

PPA Account No:

PPA Member: ☐ New ☐ Existing

Channel: ☐ PRS Consultant (Provider) ☐ Institutional PRS Advisor

☐ Corporate PRS Distributor

MASTER A/C No:

PARTICULARS OF APPLICANT (UNIT HOLDER)

All fields MUST be completed. You must be 18 years and above as at the date of this application. Please provide a clear copy of your NRIC or Passport.

[illegible]

Salutation: Mr Mrs Ms. Others **NRIC No. (Malaysia):** - -

[illegible]

Date of Birth: | | | / | | | / | | | (DD/MM/YYYY) **Gender:** ☐ Male ☐ Female

Place of Birth: | | | | | | | | | | | | | | | | **Age:** | |

Marital: ☐ Single ☐ Married ☐ Others _____

Race: ☐ Malay ☐ Chinese ☐ Indian ☐ Others _____

Nationality: ☐ Malaysian ☐ Non-Malaysian

(Please state the Nationality for Non-Malaysian)

[illegible]

Source of Fund	<input type="checkbox"/> Salary / Business income	<input type="checkbox"/> Personal savings	<input type="checkbox"/> Sales of assets	<input type="checkbox"/> Sales of other investments
	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Others, please specify _____		
Source of Wealth	<input type="checkbox"/> Salary or commission from current and/or past employment	<input type="checkbox"/> Savings from past employment or Business	<input type="checkbox"/> Sales of investments (shares / unit trusts etc.)	
	<input type="checkbox"/> Sales of assets	<input type="checkbox"/> Business or trade income	<input type="checkbox"/> Rental income	
	<input type="checkbox"/> Inheritance or gift	<input type="checkbox"/> Others, please specify _____		

[FOR FOREIGN NATIONAL ONLY]

Are you residing outside Malaysia? ☐ Yes ☐ No

If yes, what reason(s) has / have been provided for investing in Malaysia?

☐ To diversify investment portfolio ☐ To enjoy higher investment returns ☐ Others, please specify

EMPLOYMENT DETAILS

Employment Status: ☐ Employed ☐ Unemployed ☐ Self-employed

Occupation:

Name of Employer/Business: | | | | | | | | | | | | | | | | | | | | | |

Office of Employer/Business: ☐ In Malaysia ☐ Outside of Malaysia (*please specify the country*)

Nature of Business: ☐ Art & Culture ☐ Banking & Finance Services ☐ Industrial, Production & Plantation ☐ Education ☐ Food & Beverages
(Applicant /
Applicant's ☐ Professional Service Provider (*doctor, dentist, lawyer, accountant, investment consultant*) ☐ Others

Household Income (monthly): ☐ RM0-RM1,500 ☐ RM1,501-RM3,000 ☐ RM3,001-RM5,000 ☐ RM5,001-RM8,000 ☐ RM8,001-RM15,000
☐ RM15,001-RM20,000 ☐ RM20,001-RM50,000 ☐ RM50,001-RM100,000 ☐ RM100,001-RM200,000 ☐ > RM200,000

CORRESPONDENCE ADDRESS AND CONTACT DETAILS

Correspondence Address:

Postcode: City:

State: Country:

Tel: Mobile Home Office

Email Address:

CURRENT RESIDENCE ADDRESS (please only complete if different from Correspondence Address above)

Residence Address:

Postcode: City:

State: Country:

CONTRIBUTION DETAILS

- A) Transaction Type: ☐ New (Note: Strictly for opening of NEW PRS account with APAM)
(Select one option only) ☐ Top-up
- B) Contribution Type: ☐ Individual
(Select one option only) ☐ Employer Contribution (Non-Vesting) ☐ Employer Contribution (Vesting) ☐ Employee Salary Deduction
- C) Fund Allocation: ☐ Default option according to age
(Select one option only) ☐ Self-selection option as follows :

NO.	PRS FUND NAME (for self-selection only)	AMOUNT (RM)	DIRECT DEBIT AMOUNT (RM) (if applicable and must be accompanied by Direct Debit Authorization Form)
1	AIA PAM - GROWTH FUND		
2	AIA PAM - MODERATE FUND		
3	AIA PAM - CONSERVATIVE FUND		
4	AIA PAM - ISLAMIC MODERATE FUND		
5	AIA PAM - GLOBAL ISLAMIC GROWTH FUND		
6	AIA PAM - DYNAMIC ASIA EX- JAPAN FUND		

PAYMENT MODE / METHOD

All payment MUST be made payable to APAM Sdn Bhd

Reminder: APAM DOES NOT accept cash as a form of payment. For the purpose of investing in any of AIA PRS Funds, unitholders are reminded NOT to provide cash nor to make payments to the bank accounts of the PRS Consultant as intermediary to re-transfer payments to APAM Sdn Bhd. All payment should be made directly by the Unitholder (or an allowable third-party) to APAM Sdn Bhd in the forms of cheque/ bank draft/ telegraphic or bank transfer. Please state member's Name and NRIC No. as "recipient reference" when executing online payment.

