ACCOUNT OPENING & INVESTMENT FORM

midf AMANAH

• Individual / Joint / EPF only. Complete all applicable fields. * Required.

1 APPLICATION TYPE

Account type	☐ Individual ☐ Joint ☐ EPF
Investment	☐ New ☐ Additional

2 PRINCIPAL APPLICANT

Full name (NRIC / Passport) *			
Identification number *		**Date of birth (DD / MM / YYYY) ***	
Gender *	☐ Male ☐ Female	**Marital status ***	☐ Single ☐ Married ☐ Other
Nationality *		**Race ***	
Religion *		**Occupation ***	
Employment details *	☐ Self Employed ☐ Employed ☐ Unemployed		
Employer / Business name*			
Employer / Business address*			
EPF membership no. (EPF only)		**Mother's maiden name ***	
Gross annual income *	☐ Below RM100,000 ☐ RM100,000–RM300,000 ☐ RM300,001–RM500,000 ☐ Above RM500,000		

3 JOINT APPLICANT • *Complete Only If Joint Account*

Full name (NRIC / Passport)*			
Identification number*		**Date of birth (DD / MM / YYYY) ***	
Gender*	☐ Male ☐ Female	**Relationship**	
Race*			
Nationality			
Employment details	☐ Self Employed ☐ Employed ☐ Unemployed		
Employer / Business name*			
Employer / Business address*			
Gross annual income	☐ Below RM100,000 ☐ RM100,000–RM300,000 ☐ RM300,001–RM500,000 ☐ Above RM500,000		
Relationship	☐ Spouse ☐ Child ☐ Parent ☐ Other: _____		
Joint account authority	☐ First holder ☐ Both ☐ Either ☐ Other		

4 CONTACT & DISTRIBUTION

Permanent / registered address *			
Postcode / Town / City *		**State / Country ***	
Correspondence / mailing address (if different)			
Distribution	☐ Reinvest automatically ☐ Pay out to account		
Bank name & account number			
Non-Malaysian applicant	☐ Non-resident of Malaysia	**Country of permanent residence**	

CONTACT NUMBER / E-MAIL	PRINCIPAL APPLICANT	JOINT APPLICANT
Mobile *		
Home		
Office		
E-mail *		

5 INVESTMENT DETAILS

FUND NAME	AMOUNT (RM)	FEE %	TYPE	ACCOUNT NO.
			☐ I ☐ A	
			☐ I ☐ A	
			☐ I ☐ A	

Type: I = Initial, A = Additional

Total investment (RM)	

6 PAYMENT DETAILS

☐ Cheque / Bank Draft / Money Order / TC ☐ Telegraphic Transfer (T.T.) ☐ EPF Account

Cheque / T.T. no.		**Issuing bank**	
Amount (RM)			

7 INVESTMENT PROFILE

Investment objective *	☐ Income ☐ Capital Growth ☐ Other: _____
Investment experience *	Security ____ yrs Fixed Income ____ yrs Derivatives ____ yrs Other ____ yrs

Source of wealth and funds. Tick each item that applies and state the value in RM.

8 SOURCE OF WEALTH*

SOURCE	PRINCIPAL	PRINCIPAL VALUE (RM)	JOINT	JOINT VALUE (RM)
Employment	☐		☐	
Self-employment (state type of business)	☐		☐	
Savings	☐		☐	
Property investment	☐		☐	
Investments other than property	☐		☐	
Inheritance	☐		☐	
Divestment of shares / business	☐		☐	
Retirement funds (EPF, etc.)	☐		☐	
Crypto assets	☐		☐	
Others: please specify	☐		☐	

9 SOURCE OF FUNDS**

SOURCE	PRINCIPAL	PRINCIPAL VALUE (RM)	JOINT	JOINT VALUE (RM)
Personal savings	☐		☐	
Pension release	☐		☐	
Share sales and dividends	☐		☐	
Property sales	☐		☐	
Inheritance and gifts	☐		☐	
Compensation from legal rulings	☐		☐	
Crypto assets	☐		☐	
Others: please specify	☐		☐	

DEFINITIONS

* The source of a person's total assets.
** The origin of a specific asset used in connection with business relations with the reporting institution.

