

PRs Consultant's Code	<input type="text"/>
PRs Consultant's Name	<input type="text"/>
BDM's Name	<input type="text"/>
<input type="checkbox"/> Kenanga Staff	<input type="checkbox"/> Kenanga Advisers / Remisier

**PART 1 - MEMBER SUITABILITY ASSESSMENT**  
(To be completed by individual contributors who opted for Self-Selection Option only)

Pursuant to the Securities Commission's Guidelines on Sales Practices of Unlisted Capital Market Products, this part of the Form will guide you in choosing the Private Retirement Scheme (PRs) funds that suit your objectives, risk tolerance, financial profile and investment experience. The information you choose will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable Private Retirement Scheme funds are recommended according to your retirement funding needs and objectives. Any misleading, inaccurate or incomplete information provided by the member will affect the outcome of the recommendation made and in such a case, Kenanga Investors Berhad ("KIB") and its authorized PRs Consultants may not be held liable for such recommendation. This suitability assessment is exempted if you have opted for Default Option.

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

Fields marked with asteriks (\*) are mandatory and must be completed.

**1. YOUR RETIREMENT FUNDING NEEDS**

1.1 What do you expect to get out of this product?	<input type="checkbox"/> Asset accumulation	<input type="checkbox"/> Regular income	
1.2 Purpose of contribution	<input type="checkbox"/> Build my retirement savings while I am still working	<input type="checkbox"/> Enjoy regular withdrawal post retirement	
1.3 Mode of contribution	<input type="checkbox"/> Lump sum contribution	<input type="checkbox"/> Regular contributions	<input type="checkbox"/> Lump sum + regular contribution

**Your financial situation today**

1.4 Monthly disposable income (i.e. after deducting personal tax)	<input type="checkbox"/> RM3,000 & below	<input type="checkbox"/> RM3,001 – RM10,000	<input type="checkbox"/> RM10,001 – RM25,000	<input type="checkbox"/> Above RM25,000
1.5 Average monthly financial commitment	<input type="checkbox"/> Below RM1,000	<input type="checkbox"/> RM1,001 – RM5,000	<input type="checkbox"/> RM5,001 – RM10,000	<input type="checkbox"/> Above RM10,000
1.6 Proportion of investment out of your next assets (not including your residential property)	<input type="checkbox"/> 10% & less	<input type="checkbox"/> 11% - 25%	<input type="checkbox"/> 26% - 50%	<input type="checkbox"/> Above 50%

**2. YOUR RISK TOLERANCE**

The self-analysis questionnaire below seeks to help you understand your attitude, tolerance and capacity for facing investment risks. Answer the following questions objectively as it will help ascertain your risk profile and make suitable investment decisions. Please circle your best answer.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. At this moment, I do not need a regular stream of investment income.	5	4	3	2	1
2. I am concerned about the effects of inflation on my lifestyle.	5	4	3	2	1
3. I can tolerate fluctuations in the short-term that affect the value of my investment in return for potential long-term gains	5	4	3	2	1
4. My attitude towards risks is carefree. I don't worry too much when I take risks.	5	4	3	2	1
5. I am willing to forego a guaranteed return for the opportunity to earn a potential higher return.	5	4	3	2	1
6. I am comfortable holding on to an investment even though it drops in value.	5	4	3	2	1
7. I consider myself an experienced investor and am knowledgeable about the potential risks and rewards associated with investing in financial markets.	5	4	3	2	1
8. My investment span for a product can be as long as 10 years.	5	4	3	2	1
<b>Your total Risk Profile Score</b>	<input type="text"/>				

**YOUR RISK PROFILE**

Conservative	Moderate	Aggressive
Risk score: < 25 Your risk profile indicates that you can only tolerate minimal downside risks and potential capital loss. Your investment objective is skewed towards generating income and capital preservation.	Risk score: 25 - 35 Your risk profile indicates that you only tolerate moderate downside risks and potential capital loss. Your investment objective is to generate income and capital growth.	Risk score: > 35 Your risk profile indicates that you can tolerate relatively high market volatility and potential capital loss. Your investment objective is to generate high capital growth.

