PHB
ASSET MANAGEMENT BERHAD

FUND APPLICATION FORM (INDIVIDUAL) / *BORANG PENDAFTARAN DANA (INDIVIDU)*

Please read the latest Prospectus and its Supplementary Prospectus and Terms and Conditions as specified overleaf before completing this form.
Sila baca Prospektus dan Prospektus Tambahan yang terkini serta Terma dan Syarat yang dinyatakan sebelum mengisi borang ini.

Please complete this form in CAPITAL LETTERS and tick (√) whenever appropriate. Any alteration must be countersigned.
Sila lengkapi borang ini dengan HURUF BESAR dan tandai (√) apabila sesuai. Sebarang perubahan mesti ditandatangani.

A. PARTICULARS OF APPLICANT (PRINCIPAL HOLDER) / *MAKLUMAT PEMOHON (PEMOHON UTAMA)*

Salutation / *Gelaran*

Name / *Nama*

New IC / *No KP Baru*

Other ID Type / *Jenis ID lain* — **Old IC** *IC Lama* ☐ **Army ID** *KP tentera* ☐ **Birth Certificate** *Surat Beranak* ☐ **Passport** *Pasport* ☐ **Police ID** *KP Polis* ☐

Gender / *Jantina* — **Male** / *Lelaki* ☐ **Female** /*Perempuan* ☐ **Date of Birth** / *Tarikh Lahir* **(dd-mm-yyyy)**

Residential Address / *Alamat Kediaman*

Postcode / *Poskod*

Town / *Bandar* **State** / *Negeri*

Country / *Negara*

Mailing Address (if different From Residential Address) / *Alamat Surat Menyurat (jika berbeza dari Alamat Kediaman)*

Postcode / *Poskod*

Town / *Bandar* **State** / *Negeri*

Country / *Negara* **Bumiputera Status** / Status Bumiputera ☐ **Yes** ☐ **No**

Nationality / *Kewarganegaraan* **Religion** / *Agama* ____________________

Education / *Tahap Pendidikan* **Race** / *Bangsa* ☐ **Malay** *Melayu* ☐ **Chinese** *Cina* ☐ **India** *India* ☐ **Others:** *Lain-lain* ________

Telephone No. (Home/HP) / *No Telefon (Rumah/Bimbit)* **Email** / *Emel* ____________________

B. EMPLOYMENT PARTICULAR (PRINCIPAL HOLDER) / *MAKLUMAT PEKERJAAN (PEMOHON UTAMA)*

Name of Employer / *Nama Majikan*

Employer Address / *Alamat Majikan*

Telephone No. / *No. Telefon*

Occupation Group/ *Kumpulan Pekerjaan*

(Please refer to list provided on the last page / Sila rujuk senarai kategori di muka surat akhir)

Sector / Industry *Sektor/ Industri*

(Please refer to list provided on the last page / Sila rujuk senarai sektor di muka surat akhir)

Annual Salary / *Pendapatan Tahunan*

☐ **< 30,000** ☐ **30,001 – 60,000** ☐ **60,001 – 100,000** ☐ **No Income** / *Tiada Pendapatan*

☐ **100,001 – 150,000** ☐ **150,001 – 200,000** ☐ **200,001 – 300,000** ☐ **> 300,001**

Are you a US permanent resident? *Adakah anda wargenegara US?* ☐ **Yes** *Ya* ☐ **No** *Tidak*

Do you have a US Taxpayer Identification Number (TIN)? *Adakah anda mempunyai Nombor Pengenalan Pembayar Cukai US?* ☐ **Yes** *Ya* ☐ **No** *Tidak*

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C. PARTICULARS OF AKAUN REMAJA (IF APPLICABLE) / *MAKLUMAT AKAUN REMAJA (JIKA BERKENAAN)*

