

Discretionary Portfolio Management Solutions (DPMS) Transaction Form 全权委托投资组合管理方案交易申请表格

SECTION 1: ACCOUNT DETAILS 账户资料

 Existing Account Number **P**
FA Code Account Type Wrap Personal Wrap Joint

Note: Please note that accounts with DPMS holdings must be on e-subscriptions. DPMS subscriptions and holdings will be terminated/redeemed if you opt-out from e-subscriptions.

ACCOUNT HOLDER'S DETAILS 账户持有人资料

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

SECTION 2: 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

Educational Qualifications

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

If yes, please indicate as applicable:

<input type="checkbox"/> <input type="checkbox"/> Accountancy	<input type="checkbox"/> <input type="checkbox"/> Capital Markets	<input type="checkbox"/> <input type="checkbox"/> Finance	<input type="checkbox"/> <input type="checkbox"/> Computational Finance
<input type="checkbox"/> <input type="checkbox"/> Actuarial Science	<input type="checkbox"/> <input type="checkbox"/> Commerce	<input type="checkbox"/> <input type="checkbox"/> Financial Engineering	<input type="checkbox"/> <input type="checkbox"/> Insurance
<input type="checkbox"/> <input type="checkbox"/> Business/Business Admin	<input type="checkbox"/> <input type="checkbox"/> Economics	<input type="checkbox"/> <input type="checkbox"/> Financial Planning	

Please 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?

(e.g. AFP/AWP/CFP, AFC/ChFC, ACCA, CLU, CFA/CAIA, CPA/CA, CISI, CFTe, FRM, ^CMFAS M6A/M8A/M9A) Yes No

(^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)

 Unlisted Specified Investment Products (e.g. Unit Trusts, Investment-Linked Policies (ILP)) Yes No

 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?

 Yes No

If Yes, please indicate as applicable:

 Development/Structuring/Management/Sale/Trading/Research/Analysis of Investment Products
 Provision of training on Investment Products
 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.

<p style="text-align: center;">MAIN Applicant/Authorised Signature 1</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> <div style="display: flex; justify-content: space-between; border-top: 1px solid black; border-bottom: 1px solid black; padding: 2px;"> Date <table border="1" style="font-size: small; border-collapse: collapse;"> <tr> <td style="width: 20px;">D</td> <td style="width: 20px;">D</td> <td style="width: 20px;">-</td> <td style="width: 20px;">M</td> <td style="width: 20px;">M</td> <td style="width: 20px;">-</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> </tr> </table> </div>	D	D	-	M	M	-	Y	Y	Y	Y	<p style="text-align: center;">JOINT Applicant/Authorised Signature 2</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> <div style="display: flex; justify-content: space-between; border-top: 1px solid black; border-bottom: 1px solid black; padding: 2px;"> Date <table border="1" style="font-size: small; border-collapse: collapse;"> <tr> <td style="width: 20px;">D</td> <td style="width: 20px;">D</td> <td style="width: 20px;">-</td> <td style="width: 20px;">M</td> <td style="width: 20px;">M</td> <td style="width: 20px;">-</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> </tr> </table> </div>	D	D	-	M	M	-	Y	Y	Y	Y
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<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>FAR Signature</p> <hr/> <p>FAR Name</p> </div>																					

SECTION 3: DPMS SUBSCRIPTION 全权委托管理投资组合：申购**Notes:**

- Orders paid via cheque will only be processed upon cheque clearance.
- Orders made using Cash Account/SRS will be processed on T business day.
- Please note that payment method as iFAST Auto-Sweep Account is only applicable to client who had opted into this service and currently has sufficient balance in the account.

PORTFOLIO NAME	INVESTMENT AMOUNT	UPFRONT FEE (%)	PAYMENT METHOD			
			AUTO-SWEEP ACCOUNT (Portfolio Currency)	CASH ACCOUNT CURRENCY		
			<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP	<input type="checkbox"/>	<input type="checkbox"/> SGD
			<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP	<input type="checkbox"/>	<input type="checkbox"/> SGD
			<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP	<input type="checkbox"/>	<input type="checkbox"/> SGD