HNWI / SOPHISTICATED INVESTOR QUALIFICATION *(As Per The Securities Commission Malaysia Guidelines On Sophisticated Investor)*

I/We confirm that I/We qualify as a High-Net Worth Individual / Sophisticated Investor. Tick the applicable criteria:

CRITERION	THRESHOLD	PRINCIPAL	JOINT
Net personal assets	Above RM3 million or equivalent, subject to the treatment of primary residence	☐	☐
Net joint assets (spouse / child)	Above RM3 million or equivalent, subject to the treatment of primary residence	☐	☐
Gross annual income	Above RM300,000 or equivalent in the preceding 12 months	☐	☐
Joint gross annual income (spouse / child)	Above RM400,000 or equivalent in the preceding 12 months	☐	☐
Net personal / joint investment portfolio	Capital market products above RM1 million or equivalent	☐	☐
Qualification, membership or experience	Relevant qualification / membership / working experience criteria	☐	☐
Others	Please specify	☐	☐

STATUS DECLARATIONS: PEP, SANCTIONS / LEGAL STATUS AND BENEFICIAL OWNERSHIP

DECLARATION	PRINCIPAL	JOINT
PEP: I am not a Politically Exposed Person (PEP)	☐	☐
PEP: I am a PEP / related to a PEP (please provide details)	☐	☐
Sanctions / legal status: I am not subject to any sanctions or regulatory actions	☐	☐
Sanctions / legal status: I am subject to sanctions / investigations (details required)	☐	☐
Beneficial ownership: I am the only beneficial owner of the account	☐	☐
Beneficial ownership: I am acting on behalf of other person(s) (please attach details)	☐	☐

- ❑ **I/We confirm the information is true, correct & complete and agree to the applicable fund documents and terms.**
- ❑ **I/We understand fees/charges, investment risks and AML/CFT requirements.**
- ❑ **I/We confirm monies paid are from a legitimate source and will provide further information when required.**
- ❑ **I/We undertake to notify MIDF Amanah of any material changes.**
- ❑ **I/We undertake to notify MIDF AMANAH immediately if I no longer satisfy the applicable HNWI criteria.**

PRINCIPAL APPLICANT

SIGNATURE _____

NAME _____

NRIC / PASSPORT _____

DATE _____

JOINT APPLICANT

SIGNATURE _____

NAME _____

NRIC / PASSPORT _____

DATE _____

CONSENT

Personal Data Protection Act 2010 (PDPA)

- ❑ I/We consent to MIDF Amanah Asset Management Berhad (MIDF Amanah) collecting, using, processing, storing and disclosing the personal data I provide and information MIDF Amanah lawfully obtains from supporting documents, transactions, verification checks and other permitted sources, including identification, contact, tax-residency, financial, investment and transaction information. MIDF Amanah may process it to open and administer my account; verify my identity and eligibility; conduct client due diligence and ongoing monitoring; meet anti-money laundering, counter-terrorism financing, sanctions, CRS / FATCA, tax, regulatory and legal obligations; prevent or investigate fraud; process transactions and communications; maintain records; and handle audits, enquiries, complaints or disputes.

- ❑ I/We understand relevant data may be disclosed to MIDF Amanah's group companies, appointed service providers and professional advisers, and to regulators, law-enforcement bodies or other competent authorities where permitted or required by law. MIDF Amanah may retain it only for as long as reasonably necessary for these purposes and applicable record-keeping requirements, subject to appropriate security safeguards. I confirm that the information supplied is accurate and will promptly notify MIDF Amanah of any material change. I/We further authorise MIDF Amanah to disclose information and particulars relating to my/our investment, accounts, facilities and the conduct thereof, at any time and without notice or liability, to those parties and their agents for the purposes of providing integrated services, marketing, distribution and/or other programmes. For further details, please visit MIDF Amanah's data privacy policy at www.tortoiseworks.my.

Consent to searches and verification

- ❑ I/We consent to MIDF Amanah, directly or through appointed service providers, carrying out searches and verification to confirm my identity, the authenticity of documents and information supplied, and my eligibility to establish or maintain the investment relationship. Checks may include domestic and international sanctions lists, politically exposed person (PEP) databases, adverse media, litigation, bankruptcy, fraud, regulatory and enforcement records, and other reliable independent or publicly available sources. Screening may be conducted at onboarding, periodically, when information or risk circumstances change, and on an ongoing basis.

- ❑ I/We authorise MIDF Amanah to record and retain the results, request clarification or additional documents, and take appropriate action where a potential match, inconsistency or heightened risk is identified, subject to applicable law and MIDF Amanah's policies.

PRINCIPAL APPLICANT		JOINT APPLICANT	
SIGNATURE	_____	SIGNATURE	_____
NAME	_____	NAME	_____
NRIC / PASSPORT	_____	NRIC / PASSPORT	_____
DATE	_____	DATE	_____

INVESTOR SUITABILITY ASSESSMENT (PRINCIPAL APPLICANT ONLY)

This form will guide you in choosing the unlisted capital market products that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives.

INVESTOR CONFIRMATIONS

☐ I confirm that I am a High Net-Worth individual **and choose to opt-out of completing this suitability assessment**.
☐ I agree to provide all information requested in this form.
☐ I acknowledge that I have declined to provide certain information, which may affect the outcome of the suitability assessment. I further confirm that any investment decision I make is based solely on my own judgment.

