

AMANAHRAYA

INVESTMENT MANAGEMENT

AmanahRaya Investment Management Sdn Bhd (309646-H)
Level 59, Vista Tower, The Intermark
348, Jalan Tun Razak 50400 Kuala Lumpur
Tel (603) 2332 5200 | Fax (603) 2332 5201

FUND APPLICATION FORM (INDIVIDUAL)

Sophisticated Investor Declaration (Applicable Only for Wholesale Fund Investment)

☐ Yes, I/we* hereby declare that I/we* am/are* Sophisticated Investor as I/we* meet the category of Sophisticated Investor** and qualified to invest in the Wholesale Fund. I/We* acknowledge that AmanahRaya Investment Management Sdn. Bhd. accepts the investment into the Fund on the basis of this Declaration.

Note:

*Please delete where appropriate

**Please indicate the category of Sophisticated Investor applicable to you in the appendix on page 5.

Signature of Principal Holder

Signature of Joint Applicant (if applicable)

Date

AMANAHRAYA INVESTMENT MANAGEMENT (ARIM) OFFICE / DISTRIBUTORS USE ONLY

Agent/Staff Name Agent/Staff Code

Agent/Staff Signature

Branch Stamp

Branch Code

Date of Payment

- -

For HEAD OFFICE / BRANCH USE

Received by/Date/Time

Verified by/Date

Approved by/Date

(BDD)

(Compliance)

(HOD/M(OFU)/HOD FAO/CEO)

UNIT TRUST/WHOLESALE FUND LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust scheme/wholesale 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/wholesale fund 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 instead. Whether you eventually realize 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 the 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 OF RECEIPT OF RISK DISCLOSURE STATEMENT

I/we acknowledge that I/we have read this Unit Trust/Wholesale Fund Loan Financing Risk Disclosure and understand its contents.

Signature of Principal Holder

Signature of Joint Holder (if applicable)

Full Name :

Full Name :

Date :

Date :

TERMS AND CONDITIONS

CLIENT IDENTIFICATION

In compliance with the Guidelines on prevention of Money Laundering & Terrorism Financing for Reporting Institution in Capital Market are issued pursuant to section 158 of the Securities Commission Act 1993, applicants are required to submit the following:

(Investment in Retail Funds)

Agents/Staff Check	Item
	Application Form
	Investor Suitability Assessment Form & Vulnerable Customer Declaration Form
	Consent and Privacy Notice (PDPA form)
	Common Reporting Standard and Foreign Account Tax Compliance Form (CRS – FATCA Form)
	KYC Form
	Slip payment or transfer or TT

INVESTOR SHOULD BE AWARE OF THE FEES AND CHARGES THAT HE WILL INCUR DIRECTLY OR INDIRECTLY WHEN INVESTING IN THE FUND

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(Additional Documents Required For Investor)

Agents/Staff Check	Category Of Investor	Item
	Individual	Photocopy of NRIC or Passport
	Society/ Association	Cert. of Registration & Committee Resolution to approve investment
	Company (Malaysian)	A CTC copy of Board Resolution / Extract Minutes to approve investment, Memorandum of Association*, Form 9, Section 58, specimen signature(s) of the authorised signatory(ies) & photocopy IC of the authorised signatory(ies)
	Company (Foreign)	A CTC copy of Form 13, Board Resolution to approve investment, Memorandum of Association*, specimen signature(s) of the authorised signatory(ies) & photocopy IC of the authorised signatory(ies)
	Government Link Company	A CTC copy of Board Resolution / Extract Minutes to approve investment, Memorandum of Association*, Form 9, Section 58, specimen signature(s) of the authorised signatory(ies) & photocopy IC of the authorised signatory(ies)
	Cooperative	Cert. Of Registration & Committee Resolution to approve investment
	Pension Fund	Trustee's Resolution to approve investment
	Partnership	Cert. Of Registration & Committee Resolution to approve investment
	Sole-Proprietor	Business Registration

Note: Agent/Staff to confirm that the above documents are submitted.

* A company established after the passing of the Companies Act 2016 (which came into effect on 1 January 2017) does not need to have a Memorandum of Association (MOA) or Articles of Association (AOA). According to Section 9 of the Companies Act 2016, these documents are no longer required for company incorporation.

PAYMENT TO THE MANAGER

Payment can be made through the following account number. Please ensure the account name appears as “AMANAHRAYA INVESTMENT MANAGEMENT SDN BHD” before executing the transaction.

For Conventional

Account Holder	AmanahRaya Investment Management Sdn Bhd - A/C 1
Bank	Malayan Banking Berhad
Account Number	514598-221822

For Shariah

Account Holder	AmanahRaya Investment Management Sdn Bhd - A/C 2
Bank	Malayan Banking Berhad
Account Number	564593-221837

APPLICATION & ACCEPTANCE

- Application can be made through AmanahRaya Investment Management Sdn Bhd, Collecting Points or authorised agents (UTC) after completing this Form and attaching a copy of NRIC / Passport or other acceptable identification, where applicable.
- For application received or deemed to have been received by the Manager before **4.00 p.m (Retail Fund)** and **10.00 a.m (Wholesale Fund)** on any Business Day, units will be issued at selling price of the relevant Fund calculated at the end of the Business day (forward pricing) on which the applications were received (Please refer to the Master Prospectus / Prospectus / Information Memorandum on forward pricing).

TRANSACTIONS STATEMENT / REPORT

- A Transaction Statement will be issued to the unit holder as a record of each and every payment or transaction made.
- Semi-Annual and Annual Transaction Statement will be issued to the unit holder on every half yearly and financial year end of the Fund.