SECTION 4: PAYMENT DETAILS 付款详情**Note:**

- Any residual amount will be parked in client's Cash Account.
- iFAST will only accept funds from:
 - Cheques / Bank accounts held in Client's name or Client's immediate family member's name*
 - 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"/> CHEQUE/ CASHIER'S ORDER (CO)	Issuing Bank: <input type="text"/> Cheque/CO Number: <input type="text"/> Amount (\$): <input type="text"/> Cheque/CO to be payable to "iFAST Financial Pte Ltd - Client Trust Account". Cheque/CO must not be post-dated. Only SGD cheque will be accepted.
<input type="checkbox"/> INTERNET BANKING	<u>DBS/OCBC/UOB/SCB - BILL PAYMENT</u> Payee: iFAST Financial Pte Ltd Payment reference: Investment Account number e.g. "PXXXXXXX", or full NRIC/passport number <u>OTHER BANKS - FUNDS TRANSFER</u> <u>FAST (FAST AND SECURE TRANSFERS)</u> Please contact us for payee details. <u>PAYNOW</u> 1. Login to your bank's Internet Banking website 2. Make a Transfer to PayNow (UEN) 3. Enter iFAST Financial UEN number: 20000231RAIY 4. Verify that the entity name is iFAST FINANCIAL PL-CT SUB Payment reference: Investment Account number e.g. "PXXXXXXX", or full NRIC/passport number
<input type="checkbox"/> TELEGRAPHIC TRANSFER	All charges will be borne by the client. Please contact us for payee details.

Email: ifastadmin@ifastfinancial.com

Phone: +65 6557 2000 (Monday to Friday, 8.30am to 10.30pm, excluding public holidays)

SECTION 5: DPMS REDEMPTION 全权委托管理投资组合：赎回**Note:**

- Please note that redemption method as iFAST Auto-Sweep Account is only applicable to client who had opted into this service.

PORTFOLIO NAME	REDEMPTION AMOUNT (PORTFOLIO CURRENCY)	REDEMPTION METHOD			
		AUTO-SWEEP ACCOUNT (Portfolio Currency)	CASH ACCOUNT CURRENCY		
		<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP	<input type="checkbox"/>	<input type="checkbox"/> SGD
		<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP	<input type="checkbox"/>	<input type="checkbox"/> SGD
		<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP	<input type="checkbox"/>	<input type="checkbox"/> SGD

SECTION 6: ACCOUNT HOLDER (S) DECLARATION 账户持有人声明

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 hereby authorise iFAST with the discretionary authority (including but not limited to the frequency, scope and methodology of rebalancing) to execute transactions on my/our behalf for the purpose of managing my/our investment under the selected portfolio(s). 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)/service(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, Portfolio Summary of the Selected Portfolio(s) under the DPMS and Important Notes for Discretionary Portfolio Management Solutions.

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.

ACCOUNT HOLDER SIGNATURES 账户持有人签署

MAIN Account Holder/Authorised Signature 1

JOINT Account Holder/Authorised Signature 2



Date	D	D	-	M	M	-	Y	Y	Y	Y			



Date	D	D	-	M	M	-	Y	Y	Y	Y			

FOR OFFICIAL USE 供内部使用

Created by/Date:

Approved by/Date:

SECTION 7: 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.

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Regular Savings Plan Application/Update Form (DPMS)

申请/更新定期储蓄计划表格 (全权委托投资组合管理方案)

ACCOUNT NAME (OPTIONAL)

FA CODE

ACCOUNT DETAILS 账户资料

 Existing Account Number **P**
Account Type Wrap Personal 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: 1. *RSP Frequency: M=Monthly, Q=Quarterly, S=Semi-Annual, A=Annually, CA CCY=Cash Account Currency, AS=Auto-Sweep Account.
2. RSP will be auto-terminated if there are 3 consecutive voided RSP transactions due to deduction failure.
3. #RSP Duration refers to number of occurrence of RSP. Kindly leave this field blank if there is no limit on number of RSP occurrence.
4. RSP is not available for Stocks Managed Account.
5. ^Auto Sweep Payment Method in Portfolio Currency.

