

# MASTER ACCOUNT OPENING FORM

## INDIVIDUAL

### DOCUMENTATION CHECKLIST

**For successful processing of this application, please enclose the relevant documents. This application will be rejected and considered void if the form and/or supporting documents are incomplete. Pre-signing of any transaction form is strictly prohibited.**

- Duly completed and signed Master Account Opening Form Individual
- Photocopy of Principal Account Holder's IC/Passport (certified true copy)
- Photocopy of Joint Account Holder's (if any) IC/Passport or Birth Certificate if the Joint Account Holder is a minor (certified true copy)
- Duly completed and signed Suitability Assessment Form for Principal Account Holder
- Sophisticated Investor Declaration Form (investment into wholesale fund only)

#### For applicants with US indicia:

- Relevant US tax forms

### Payment Options

**Investor must not give cash to any Unit Trust Consultant or transfer money to any Unit Trust Consultant's personal bank account.**

#### For cash investments:

- Transaction Form – BUY
- Cheque made payable to "Eastspring Investments Berhad" (for MYR class only)  
**Note:** Third party cheques and third party online transfers are not allowed.
- Online Transfer [GIRO/RENTAS]  
**Note:** Please provide a copy of the online transfer receipt.

#### For EPF Members Investment Scheme withdrawals:

- Transaction Form – BUY
- KWSP 9N Form
- Latest KWSP statement (recommended)

#### For Regular Investments Plan:

- Transaction Form – REGULAR INVESTMENTS
- Auto Debit/Direct Debit Authorisation Form

### OCCUPATION CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description	Code	Description
01	Housewife, Homemaker	04	Clerical	07	Management	00	Others
02	Student	05	Executive	08	Government Servant		
03	Retiree	06	Professional	09	Business Owner/Self-Employed		

### NATURE OF BUSINESS CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
10	Debt Collector	15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	19	Night Club, Karaoke, Lounge, Sauna, Bar
11	Freelance Traders	16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	20	Snooker Centre, Internet Café Operator
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)	21	Federal or State Government, Regulatory Authority
13	Casinos, Betting and Other Gambling Related Activities	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service, Pawn Brokers, Recycling Business, etc.)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
14	Weapons or Armament Related Business Manufacturers, Dealers and Intermediaries			23	Financial Institution, Capital Market Institution/Intermediary
				99	Others

### FATCA AND CRS SELF-CERTIFICATION FORM (INDIVIDUAL) INSTRUCTIONS

**Please read these instructions before completing the form.**

- In compliance with relevant tax authorities requirement, Eastspring Investments Berhad is obliged to collect certain information about each investor's tax arrangement. Please complete the sections below as directed and provide any document that is requested. Please note that we may be legally obliged to share this information, and other financial information with respect to the financial accounts to which this form relates to Lembaga Hasil Dalam Negeri ("LHDN"), who in turn may share the information with relevant tax authorities of other jurisdictions where you are a tax resident.
- If you have any questions on how to define your tax residency status or US indicia, please consult your tax adviser or visit the OECD automatic exchange of information portal at (<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>) or IRS FATCA website (<https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>). Eastspring Investments Berhad does not provide tax advice.
- If any of the information provided changes or becomes incorrect due to change in circumstances, please advise of these changes promptly within 30 days from such changes with the supporting documents, as applicable.
- For joint account holders, each investor is required to complete this form.
- You may find summaries of key defined terms in the Appendix.
- **If you are filling in this form on behalf of someone else:**
  - i. Please tell us in what capacity you are signing in Part 4.
  - ii. For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.
  - iii. A legal guardian should complete the form on behalf of an account holder who is a minor.



A Prudential plc company

**Eastspring Investments Berhad 200001028634 (531241-U)**  
 Level 22, Menara Prudential  
 Persiaran TRX Barat  
 55188 Tun Razak Exchange, Kuala Lumpur  
**Client Services** (603) 2778 1000  
**Email** cs.my@eastspring.com  
**Website** www.eastspring.com/my

# MASTER ACCOUNT OPENING FORM

## INDIVIDUAL

- Eastspring/Prudential Staff Own Investment**  
(Please provide a copy of staff ID card)
- Eastspring Agent Own Investment**  
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge  
- Please complete AOIB form)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Master Account Opening Form ("MAOF") should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing the MAOF. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **All fields are mandatory. Please indicate N/A if not applicable.**