ELECTRONIC MEDIUM AS THE DEFAULT MODE OF COMMUNICATION

- The Manager shall send any and all statements, notices, fund reports and such other documents as determined by the Manager from time to time (collectively referred to as “Documents”) in relation to unit holders’ investments via electronic means by default, to the extent as permitted by the applicable laws.
- The Documents shall be sent to the last e-mail address and/or contact details notified by the unit holders in the Manager’s record.
- Notwithstanding of the above, should you wish to continue receiving physical copy of the Documents, you may notify the Manager in writing at any time.

AUTHORITY TO OPERATE ACCOUNT

- The authorised signatory(ies) will be the only person recognised by the Manager as having the authority to effect transactions on repurchase, transfer, switching and any other request or carry out any instructions in the operations of the account.

COOLING-OFF PERIOD

- Only applicable to any person investing for the first time in any unit trust fund purchase from the Manager and excludes corporations / institutions, staff of the Manager, Amanah Raya Berhad and its group of companies and persons registered to deal in unit trust fund.
- Unit holder has the right, within six (6) business days of the receipt by the Manager of their application for units, to call for a withdrawal of their investment. A full refund of the money initially invested will be refunded to unit holder (upon bank clearance of payment) within 7 business days of receipt of the application for cooling-off by the Manager.

RIGHTS OF MANAGER

- The Manager reserves the right to accept or reject any application in whole or part thereof without assigning any reasons.
- 10 business days delay verification will be applied for any incomplete forms for verification purposes. Any unfulfill case, the management has the right to reject on transaction process.
- The Manager shall refund the payment to the unsuccessful application within seven (7) business days from date of rejection.

RIGHTS TO REPURCHASE

- The Manager has the right to repurchase all units of a unit holder in the event such repurchase is necessary to ensure that the Manager is in compliance with relevant laws.
- The Manager shall provide prior notification to the unit holders of such repurchase.

ACCEPTED PAYMENT METHOD

- For any payment via banker’s cheque, transaction slip or application form from the issuance bank is required.
- For any bank online transfer or bank telegraphic transfer (TT), the full name of the client is required in the transaction slip.
- For any cheque deposit machine method, keep the cheque deposit slip and email to bdd@arim.com.my and ensure that the payer & payee name, and the amount in the cheque must be clear in the image.

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DISPUTE RESOLUTION

If you are dissatisfied with the outcome of the internal dispute resolution process, you may refer your dispute to Financial Markets Ombudsman Service (formerly known as Ombudsman for Financial Services) :-

- (a) via phone to : 03 - 2272 2811
(b) website : www.fmos.org.my
(c) via letter to : Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Company No: 200401025885
Level 14, Main Block,
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur

APPENDIX

The table below is the updated categories of Sophisticated Investors (for Individuals) with reference to the Guidelines on Categories of Sophisticated Investors and the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by Securities Commission Malaysia as of 05 February 2024 and may be amended from time to time.

Please indicate the category of Sophisticated Investor applicable to you by ticking the box(es) below:

Category of Investors	Definition
A. Accredited Investor	☐ 1. A unit trust scheme, private retirement scheme or prescribed investment scheme. ☐ 2. Bank Negara. ☐ 3. A licensed person or a registered person. ☐ 4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator. ☐ 5. A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the SC. ☐ 6. A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704]. ☐ 7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. ☐ 8. A chief executive officer or a director of any person referred to in subparagraphs 3, 4, 5, 6 and 7 above. ☐ 9. A closed-end fund approved by the SC
B. High-Net Worth Entity	☐ 1. A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. ☐ 2. A corporation that— ☐ (a) is a public company under the Companies Act 2016 which is approved by the SC to be a trustee under the CMSA and has assets under its management, exceeding ten million ringgit or its equivalent in foreign currencies; or ☐ (b) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. ☐ 3. A corporation with total net assets exceeding ten million ringgit or its equivalent in foreign currencies based on the last audited accounts. ☐ 4. A partnership with total net assets exceeding ten million ringgit or its equivalent in foreign currencies. ☐ 5. A statutory body established under any law whose function or mandate is investment in capital market products ☐ 6. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.
C. High-Net Worth Individual	An individual— ☐ 1. whose total net personal assets exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual contribute not more than one million ringgit of the total net assets; ☐ 2. whose total net joint assets with— ☐ (a) his or her spouse; or ☐ (b) his or her child, exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than one million ringgit of the total net assets; ☐ 3. who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; ☐ 4. who jointly with his or her spouse or child, has a gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; ☐ 5. whose total net personal investment portfolio or total net joint investment portfolio with his or her spouse or child, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies; ☐ 6. who holds any of the following qualifications and has five consecutive years of relevant working experience in finance, economics, actuarial science or accounting— ☐ (a) holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science; ☐ (b) holds a Bachelor's or Master's degree in Accounting; or ☐ (c) holds a Master of Business Administration; ☐ 7. who holds the following membership in the associations as set out below: ☐ (a) Active Member of Chartered Financial Analyst (CFA) Institute; ☐ (b) Chartered Banker of Asian Institute of Chartered Bankers (AICB); ☐ (c) Ordinary Member of Financial Markets Association Malaysia (FMAM); ☐ (d) Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA); ☐ (e) Ordinary Member of Malaysia Association of Tax Accountants (MATA); ☐ (f) Accredited Angel Investor of Malaysian Business Angel Network (MBAN); ☐ (g) Certified Member of Financial Planning Association of Malaysia (FPAM); or ☐ (h) Ordinary Member of Malaysian Financial Planning Council (MFPC); or ☐ 8. who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.
D. Consideration ≥ RM250,000	☐ 1. An Individual who acquires unlisted capital market products where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for transaction whether such amount is paid for in cash or otherwise. ☐ 2. A company/corporation/institution who acquire unlisted capital market products where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for transaction whether such amount is paid for in cash or otherwise.