1 APPLY FOR NEW RSP 申请新的定期储蓄计划

PORTFOLIO NAME	RSP AMOUNT	UPFRONT FEE (%)	FREQ (M/Q/S/A)*	DURATION#	PAYMENT METHOD			
					AS**	GIRO	SRS	CA CCY*
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> SGD <input type="checkbox"/> USD <input type="checkbox"/> GBP

2 TERMINATE EXISTING RSP 终止现有的定期储蓄计划

PORTFOLIO NAME	PAYMENT METHOD			
	AS**	GIRO	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"/>

3 UPDATE EXISTING RSP (RSP AMOUNT/UPFRONT FEE/FREQUENCY 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)

(To change payment method or Portfolio, please terminate existing RSP and re-apply RSP by completing sections (1) and (2))

PORTFOLIO NAME	NEW RSP AMOUNT	NEW UPFRONT FEE (%)	NEW FREQ (M/Q/S/A)*	NEW DURATION#	PAYMENT METHOD			
					AS**	GIRO	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"/>

PLEASE COMPLETE THE REVERSE SIDE AND SUBMIT IT WITH THIS PAGE.

请继续填写本表格背面的各项内容，并连同本页寄交给我们。

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, Portfolio Summary of the Selected Portfolio(s) under the DPMS and Important Notes for Discretionary Portfolio Management Solutions.

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

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- 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)

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APPLICANT'S SIGNATURE 申请者签署

MAIN Account Holder/Authorised Signature 1

JOINT Account Holder/Authorised Signature 2

SIGN →

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Date</td> <td style="width: 5%;">D</td> <td style="width: 5%;">D</td> <td style="width: 5%;">-</td> <td style="width: 5%;">M</td> <td style="width: 5%;">M</td> <td style="width: 5%;">-</td> <td style="width: 5%;">Y</td> <td style="width: 5%;">Y</td> <td style="width: 5%;">Y</td> <td style="width: 5%;">Y</td> </tr> </table>	Date	D	D	-	M	M	-	Y	Y	Y	Y
Date	D	D	-	M	M	-	Y	Y	Y	Y	

→ SIGN

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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:

IMPORTANT NOTES FOR DISCRETIONARY PORTFOLIO MANAGEMENT SOLUTIONS (DPMS)

全权委托投资组合管理方案的重要事项

Nature and objective of the DPMS	Via DPMS, iFAST strives to help investors invest via a discretionary managed portfolio without the stress of uncovering opportunities, product selection and monitoring markets. For the investment objective of each of the DPMS portfolios, please refer to the respective portfolio summary on our website.
Service Provider and parties involved	iFAST Financial Pte Ltd is the portfolio manager, dealer and custodian for the DPMS. Securities are held on behalf of clients by iFAST and/or its appointed Custodian, hence the Securities are not registered in the name of the client.
Who is DPMS suitable for?	DPMS is suitable for investors looking to invest for either income or capital growth without the hassle of uncovering opportunities, selecting the appropriate products and the regular monitoring of markets.
Where can I retrieve information of my DPMS portfolio(s) and how will I be updated of the information of my DPMS portfolio(s)?	You may log in to our website to view the current value of the securities invested under your DPMS portfolio(s). Monthly account statements will be sent for client accounts with movements within the month. All clients with holdings will receive account statements sent on a quarterly basis.
Information on Distributions	The description on whether there would be distributions paid or when they would be paid will be included in the portfolio summary of the respective DPMS portfolio.
Risk Factors	Investing involves risk, including possible loss of principal invested. The performance of the client's portfolio may differ from the performance of the relevant portfolio due to a number of factors such as cash flows, liquidity of instruments, portfolio rebalancing and timing differences. For risk relating to the specific portfolio of DPMS, please refer to the respective portfolio summary on our website.
How can I subscribe?	You can either invest a lump sum or a monthly RSP into any of the portfolios under the DPMS online or by submitting the DPMS form to iFAST. The portfolios are only available for cash and SRS subscription. Stocks Managed Account is only available for Cash subscription. RSP is not available for Stocks Managed Account.
How can I redeem?	There is no lock-in period. There is no exit or redemption fee. You may perform the redemption online or by submitting the DPMS form to iFAST. Please note that, in the scenario of partial redemption from the portfolio, the redemption amount you may have indicated is only an estimate and the final amount received may vary.
Frequency, Scope and Methodology of Rebalancing	The programme's portfolios are recommended to be rebalanced at least once a year, at the end of the calendar year. This serves as a form of risk management, to ensure that the portfolio's allocation does not deviate too significantly from the intended target. The Portfolio Team may determine at any such time to rebalance the various portfolios if deemed necessary, following adverse or favourable market conditions which has resulted in a significant deviation from the long-term strategic target allocation.
Fees	Please refer to the Fee Schedule. For Fees Charged by Stock Exchanges, please refer to the following.
Acting as Agent	iFAST will enter into the transaction with client as agent, unless otherwise stated.
Singapore Exchange (SGX)	
Exchange Clearing Fee	0.0325% on contract value
Exchange Trading Fee	0.0075% on contract value
Exchange Settlement Instruction (SI) Fee [^]	SGD 0.35 per trade For Non-SGD trades: SI Fee will be charged based on USD 0.27, AUD 0.42, EUR 0.26, GBP 0.23, CNH 2.00, HKD 2.14, JPY 41, CAD 0.37. [^] iFAST will be absorbing the SI Fee till further notice.
Dividend Handling Fee	No Charges from iFAST USD 3 of gross dividend (applicable on US based ETFs) SGX handling fee may apply to dividend for ETFs or Derivatives securities such as DLC and Structured Warrants.
Corporate Action	No Charges from iFAST (Please refer to the exchange charges on SGX under Deposit/Withdrawal/Withholding of Securities)
Hong Kong Exchange (HKEX)	
Exchange Stamp Duty	0.10% rounded to the nearest dollar
Exchange Transaction Levy (AFRC)	0.00015%
Exchange Transaction Levy (SFC)	0.0027%
Exchange Settlement Fee (Inclusive of CCASS fee and trading tariff fee)	0.002%, subject to a minimum of HKD 2/USD 2/CNH 2 and maximum of HKD 100/USD 100/CNH 100
Exchange Trading Fee	0.005%
Dividend Handling Fee	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges	No Charges from iFAST (Please refer to exchange charges where applicable)