**3. YOUR KNOWLEDGE ON INVESTMENT / INVESTMENT EXPERIENCE**

Multiple answers allowed

<input type="checkbox"/> 3.1. Unit trust _____ years.	<input type="checkbox"/> 3.2 Futures / Options _____ years
<input type="checkbox"/> 3.3 Trading on Bursa Malaysia _____ years	<input type="checkbox"/> 3.4 Others _____ / _____ years
<input type="checkbox"/> 3.5 I have no experience	

**4. YOUR UNDERSTANDING OF THE UNLISTED CAPITAL MARKET PRODUCT BEING RECOMMENDED**

4.1 Objective of the product:

4.2 Category  Core (Growth)  Core (Moderate)  Core (Conservative)  Non Core: \_\_\_\_\_

4.3 Principle type  Conventional  Shariah-compliant

4.4 Select 3 of the risks involved when investing in this unlisted capital market product

Interest rate risk  Stock-specific risk  Collective investment scheme risk  Liquidity risk

Derivative risk  Credit/default risk  Market risk  Country risk  There is no risk

**5. RECOMMENDATION** (To be completed by authorized PRS Distributor / Consultant)

Product Name	
Product category	<input type="checkbox"/> Core (Growth) <input type="checkbox"/> Core (Moderate) <input type="checkbox"/> Core (Conservative) <input type="checkbox"/> Non Core:
Recommended next review date	<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"/>

I recommended the product to the investor	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, I recommended the product because (multiple answers allowed)	<input type="checkbox"/> Suitable to member's risk profile <input type="checkbox"/> In line with member's investment objective <input type="checkbox"/> Complements member's portfolio of products to meet his/her financial goal <input type="checkbox"/> Others: _____ (please specify)
If NO, the reason for the non recommendation (multiple answers allowed)	<input type="checkbox"/> Not suitable to member's risk profile <input type="checkbox"/> Not in line with member's investment objective <input type="checkbox"/> Others: _____ (please specify)

**6. ACKNOWLEDGEMENT BY MEMBER(S)**

The authorized distributor has explained and I have understood the features and the risks of the product.	<input type="checkbox"/> Yes <input type="checkbox"/> No
All information disclosed herein is true, complete and accurate.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I acknowledge receipt of the copy of the Product Highlights Sheet and the relevant Disclosure Document which have been given to me.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>IF APPLICABLE</b>	
I decline to provide certain information required for product suitability assessment and that this may adversely affect my suitability assessment.	<input type="checkbox"/> Yes
I have decided to purchase another unlisted capital market product that is not recommended by the authorized distributor.	<input type="checkbox"/> Yes

\_\_\_\_\_  
SIGNATURE OF APPLICANT

Name :

Date :

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



**6. PAYMENT DETAILS****6.1 Payment by**

Personal Cheque / Bank Draft / Money Order (Payable to Kenanga Investors Berhad. Please include bank charges for outstation cheques)

Cheque / Bank Draft No.

Name of Bank

Bank Branch

Cheque / Bank Draft Amount (RM) (inclusive of bank charges)  -

Payment by telegraphic transfer (TT) TT No.

**6.2 For Regular Contribution**

Minimum amount to debit per monthly transaction (RM)  -

Monthly deduction date  15th  28th

Bank account number:

Bank name

Bank Branch

First successful FPX/Direct Debit deduction is subject to your Bank's approval. Deduction will only take effect if the payment approval date is 5 working days before monthly deduction date

With your payment instruction above, the PRS Provider will instruct the Bank to debit your account for the above payment and the PRS Provider will charge and deduct an administration fee of up to RM0.80 for every successful payments using MEPS FPX / Direct Debit from your contribution. Please refer to 'General Terms and Conditions - Direct Debit / FPX Authorisation' in this form for more details.