- a) Cheque/Bank Draft : Payer Bank Cheque No. Amount (RM)
- b) Telegraphic/Internet Banking Transfer:
Payer Bank Ref No. Amount (RM)
- c) Monthly Direct Debit: ☐ 12th ☐ 25th
Payer Bank Account No. Amount (RM)
- d) Transfer In From (Provider's Name): Amount (RM)

PRS CUSTOMER DUE DILIGENCE (ALLOWABLE THIRD PARTY PAYMENT)

<p>If you are the Unit Holder, are you also the Payor/Contributor of the fund(s)?</p> <p><input type="checkbox"/> Yes If your answer is Yes (i.e. <u>self-payment</u>), you need NOT complete the section on Payor/Contributor Details below. <i>(Note : For payment from bank joint account, please substantiate/support with bank statement to show proof that the applicant is one of the account holders)</i></p> <p><input type="checkbox"/> No If your answer is No (i.e. <u>third party payment</u>), please complete the Payor/Contributor Details below</p> <p>PAYOR/CONTRIBUTOR DETAILS (Only fill in if your answer is No for the above)</p>	
<p>Name of Payor</p>	<p>NRIC / Passport Number <i>(Note: MANDATORY to provide copy of NRIC / Passport)</i></p>
<p>Date of Birth (DD/MM/YYYY)</p>	<p>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female</p>
<p>Nationality</p>	<p>Occupation</p>
<p>Source of Fund <input type="checkbox"/> Salary / Business income <input type="checkbox"/> Personal savings <input type="checkbox"/> Sales of assets <input type="checkbox"/> Sales of other investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Others, please specify _____</p>	
<p>Source of Wealth <input type="checkbox"/> Salary or commission from current and/or past employment <input type="checkbox"/> Savings from past employment or Business <input type="checkbox"/> Sales of investments (shares / unit trusts etc.) <input type="checkbox"/> Sales of assets <input type="checkbox"/> Business or trade income <input type="checkbox"/> Rental income <input type="checkbox"/> Inheritance or gift <input type="checkbox"/> Others, please specify _____</p>	
<p>[FOR FOREIGN NATIONAL ONLY]</p> <p>Are you residing outside Malaysia? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, what reason(s) has / have been provided for investing in Malaysia?</p> <p><input type="checkbox"/> To diversify investment portfolio <input type="checkbox"/> To enjoy higher investment returns <input type="checkbox"/> Others, please specify _____</p>	
<p>Contact No.</p>	<p>E-mail Address</p>
<p>Relationship with Payor <input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> Children</p>	
<p>Payor/Contributor Correspondence Address:</p>	
<p>I, being the unit holder, hereby confirm that:</p> <p><input type="checkbox"/> the payment made by the Payor on my behalf is for the purpose of contributing towards the PRS fund(s) selected by myself and the Payor does not exercise trading authority over my account.</p>	

I/We understand and agree that any personal information collected or held by AIA Pension and Asset Management Sdn. Bhd. (hereinafter referred to as "APAM") may be used and disclosed by APAM to individuals/organisations related to and associated with APAM or any selected third party (within or outside of Malaysia, including but not limited to regulators/authorities, industry associations/federations and credit reporting agencies) for the purpose of (a) processing this form; (b) providing subsequent service; (c) for AIA data matching; and (d) for regulatory and/or statutory compliance purposes. I/We understand that I/we have the right to obtain access to and to request correction of any personal information held by APAM concerning me/us. Such request can be made to any of AIA's Customer Service Centres.

Important Note:

APAM may review and/or update the Privacy Statement from time to time to reflect the changes in laws and/or APAM's internal policy. For more information in relation to the manner APAM deals with personal data, please refer to the latest Privacy Statement on our website at www.aia-prs.com.my.

Private Pension Administrator Malaysia (PPA)

The Private Pension Administrator (PPA) is a body approved under section 139C of the Capital Markets and Services Act 2007 to perform the function of record keeping, administration and customer service for members and contributors in relation to contributions made in respect of a private retirement scheme. All PRS applicants are required to open an account with the PPA and upon successful creation of the respective account, the PRS applicants are subsequently referred to as PPA members.

Important Notes:

- The Income Tax (Automatic Exchange of Financial Account Information) Rules 2016, Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) require APAM to collect and report certain information about an Account Holder's tax residence for the purpose of automatic exchange of financial account information. This is a Self-Certification to be completed by you to APAM for the said purpose.
- In general, tax residence is the country in which you live. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. For more information on tax residence, please consult your tax adviser or the information at <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>.
- If your tax residence (or the Account Holder, if you are completing the form on their behalf) is located outside Malaysia, the information collected herein and other financial information with respect to your financial accounts may be transmitted by APAM to the government authorities or regulatory bodies for transfer to the tax authority of another country(ies)/jurisdiction(s).
- You can find summaries of defined terms such as an Account Holder, and other terms, in the Appendix (Page 10 and 11)
- This form will remain valid unless there is a Change in Circumstances relating to information, such as the Account Holder's tax residency status or other mandatory field information, that makes this form incorrect or incomplete. In that case, you are required to immediately inform APAM of any changes promptly and provide an updated Self-Certification Form.
- You are required to complete this Self-Certification in full (unless stated otherwise).
- **As a Financial Institution, we are not allowed to give tax advice.** If you have any questions on this Self-Certification Form or your tax residency status, please refer to your tax adviser or the Frequently Asked Questions (FAQs) for Common Reporting Standard available in AIA portal at <https://www.aia.com.my>.
- You can also find out more, including a list of jurisdictions that have signed agreement to automatically exchange information, along with details about the information being requested on the OECD automatic exchange of information portal at <https://www.oecd.org/tax/transparency/what-we-do/>. Separately, you can also find more information on the Inland Revenue Board of Malaysia's portal at <http://www.hasil.gov.my/CRS>.