Salutation / *Gelaran*

New IC / *No KP Baru*

Other ID Type / *Jenis ID Lain*

Name / *Nama*

Relation to Principal Holder / *Hubungan dengan Pemohon Utama*

Date of Birth / *Tarikh Lahir* **(dd-mm-yyyy)**

Gender / *Jantina* **Male** / *Lelaki* ☐ **Female** / *Perempuan* ☐

Telephone No (Home/HP) / *No Telefon (Rumah/Bimbit)*

E-mail/ *Emel* ______________________________

D. INVESTMENT DETAILS / *MAKLUMAT PELABURAN*

FUND / *Dana*	**INVESTMENT AMOUNT** / *Jumlah Pelaburan* **(RM)**
______________	
______________	
______________	

MODE OF PAYMENT / *CARA BAYARAN*

☐ Online Transfer / *Pindahan atas talian* ☐ Third Party Transfer / *Pindahan Pihak Ketiga*

☐ Cheque / *Cek* (Cheque No/ *Cek No*) ____________

PAYOUT / *PEMBAYARAN PENGELUARAN*

Bank A/C No / *No Akaun Bank*: ____________

Bank / *Bank*: ____________

E. GENERAL DECLARATION / *PEMATUHAN AM*

I/We have read and understood the prospectus and supplementary prospectus(es)(if any) for the Fund(s) to be invested in and agree to be bound by the terms and conditions set out overleaf for every transaction with PHB Asset Management Berhad in respect of the account applied for hereunder. I/We acknowledge that I/we have received a copy of the Unit Trust Loan Financing Risk Disclosure Statement as attached with this application form and understand its contents. I/We acknowledge and accept that PHB Asset Management Berhad has absolute discretion to rely on this confirmation from me/us and I/we undertake to indemnify and hold harmless PHB Asset Management Berhad, its employees and agents against all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.
Saya/Kami telah membaca dan memahami prospektus dan prospektus tambahan (jika ada) untuk Dana yang akan dilaburkan dan bersetuju untuk terikat dengan terma dan syarat yang dinyatakan di sebelah untuk setiap transaksi dengan PHB Asset Management Berhad berkenaan dengan pembukaan akaun ini. Saya/Kami mengakui bahawa saya/kami telah menerima salinan Penyata Pendedahan Risiko Pembiayaan Pinjaman Unit Amanah yang dilampirkan dengan borang permohonan ini dan memahami kandungannya. Saya/Kami mengakui dan menerima bahawa PHB Asset Management Berhad mempunyai budi bicara mutlak untuk bergantung kepada pengesahan ini daripada saya/kami dan saya/kami bersetuju untuk memberi ganti rugi dan melepaskan dari segala kos, belanja, kerugian atau liabiliti, tuntutan dan permintaan yang timbul daripada pengesahan ini.

I/We acknowledge that the Manager, its directors and/or employees may periodically hold interest in the securities, related securities or sectors mentioned herein. In the unlikely event that the Manager faces conflicts in respect of its duties to the investment funds that it manages, the Manager is obliged to act in the best interest of all its investors and will seek to resolve any conflict fairly. The Manager has in place a policy for mitigating and managing conflicts of interest contained in its Compliance Manual, which regulates its employees' securities dealings. An annual declaration of securities trading is required of all employees to ensure that there is no potential conflict of interest between the employees' securities trading and the execution of the employees' duties to the Manager and customers of the Manager.
Saya/Kami mengakui bahawa Pengurus Dana, para pengarah dan/atau kakitangan mungkin dari semasa ke semasa memegang kepentingan dalam sekuriti-sekuriti, sekuriti-sekuriti yang berkaitan atau sektor-sektor yang dinyatakan di sini. Dalam kejadian jarang berlaku bahawa Pengurus menghadapi konflik dalam hal tugasnya kepada dana pelaburan yang dikelolanya, Pengurus Dana diwajibkan untuk bertindak demi kepentingan semua pelaburnya dan akan cuba menyelesaikan sebarang konflik dengan adil. Pengurus Dana mempunyai dasar untuk meredakan dan menguruskan konflik kepentingan yang terkandung dalam Manual Pematuhan, yang mengawal urus niaga sekuriti-sekuriti kakitangan. Satu pengakuan urus niaga sekuriti tahunan diperlukan daripada semua kakitangan bagi memastikan bahawa tidak terdapat sebarang konflik kepentingan di antara urus niaga sekuriti kakitangan dan pelaksanaan tugas kakitangan kepada Pengurus Dana dan para pelanggan.