**For PRS CONSULTANT / BANK USE****FOR OFFICE USE**

Consultant / Staff Name :

Branch :

Contact No :

Date :

Date & Time Received :

Transaction Date :

Verified by & Date :

Checked by & Date :

**A. GENERAL TERMS AND CONDITIONS applicable to Providers and PPA (Governed by and construed in accordance with laws of Malaysia).****1) Account Opening**

- The Applicant shall be bound by these terms and conditions, the Disclosure Document, the Supplementary Document(s) (if any) and also the terms and conditions stated in this application form and the webpage of the Provider and the Private Pension Administrator ("PPA"). For further information about the PRS Scheme or Funds with the Provider, please refer to Provider's webpage at ([www.kenangainvestors.com.my](http://www.kenangainvestors.com.my)) and for further information about PPA, please refer to PPA's webpage at [www.ppa.my](http://www.ppa.my)
- The Provider and/or PPA shall be entitled at any time and without prior reference to the Applicant to add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion.
- Upon submission of this form as well as other supporting documents, the information contained therein will be used by the Provider and PPA for creation of account and record purposes.
- The Provider and PPA shall have the absolute discretion in the opening of an account.
- All instructions and/or information given in writing to the Provider and/or PPA, including this form are binding on the Applicant.

**2) Personal Data / Information**

Personal data provided by the Member on the joint application form and details of transactions or dealings by Members provided from time to time thereafter may be used and / or disclosed by the PPA and / or the PPA's personnel for the following purpose:-

- The use and/or disclosure of the PPA members' personal information to any party is necessary for the completion of any transaction, dealings or in connection with services that the PPA may provide to the PPA members;
- If required by the applicable laws, regulations, directives, guidelines, regulatory authorities, government authorities and/or court of competent jurisdiction; and
- To any PPA's delegates, service providers or any third party that the PPA may engage on the basis that the recipient would continue to maintain confidentiality of the PPA's members personal information.
- Members are also advised to read the PPA Privacy Notification.

**3) Change of Contact Details**

It shall be the PPA members' obligation to notify the PRS Provider and PPA of any change in PPA members' address, email or contact number immediately to ensure continuity in the receipt of communication from the PPA.

**4) Anti-Money Laundering**

The Applicant hereby warrants that:-

- No person other than the applicant has or will have any interest in the account (where applicable); and
- All monies as may be paid to the Provider and/or PPA from time to time shall come from a legitimate (and not illegal) source;
- The Applicant agrees to provide all such information and documents as may be necessary to verify the Applicant's identity and do all such acts and things as may be necessary to enable the Provider and/or PPA to comply with all applicable anti-money laundering and counter financing terrorism (AML/CFT) and the governing law, rules and regulations (whether in Malaysia or elsewhere). The Applicant agrees that the Provider and/or PPA shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by the Provider and/or PPA have not been promptly provided by the Applicant to the Provider and/or PPA.
- The Provider and/or PPA reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 days.

**B. PPA'S TERMS AND CONDITIONS**

1) The PPA members have been informed of the fees payable to the PPA. The PPA fees payable to the PPA are as follow:-

- Account opening fee (RM10)
- Annual maintenance fee (RM8) (payable only when there is contribution)
- Administration fee of 0.04% of the Fund's NAV charged to the funds by Provider

The above may be collected by the PRS Provider acting on behalf of the PPA. For further information on the PPA's fees and charges, please refer to <http://www.ppa.my/ppa/member-services/prs-transactions/>

2) PPA reserves the right after 6 months of notification to the member to close a PPA account that does not reflect any balance in the PPA account due to the following reasons:-

- Full amount withdrawn (upon attaining retirement age) / permanent departure and account has zero units for 6 months; or
- Upon release of the deceased member's funds to beneficiaries / nominees / next-of-kin pursuant to a Letter of Administration or Grant of Probate.

**3) Variation**

The PPA shall be entitled at any time and without prior reference to the PPA members to add, vary or amend any or all of the terms and conditions herein and/or the PPA's website and/or the joint application form at its sole and absolute discretion.

**C. PROVIDER'S TERMS AND CONDITIONS****1) Mode of payment for the contribution**

- Applicant is required to submit this form together with the payment for the contribution and/or proof of payment. All payment made must be honoured.
  - Cash-Required to submit a copy of the cash deposit stating the Applicant's name and identification card number / PPA account number as proof of payment.
  - Cheque-Required to submit a copy of the cheque deposit slip stating the Applicant's name and identification card number / PPA account number as proof of payment.
  - Online/Telegraphic Transfer--Required to submit a copy of the online / telegraphic transfer statement as proof of payment.
- If an application is rejected, the payment made will be returned (without interest) by the Provider by cheque or by telegraphic transfer (at the cost of the Applicant) within 10 business days from the date of application.
- The Provider shall not in any way be liable to pay interest to the Applicant/ member for any monies held by the Provider for any reason(s) whatsoever.

