse position if he switches unit trusts;
 - iii. there may be a charge or fee involved in switching from the original unit trust to the other unit trust; and
 - iv. the investor may or may not be entitled to the right to cancel the units in the other unit trust.

TRANSACTION PROCEDURES

- a. Orders will be generated and placed with respective Fund Managers (FM) upon receipt of the order by:
 - Form:
 - i. Cash/SRS : Before 12pm and within 30 calendar days from the date indicated in "Applicant Signatures" section.
 - ii. CPF : Before 12pm and within 3 business days from the date indicated in "Applicant Signatures" section.
 - These will be known as the 'S' day.
 - Online (iSIGN):
 - i. Cash/SRS : Before 12pm.
 - ii. CPF : Before 12pm.
 - These will be known as the 'S' day.
 - Online (iPASS):
 - i. Cash/SRS : Before 3pm.
 - ii. CPF : Before 3pm.
 - These will be known as the 'S' day.
- b. Business day refers to Monday to Friday excluding Singapore's Public Holidays. The time zone will be based on Singapore time.
- c. The order fulfilment day will be known as 'T'.
- d. iFAST will enter into the transaction with client as agent, unless otherwise stated.

BUY TRANSACTIONBy Cheque (Good Value Basis)

- i. When order is submitted to iFAST on 'S', we will take 2 business days to clear the cheque (i.e. Cheque is cleared on 'S' +2). Orders will be placed with FM on 'S' + 2
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".

By Cheque (Face Value Basis)

- i. When order is submitted to iFAST on 'S', orders will be placed with FM on 'S'.
- ii. Cheques are to be made payable to "iFAST Financial Pte Ltd - Client Trust Account".

By Cash Account/Auto-Sweep Account

- i. Orders will be placed with FM on 'S', provided that there are sufficient funds in the Cash Account or Auto-Sweep Account

By CPF/SRS

- i. Orders will be placed with FM on 'S'.
- ii. Please note that cash rebates or discounts in kind are not allowed under the CPFIS terms & conditions.

SELL TRANSACTION

- i. Orders will be placed with FM on 'S'.
- ii. If a redemption method was not indicated, the redemption proceeds (for Cash transactions) will be parked in client's Cash Account of the equivalent currency.

By CPF/SRS

- i. Redemption proceeds will be remitted to the client's CPF/agent bank on T+6 business days for Equities, Balanced and other types of funds as stipulated in the prospectus and T+4 business days for Bond and Money Market Funds, except for certain funds such as non-daily valuation funds.

By Cash Account/Auto-Sweep Account

- i. Under normal circumstances, redemption proceeds will be parked in client's Cash Account or Auto-Sweep Account and reflected in client's available balance on T+6 business days for Equities, Balanced and other types of funds as stipulated in the prospectus and T+4 business days for Bond and Money Market Funds, except for certain funds such as non-daily valuation funds.

(For information only) Trailer Fee' (as % of AUM) (Unit Trusts)
Information may be updated from time to time, please refer to the latest rate online.

CASH/SRS INVESTMENT

Rate varies with the funds, ranging from 0% to 1.25% p.a. on value of units.

CPFIS-OA/CPFIS-SA INVESTMENT

Rate varies with the funds, ranging from the following based on Asset Class of the fund.

<u>Bond Asset Class</u> ¹	Range: 0% to 0.5%	Median: 0.05%
<u>Balanced/Mixed Asset Class</u> ²	Range: 0.15% to 0.6%	Median: 0.2%
<u>Equity Asset Class</u> ³	Range: 0% to 0.6%	Median: 0.25%

¹ Paid to the Financial Adviser from the respective fund managers. This is not an additional fee incurred by the client.

² including Fixed Income asset class and other asset classes, e.g. Money Market, Short Duration Bond.

³ including other asset classes, e.g. Multi-Asset, Mixed Allocation, Alternative Investments.

³ including other asset classes, e.g. Commodity, Market Index.

NET ASSET VALUE (NAV)

The market value of a unit trust or mutual fund's total assets, minus liabilities, divided by the number of units or shares outstanding. The value of a single unit is called its unit price. For NAV Priced Funds, this value is used to determine the prices for subscribing and redeeming units.

DIVIDENDS

Dividend payments will be parked in client's Cash Account of the equivalent product currency.

CONFIRMATION NOTES

A confirmation note will be sent to client after the fund price is obtained.

FREQUENCY OF ACCOUNT STATEMENTS

Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on quarterly basis.

COMPLAINTS

You are advised to contact the Financial Adviser that sold you the product to lodge your complaint. If you are not satisfied with the Financial Adviser's decision, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDReC). FIDReC is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDReC is unable to advise consumers whether to accept or reject any specific offer made to them by the Financial Adviser. FIDReC can assist you with your case. The decision of FIDReC is binding on the Financial Adviser, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

FAIR DEALING

iFAST is committed to sustainable business practices that are supported by a range of initiatives. For iFAST, fair dealing is about conducting our business in a transparent and ethical way that enhances value for all of our stakeholders and delivers fair dealing outcomes to our customers. Fair dealing is central to iFAST and the senior management and the board of iFAST are committed to aligning the direction of iFAST with fair dealing outcomes to all stakeholders. We recognise that this is a journey and best practice is continuously evolving.