ASSESSMENT DETAILS

ITEM	DETAIL
Date of assessment	
Adviser's name	
Product name	
Category	
Investor name	
Category of investor	Retail Investor Sophisticated HNW Investor

FINANCIAL PROFILE

ITEM	AMOUNT
Annual income (RM)	
Savings / assets (RM)	
Liabilities (RM)	

INVESTMENT OBJECTIVE

☐ Capital preservation ☐ Income generation ☐ Growth ☐ Speculation

RISK TOLERANCE

☐ Low (prefer minimal risk, stable returns)
☐ Medium (willing to accept fluctuations)
☐ High (comfortable with significant risk for higher returns)

INVESTMENT HORIZON

☐ Less than 3 years ☐ 3-5 years ☐ More than 5 years

INVESTOR SUITABILITY ASSESSMENT (PRINCIPAL APPLICANT ONLY)

INVESTOR DECLARATION (TICK ONE)

☐ **Yes, I wish to proceed to purchase the recommended product.**

☐ **No, I do not wish to proceed with the recommended product.**

I understand the investment risks involved and decided to proceed to purchase another unlisted capital market product that is not recommended by the adviser.

I HEREBY ACKNOWLEDGE THAT

- ❑ The advisor representative has explained and I have understood the features and risks of the product(s).
- ❑ I acknowledge receipt of a copy of the PHS and relevant disclosure document which have been given to me.
- ❑ Should I decline to provide certain information required for product suitability assessment, this may adversely affect my suitability assessment.
- ❑ All information disclosed is true, complete and accurate.

SIGNATURE OF INVESTOR

Name:

NRIC / Passport No.:

Date:

SIGNATURE OF ADVISER

Name:

NRIC / Passport No.:

Date:

ADVISOR SECTION: COMPULSORY TO BE FILLED BY THE DISTRIBUTOR

BASED ON YOUR ASSESSMENT, PLEASE EXPLAIN YOUR DECISION

☐ The investor's declaration is consistent with my assessment.

☐ Based on my assessment, the investor's declaration is consistent, with the following additional observation(s):

☐ A discrepancy exists between the investor's declaration and my assessment for the following reason(s):

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

Foreign Account Tax Compliance Act ("FATCA") for Principal Applicant

Complete this section so MIDF Amanah can establish whether you are a U.S. person.

PART I: FOREIGN STATUS

#	QUESTION	YES / NO
1	Are you a U.S. resident?	☐ Yes ☐ No
2	Are you a U.S. citizen?	☐ Yes ☐ No
3	Do you hold a U.S. Permanent Resident Card (Green Card)?	☐ Yes ☐ No

PART II: TAXPAYER IDENTIFICATION NUMBER (TIN): ONLY IF ANY ANSWER IN PART I IS YES

TIN TYPE	NUMBER
Individuals: Social Security Number (SSN)	___ ___ ___ - ___ ___ - ___ ___ ___ ___
Other entities: Employer Identification Number (EIN)	___ ___ - ___ ___ ___ ___ ___ ___ ___

PART III: DISCLOSURE (IF APPLICABLE): I HEREBY CERTIFY THAT

1. The number shown on this form is my correct taxpayer identification number.
2. I am a U.S. citizen or other U.S. person.
3. Subject to applicable local laws, I consent to MIDF Amanah Asset Management Berhad (MIDF Amanah) sharing my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.
4. Where required by domestic or overseas regulators or tax authorities, I consent and agree that MIDF Amanah may withhold from my account(s) such amounts as may be required under applicable laws, regulations and directives.
5. I undertake to notify MIDF Amanah within 30 calendar days if there is a change in any information I have provided.

DEFINITION OF A U.S. PERSON

For federal tax purposes, you are considered a U.S. person if you are:

1. An individual who is a U.S. citizen or U.S. Green Card holder.
2. A person with a U.S. resident address or U.S. mailing address.
3. A power of attorney or signatory authority granted to a person with a U.S. address.
4. A person with a substantial presence in the U.S. (over 31 days in the current calendar year or 183 days out of the 3-year period prior to the current tax year).
5. A partnership, corporation, company or association created or organized in the United States or under U.S. law.
6. A person with a standing instruction to transfer funds to an account maintained in the U.S., or who regularly receives directions from a U.S. address.