I/We acknowledge that all investments involve some degree of risks and I/ We should be aware of the risks associated with the Funds. I/ We further acknowledge that I should consult my professional adviser(s) for a better understanding of the risks.
Saya/Kami mengakui bahawa semua pelaburan melibatkan beberapa tahap risiko dan saya/kami seharusnya menyedari risiko yang berkaitan dengan dana tersebut. Saya/Kami juga mengakui bahawa saya seharusnya mendapatkan nasihat profesional dari penasihat saya untuk pemahaman yang lebih baik tentang risiko-risiko tersebut.

I/ We understand and aware on the fees and charges that will incur directly or indirectly when investing with the Manager.
Saya/Kami memahami dan sedar akan yuran dan caj yang akan ditanggung secara langsung atau tidak langsung apabila melabur dengan Pengurus Dana.

I/ We understand on the statement made by the Manager on conflict of interest, risks associated with the investment, fees and charges and accept that the Manager has absolute discretion to rely on this confirmation from me and I undertake to indemnify and hold harmless the Manager, its employees against all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.
Saya/Kami memahami kenyataan oleh Pengurus Dana tentang konflik kepentingan, risiko-risiko berkaitan pelaburan, yuran dan caj, dan menerima bahawa Pengurus Dana mempunyai budi bicara mutlak untuk bergantung kepada pengesahan ini daripada saya/kami dan saya/kami bersetuju untuk memberi ganti rugi dan melepaskan dari segala kos, belanja, kerugian atau liabiliti, tuntutan dan permintaan yang timbul daripada pengesahan ini

______________________________ ______________

Signature of Principal Holder / *Tandatangan Pemohon Utama*

Date *Tarikh*

INVESTOR SHOULD BE AWARE OF THE FEES AND CHARGES THAT HE WILL INCUR DIRECTLY OR INDIRECTLY WHEN INVESTING IN THE FUND
PELABUR PERLU PEKA TERHADAP YURAN DAN CAJ YANG AKAN DIKENAKAN SECARA LANGSUNG ATAU TIDAK LANGSUNG APABILA MEMBUAT PELABURAN

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UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT / *PENYATAAN PENDEDAHAN RISIKO PEMBIAYAAN UNIT AMANAH*

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

- 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 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.

Pelan pelaburan dalam skim unit amanah dengan menggunakan wang pinjaman lebih berisiko berbanding dengan pelaburan menggunakan simpanan sendiri.
Anda perlu menilai sama ada pembiayaan pinjaman sesuai untuk anda berdasarkan objektif, sikap terhadap risiko dan keadaan kewangan anda. Anda perlu sedar akan risiko-risiko, yang termasuk -
• Semakin tinggi margin pembiayaan (iaitu, jumlah wang yang anda pinjam untuk setiap Ringgit wang anda sendiri yang anda masukkan sebagai deposit atau bayaran muka), semakin besar potensi untuk kerugian serta keuntungan.
• Anda perlu menilai sama ada anda mempunyai keupayaan untuk membayar ansuran bagi pinjaman yang dicadangkan. Jika pinjaman anda adalah pinjaman kadar berubah, dan jika kadar faedah meningkat, jumlah pembayaran balik anda akan meningkat.
• Jika harga unit jatuh melebihi tahap tertentu, anda mungkin diminta untuk menyediakan jaminan tambahan atau membayar jumlah tambahan di atas ansuran biasa anda. Jika anda gagal mematuhi dalam tempoh yang ditetapkan, unit anda mungkin dijual untuk menyelesaikan pinjaman anda.
• Pulangan pelaburan dalam amanah unit tidak dijamin dan mungkin tidak diperoleh secara seragam sepanjang masa. Ini bermakna bahawa terdapat tahun-tahun di mana pulangan tinggi dan tahun-tahun lain di mana kerugian dialami. Sama ada anda akhirnya memperoleh keuntungan atau kerugian mungkin dipengaruhi oleh masa penjualan unit anda. Nilai unit boleh jatuh ketika anda mahu mendapatkan kembali wang anda walaupun pelaburan mungkin berjaya di masa lalu.
Kenyataan ringkas ini tidak dapat mendedahkan semua risiko dan aspek lain pembiayaan pinjaman. Oleh itu, anda perlu meneliti dengan teliti terma dan syarat sebelum membuat keputusan untuk mengambil pinjaman. Jika anda ragu-ragu mengenai sebarang aspek Pernyataan Pendedahan Risiko ini atau terma pembiayaan pinjaman, anda harus mendapatkan nasihat dari institusi yang menawarkan pinjaman.