**2) Investment Choice**

The Applicant may choose to invest using the default or self-selective options. If the Applicant does not select a fund under the scheme, all contributions to the scheme will be automatically allocated in accordance with the default option, which means that the contributions will be allocated for the purchase of units in the following core funds depending on the Applicant's age at the time of contribution.

For members that are investing under the default option, they will be notified in writing at least 1 month before attaining the age of 40 or 50 as the case may be, that their investments in the core funds will be automatically switched in accordance with the rules of the default option unless the Provider has been instructed otherwise.



**ATTENTION PRIVATE RETIREMENT SCHEME ("PRS") MEMBERS  
IMPORTANT**

Your PRS Consultant (PRSC) is required to explained all of the following to you

Signing this form does not preclude you from taking action against relevant party/parties under any circumstances

**Do You Know?**

Yes (✓) / No (X)

1. You can buy units of funds under PRS through a PRS Consultants of PRS Providers (PRSC), Institutional PRS Advisers (IPRA), Corporate PRS Advisers (CPRA) or online, but each has different sales charge and level of service. Choose the one that best suits your needs.
2. a. Each contribution made to any fund under a PRS will be split and maintained in sub-accounts A and B 70% of each contribution made to any fund under PRS reflected in units is maintained in sub-account A while sub-account B holds 30% of each contribution to any fund under PRS as reflected in units.   
 b. Prior to retirement, you can only withdraw (partially or fully) from sub-account B once a year and upon payment of tax penalty of 8% of the withdrawal amount. The once a year pre-retirement withdrawal may be from one or multiple scheme of different Providers. The first withdrawal from a PRS Provider however can only be requested one year after a member has contributed to any PRS of the PRS Provider.   
 c. Full withdrawals can be made upon reaching the retirement age or following death or permanent departure of a member from Malaysia.
3. If you may request to transfer your holdings from one PRS Provider to another, you will have to pay a transfer fee and may probably have to pay a sales charge and/or redemption charge. You can only perform one transfer per year. The first transfer from a PRS Provider can only be requested by a member one year after making the first contribution to any PRS of that particular PRS Provider.   
 There are two types of transfer that is permitted:  
 a. From one PRS Provider to another PRS Provider (one to one transfer);  
 b. Consolidation of all holdings from different PRS Providers to one PRS Provider (many to one)
4. If you switch from one fund to another managed by the same PRS Provider, it is likely that you may not have to pay any sales charge. Ask about switching before you redeem.
5. Different types of funds under a PRS carry different levels of risk. Some are higher in risk than others. Ask about the risks before contributing in a PRS. Make sure you know what your fund is investing in.
6. If you are a first time contributor in a PRS of any of the Providers, you may be eligible for cooling-off rights, whereby you can change your mind within six (6) business days after contributing and withdraw your contribution in the PRS. Ask about your eligibility for cooling-off.

**You Should Also Know?**

- a. Only registered PRS Consultants are allowed to sell PRS. Your PRS Consultant should show you a valid authorization card confirming that he/she is registered with the Federation of Investment Managers Malaysia (FIMM).
- b. A PRS may only be offered to the public if it is approved by the Securities Commission Malaysia (SC). Go to [www.ppa.my](http://www.ppa.my) or [www.sc.com.my](http://www.sc.com.my) for a list of PRS currently available in the market or call 603-6204 8777 (SC) or 603-6204 8990 (private pension administrator) for assistance.
- c. When you express an interest in making a contribution to a PRS, you should be given the latest copy of the product highlight sheet for free.
- d. Before you contribute to a PRS, you should be given the latest copy of the disclosure document for free. Read the disclosure document carefully; understand its contents before contributing.
- e. You may have to pay direct and indirect fees and possibly other charges too. Ask about applicable fees.
- f. If you have concerns or complaints about any PRS, you can contact FIMM at 603-2092 3800 ([www.fimm.com.my](http://www.fimm.com.my)) or the Investor Affairs & Complaints Department of the SC at 603-6204 8999.
- g. You should not make payment in cash to the PRS Consultant or issue a cheque in the name of PRS Consultant.