FATCA CERTIFICATION

- ❑ By signing this form, I declare that I have reviewed the information provided and, to the best of my knowledge and belief, it is true, correct and complete.
- ❑ I acknowledge that MIDF Amanah may be required or may elect to comply with applicable laws, regulations, guidelines, standards, requests and arrangements of governmental, judicial, tax, regulatory or self-regulatory authorities in any jurisdiction, including FATCA and CRS. For these purposes, MIDF Amanah may disclose information to the tax authority where the account is maintained, and the information may be exchanged with tax authorities in any jurisdiction where I may be tax resident under applicable intergovernmental arrangements.
- ❑ I confirm that I am the beneficial owner of the income covered by this form, or am authorised to sign for that owner, and that I am the individual owner of the account held with MIDF Amanah where this form documents an account. I irrevocably and unconditionally agree that MIDF Amanah may provide relevant authorities, regulators or other appropriate persons with personal data and information supplied by me, obtained from public sources or arising from services provided to me for FATCA and CRS reporting.
- ❑ I understand that this may involve transferring personal data outside Malaysia and may include information concerning the services I have requested and my investments with MIDF Amanah.
- ❑ I will notify MIDF Amanah within 30 days of any change that makes this information incorrect or incomplete and will submit an updated Self-Certification Form within the same period.

SIGNATURE OF APPLICANT

DATE (DD-MM-YYYY)

Foreign Account Tax Compliance Act ("FATCA") for Joint Applicant

Complete this section so MIDF Amanah can establish whether you are a U.S. person.

PART I: FOREIGN STATUS

#	QUESTION	YES / NO
1	Are you a U.S. resident?	☐ Yes ☐ No
2	Are you a U.S. citizen?	☐ Yes ☐ No
3	Do you hold a U.S. Permanent Resident Card (Green Card)?	☐ Yes ☐ No

PART II: TAXPAYER IDENTIFICATION NUMBER (TIN): ONLY IF ANY ANSWER IN PART I IS YES

TIN TYPE	NUMBER
Individuals: Social Security Number (SSN)	___ ___ ___ - ___ ___ - ___ ___ ___ ___
Other entities: Employer Identification Number (EIN)	___ ___ - ___ ___ ___ ___ ___ ___ ___

PART III: DISCLOSURE (IF APPLICABLE): I HEREBY CERTIFY THAT

1. The number shown on this form is my correct taxpayer identification number.
2. I am a U.S. citizen or other U.S. person.
3. Subject to applicable local laws, I consent to MIDF Amanah Asset Management Berhad (MIDF Amanah) sharing my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.
4. Where required by domestic or overseas regulators or tax authorities, I consent and agree that MIDF Amanah may withhold from my account(s) such amounts as may be required under applicable laws, regulations and directives.
5. I undertake to notify MIDF Amanah within 30 calendar days if there is a change in any information I have provided.

DEFINITION OF A U.S. PERSON

For federal tax purposes, you are considered a U.S. person if you are:

1. An individual who is a U.S. citizen or U.S. Green Card holder.
2. A person with a U.S. resident address or U.S. mailing address.
3. A power of attorney or signatory authority granted to a person with a U.S. address.
4. A person with a substantial presence in the U.S. (over 31 days in the current calendar year or 183 days out of the 3-year period prior to the current tax year).
5. A partnership, corporation, company or association created or organised in the United States or under U.S. law.
6. A person with a standing instruction to transfer funds to an account maintained in the U.S., or who regularly receives directions from a U.S. address.

FATCA CERTIFICATION

- ❑ By signing this form, I declare that I have reviewed the information provided and, to the best of my knowledge and belief, it is true, correct and complete.
- ❑ I acknowledge that MIDF Amanah may be required or may elect to comply with applicable laws, regulations, guidelines, standards, requests and arrangements of governmental, judicial, tax, regulatory or self-regulatory authorities in any jurisdiction, including FATCA and CRS. For these purposes, MIDF Amanah may disclose information to the tax authority where the account is maintained, and the information may be exchanged with tax authorities in any jurisdiction where I may be tax resident under applicable intergovernmental arrangements.
- ❑ I confirm that I am the beneficial owner of the income covered by this form, or am authorised to sign for that owner, and that I am the individual owner of the account held with MIDF Amanah where this form documents an account. I irrevocably and unconditionally agree that MIDF Amanah may provide relevant authorities, regulators or other appropriate persons with personal data and information supplied by me, obtained from public sources or arising from services provided to me for FATCA and CRS reporting.
- ❑ I understand that this may involve transferring personal data outside Malaysia and may include information concerning the services I have requested and my investments with MIDF Amanah.
- ❑ I will notify MIDF Amanah within 30 days of any change that makes this information incorrect or incomplete and will submit an updated Self-Certification Form within the same period.

SIGNATURE OF APPLICANT

DATE (DD-MM-YYYY)

Common Reporting Standard ("CRS") for Principal Applicant

DECLARE YOUR TAX STATUS (CRS-I)

(a) This self-certification lets MIDF Amanah comply with tax regulations on the automatic exchange of financial account information (AEOI). If your tax residence is outside Malaysia, MIDF Amanah may be legally obliged to pass this information to the Inland Revenue Board of Malaysia (LHDN), which may exchange it with other tax authorities.

(b) MIDF Amanah cannot and do not give tax advice. Please consult your tax adviser; the OECD website lists jurisdictions that exchange information.