ACKNOWLEDGEMENT OF RECEIPT OF RISK DISCLOSURE STATEMENT /
PENGAKUAN PENERIMAAN PERNYATAAN PENDEDAHAN RISIKO

I/we acknowledge that I/we have read this Unit Trust Loan Financing Risk Disclosure and understand its contents.
Saya/kami mengakui bahawa saya/kami telah membaca Pernyataan Pendedahan Risiko Pembiayaan Pinjaman Unit Amanah ini dan memahami isinya.

……………………………………………………………

Signature of Principal Holder /
Tandatangan Pemohon Utama

Name *Nama* : …………………………………………………

Date *Tarikh* : …………………………………………………

FOR PAM / AGENT USE ONLY
UNTUK KEGUNAAN PAM / EJEN SAHAJA

UTC Holder Name *Nama UTC*

Staff ID No. *No. ID Pekerja*

Signature *Tandatangan*

FIMM / CMSRL No *No FIMM / CMSRL*

Centre / Branch *Cawangan / Pusat*

Date *Tarikh* __ - __ - ____

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ASSET MANAGEMENT BERHAD

FUND APPLICATION FORM (INDIVIDUAL) / *BORANG PENDAFTARAN DANA (INDIVIDU)*

TERMS AND CONDITIONS / / *TERMA DAN SYARAT*

CLIENT IDENTIFICATION / *PENGENALAN PELANGGAN*

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:

Selaras dengan Garis Panduan Pencegahan Pengubahan Wang Haram dan Pembiayaan Keganasan bagi Institusi Pemberi Maklumat di Pasaran Modal yang dikeluarkan mengikut Seksyen 158 Akta Suruhanjaya Sekuriti 1993, pemohon dikehendaki mengemukakan yang berikut:

Checklist/ *Senarai Semak*	**Item/** *Item*
	Fund Application Form / *Borang Pendaftaran*
	Investor Suitability Assessment Form / *Borang Penilaian Kesesuaian Pelabur*
	Consent and Privacy Notice (PDPA form) / *Notis Persetujuan dan Privasi (Borang PDPA)*
	Common Reporting Standard and Foreign Account Tax Compliance Form (CRS – FATCA Form) / *Borang CRS-FATCA*
	KYC Form / *Borang KYC*

(Additional Documents /** Dokumen Tambahan**)

Checklist/ *Senarai Semak*	**Category Of Investor/** *Kategori Pelabur*	**Item/** *Item*
	Individual / *Individu*	Photocopy of NRIC or Passport / *Salinan KP atau pasport*

PAYMENT TO THE MANAGER

Payment can be made via online bank transfer through the following account number. Please ensure the account name appears as "**PHB Asset Management Berhad**" before executing the transaction.