SECTION 1: FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

(a) U.S. Person Declaration

The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:

The term "United States person" means – a citizen or resident of the United States

Please check "Yes" or No for each of the following questions:		Yes	No
1	Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>
2	Did you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/>	<input type="checkbox"/>
3	Are you a U.S. Resident?	<input type="checkbox"/>	<input type="checkbox"/>

☐

U.S. person – if you have ticked "Yes" to any of the three questions above (Note: please also fill in the U.S. TIN in the table in Section 2 below)

I hereby declare and agree that, by contributing this AIA Private Retirement Scheme and signing below, I represent that I am a "U.S. person" for U.S. federal income tax purposes. I understand that AIA Pension and Asset Management Sdn. Bhd. ("APAM"), believing this statement to be true, will rely on it and act on it. In the event this statement is false, my account may be terminated in which case APAM shall notify me and repay my investment less charges and tax penalty, if any at point of termination in the event of such termination. In view that this is a fundamental term, APAM shall be entitled to terminate my account.

☐

Non-U.S. person – if you have ticked "No" to all the three questions above

I hereby declare and agree that, by contributing this AIA Private Retirement Scheme and signing below, I represent that I am not a "U.S. person" for U.S. federal income tax purposes and that I am not acting for, or on behalf of, a U.S. person. I understand that AIA Pension and Asset Management Sdn. Bhd. ("APAM"), believing this statement to be true, will rely on it and act on it. In the event this statement is false, my account may be terminated in which case APAM shall notify me and repay my investment less charges and tax penalty, if any at point of termination in the event of such termination. In view that this is a fundamental term, APAM shall be entitled to terminate my account.

(b) U.S. Person – Change of Circumstances*:

☐

I agree to notify APAM within thirty days (30) of any change in my status as U.S. person for the purposes of U.S. federal income tax.

***Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law.**

Account holders who have or may have U.S. Indicia: ***Note: The below paragraph applies only to:**

(i) U.S. persons for U.S. federal income tax purposes; or (ii) If your tax status changes and you become a U.S. Person; or (iii) You or beneficiaries in connection with this AIA Private Retirement Scheme contribution have indicated through information provided to us that you or such beneficiary may be in fact a U.S. person for U.S. federal income tax purposes (including for example a U.S. address, a U.S. telephone number, a TIN etc.). The term "U.S. Indicia" as used below refers to any of the three circumstances described in (i) to (iii) above. This is a fundamental term and in the event you have U.S. Indicia and fail after request to provide such information, consent and/or assistance as APAM may from time to time reasonably require to allow it to comply with its contractual, legal and/or regulatory obligations under the United States Foreign Account Tax Compliance Act, including any required reporting to the Internal Revenue Service of information relating to you or beneficiaries in connection with this AIA Private Retirement Scheme contribution, APAM reserves the right and shall be entitled to take the necessary action which may include submitting the necessary reports, suspending your account, withholding the necessary monies to be remitted, terminating your account and returning your investment less any charges and tax penalty, if any at point of termination in the event of such termination.

(c) FATCA Data Privacy Waiver (applicable to both individuals and corporates)

☐ APAM and its affiliates ("the Group") are subject to and required to, or have agreed to, comply with certain legal, regulatory and/or other requirements (the "Reporting Requirements"). As such, I provide my express consent that APAM shall have the right to provide such personal data and information to any governmental authorities, regulatory bodies and/or any other person(s) in respect of the Reporting Requirements. I understand that such disclosures may involve the cross border transfer of personal data outside the jurisdiction and that such disclosures may be with respect to i) the personal data of the owner, the contingent owner and the beneficiaries ("the Parties"), or any of them; ii) any information relating to my account; and iii) any information relating to any other accounts held by the Parties or any of them. I understand that APAM will not be able to sell any private retirement scheme product to me and provide any service if I refuse to give the said express consent."

SECTION 2: COMMON REPORTING STANDARDS – SELF-CERTIFICATION FORM (INDIVIDUAL)

Part 1 Identification of PRS member

Do you have any tax residency in country(ies) other than Malaysia?

☐

Yes (Please complete Part 2)

☐

No (please proceed to Section 3)

Part 2 Country/Jurisdiction of Tax Residence and Taxpayer Identification Number or its Functional Equivalent (TIN)

Please complete the following table by providing:

- (a) **ALL current country/jurisdiction of tax residence** (also include the Malaysian tax residency information in case you are also a tax resident of Malaysia); and
(b) Your Taxpayer Identification Number or its Functional Equivalent (TIN) for each country/jurisdiction indicated. Please indicate **all** (not restricted to five) jurisdictions of residence.

If you are a tax resident in more than five countries/jurisdictions, please use a separate sheet.

If the TIN is unavailable, please select one (1) reason, A, B or C as below:

Reason A – The country/jurisdiction where I am a tax resident does not issue TINs to its residents.

Reason B – I am not able to obtain the TIN or equivalent number (*please provide explanation on why you are unable to obtain a TIN in the table below if you have selected this reason*).