### 1 PRINCIPAL ACCOUNT HOLDER'S DETAILS

**Note:** A minor (i.e. below 18 years) cannot be named as a Principal Account Holder.

**Salutation**  MR  MS  MDM  Others (Please specify) \_\_\_\_\_

**Full Name**  
(as in NRIC/Passport) \_\_\_\_\_

**NRIC/Passport No.** \_\_\_\_\_ **Date of Birth** \_\_\_\_\_  
dd - mm - yyyy

**Town/City of Birth\*** \_\_\_\_\_ **Country of Birth\*** \_\_\_\_\_

**SST Registration No.**  
(mandatory for SST registrant) \_\_\_\_\_

**Correspondence Address**  
**Note:** "Hold mail" or "c/o" is not acceptable.

**Postcode** \_\_\_\_\_ **City** \_\_\_\_\_

**State** \_\_\_\_\_ **Country\*** \_\_\_\_\_

**Permanent Address**  
(Please leave blank if address is the same as correspondence address)

**Postcode** \_\_\_\_\_ **City** \_\_\_\_\_

**State** \_\_\_\_\_ **Country\*** \_\_\_\_\_

**Contact No.\***  
(Please provide at least one number)

**Mobile** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Office** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ **Office Extension** \_\_\_\_\_

**Home** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Country code\* Area code Phone number

**Email Address** \_\_\_\_\_

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

**Occupation** **Code** \_\_\_\_\_ **Others** (Please specify) \_\_\_\_\_

**Nature of Business** **Code** \_\_\_\_\_ **Others** (Please specify) \_\_\_\_\_

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

**Name of Employer/ Company Name** \_\_\_\_\_

### PLEASE COMPLETE THIS SECTION (MANDATORY)

<b>Nationality/Status</b> <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* _____	<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Source of Income</b> <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance
	<b>Race</b> <input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others (Please specify) _____	<b>Estimated Annual Income</b> <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000

### FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES

Please tick (✓) the applicable box.

<b>Do you currently file a tax return in the United States?</b> <input type="checkbox"/> <b>Yes</b> (Please provide relevant US tax forms)* U.S. TIN No. _____ <input type="checkbox"/> <b>No</b>	<b>Are you a US citizen or resident for tax purposes?</b> <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
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\* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

**DECLARATION OF TAX RESIDENCY (E-INVOICING AND CRS)**

**Note: This section is mandatory. You may indicate more than one country/jurisdiction.**

Please indicate your/the investor's country of tax residence (if resident in more than one country, please detail all countries of tax residence and associated Tax Identification Numbers ("TINs")).

Country/Jurisdiction of tax residence	TIN	If no TIN available, please provide the appropriate reason
1. MALAYSIA		
2.		
3.		

**2 JOINT ACCOUNT HOLDER'S DETAILS**

**Note:** A minor (i.e. below 18 years) will be named as Designated Account Holder. Please read and understand Clause 12 of the Eastspring Master Account terms and conditions.

**Salutation**  MR  MS  MDM  Others (Please specify) \_\_\_\_\_

**Full Name**  
(as in NRIC/Passport/  
Birth Certificate (if minor)) \_\_\_\_\_

**NRIC/Passport No. or Birth Certificate No.** (if minor) \_\_\_\_\_ **Date of Birth** \_\_\_\_\_  
dd mm yyyy

**Town/City of Birth\*** \_\_\_\_\_ **Country of Birth\*** \_\_\_\_\_

**SST Registration No.**  
(mandatory for SST registrant) \_\_\_\_\_

**Permanent Address**  
(Please leave blank if address is the same as Principal Account Holder's address) \_\_\_\_\_

**Postcode** \_\_\_\_\_ **City** \_\_\_\_\_

**State** \_\_\_\_\_ **Country\*** \_\_\_\_\_

**Contact No.\*** **Mobile** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Office** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ **Office Extension** \_\_\_\_\_

**Home** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Country code\* Area code Phone number

**Email Address** \_\_\_\_\_

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

**Occupation** **Code** \_\_\_\_\_ **Others** (Please specify) \_\_\_\_\_

**Nature of Business** **Code** \_\_\_\_\_ **Others** (Please specify) \_\_\_\_\_

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

**Name of Employer/ Company Name** \_\_\_\_\_

**PLEASE COMPLETE THIS SECTION (MANDATORY)**

<b>Nationality/Status</b> <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* _____	<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Source of Income</b> <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance
	<b>Race</b> <input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others (Please specify) _____	<b>Estimated Annual Income</b> <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000

**Relationship with Principal Holder**  
 Parent  Child  Others (Please specify) \_\_\_\_\_  
 Spouse  Sibling \_\_\_\_\_

**FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES**

Please tick (✓) the applicable box.

<b>Do you currently file a tax return in the United States?</b> <input type="checkbox"/> <b>Yes</b> (Please provide relevant US tax forms)* U.S. TIN No. _____ <input type="checkbox"/> <b>No</b>	<b>Are you a US citizen or resident for tax purposes?</b> <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
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\* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

**DECLARATION OF TAX RESIDENCY (E-INVOICING AND CRS)**

**Note: This section is mandatory. You may indicate more than one country/jurisdiction.**

Please indicate your/the investor's country of tax residence (if resident in more than one country, please detail all countries of tax residence and associated Tax Identification Numbers ("TINs")).