*Bayaran boleh dibuat melalui pindahan bank atas talian ke nombor akaun berikut. Sila pastikan nama akaun tertera sebagai **"PHB Asset Management Berhad"** sebelum melaksanakan transaksi.*

Account Holder	PHB Asset Management Berhad - Collection
Bank	Maybank
Account Number	5629 7304 7515
Reference	Name / NRIC

ACCEPTED PAYMENT METHOD

i) Any third-party deposit (immediate family- spouse, parents and childrens only), will require proof of relationship between the depositors and the client such as marriage certificates, birth certificates and etc.

i) Sebarang deposit oleh pihak ketiga (ahli keluarga terdekat — pasangan, ibu bapa dan anak-anak sahaja) hendaklah disertakan dengan bukti hubungan antara pendeposit dan klien, seperti sijil perkahwinan, sijil kelahiran dan sebagainya.

ii) For any online bank transfer or bank telegraphic transfer (TT), the transaction slip is a must.

ii) Bagi sebarang pemindahan wang melalui perbankan dalam talian atau pindahan telegraf (TT), slip transaksi adalah wajib disertakan.

DISPUTE RESOLUTION/ PENYELESAIAN PERTIKAIAN

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

Jika anda tidak berpuas hati dengan hasil proses penyelesaian pertikaian dalaman, anda boleh merujuk pertikaian anda kepada Perkhidmatan Ombudsman Pasaran Kewangan (FMOS):-

(a) via phone to : 03-2272 2811
(b) via website to : https;//www.fmos.org.my/en/contact-us/
(c) via letter to : Level 14, Menara Takaful Malaysia No 4,
Jalan Sultan Sulaiman,
Kuala Lumpur.

For Head Office / Branch Use / *Untuk Kegunaan Ibu Pejabat / Cawangan*

Received by / Date	**Verified by Compliance / Date**	**Entered by / Date**	**Checked by / Date**	**Approved by / Date**
________	________	________	________	________

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Occupation Group / *Kumpulan Pekerjaan*