IMPORTANT NOTES FOR DISCRETIONARY PORTFOLIO MANAGEMENT SOLUTIONS (DPMS)

全权委托投资组合管理方案的重要事项

<u>United States Exchange (AMEX, NASDAQ, NYSE, BATS)</u>	
Securities & Exchange Commission (SEC) Fee	0.00278% on trade amount, Applicable for Sell Transactions Only
Exchange Trading Activity Fee (TAF)	USD 0.000166 per share traded, maximum of USD 8.30, Applicable for Sell Transactions Only, with effect from 1 Jan 2024
Financial Transaction Tax (FTT)	French FTT: 0.3% of trade amount applicable on ADR & GDR with Market Cap >= EUR 1 B Italian FTT: 0.12% of trade amount applicable on ADR and GDR with Market Cap >= EUR 500 M Applicable for Buy Transactions Only
American Depositary Receipt (ADR)/Global Depositary Receipt (GDR)	ADR/GDR fee are pass-through fee charged by custody agents. Fee amount and frequency of charges differs for each ADR/GDR. Please refer to product prospectus or https://www.dtcc.com/ for details.
OTC F Shares (F-Stks)	USD 5 per trade
Dividend Handling Fee	1% of gross dividend, subject to minimum USD 2.50, maximum USD 25
Corporate Action Charges	No Charges from iFAST USD 50 + USD 100 Deposit/Withdrawal at Custodian (DWAC fees if applicable to the event)
<u>London Exchange (LSE) (This is available to Stocks Managed Account only)</u>	
Stamp Duty Reserve Tax (SDRT): ^A	Stocks with GB (Great Britain) ISIN = 0.50% stamp duty, Applicable for Buy Transactions Only Stocks with IE (Ireland) ISIN = 1% stamp duty, Applicable for Buy Transactions Only
Panel of Takeovers and Mergers (PTM) Levy:	GBP 1 for transaction value more than or equal to GBP 10,000
Dividend Handling Fee:	No Charges from iFAST (Please refer to exchange charges where applicable)
Corporate Action Charges:	No Charges from iFAST (Please refer to exchange charges where applicable)
Notes:	
i. Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).	
ii. The above fees, as imposed by the relevant stock exchanges, are subject to change from time to time by the said stock exchange. In case of any inconsistencies between the fees mentioned hereinabove and the current fees as imposed by the said stock exchange, the latter shall prevail to the extent of such inconsistencies. iFAST shall not be liable to the client in respect of any such inconsistencies in the said fees.	
iii. All charges incurred by respective exchanges including brokerage fees and GST (where applicable) will apply to ETF transactions.	

(For information only) Trailer Fee¹ (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%

¹ 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.

COMPLAINTS

You are advised to contact the Financial Adviser that advised you on 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.