Reason C – TIN is not required. *Select this reason only if the domestic law of the relevant country/jurisdiction does not require the collection of TIN issued by such country/jurisdiction.*

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available enter Reason A,B or C	Please provide explanation if Reason B is selected
(1)			
(2)			
(3)			
(4)			
(5)			

Part 3 Clarification of Tax Residence Information

If the country(ies)/jurisdiction(s) indicated in your address(es)/contact number(s) is different from the tax residence country(ies)/jurisdiction(s) which you have declared above, please provide your explanation below:

(Note: Indicate N/A if the country(ies)/jurisdiction(s) of your address(es)/contact number(s) is same as the tax residence country(ies)/jurisdiction(s) declared.)

****If you have declared a US place of birth but is a non-US Person, please provide a copy of your non-US passport **and** a copy of Certificate of Loss of Nationality of the US. Please provide your reason above if the Certificate of Loss of Nationality of the US is not available.**

A. GENERAL TERMS AND CONDITIONS applicable to APAM and PPA (Governed by and construed in accordance with laws of Malaysia).

1) Account Opening

a) I shall be bound by these terms and conditions, the Third Replacement Disclosure Document dated 31 August 2023 and its Supplementary(ies) (if any), the terms and conditions and also the personal data protection stated in this application form and the webpage of the Provider and the Private Pension Administrator ("PPA"). For further information about the PRS Scheme or Funds with the Provider, please refer to APAM's webpage at (www.aia-prs.com.my) and for further information about PPA, please refer to PPA's webpage at www.ppa.my

b) APAM and/or PPA shall be entitled at any time and without my prior reference to add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion.

c) Upon submission of this form as well as other supporting documents, the information contained therein will be used by APAM and PPA for creation of account and record purposes.

d) APAM and PPA shall have the absolute discretion in the opening of an account.

e) All instructions and/or information given in writing to APAM and/or PPA, including this form are binding on me.

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

a) The use and/ or disclosure of the PPA members' personal information to any party is necessary for the completion of any transaction, dealings or in connection with services that the PPA may provide to the PPA members;

b) If required by the applicable laws, regulations, directives, guidelines, regulatory authorities, government authorities and/ or court of competent jurisdiction; and

c) To any PPA's delegates, service providers or any third party that the PPA may engage on the basis that the recipient would continue to maintain confidentiality of the PPA's members personal information.

d) I am to read the PPA Privacy Notification.

3) Change of Contact Details

It shall be my obligation to notify APAM and PPA of any change in my address, e-mail or contact number immediately to ensure continuity in the receipt of communication from the PPA.

4) Anti-Money Laundering

I hereby warrant that: -

a) No person other than I have or will have any interest in the account (where applicable); and

b) All monies as may be paid to APAM and/or PPA from time to time shall come from a legitimate (and not illegal) source;

c) I agree to provide all such information and documents as may be necessary to verify my identity and do all such acts and things as may be necessary to enable APAM and/or PPA to comply with all applicable anti-money laundering and counter financing terrorism (AML/CFT) and the governing law, rules and regulations (whether in Malaysia or elsewhere). I agree that APAM and/or PPA shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by APAM and/or PPA have not been promptly provided by me to APAM and/or PPA.

d) APAM and/or PPA reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 days.

B. PPA'S TERMS AND CONDITIONS

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

a) Account opening fee (RM10)

b) Annual maintenance fee (RM8) (payable only when there is contribution)

c) Administration fee of 0.04% of the Fund's NAV charged to the funds by Provider

The above may be collected by the PRS Provider acting on behalf of the PPA. For further information on the PPA's fees and charges (which may be varied by PPA from time to time), please refer to <https://www.ppa.my/joining-prs/Other-Important-Information/>

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

a) Full amount withdrawn (upon attaining retirement age)/ permanent departure and account has zero units for 6 months; or

b) Upon release of the deceased member's funds to beneficiaries/ nominees/ next-of-kin pursuant to a Letter of Administration or Grant of Probate.

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

C. APAM'S TERMS AND CONDITIONS

THIS FORM MUST NOT BE CIRCULATED UNLESS ACCOMPANIED BY THE THIRD REPLACEMENT DISCLOSURE DOCUMENT DATED 31 AUGUST 2023 AND ITS SUPPLEMENTARY(IES) (IF ANY) IN RELATION TO THE AIA PRIVATE RETIREMENT SCHEME WHICH CONSISTS OF AIA PAM-GROWTH FUND, AIA PAM-MODERATE FUND, AIA PAM-CONSERVATIVE FUND, AIA PAM-ISLAMIC MODERATE FUND, AIA PAM-GLOBAL ISLAMIC GROWTH FUND AND AIA PAM - DYNAMIC ASIA EX-JAPAN FUND ("DOCUMENT"). YOU MUST READ THE DOCUMENT CAREFULLY BEFORE COMPLETING THIS FORM. ASK YOUR AIA PRS CONSULTANT FOR A COPY OF THE DOCUMENT IF YOU DO NOT HAVE ONE.

You shall automatically be enrolled to receive the latest PRS funds' annual and interim reports, statements and other required notices via electronic communication like email and/ or short message service. Whenever you have updated your email address and mobile phone number, please inform us accordingly by calling your PRS consultant, call us at 1300 22 7771 or email to us at MY.APAM_HELPDESK@aia.com. Let us know if you wish to opt out from this mode of electronic communication at any time.