1.	**Sales / General Worker** *Jualan / Pekerja Am*	Example: Waiter or waitress, Sales, Retail Shop Workers, Nurses, Cleaners, Factory Supervisors with light duties and Engineers (or other professionals) with occasional fieldwork. *Contoh: Pelayan Lelaki atau Pelayan Wanita, Kakitangan jualan, Pekerja Kedai Runcit, Jururawat, Pekerja Pembersihan, Penyelia Kilang dengan tugasan ringan serta Jurutera (atau profesional lain) yang menjalankan kerja lapangan sekali-sekala.*
2	**Manual Duties with no heavy labour** *Kerja manual tanpa melibatkan kerja berat*	Example: Bartenders, Cooks, Plumbers, Construction Supervisors, Drivers, Gardeners and Police. *Contoh: Pelayan Bar, Tukang Masak, Tukang Paip, Penyelia Pembinaan, Pemandu, Tukang Kebun dan Polis.*
3	**Heavy Manual Duties and/or no Specialised Training** *Tugasan Manual Berat dan/atau tanpa Latihan Khusus*	Example: Mechanics, those in construction (but not at heights), Builders, Factory Workers, Labourers and Security Guards. *Contoh: Mekanik, Pekerja Pembinaan (tetapi tidak bekerja di tempat tinggi), Pembina Bangunan, Pekerja Kilang, Buruh dan Pengawal Keselamatan.*
4	**Risky Occupations** *Pekerjaan Berisiko*	Example: Working 15 metres above the ground, Shipping, Off-Shore Fishing, Mining, Oil-Rigs, the Armed Services, Coast Guard, Professional Sports, Working with chemicals, Working Offshore, Working Underwater, Working Underground, Working with Explosives, Working with Armaments, Working with Weapons, Working as a Non-Commercial Pilot. *Contoh: Bekerja pada ketinggian 15 meter dari aras tanah, Perkapalan, Perikanan Luar Pesisir, Perlombongan, Pelantar Minyak, Perkhidmatan Ketenteraan, Pengawal Pantai, Sukan Profesional, Bekerja dengan bahan kimia, Bekerja di Luar Pesisir, Bekerja di bawah air, Bekerja di Bawah Tanah, Bekerja dengan Bahan Letupan, Bekerja dengan persenjataan, Bekerja dengan senjata api serta bekerja sebagai Juruterbang bukan komersial.*
5	**Professional in specific business or services** *Golongan profesional dalam perniagaan atau perkhidmatan khusus*	Example: Financial Industry including Banking, Capital Market, Accountant, Company Secretary, Lawyer, Property Agent or Developer. *Contoh: Industri Kewangan termasuk Perbankan, Pasaran Modal, Akauntan, Setiausaha syarikat, Peguam, Ejen Hartanah atau Pemaju.*
6	**Business Owner / Senior Management or staff in specific business or services** *Pemilik Perniagaan / Pengurusan Atasan atau Kakitangan dalam Perniagaan atau Perkhidmatan Tertentu*	Example: Currency Exchange or Currency Dealer, Money Transmitter, Pawn Shop, Casino, Cash Intensive Business, Securities Dealer, Other gambling related establishment, Business related to armament and weapon (including explosives), Non-Profit Organizations or Charities, Non-Governmental Organizations, Government State-Owned Bodies. *Contoh: Pertukaran Mata Wang atau Peniaga Mata Wang, Pemindah Wang, Kedai Pajak Gadai, Kasino, Perniagaan Berintensifkan Tunai, Peniaga Sekuriti, Premis berkaitan perjudian lain, Perniagaan berkaitan persenjataan dan senjata (termasuk bahan letupan), Pertubuhan Bukan Berkeuntungan atau Badan Kebajikan, Pertubuhan Bukan Kerajaan, Badan Milik Kerajaan.*
7	**White Collar/Office Worker in other business specified in (5) and (6)** *Pekerja Pejabat dalam perniagaan selain yang dinyatakan di (5) dan (6)*	Example: Administrator, Call Center Helpdesk, Office and Clerical Worker, IT/System service desk, Doctor, Management-Level or Senior-Level Executives, Chief Executive Officer (CEO). *Contoh: Pentadbir, Pusat Panggilan / Helpdesk, Pekerja Pejabat dan Kerani, IT / Perkhidmatan Sistem, Doktor, Eksekutif Tahap Pengurusan atau Kanan, Ketua Pegawai Eksekutif (CEO).*

Sector / Industry / *Sektor / Industri*

1.	Art & Antique Dealer	12.	Foreign exchange broker and dealers /Money-changing services	23.	Mining
2.	Accommodation & Residential Care Activities	13.	Financial and Insurance/Takaful Activities including FinTech	24.	Pawnshops and Pawnbrokers including Ar Rahnu
3.	Activities of Membership Organization (i.e. NGO)/ Compulsory Social Security/ Social Work/ Human Health	14.	Fishing and Agriculture/Forestry and Logging	25.	Postal and Courier Activities
4.	Botanical Products	15.	Furniture	26.	Real Estate Activities including Rental and Leasing
5.	Computer Programming, Consultancy and Related Activities	16.	Gambling and Betting Activities	27.	Retail Trade
6.	Construction/Construction of Buildings	17.	Goods & Services – Producing Activities of Households	28.	Security & Investigation Activities
7.	Creative & Entertainment (i.e. Motion Picture, Video and Television Programme Production Sound, Broadcasting)	18.	Government/Military/Public Service	29.	Sports Activities & Amusement and Recreation Activities
8.	Crops & Animal Production, Hunting and Related Activities	19.	Information Service Activities	30.	Telecommunications
9.	Education	20.	Jewellery/Precious Metals & Stones Dealer	31.	Transportation and Storage
10.	Employment Activities	21.	Libraries, Archives, Museums and Other Cultural Activities	32.	Travel Agency & Tour Operator and Related Activities
11.	Extraction of Crude, Petroleum & Natural Gas	22.	Manufacturing		