(c) This form is for CRS only. It is not a substitute for the FATCA forms.

(d) The form stays valid unless circumstances change; you must then notify us and provide an updated self-certification.

Use this form if you are an individual account holder, sole trader or sole proprietor. Joint or multiple account holders each use a separate form. If completing on behalf of someone else, state your capacity in the sign-off.

PART 1: IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER

ITEM	DETAIL
Name of account holder	
Current residence address (house no., street, town, country, postal code)	
Mailing address (only if different from above)	
Date of birth (dd/mm/yyyy)	
Place of birth (town, city and country)	

PART 2: COUNTRY / JURISDICTION OF RESIDENCE FOR TAX PURPOSES

☐ I a Malaysian tax resident. ☐ I am a non-Malaysian tax resident.

☐ I am a tax resident outside Malaysia (complete the table; attach a separate sheet for more than 2 jurisdictions).

COUNTRY / JURISDICTION	TIN	IF NO TIN, TICK ONE REASON
1.		☐ Country does not issue TIN ☐ Country does not require TIN ☐ Others (explain)
2.		☐ Country does not issue TIN ☐ Country does not require TIN ☐ Others (explain)

B. CRS DECLARATION (INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION)

- ❑ I understand that the information I supply is covered by the full terms and conditions governing the Accountholder's relationship with MIDF Amanah, which set out how MIDF Amanah may use and share it.
- ❑ I acknowledge that this information and information on the accountholder and any Reportable Account(s) may be provided to the tax authorities of the country / jurisdiction where the account(s) are maintained, and exchanged with tax authorities of other jurisdictions where the accountholder may be tax resident, under intergovernmental agreements.
- ❑ I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.
- ❑ **I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**
- ❑ I undertake to advise MIDF Amanah within 30 days of any change in circumstances affecting the tax residency status of the accountholder identified in Part 1, or making the information incorrect or incomplete, and to provide a suitably updated self-certification and declaration within 30 days of the change.

SIGNATURE OF APPLICANT

DATE (DD-MM-YYYY)

Common Reporting Standard ("CRS") for Joint Applicant

DECLARE YOUR TAX STATUS (CRS-I)

(a) This self-certification lets MIDF Amanah comply with tax regulations on the automatic exchange of financial account information (AEOI). If your tax residence is outside Malaysia, MIDF Amanah may be legally obliged to pass this information to the Inland Revenue Board of Malaysia (LHDN), which may exchange it with other tax authorities.

(b) MIDF Amanah cannot and do not give tax advice. Please consult your tax adviser; the OECD website lists jurisdictions that exchange information.

(c) This form is for CRS only. It is not a substitute for the FATCA forms.

(d) The form stays valid unless circumstances change; you must then notify us and provide an updated self-certification.

Use this form if you are an individual account holder, sole trader or sole proprietor. Joint or multiple account holders each use a separate form. If completing on behalf of someone else, state your capacity in the sign-off.

PART 1: IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER

ITEM	DETAIL
Name of account holder	
Current residence address (house no., street, town, country, postal code)	
Mailing address (only if different from above)	
Date of birth (dd/mm/yyyy)	
Place of birth (town, city and country)	

PART 2: COUNTRY / JURISDICTION OF RESIDENCE FOR TAX PURPOSES

☐ I a Malaysian tax resident. ☐ I am a non-Malaysian tax resident.

☐ I am a tax resident outside Malaysia (complete the table; attach a separate sheet for more than 2 jurisdictions).

COUNTRY / JURISDICTION	TIN	IF NO TIN, TICK ONE REASON
1.		☐ Country does not issue TIN ☐ Country does not require TIN ☐ Others (explain)
2.		☐ Country does not issue TIN ☐ Country does not require TIN ☐ Others (explain)

B. CRS DECLARATION (INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION)

- ❑ I understand that the information I supply is covered by the full terms and conditions governing the Accountholder's relationship with MIDF Amanah, which set out how MIDF Amanah may use and share it.
- ❑ I acknowledge that this information and information on the accountholder and any Reportable Account(s) may be provided to the tax authorities of the country / jurisdiction where the account(s) are maintained, and exchanged with tax authorities of other jurisdictions where the accountholder may be tax resident, under intergovernmental agreements.
- ❑ I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.
- ❑ **I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**
- ❑ I undertake to advise MIDF Amanah within 30 days of any change in circumstances affecting the tax residency status of the accountholder identified in Part 1, or making the information incorrect or incomplete, and to provide a suitably updated self-certification and declaration within 30 days of the change.

SIGNATURE OF APPLICANT

DATE (DD-MM-YYYY)

RISK DISCLOSURE

Please read before signing the application.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE

Investing in a Unit Trust Fund with Borrowed Money is More Risky than investing with Your Own Savings

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

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

ACKNOWLEDGEMENT

I acknowledge receipt and understanding of the Unit Trust Loan Financing Risk Disclosure Statement, where applicable.