1. Cheque for contribution must be payable to APAM SDN BHD with Applicant's full name, NRIC No. or Passport number and Telephone number at the back of the cheque.
2. No CASH shall be accepted as payment for contribution.
3. Withdrawal will only be paid to account holder except for withdrawal due to death where the payment will be made to the beneficiary. (after approval from PPA). No third-party payment is allowed. Withdrawal from the account holder who have been declared as undischarged bankrupt will be subjected to the oversight and conditions from the Director General of Insolvency ("DGI").
4. For full retirement, the member must have reached the age of 55.
5. For permanent departure from Malaysia, the investor must provide proof of permanent departure from Malaysia.
6. For withdrawal due to death of account holder, beneficiary must fill details in the beneficiary column & submit the following:
 - Proof of death, e.g., death certificate or certificate of burial,
 - Proper legal documents such as Letter of Probate or Letter of Administration.
7. APAM reserves the rights to reject any application without assigning any reason.
8. All instruction given in writing by completing an APAM Application form or via any written or facsimile instructions delivered are binding on the Applicant. APAM shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
9. The Applicant shall be responsible for the payment of any fees, charges, expenses and costs incurred by APAM for executing the instruction of contribution.
10. Please ensure that the PRS consultant servicing you have a VALID authorization and is registered with the Federation of Investment Managers Malaysia (FIMM).
11. Applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against APAM or the Trustee if Applicant fails to notify APAM in writing of any error in the statements within 10 business days.
12. Applicant understands and agrees that any personal information collected or held by APAM (whether contained in this application or otherwise obtained) may be held, used and disclosed by APAM to individuals/organizations related to and associated with the company or any selected third party (within or outside of Malaysia) for the purpose of processing the application and providing subsequent service for this and other financial products and service and to communicate with the Applicant for such purpose.
13. The Applicant has the right to obtain access to and to request correction of any personal information held by APAM concerning the Applicant. Such request can be made to any of APAM's Customer Service Centre.
14. When Applicant agrees to receive statements i.e., confirmation advice, statement of accounts, interim/annual report and any other statement by email, Applicant understands that no such statements will be generated and sent to the Applicant if there are no transactions in his/her account during the defined issuance period of these statements.
15. APAM shall not be liable to any direct, indirect, special, incidental or consequential loss or damage which may arise in respect of the disclosure and/or delivery of this e-statement service through the stated email address.
16. The e-statement is free of charge. However, APAM reserves the right under its sole discretion to charge for the e-statement in future.
17. APAM does not warrant the timelines, security, confidentiality or availability in the transmission of the e-statements to the designated email.
18. The Applicant may terminate this e-statement service at any time by completing Request for Change Form and returning it to APAM.
19. APAM may advertise its products and services through the e-statement service from time to time.
20. APAM will use its best endeavour to ensure the security of the e-statement service. APAM shall not be liable in any manner for any disruption, unavailability of this service, communication, electrical or network failure that may result in the e-statements being incomplete, unavailable or delayed in transmission.
21. The Applicant acknowledges that the use of and the transmission of information via email and/or internet may not be secured. The Applicant also acknowledges that the information transmitted may be liable to error, viruses, delay, interception, modification or amendment by unauthorized persons. And that transmission may be disrupted, interrupted, delayed or incorrect. As such, the Applicant shall not hold APAM responsible for any errors, viruses, delay, inaccuracy, losses and damages whatsoever arising from or in connection with the use of the e-statement service (including but not limited to any interception, modification or amendment, disruption, interruption, delay or inaccuracy of email or internet transmission or other communication equipment or facilities). For the avoidance of doubt, APAM shall not be responsible for any losses suffered whether direct, indirect, consequential, or special loss, even if APAM shall have been advised of the same.

D. PERSONAL DATA PROTECTION

At APAM, we recognise our responsibilities in relation to the collection, use, disclosure and other processing and storage of personal data.

Among the most important assets of APAM is the trust and confidence placed to properly handle information. Members and potential members expect us to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure. We protect data security of our members and potential members by complying with all relevant data protection laws and regulations, and ensure compliance by our staff with strict standards of security and confidentiality.

This personal data protection provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be transferred to, how to access, review and amend your personal data, and our policies on direct marketing. You may be asked to consent to our practices and policies on personal data protection when you interact with us. Otherwise, by signing this form, you are accepting our practices and policies on personal data protection.

APAM recognises its responsibilities in relation to the collection, holding, processing or use of personal data. We will usually identify any information which is mandatory (i.e. information required for creating an account) when we collect the information from you. You may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you.

The personal data we collect (which includes sensitive personal data as defined under relevant applicable laws and regulations), includes identity information such as name, address, personal contact details (including email address and telephone numbers).

Why We Collect Your Personal Data and How It May be Used?