**Member's Confirmation**

I confirm that the PRS Consultant has explained all the points contained in this form to me.

Applicant Signature	Name	NRIC / Identification Number / Passport No.	Date
Joint Applicant Signature (if applicable)	Name	NRIC / Identification Number / Passport No.	Date

**PRS CONSULTANT'S DECLARATION**

I declare that I have explained the points contained in this form and the members understands them.

Signature	Name	NRIC / Identification Number / Passport No.	Registered as PRSC of PRS Provider/ IPRA / CPRA *(delete where not applicable)
-----------	------	---	--



**KENANGA INVESTORS BERHAD**  
Company No. 353563-P

**Kenanga Investors Berhad** (353563-P)

Suite 12.02, 12th Floor,  
Kenanga International,  
Jalan Sultan Ismail,  
50250 Kuala Lumpur  
Malaysia

Website: [www.kenangainvestors.com.my](http://www.kenangainvestors.com.my) or [www.OnePRS.com.my](http://www.OnePRS.com.my)

Email: [OnePRS@kenanga.com.my](mailto:OnePRS@kenanga.com.my)

Toll free line: 1 300 88 1PRS (777)

## ACKNOWLEDGEMENT TO MEMBER

**5. RECOMMENDATION** (To be completed by authorized PRS Distributor / Consultant)

<b>Product Name</b>	
<b>Product category</b>	<input type="checkbox"/> Core (Growth) <input type="checkbox"/> Core (Moderate) <input type="checkbox"/> Core (Conservative) <input type="checkbox"/> Non Core:
<b>Recommended next review date</b>	<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"/>

I recommended the product to the investor	<input type="checkbox"/> Yes <input type="checkbox"/> No
If <b>YES</b> , I recommended the product because (multiple answers allowed)	<input type="checkbox"/> Suitable to member's risk profile <input type="checkbox"/> In line with member's investment objective <input type="checkbox"/> Complements member's portfolio of products to meet his/her financial goal <input type="checkbox"/> Others: _____ <i>(please specify)</i>
If <b>NO</b> , the reason for the non recommendation (multiple answers allowed)	<input type="checkbox"/> Not suitable to member's risk profile <input type="checkbox"/> Not in line with member's investment objective <input type="checkbox"/> Others: _____ <i>(please specify)</i>

**6. ACKNOWLEDGEMENT BY MEMBER(S)**

The authorized distributor has explained and I have understood the features and the risks of the product.	<input type="checkbox"/> Yes <input type="checkbox"/> No
All information disclosed herein is true, complete and accurate.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I acknowledge receipt of the copy of the Product Highlights Sheet and the relevant Disclosure Document which have been given to me.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>IF APPLICABLE</b>	
I decline to provide certain information required for product suitability assessment and that this may adversely affect my suitability assessment.	<input type="checkbox"/> Yes
I have decided to purchase another unlisted capital market product that is not recommended by the authorized distributor.	<input type="checkbox"/> Yes

\_\_\_\_\_  
SIGNATURE OF APPLICANT

Name :

Date :

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



## GENERAL TERMS AND CONDITIONS

Please read these notes before completing the Account Opening & Application Form as you are bound by them. You must read and understand the contents of the relevant Product Highlights Sheet(s) and Disclosure Document(s) before completing this form. A copy of the Deed will be made available to you upon request. Please check that the PRS Distributor / Consultant servicing you has a valid authorisation and registration card. Pursuant to Regulation 7(1) of the Capital Markets and Services (Private Retirement Scheme Industry) Regulations 2012, this application form should not be circulated unless accompanied by the Disclosure Document.

<b>Core Funds</b> Kenanga OnePRS Growth Fund Kenanga OnePRS Moderate Fund Kenanga OnePRS Conservative Fund	Disclosure Document dated _____ and Supplemental Disclosure Document(s) (if any) dated _____
<b>Non Core Fund(s)</b> _____ _____	Disclosure Document dated _____ and supplemental Disclosure Document(s) (if any) dated _____

### Eligibility

Applicant must be at least 18 years of age at the date of application.