Country/Jurisdiction of tax residence	TIN	If no TIN available, please provide the appropriate reason
1. MALAYSIA		
2.		
3.		

**3 PAYMENT DETAILS**

**Note: Only bank accounts in Malaysia are accepted. PAYMENT CANNOT BE MADE TO THIRD PARTY ACCOUNTS.**

For joint accounts, the bank account provided must either be in the name of the principal account holder or in the names of both account holders.

**Bank Account Holder Name**

**Currency**

**Bank Name**

**Account No.**

**Income distribution**  
 All distributions will be **reinvested** automatically unless otherwise specified herewith.

Pay to bank account as specified in the payment details.

**4 DECLARATION AND SIGNATURE(S)**

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments ("Eastspring") Master Account ("Eastspring Master Account") prior to completing the Eastspring MAOF.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We hereby declare that I/we am/are the sole legal and beneficial owner of all the monies invested with Eastspring.

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

I have attained the age of majority (18 years) and am eligible to be named as Account Holder Based on Eastspring Master Account Term & Conditions.

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Eastspring Investments Berhad ("Eastspring") setting out how Eastspring may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

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, accurate and complete.**

I undertake to advise Eastspring within 30 days of any change in circumstances which affects the US indicia/tax residency status of the Account Holder or causes the information contained herein to become incorrect or incomplete, and to provide Eastspring with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

I acknowledge that the unit trust consultant has explained the implications of the terms and conditions stipulated in the Master Account Opening Form.

**Account Operating Mode**

For Joint Application, please tick (✓) account operating mode for future transactions.

- Either applicant to sign
- Both applicants to sign

In the absence of express instruction, future instructions must be given by both applicants.

**Personal Data Protection Act 2010**

I hereby confirm that I have read and understood the Notice under the Personal Data Protection Act 2010 on Eastspring's website at [www.eastspring.com/my](http://www.eastspring.com/my), and consent to the processing of my personal data in accordance with the said Notice and for direct marketing purposes.

- Please tick (✓) here if you do not consent to the processing of your personal data for direct marketing purposes.

I acknowledge that Eastspring has the right to amend the Notice at any time and will place notice of such amendments on our website.

Principal Account Holder

Date:

Joint Account Holder

Date:

**Note:** If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity:

**5 DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")/DISTRIBUTOR**

**UTC Code**

**Name**

**Reporting Branch**

**Contact No.**

Distributor Stamp

**TERMS AND CONDITIONS OF THE EASTSPRING INVESTMENTS MASTER ACCOUNT**

**Note: When your account becomes dormant (zero balance for at least 7 years), you are required to re-open a new account if you decide to carry out any new transactions.**

**Definitions**

**"Agent"** means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

**"Applicant"** means a person or entity applying to open a Master Account with Eastspring.

**"Deed"** means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

**"Designated Account Holder"** means the named secondary holder of the account who has not reached the age of majority (i.e. 18 years old).

**"Eastspring"** means Eastspring Investments Berhad.

**"Fund"** or **"Funds"** means any unit trust schemes managed by Eastspring.

**"Joint Holder"** means the person who jointly (equally) share concomitant rights and liabilities as Unit Holders of the Fund.

**"Offering Document"** means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

**"Trustee"** means Deutsche Trustees Malaysia Berhad

**"Unit Holder"** means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

**APPENDIX – DEFINITIONS**

**Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found at the OECD automatic exchange of information portal or IRS FATCA website. If you have any questions then please contact your tax adviser or domestic tax authority.**

**Account Holder**

The term "Account Holder" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

**OECD**

The Organisation for Economic Co-operation and Development (OECD) (French: Organisation de coopération et de développement économiques, OCDE) is an intergovernmental economic organisation with 36 member countries, founded in 1960 to stimulate economic progress and world trade.

**TIN**

(including "functional equivalent") The term "TIN" means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

**By applying to open a Master Account with Eastspring, the Applicant agrees that:**

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

**1. Instructions/Voice Recordings**

- 1.1. All instructions given or purported to be given via any written or facsimile transaction by the persons authorised to operate the Eastspring Master Account as named in the Eastspring Master Account Opening Form ("the Form") or otherwise in writing are binding on the Applicant. Eastspring shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 1.2. Eastspring shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

**2. Agent**

- 2.1. If an Agent is named in the Form, Eastspring is entitled to process any relevant instructions received from such Agent without further reference to the Applicant unless Eastspring has received prior contrary instructions in writing duly signed by the Applicant.
- 2.2. Eastspring shall be entitled to regard the Agent as the Applicant's agent throughout the period of operation of the Eastspring Master Account unless otherwise notified in writing. Eastspring shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The Applicant shall have no right of action against Eastspring in connection with the execution by Eastspring of such instructions and undertakes not to make any claim against Eastspring in connection thereof.
- 2.3. Eastspring reserves the right to reassign another qualified person to replace Applicant's Agent at any time deemed fit and without having to give any reason whatsoever by prior notice.