Personal data is collected for the following purposes:

- to provide you with access to the content on our website, apps or social media platforms;
- to process, and administer your account, to implement and effect the requests or transactions contemplated by the available forms or any other documents you may submit to us from time to time;
- to design new or enhance existing products, information and services provided by us;
- to communicate with you including to send you administrative and technical communications about any account you may have with us, to provide technical support or notify about future changes to this personal data protection;
- for statistical or actuarial research undertaken by us, our holding company, AIA group of companies, the financial services industry or our respective regulators;
- for advances data analytics, business analytics, agency analytics, data matching, internal business and administrative purposes;
- to monitor your use of the website, apps and social media platforms and conduct analysis of the use of the website in order to operate, evaluate and improve the website and our services, understand your preferences and troubleshoot any problems;

- to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities;
- to personalise the appearance of our websites, provide recommendations of relevant products, information and services and provide targeted advertising on our website or through other channels;
- other purposes as notified at the time of collection; and
- other purposes directly relating to any of the above.

Unless permitted by applicable laws and regulations, we will obtain consent from you if we wish to use your personal data for purposes other than those stated in this personal data protection.

APAM may retain your information for as long as necessary to fulfill the purpose(s) for which it is collected or as otherwise required to ensure compliance with applicable laws and regulations. APAM applies reasonable security measures to prevent unauthorised or accidental access, processing, erasure, loss or use including limiting physical access to data within APAM's systems and encryption of sensitive data when transferring such data. Reasonable steps will be taken to delete or destroy the information when it is no longer necessary for any of the purpose above.

For our policy on use of your personal data for promotional or marketing purposes, please see the section entitled "Use of Personal Data for Direct Marketing Purposes".

Who May be Provided with Your Personal Data?

Personal data will be kept confidential but may, where permitted by law or where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties:

- any person authorised to act as an agent of APAM or AIA group of companies in relation to the distribution of products and services offered by APAM or that AIA group of companies;
- any agent, contractor or third-party service provider (within or outside APAM) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call centre services, mailing and printing services in connection with the operation of APAM's business and APAM's provision of services to you;
- any member company of AIA Group Limited in relation to the provision or marketing of insurance services;
- any agent, contractor or third-party service provider (within or outside APAM) including companies that help deliver our services, such as registrar and transfer agent and fund valuer.
- other companies that help gather your information or communicate with you, such as research companies and credit ratings agencies, in order to enhance the services that we provide to you; and
- government or regulatory bodies in any jurisdiction or any person to whom APAM must disclose data: (a) under a legal and/or regulatory obligation in that or any other jurisdiction applicable to that particular APAM; or (b) pursuant to an agreement between APAM and the relevant government, regulatory body or other person.

From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with our practices and policies on personal data protection if it is practicable and permissible to do so.

Your personal data may be provided to any of the above persons who may be located in other jurisdictions or territories in which you are located. Your information may be transferred to, stored, and processed in other jurisdictions where any AIA Group is located, or jurisdictions where a third-party contractor is located or from which the third-party contractor provides us services. Where required under relevant law, we may seek your consent to the transfer of such information outside your jurisdiction to our facilities or to those third parties with whom we share it as described above. Your personal data will only be transferred to other locations, where we are satisfied that adequate levels of protection exist to protect the integrity and security of your personal data, which as minimum are comparable to the jurisdiction or territory in which you provided such personal data.

Access Rights to Personal Data

Under applicable laws and regulations, you may have the right to:

- verify whether APAM holds any personal data about you and to access any such data or information about how APAM used or disclosed your personal data;
- require APAM to correct any personal data relating to you which is inaccurate;
- request deletion of your personal data under certain circumstances;
- withdraw your consent or request a change to your scope of consent;
- request deregistration or deletion of your registered account;
- make a complaint about APAM's data handling; and
- enquire about APAM's policies and practices in relation to personal data protection.

Requests for access, correction, complaints, or other queries relating to your personal data should be addressed to:

AIA Pension and Asset Management Sdn. Bhd.
Level 10, Menara AIA,
99 Jalan Ampang,
50450 Kuala Lumpur.

Tel No.: 1300 22 7771

Email: MY.APAM_HELPDESK@aia.com

Under applicable laws and regulations, APAM may have the right to charge costs which are directly related to and necessary for the processing of any personal data request.

You also have the right to lodge a complaint with a supervisory authority in certain jurisdictions if you consider that the processing of your personal data infringes applicable law.

Use of Personal Data for Direct Marketing Purposes

In addition to the purposes set out above, where permitted by law, APAM or AIA group of companies may use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the following products, services, advice and subjects: insurance; annuities; wealth management; banking; financial services; credit cards; medical/health treatment; educational; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes; ("Classes of Marketing Subjects").

For the purposes of direct marketing, we may, where permitted by law, provide your personal information to providers (whether within or outside of APAM) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). Where permitted by law, we may provide your personal data to providers (whether within or outside of APAM) of any of the Classes of Marketing Subjects for gain.

Before using or providing your personal data for the purposes and to the transferees set out in this section, we may be required by law to obtain your written consent, and in such cases, only after having obtained such written consent, may we use and provide your personal data for any promotional or marketing purpose.

The types of personal data that APAM would use and provide for direct marketing purposes as described above are your name and relevant contact details, although we may possess additional personal data.

If your consent is required, and you provide such consent, you may thereafter withdraw your consent to the use and provision to a third party by APAM of your personal data for direct marketing purposes and thereafter APAM shall cease to use or provide such data for direct marketing purposes.

If you have provided consent and wish to withdraw it or if you prefer not to receive marketing communications from us in any form, please inform us by writing to the address in the section on "Access Rights to Personal Data". Any such request should clearly state details of the personal data in respect of which the request is being made.