### OnePRS account

All contributions made to the OnePRS Scheme will be allocated and maintained in 2 sub-accounts:

- a) Sub-account A - 70% of all contributions made to any fund within the OnePRS Scheme and cannot be withdrawn until the member reaches the retirement age;
- b) Sub-account B - 30% of all contribution made to any fund within the OnePRS Scheme and can be withdrawn once a year upon payment of a tax penalty. The PRS Provider would need to deduct the applicable tax penalty of 8% from the withdrawn amount before making payment to you.

### Fund selection

Applicant is entitled to select to invest into the following options:

- a) Default option - Where an applicant does not select a fund under the PRS, the PRS provider will automatically allocate the contribution into the default selection option that corresponds to the age of the member, as specified below:

Age	Default Option
Below 40 years	Kenanga OnePRS Growth Fund
40 years and above but have not yet reached 50 years	Kenanga OnePRS Moderate Fund
50 years and above	Kenanga OnePRS Conservative Fund

- b) Self-Selection Option - where an applicant decided to invest according to his/her risk and return profile.

### Minimum initial and additional contribution amount

	Initial Contribution*	Top-up*
Lump sum / one off contribution	RM1,000	RM100
Monthly regular contribution	RM100	RM100

\* or such other amount as the PRS Provider may decide from time to time.

### Fee payable to Private Pension Administrator (PPA)

The following fees and charges will be collected for our onward payment to PPA.

- a) PPA account opening fee: RM10.
- b) PPA annual fee: RM8. Not payable for the year the account is opened and not payable on the year(s) where no contributions are made
- c) PPA pre-retirement withdrawal fee: RM25.
- d) PPA transfer fee (to another PRS Provider): RM25

### Lump sum contribution

Payment for contribution may be made at any regional branch offices. Units will be transacted based on forward pricing prevailing at the time the request is received by the PRS Provider. Units will be credited based on the closing NAV price of the day.

### Direct Debit / FPX Authorisation

Upon bank's approval of the Direct Debit / FPX application, units will be credited based on the closing NAV of the deduction day. This authorisation will remain in force until terminated by the Bank's written notice sent to the unit holder's addresses last known to the Bank or upon the Bank receipt of unit holder's written revocation. The applicant hereby agrees to be responsible for all the consequences that may arise in the PRS Provider agreeing to provide the Direct Debit / FPX and hereby undertake and agree to indemnify the PRS Provider at all times, and keep the PRS Provider fully and completely indemnified from and against any and all actions, claims and demands whatsoever that may arise with Direct Debit / FPX authorisation.

### Payment, Confirmation Advice and Statements

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

### Documents required

The Applicant shall provide the following documents:

- a) For initial contribution, a duly completed Account Opening & Application Form and PPA Account Opening Form must be forwarded together with NRIC (photocopy of both sides) / passport.
- b) For top-up (additional contribution) / additional fund purchase, please ensure the OnePRS account number, name and NRIC number are written on the Transaction Form.

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

### Set Off

The PRS provider is entitled to set off any monies in relation to the account against any fees, or charges permitted to be charged under the Disclosure Documents and/or any regulations and guidelines, due to the PRS Provider from time to time.

### Liability

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

### Indemnity

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

- (i) the Member Account Opening & Application Form; or
- (ii) in connection with the PRS Provider accepting, relying on or acting on any instructions given by or on behalf of the Applicant, except due to the willful default or negligence of the PRS Provider.

### Money Laundering Statements

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

### Loan Financing Statement

Contributing in a private retirement scheme with borrowed money is more risky than investing with your own savings. You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks which would include the following:

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

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

### Rights of the PRS Provider

- a) The PRS Provider reserves the right to accept or reject any application.
- b) The PRS Provider reserves the right to accept or reject any application if any documents requested pursuant to the AML / CFT requirements are not received within 14 business days. In the event of rejection, units will be redeemed at the closing NAV price on the 15th business day.
- c) The PRS Provider reserves the right to terminate any relationship without assigning reasons in respect thereof.
- d) The PRS Provider reserves the right to decide and make any changes to the Terms and Conditions.