PRINCIPAL APPLICANT		JOINT APPLICANT	
SIGNATURE	_____	SIGNATURE	_____
FULL NAME	_____	FULL NAME	_____
NRIC / PASSPORT	_____	NRIC / PASSPORT	_____
DATE	_____	DATE	_____

REQUIRED DOCUMENT CHECKLIST

Please submit the following documents together with the completed application.

For a new initial investment, the following documents must be forwarded together with an Account Opening & Investment Form duly completed by the Unitholder.

A. IDENTIFICATION DOCUMENTS

ACCOUNT TYPE	DOCUMENTS
☐ **Individual Account**	NRIC (photocopy both sides)
☐ **Joint Account**	NRIC (photocopy both sides) (above 18 years of age) NRIC (photocopy both sides) / Birth certificate (below 18 years of age)
☐ **EPF Account**	NRIC (photocopy both sides) complete with thumbprint, KWSP 9F Form
❑ **Foreigner**	Passport (photocopy first three pages)

B. SOURCE OF WEALTH AND SOURCE OF FUNDS

DOCUMENT	PRINCIPAL	JOINT
EA Form	☐	☐
EPF Statement	☐	☐
3 Months Salary Slip	☐	☐
Securities/Shareholding Information	☐	☐
Dividend Statements/ Bank Statements	☐	☐
Any other documents as proof of source of wealth and source of funds (please specify): _____	☐	☐

Notwithstanding the above, the Applicant may be required to provide/complete any additional information/documents, which are deemed necessary in accordance with the relevant regulatory requirements and guidelines from time to time.

TERMS & CONDITIONS (1 / 2)

Please read before signing the application.

Please read these notes before completing the Account Opening & Investment Form as you are bound by the terms stated below. You are advised to read and understand the contents of the Master Prospectus, Prospectus, Information Memorandum, Supplementary Prospectus (if any), Deed and Supplementary Deed (if any), (which shall be made available upon request) before investing in the Fund. Please check that the advisor servicing you has a valid authorisation and registration card. Pursuant to S.232(2) of the CMSA, this application form should not be circulated unless accompanied by the Prospectus. For investment in wholesale funds, you are advised to read and understand the contents of the Information Memorandum, Deed and Supplementary Deed (if any) of the respective funds.

CLAUSE	TERMS
1. Eligibility	All applicants must be 18 years of age and above as at the date of application.
2. Joint Application	(a) For application in joint names, correspondence and payments relating to the units will be sent to the Principal Unitholder. If both Unitholders are above 18 years old, both Unitholders must sign or affix their thumb prints on the form for the first time purchase. MIDF Amanah will only act on the operating instruction given by both or either Unitholder. In the case of the Joint Unitholder who is below 18 years old (minor), the Form must be signed by the Principal Unitholder (parent/guardian) and accompanied by such evidence of the minor's age. MIDF Amanah will only act on the operating instruction given by the parent/guardian. (b) In the case of death of any Unitholder in a joint account, the survivor will be the only person recognised by the Manager and the Trustee as having the title to or interest in such units. If the Joint Unitholder is a minor, the Manager and Trustee shall recognise the estate of the deceased as having the title to or interest in the investment units.
3. Authority to Operate Account	The operating instruction empowers the authorised signatory(ies) to operate the account which includes effecting redemption, switching, transfer, changing of distribution instruction, change of address and any other request. For joint application, please refer to paragraph above.
4. Correspondence Statement and Payment	Confirmation advices, statements, cheques and other documents shall be sent at the risk of Unitholder to the Unitholder's correspondence address as in our register. If the Unitholder fails to notify MIDF Amanah in writing of any errors in the confirmation advice within 14 business days, or in the statement within 14 business days of issue, the Unitholder shall be deemed to have waived any right to raise an objection or to pursue any remedies against MIDF Amanah or the Trustee.
5. Distribution Instruction	For distribution pay out, the payment will be made payable to the Principal Unitholder only. Unless specified in the Account Opening & Investment Form, distribution will be automatically reinvested on behalf of the Principal Unitholder at the NAV price. For EPF accounts, distribution will be automatically reinvested. In the event that any distribution cheque has not been presented for payment after a period of 6 months, the Manager reserves the right to reinvest the distribution as additional units on behalf of the unitholder. Any change in distribution instruction must be submitted via a duly completed “Change / Amendment of Unitholder's Particulars” form or a written notice, 14 business days prior to the financial year end of the Fund. Otherwise, the change will be effective from the next distribution.
6. Notice of Cooling-Off Period	A cooling-off right refers to the right of a Unitholder to obtain a refund of his investment in the Funds if he so requests within the cooling-off period. A cooling-off right is only given to a Unitholder other than those listed below, who is investing in any of the Manager's funds for the first time: (i) a corporation or institution; (ii) a staff of the Manager; and (iii) persons registered to deal in unit trusts of the Manager. The cooling-off period shall be for a total of six (6) Business Days commencing from the date the application for Units is received by the Manager. Unitholders applying for Units through the EPF scheme are subject to the terms and conditions imposed by the EPF. The refund of every Unit held by the Unitholder pursuant to the exercise of his cooling-off right shall be the sum of: (a) the NAV per Unit on the day the Units were first purchased; and (b) the sales charge per Unit originally imposed on the day the Units were purchased. Cooling-off proceeds will only be paid to the Unitholder or to the EPF if investment was made under the EPF scheme, after the Manager receives cleared funds for the original investment.

PRINCIPAL APPLICANT (INITIAL)	JOINT APPLICANT (INITIAL)

TERMS & CONDITIONS (2 / 2)

Please read before signing the application.

CLAUSE	TERMS
7. Switching	Switching amount will be calculated based on the closing NAV price of the business day, on which the switching forms are received and accepted by the Manager. Please refer to Master Prospectus, Prospectus, and Supplementary Prospectus (if any) for fees and charges. Switching is not applicable for wholesale funds.
8. Redemption	The Manager shall repurchase units from a Unitholder at the closing NAV price of the business day, on which the valid redemption request is received by the Manager. Refer to Master Prospectus, Prospectus and Supplementary Prospectus (if any) for partial redemption and redemption charges (if any). For security reasons, redemption payment to third party or request for open cheque is STRICTLY not allowed. For redemption of wholesale funds, please refer to the Information Memorandum of the respective funds.
9. Transfer	Transfer is the change of ownership within the Fund. If transfer is made to a new account, the transfer amount must meet the minimum requirement of the initial investment. Transfer is not applicable for wholesale funds.
10. Required Documentation	The documents listed in the Required Document Checklist must be forwarded together with the Account Opening & Investment Form duly completed by the Applicant. The Unitholder may be required to provide any additional information/documents deemed necessary in accordance with the relevant regulatory requirements and guidelines from time to time.
11. Payment for Investment	Investment application should be accompanied by Cheque / Bank Draft / Money Order to be made payable to MIDF Amanah Asset Management Berhad. Payment can also be directly credited into MIDF Amanah's bank account and then, the validated bank-in slip together with the duly completed Account Opening & Investment Form and other required documents should be forwarded to MIDF Amanah. Please contact our Customer Service for more details. Unitholders are advised not to make payment in Cash when purchasing Units of a Fund via any institutional / retail advisor.
12. Money Laundering Statements	The Unitholder hereby warrants that: (a) the Unitholder is the underlying principal of the Account (where applicable); (b) no person other than the Unitholder has or will have any interest in the Account (where applicable); and (c) all monies as may be paid to MIDF Amanah from time to time shall come from a legitimate (and not illegal) source. (d) the Unitholder agrees to provide all such information and documents as may be necessary to verify the Unitholder's identity and do all such acts and things as may be necessary to enable MIDF Amanah to comply with all applicable anti-money laundering and counter financing of terrorism (AML/CFT), and know-your customer laws, rules and regulations (whether in Malaysia or elsewhere). The Unitholder agrees that MIDF Amanah 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 MIDF Amanah have not been promptly provided by the Unitholder to MIDF Amanah. (e) MIDF Amanah reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 business days. In the event of termination, units will be redeemed at the closing NAV price at the 15 business days.
13. Implementation of Sales & Service Tax Act	All fees and charges payable to the Manager and the Trustee are subject to sales and services tax as may be imposed by the government or other authorities from time to time.
14. General	The Unitholder(s) shall indemnify and shall keep MIDF Amanah indemnified against all losses, damages, fees, cost, charges and expenses which MIDF Amanah may sustain or incur and which have arisen directly or indirectly out of or in connection with carrying out this request.
15. Rights of the Manager	The Manager reserves the right to accept or reject any application in whole or in part without assigning reasons in respect thereof.
16. Identification and Support of Vulnerable Investors	The Applicant acknowledges that, in accordance with the Guidelines on Conduct for Capital Market Intermediaries issued by the Securities Commission Malaysia, the Investment Manager maintains a framework to identify and support vulnerable investors. The Applicant, or the Applicant's authorised representative, agrees to promptly inform the Investment Manager of any personal circumstances, health conditions or significant life events that may temporarily or permanently affect the Applicant's ability to understand information, make informed investment decisions or communicate effectively. Where the Investment Manager becomes aware of such circumstances, it may, where appropriate and with due regard to the Applicant's preferences and interests, provide reasonable support or accommodations, including adapting communication methods, permitting the involvement of a trusted third party or allowing additional time for decisions. Any such measures are intended to support fair treatment and safeguard the Applicant's financial well-being without unnecessarily limiting access to the Investment Manager's services.

PRINCIPAL APPLICANT (INITIAL)	JOINT APPLICANT (INITIAL)

REFERENCE: The SC's Categories of Sophisticated Investors

Summary of the Securities Commission Malaysia Guidelines (SC-GL/1-2024, effective 5 February 2024).

1. ACCREDITED INVESTOR

Qualifies automatically: unit trust schemes, private retirement schemes, Bank Negara Malaysia, licensed or registered capital market intermediaries, exchange operators and clearing houses, regulated foreign entities with equivalent oversight, Labuan-licensed banks, insurers and takaful operators, and the CEOs and directors of these entities.

2. HIGH-NET WORTH ENTITY: RM10 MILLION OR EQUIVALENT

- Corporations with total net assets of RM10 million or more (audited)
- Partnerships with total net assets of RM10 million or more
- Trust companies and approved trustees, or corporations managing funds for related entities, with RM10 million or more in assets
- Statutory bodies mandated for capital market investment, and pension funds approved by the Director General of Inland Revenue

3. HIGH-NET WORTH INDIVIDUAL (HNWI): ANY ONE OF THE FOLLOWING

CRITERION	REQUIREMENT
Personal net assets	RM3 million or more. A primary residence counts for at most RM1 million.
Joint net assets (spouse / child)	RM3 million or more. A primary residence counts for at most RM1 million.
Gross annual income	RM300,000 or more in the preceding 12 months.
Joint gross annual income (spouse / child)	RM400,000 or more in the preceding 12 months.
Investment portfolio	RM1 million or more in capital market products, personal or joint with spouse / child. Funds must be personal (e.g. EPF Account 1, savings), not borrowed.
Qualification and experience	Bachelor's or Master's in Finance, Economics, Actuarial Science or Accounting, or an MBA, plus 5 consecutive years' relevant working experience.
Professional membership	Active CFA Institute member; Chartered Banker (AICB); ordinary member of FMAM, MATA or MFPC; Chartered Accountant C.A.(M) (MIA); Accredited Angel Investor (MBAN); certified member of FPAM.
Industry experience	5 consecutive years in a capital market intermediary role, such as product development, corporate finance, investment management, sales / trading, research, analysis or training.

KEY POINT **A sophisticated investor must self-declare that they satisfy the relevant criteria at onboarding.**

Source: Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors (SC-GL/1-2024). This is a summary; refer to the Guidelines for the full text.

REFERENCE: KEY TERMS FOR CRS & FATCA

Plain descriptions of the terms used in the FATCA and CRS forms, for reference.

TERM	MEANING
Common Reporting Standard (CRS)	A global OECD standard for the Automatic Exchange of Financial Account Information. Financial institutions identify account holders' tax residency and report reportable accounts to their local tax authority, which exchanges the information with other participating jurisdictions.
FATCA	The U.S. Foreign Account Tax Compliance Act, enacted in 2010 as part of the HIRE Act, to combat offshore tax evasion. Foreign financial institutions, including banks and fund managers, must report accounts held directly or indirectly by U.S. persons. In Malaysia, reports generally go to the Inland Revenue Board (IRBM), which exchanges them with the U.S. Internal Revenue Service (IRS).
Account Holder	The person listed or identified as the holder of a Financial Account. A person holding an account for another as agent, custodian, nominee, signatory, adviser, intermediary or legal guardian is not the Account Holder; the other person is. Each joint holder is an Account Holder.
Controlling Person(s)	The natural persons who exercise control over an entity. For a passive NFE, the institution must decide whether they are Reportable Persons. For a trust: the settlor(s), trustee(s), protector(s), beneficiary(ies) or class(es) of beneficiaries, and any other person exercising ultimate effective control.
Entity	A legal person or legal arrangement, such as a corporation, organisation, partnership, trust or foundation: any person other than an individual.
Financial Account	An account maintained by a Financial Institution: depository accounts, custodial accounts, equity and debt interests in certain investment entities, cash value insurance contracts and annuity contracts.
NFE	Any entity that is not a Financial Institution.
Participating Jurisdiction	A jurisdiction with an agreement to provide the information required under the CRS, identified in a published list.
Reportable Account	An account held by one or more Reportable Persons, or by a Passive NFE with one or more Controlling Persons who are Reportable Persons.
Reportable Jurisdiction	A jurisdiction with which an obligation to provide financial account information is in place, identified in a published list.
Reportable Person	An individual who is tax resident in a Reportable Jurisdiction under that jurisdiction's tax laws. Dual residents may use tie-breaker rules in tax conventions (if applicable) to decide residence.
TIN	Taxpayer Identification Number, or a functional equivalent where no TIN exists.

Above is a summary of selected defined terms from the OECD Common Reporting Standard appendix. For further detail, consult the OECD CRS commentary or your tax adviser.

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