Amendments to this Personal Data Protection

APAM reserves the right, at any time and without notice, to add to, change, update or modify our practices and policies on personal data protection, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified on our website so that you are always aware of how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting. Where required by applicable law, we may also notify you in the event of material changes to this personal data protection and, where required, seek your consent to those changes.

Additional Information

Should you have any questions on any part of this personal data protection or would like additional information regarding APAM's data privacy practices please do not hesitate to contact us by the contact details above.

SECTION 3: DECLARATION AND SIGNATURE

- a) I acknowledge that I have received, read and understood the Third Replacement Disclosure Document for the Fund(s) to be invested in, its supplementary(ies) (if any), and the terms and conditions stipulated in (i) the Provider's website (www.aia-prs.com.my), (ii) the PPA's website (www.ppa.my), (iii) the terms and conditions of this form and (iv) the personal data protection of this form and I undertake to be bound by them for my initial and subsequent transactions with APAM. I acknowledge that the same have been explained to me by APAM and/or registered PRS consultant.
- b) I hereby declare that the particulars given herein including FATCA Declaration and CRS Self-Certification Form (Individual) are true, correct and complete and that I have not withheld any material facts or information which may influence the acceptance of this application.
- c) I am aware of the fees and charges that will be incurred by me directly or indirectly when investing in the PRS fund(s).
- d) I declare that I have not been convicted by any court for any criminal offence whether within or outside Malaysia.
- e) I certify that I am the account holder of all the account(s) to which this form relates to.
- f) I acknowledge and agree that (a) the information contained in this FATCA Declaration and CRS Self-Certification Form (Individual) is collected and may be kept by the Company for the purpose of FATCA and automatic exchange of financial account information; and (b) the information contained in this form and any information on reportable account(s) may be reported by the Company to any government authorities, regulatory bodies, Internal Revenue Service and exchanged with the tax authorities of another country(ies)/jurisdiction(s) in which I may be a tax resident pursuant to intergovernmental agreements to exchange financial account information.
- g) I undertake to inform APAM within thirty (30) days of any changes in circumstance which causes any information contained in this Private Retirement Scheme (PRS) Account Opening Form to be incorrect and incomplete and affect my tax residency status, and to provide APAM with an updated FATCA and CRS Self-Certification and declaration.

Signature:

Name (as per NRIC/Passport):

Date (DD/MM/YYYY):

Please take note that we will not be able to process this application without your consent to the above declarations.

FOR PRS CONSULTANT USE	FOR OFFICE USE
Consultant's Name:	Date & Time received:
FIMM Consultant Code:	Verified by & Date:
Life Planner Code:	
Contact No:	

APPENDIX – SUMMARY DESCRIPTIONS OF SELECTED DEFINED TERMS

Note: The following are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account information (the “CRS”), the associated Commentary to the CRS, Malaysia-US Intergovernmental Agreement on Foreign Account Tax Compliance Act (FATCA) and other domestic guidance.

List of Definitions:

“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.

“Change in Circumstances”

As per CRS and FATCA requirements, the “Change in Circumstances” means any change in one or more of the information below:

- Change of tax residency details (to/from outside Malaysia; or one country to another)
- Change of residential or mailing address (to/from outside Malaysia; or one country to another)
- Change of contact number (to/from outside Malaysia; or one country to another)
- Change in standing instructions to transfer funds to/from an account maintained outside Malaysia; or from an overseas account to another
- Change of address of the current effective power of attorney/signatory authority (to/from outside Malaysia; or one country to another)
- Change of nationality to/from U.S. (for FATCA only).

“CRS”

CRS stands for Common Reporting Standard, which is developed by the Organisation for Economic Co-operation and Development (OECD) to obtain information from Financial Institutions and for automatic exchange of financial account information with other jurisdictions on an annual basis for tax purposes.

“FATCA”

FATCA stands for the U.S. provisions commonly known as the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. Financial Institutions and other non-U.S. entities.

“Financial Account”

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction”

A “Participating Jurisdiction” means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

“Reportable Account”

The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

“Reportable Jurisdiction”

A “Reportable Jurisdiction” is a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

“Reportable Jurisdiction Person”

A Reportable Jurisdiction Person means an individual or Entity that is resident in a Reportable Jurisdiction under the tax laws of such jurisdiction, or an estate of a decedent that was a resident of a Reportable Jurisdiction. For this purpose, an Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management situated.

“Reportable Person”

A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“Resident for tax purposes”

Generally, an individual will only have one jurisdiction of residence. However, an individual may be resident for tax purposes in two or more jurisdictions. The domestic laws of the various jurisdictions lay down the conditions under which an individual is to be treated as fiscally “resident”. They cover various forms of attachment to a jurisdiction which, in the domestic taxation laws, form the basis of a comprehensive taxation (full liability to tax). They also cover cases where an individual is deemed, according to the taxation laws of a jurisdiction, to be resident of that jurisdiction (e.g. diplomats or other persons in government service). To solve cases of double residence, tax conventions contain special rules which give the attachment to one jurisdiction a preference over the attachment of the other jurisdiction for purposes of those conventions. Generally, an individual will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), he pays or should be paying tax therein by reason of his domicile, residence or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes.