**3. Confirmation Advices/Statements**

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant's address as detailed in the Form. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

**4. Monies**

- 4.1. All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 4.2. If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interests, or any returns in the case of Islamic funds) by Eastspring by cheque or, at the cost of the Applicant, by telegraphic transfer, within 30 calendar days from the date of application.
- 4.3. The Applicant confirms that Eastspring may issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Eastspring. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Eastspring's records unless otherwise notified in writing.
- 4.4. In the absence of any expressed instructions in the Form, the Applicant hereby authorises Eastspring to automatically reinvest any distributions in the relevant Fund(s) without further reference to the Applicant.

**5. Rejection/Cancellation of Application**

Eastspring as the Manager of the respective Funds is entitled to:

- (a) Reject any Form, which is not completed in full and supported by the requested documents and payments;
- (b) Cancel any units issued if the payment for the units cannot be matched within 7 business days of the receipt of the application or subscription instruction; and
- (c) In its absolute discretion (without giving any reason) reject in whole or part hereof any application for subscription or switching and suspend the operation of the Eastspring Master Account.

**6. Representation**

The Applicant shall not rely on any information or representations other than those contained in the relevant Deed, Offering Documents and their supplementals, if any.

**7. Notices**

All notices and other documents shall be sent at the risk of the Applicant to the Applicant's address as stated in the Form. Unless due to willful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction. Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

**8. Indemnity**

- 8.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the willful default or negligence of Eastspring.
- 8.2. The Applicant acknowledges and accepts that Eastspring has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Eastspring, its employees and Agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant's confirmation.

**9. Set Off**

Eastspring is entitled to set off any claim, which Eastspring or the Trustee may have against any of the assets, units or cash of the Applicant held by Eastspring or relevant Trustee(s).

**10. Tax Implications**

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia's Tax regulations and any other applicable law.

**11. Sophisticated Investors**

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- (a) a holder or an executive director or a chief executive officer of a holder of a Capital Markets Services License;
- (b) an individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM 3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence;
- (c) an individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
- (d) an individual who jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

**12. Designated Account Holder**

- 12.1. The Designated Account Holder will not enjoy the rights of a Joint Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s).
- 12.2. Upon the death, bankruptcy or insanity of the Principal Account Holder or the occurrence of anything which renders the Principal Account Holder legally incapable of holding any units and where the Designated Account Holder is a minor (i.e. person below the age of 18 years), any person becoming entitled to the Units held by the Principal Account Holder may apply to Eastspring to be registered as the Unit Holder in place of the Principal Account Holder in question. Such application shall be in such form as Eastspring may prescribe and shall be accompanied by such evidence as Eastspring may require of that person's right to be so registered.
- 12.3. Upon attaining the age of maturity, the Designated Account Holder will be registered by Eastspring as a Joint Holder. The Joint Holder is required to submit additional due diligence documentation including but not limited to specimen signature and certified true copy of IC/Passport to Eastspring for its processing and record purpose.

**13. Information or representation by Principal Account Holder**

The Joint Holder agrees that the Principal Account Holder will be responsible to provide information or representations on behalf of the Principal Account Holder and Joint Holder to the Agent and/or Eastspring for the purpose of assessing suitability of any investment in the fund(s). In this regard, the Agent and/or Eastspring can rely on the information or representations made by the Principal Account Holder for such purpose and will not be liable for any recommendations made by the Agent and/or Eastspring which has been based on the information or representations provided by the Principal Account Holder.

**14. Unclaimed monies**

- 14.1. Any monies payable to Unit Holder as a result of income distribution which remains unclaimed after six (6) months from the date of payment shall automatically be reinvested into additional Units of the Fund at the NAV per Unit on the closing of the fifteenth (15<sup>th</sup>) day after the said six (6) months period at no cost.
- 14.2. Eastspring reserves the right to change the income distribution instruction to "Reinvestment" if the Unit Holder did not claim the income distribution payment for the last 3 consecutive distributions.

**15. Miscellaneous**

- 15.1. References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 15.2. The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 15.3. Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

**16. Compliance with laws in various jurisdictions**

- 16.1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
- 16.2. The Applicant agrees and undertakes to provide information and documents on the Unit Holders, including where applicable the underlying Unit Holder, as required and upon Eastspring's request in complying and adhering to the Applicable Requirements.
- 16.3. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- 16.4. If a Unit Holder and Joint Holder, where applicable do not:
  - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
  - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete, such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.