The following examples illustrate how an individual’s residence for tax purposes may be determined:

Example 1: An individual has his permanent home in Jurisdiction A and is taxed as being a resident of Jurisdiction A. He has had a stay of more than six months in Jurisdiction B and according to the legislation of the latter Jurisdiction he is, in consequence of the length of the stay, taxed as being a resident of that Jurisdiction. Thus, he is resident of both Jurisdictions.

Example 2: Same facts as Example 1, except that the individual only had a stay of eight weeks in Jurisdiction B and according to the legislation of that Jurisdiction he is not, by reason of the length of the stay, taxed as being a resident of Jurisdiction B. Thus, he is only resident of Jurisdiction A.

For additional information on tax residence, please talk to your tax adviser or refer to the OECD Automatic Exchange Portal at this link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

“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 this link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

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.

“U.S. Person”

A “U.S. Person” means a U.S. citizen or resident individual, a partnership or corporation organized in the U.S. or under the laws of the U.S. or any State thereof, a trust if (i) a court within the U.S. would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. Persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S.



This PRS Product Suitability Check 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.

A. KNOW-YOUR-INVESTOR PROCESS

Full Name		IC/Passport No	
Nationality		Contact No	
Residential Address		Marital Status	
		Current Employment	
		No. of Dependents	

WARNING:

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT AS STATED IN THE PRS PRODUCT SUITABILITY CHECK AND ACCOUNT OPENING FORM. YOU ARE ADVISED TO EXERCISE JUDGMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.

B. INVESTOR'S NEED ANALYSIS (RISK PROFILE)

<p>1. My age is:</p> <p>a) Below 45 <input type="checkbox"/> 5 points</p> <p>b) 45 to 54 <input type="checkbox"/> 3 points</p> <p>c) 55 and above <input type="checkbox"/> 1 point</p> <p>2. My investment duration period is:</p> <p>a) More than 10 years <input type="checkbox"/> 5 points</p> <p>b) 5 to 10 years <input type="checkbox"/> 3 points</p> <p>c) Less than 5 years <input type="checkbox"/> 1 point</p> <p>3. I am an investor who is:</p> <p>a) Aggressive – Able to tolerate high risk <input type="checkbox"/> 5 points</p> <p>b) Moderate – Able to tolerate some risk <input type="checkbox"/> 3 points</p> <p>c) Conservative – Risk averse investor <input type="checkbox"/> 1 point</p>	<p>4. I have investment in:</p> <p>a) Growth stocks/funds <input type="checkbox"/> 5 points</p> <p>b) Dividend stocks/funds <input type="checkbox"/> 4 points</p> <p>c) Bond/Money market funds <input type="checkbox"/> 2 points</p> <p>d) I am new to investment <input type="checkbox"/> 1 point</p> <p>5. My investment objective is to achieve:</p> <p>a) Capital Growth <input type="checkbox"/> 5 points</p> <p>b) Capital Growth and income <input type="checkbox"/> 3 points</p> <p>c) Income <input type="checkbox"/> 1 point</p> <p>6. I invest for purposes of:</p> <p>a) Lump sum investment for growth <input type="checkbox"/> 5 points</p> <p>b) Lump sum investment for income <input type="checkbox"/> 3 points</p> <p>c) Retirement <input type="checkbox"/> 1 point</p>
Scoring	
Conservative (v)	Moderate (v)
6 - 14 <input type="checkbox"/>	15 - 21 <input type="checkbox"/>
Aggressive (v)	
22 - 30 <input type="checkbox"/>	

C. INVESTOR'S INVESTMENT KNOWLEDGE ASSESSMENT

Recommendation	
No	Fund
1	AIA PAM - GROWTH FUND <input type="checkbox"/>
2	AIA PAM - MODERATE FUND <input type="checkbox"/>
3	AIA PAM - CONSERVATIVE FUND <input type="checkbox"/>
4	AIA PAM - ISLAMIC MODERATE FUND <input type="checkbox"/>
5	AIA PAM - GLOBAL ISLAMIC GROWTH FUND <input type="checkbox"/>
6	AIA PAM - DYNAMIC ASIA EX- JAPAN FUND <input type="checkbox"/>
<p>PRS Consultant</p> <p>Reason(s) for Recommendation:</p> <p><input type="checkbox"/> Default option <input type="checkbox"/> As per investor's risk profile <input type="checkbox"/> Self-selection option</p> <p>PRS Consultant's Name :</p> <p>PRS Consultant Code :</p> <p>PRS Consultant's Signature:</p>	

Acknowledgement

1	The PRS Consultant has explained, and I have understood the features and risks of the product.
2	I have provided the required information for the Product Suitability Assessment. All information disclosed is true, complete and accurate.
3	I acknowledge receipt of a copy of Product Highlights Sheet and the relevant disclosure document which have been given to me.
4	Please tick either ONE of the following options:
i)	I have decided to purchase a fund under default option. <input type="checkbox"/>
ii)	I have decided to purchase a fund based on this Product Suitability Assessment. <input type="checkbox"/>
iii)	I have decided to purchase a fund/funds other than item i and ii. <input type="checkbox"/>
iv)	I decline to provide certain information required for product suitability assessment and that this may adversely affect my suitability assessment. <input type="checkbox"/>

Investor's Signature:	Date: