HEALTHIER, LONGER, BETTER LIVES

AIA PRS
(General Guide)
How To Fill Up
PRS Account Opening Form & Payment Methods
(Version July 2025)

Disclaimer

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HOW TO FILL UP GUIDE

Guide to:

1. AIA PRS Account Opening Form (AOF)
2. Customer Profiling Form (part of AOF)
3. Payment Methods
4. PRS Submissions (Common Mistakes)

Version July 2025

Account Opening Form (AOC) Guide

PPA Member: Tick NEW if New to PRS and Tick Existing for those already have PRS account (APAM or another provider).

Channel: Tick PRS consultant.

For existing customer ONLY
MANDATORY TO FILL IN PPA (follow by IC Number)

PPA Member: ✔ New ☐ Existing
Channel: ✔ PRS Consultant (Provider) ☐ Institutional PRS Advisor
☐ Corporate PRS Distributor

PPA Account No: P P A

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.*

Full Name: T A N L I L Y
(as per NRIC/Passport)

Salutation: ☐ Mr ☐ Mrs ✓ Ms. ☐ Others

NRIC No. (Malaysia): 1 1 1 1 1 1 - 2 2 - 3 3 3 3

Passport No. (Foreigner):

Country of Issue:

Date of Birth: 1 1 / 1 1 / 1 1 1 1 (DD/MM/YYYY)

Gender: ☐ Male ✓ Female

Place of Birth: M A L A Y S I A

Age: 3 1

Marital: ✓ Single ☐ Married ☐ Others

Race: ☐ Malay ✓ Chinese ☐ Indian ☐ Others

Nationality: ☐ Malaysian ☐ Non-Malaysian

(Please state the Nationality for Non-Malaysian)

Mother's Maiden Name: W O N G H A L I

Please fill in ALL personal particulars as shown. Mandatory for new and existing customers.

Account Opening Form (AOC) Guide

Please fill in ALL personal particulars as shown. Mandatory for new and existing customers.

Source of Fund

- [ ] Salary / Business income
- [ ] Personal savings
- [ ] Sales of assets
- [ ] Sales of other investments
- [ ] Inheritance
- [ ] Others, please specify ____________

Source of Wealth

- [ ] Salary or commission from current and/ or past employment
- [ ] Savings from past employment or Business
- [ ] Sales of investments (shares / unit trusts etc.)
- [ ] Sales of assets
- [ ] Business or trade income
- [ ] Rental income
- [ ] Inheritance or gift
- [ ] Others, please specify ____________

Mandatory for FOREIGN INVESTORS ONLY.

[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 ____________

Account Opening Form (AOC) Guide

Customer's Occupation.
If Retiree/Housewife/Unemployed, please state accordingly.

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

Leave blank for Retiree, Housewife or Unemployed ONLY.

Mandatory even for self-employed without official company name (ie. Hawker CKT).

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

Mandatory even for those who are not working.

Please tick RM0 to RM1,500 (if no working income).

Account Opening Form (AOC) Guide

CORRESPONDENCE ADDRESS AND CONTACT DETAILS

Mandatory for new and existing customers.

Correspondence Address:

Postcode: City:

State: Country:

Tel: Home Mobile Office
(with Country Codes)

Email Address:

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

Residence Address:

Postcode: City:

State: Country:

Fill in ONLY if the residence address is different from correspondence address.

Account Opening Form (AOC) Guide

Tick NEW for first time NEW AIA PRS customer only.
Tick TOP-UP for existing AIA PRS customer, even for contribution into a new fund.

CONTRIBUTION DETAILS

A) Transaction Type:
(Select one option only)

☐ New *(Note: Strictly for opening of NEW PRS account with APAM)*

☐ Top-up

For Vesting, please Tick 'Employer Contribution' (Vesting) only.

B) Contribution Type:
(Select one option only)

☐ Individual

☐ Employer Contribution (Non-Vesting) ☐ Employer Contribution (Vesting) ☐ Employee Salary Deduction

For Personal Contribution
Please Tick "Individual".

Account Opening Form (AOC) Guide

C) Fund Allocation:
(Select one option only)

☐ Default option according to age

Tick the checkbox for Default Option. (Leave table below blank).

☐ Self-selection option as follows :

Tick and fill in the below for Self-Selection (Non Default Option).

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		
7	AIA PAM - DIVIDEND INCOME FUND		

Only fill amount here if chooses self-selection.

Only fill Direct Debit amount here.
Must also accompanied by Direct Debit Authorization form.

Account Opening Form (AOC) Guide

For Lump Sum contribution, just fill up ONE based on chosen payment only (choose A or B only).

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 MAYBANK Ref No. 528491 Amount (RM) 10,000

c) Direct Debit: ☐ Monthly ☑ Annually Deduction date: ☑ 12th ☐ 25th

Payer Bank MAYBANK Account No. 111-222-111-0 Amount (RM) 5,000

d) Transfer In From (Provider's Name): ____ Amount (RM) ____

Fill up if you would like to proceed with Monthly Direct Debit and tick Monthly/Annual with one of the two dates given.

Ensure to attach with Direct Debit form.

Transfer In: For customers transferring their PRS funds from OTHER PRS providers into APAM

Account Opening Form (AOC) Guide

If self-payment, please tick ‘ YES’ and leave the below table blank.

Note: For Joint bank account, it is MANDATORY to attached with the bank statement.

If third-party payment, please tick ‘NO’ and fill the table below with the Payor/Contributor details.

Important: Please provide IC copy of **Third Party** Payor with Certified True Copy (CTC) by the consultant.

PRS CUSTOMER DUE DILIGENCE (ALLOWABLE THIRD PARTY PAYMENT)

If you are the Unit Holder, are you also the Payor/Contributor of the fund(s)?

☐ Yes — If your answer is **Yes** (i.e. self-payment), you need **NOT** complete the section on Payor/Contributor Details below.
(Note : For payment from bank joint account, please substantiate/support with bank statement to show proof that the applicant is one the account holders)

☐ No — If your answer is **No** (i.e. third party payment), please complete the Payor/Contributor Details below

PAYOR/CONTIBUTOR DETAILS (Only fill in if your answer is No for the above)

Name of Payor :		NRIC / Passport Number : *(Note: MANDATORY to provide copy of NRIC / Passport)*	
Date of Birth :	(DD/MM/YYYY)	Gender :	☐ Male ☐ Female
Nationality :		Occupation :	
Contact No :		E-mail Address :	
Payor/Contributor Correspondence Address			
Relationship with Payor	☐ Spouse	☐ Parent	☐ Children

Source of Fund: ☐ Salary / Business income ☐ Personal savings ☐ Sales of assets ☐ Sales of other investments ☐ Inheritance ☐ Others, please specify

Source of Wealth: ☐ Salary or commission from current and/ or past employment ☐ Savings from past employment or Business ☐ Sales of investments (shares / unit trusts etc.) ☐ Sales of assets ☐ Business or trade income ☐ Rental income ☐ Inheritance or gift ☐ Others, please specify

I , being the unit holder, hereby confirm that:

☐ 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.

THIS SECTION IS APPLICABLE 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

Account Opening Form (AOC) Guide

Tick all FATCA checkboxes
(US Person cannot invest in PRS).

(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?	☐	✓
2	Did you hold a U.S. Permanent Resident Card (Green Card)?	☐	✓
3	Are you a U.S. Resident?	☐	✓

☐ **U.S. person – if you have ticked "Yes" to any of the thre**
I hereby declare and agree that, by contributing this AIA
federal income tax purposes. I understand that AIA Pens
on it and act on it. In the event this statement is false, m
less charges and tax penalty, if any at point of terminati
entitled to terminate my account.

✓ **Non-U.S. person – if you have ticked "No" to all the thre**
I hereby declare and agree that, by contributing this AIA
U.S. federal income tax purposes and that I am not acting
Bhd. ("APAM"), believing this statement to be true, will
which case APAM shall notify me and repay my investme
In view that this is a fundamental term, APAM shall be er

U.S. Person – Change of Circumstances*:

✓ I agree to notify APAM within thirty days (30) of any change in m
applicable to U.S. persons or residents contributing AIA Private R
***Note: A false statement or misrepresentation of tax status by**
Account holders who have or may have U.S. Indicia: ***Note: The**
(i) U.S. persons for U.S. federal income tax purposes; or (ii) If yo
connection with this AIA Private Retirement Scheme contributio
be in fact a U.S. person for U.S. federal income tax purposes (incl
Indicia" as used below refers to any of the three circumstances d
Indicia and fail after request to provide such information, conse
comply with its contractual, legal and/or regulatory obligations
reporting to the Internal Revenue Service of information relati
contribution, APAM reserves the right and shall be entitled to take
your account, withholding the necessary monies to be remitted
penalty, if any at point of termination in the event of such termi

FATCA Data Privacy Waiver (applicable to both individuals and corporates

✓ APAM and its affiliates ("the Group") are subject to and required
(the "Reporting Requirements"). As such, I provide my express c

Account Opening Form (AOC) Guide

Part 1 Identification of PRS member

Do you have any tax residency in country(ies) other than Malaysia and United States (U.S.)?

☐ Yes (Please complete Part 2) ☑ No

If tick Yes, please fill up below table.

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

Please complete the following table by providing:
(a) **ALL current country of tax residence**; and
(b) Your Taxpayer Identification Number or its Functional Equivalent (TIN) for each country indicated.

If the TIN is unavailable, please select one (1) reason, A, B or C as below:
Reason A – The country where I am a tax resident does not issue TINs to its residents.
Reason B – I am not able to obtain the TIN (please provide explanation).
Reason C – TIN is not required. Select this reason only if the authorities of the country of tax residence do not require disclosure of TIN.

Country 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)			

Account Opening Form (AOC) Guide

Mandatory for both New/Existing Customer.

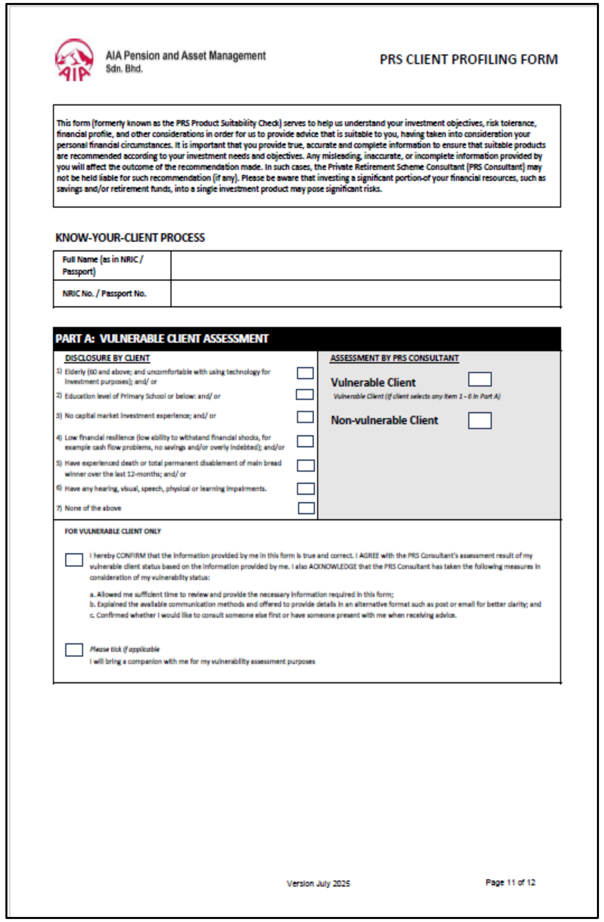
Signature:
Name (as per NRIC/Passport):
Date (DD/MM/YYYY):

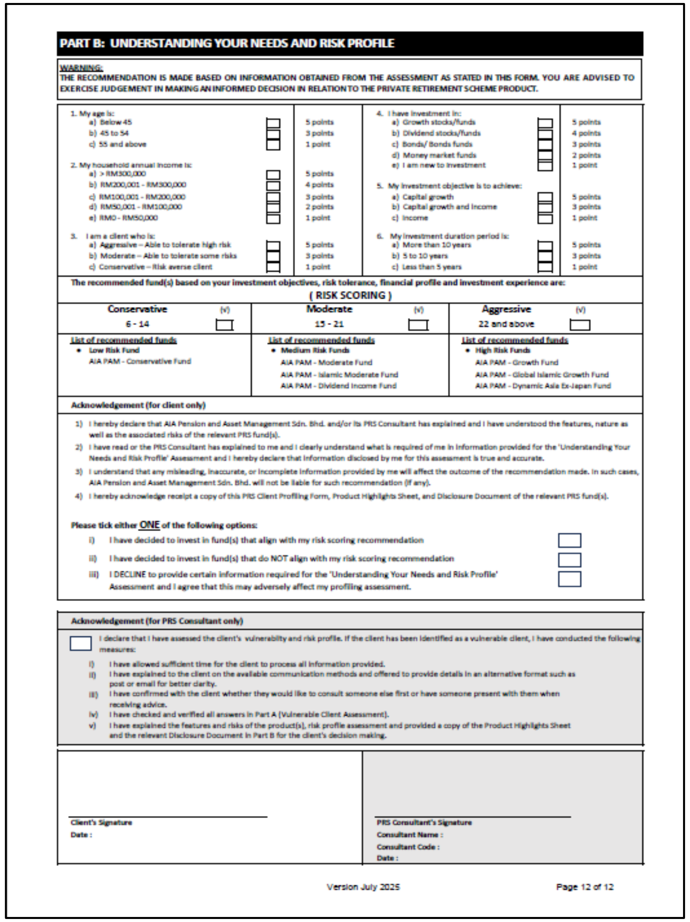
Please take note that we will not be able to process this application without your consent to the above declarations.

Please state agent name & agent code XXXXX in the respective column.

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

Client Profiling Form (CPF)





In line with the implementation of the TCF Policy, a Client Profiling Form (CPF) is introduced

This form will replace the Product Suitability Form and attached along with the Account Opening Form

Important Note:

Both new and existing customers are required to complete and submit the form during new enrolment and/or existing top-up.

All fields are mandatory and any incomplete CPF will be rejected accordingly.

Note: A copy of the CPF is also required for Switching and Transfer In cases.

Client Profiling Form (CPF)

KNOW-YOUR-CLIENT PROCESS

Full Name (as in NRIC / Passport)	
NRIC No. / Passport No.	

Please fill in accordingly

PART A: VULNERABLE CLIENT ASSESSMENT		
DISCLOSURE BY CLIENT		**ASSESSMENT BY PRS CONSULTANT**
1) Elderly (60 and above; and uncomfortable with using technology for investment purposes); and/ or	☐	Vulnerable Client ☐ *Vulnerable Client (If client selects any item 1 - 6 in Part A)*
2) Education level of Primary School or below: and/ or	☐	
3) No capital market investment experience; and/ or	☐	Non-vulnerable Client ☐
4) Low financial resilience (low ability to withstand financial shocks, for example cash flow problems, no savings and/or overly indebted); and/or	☐	
5) Have experienced death or total permanent disablement of main bread winner over the last 12-months; and/ or	☐	
6) Have any hearing, visual, speech, physical or learning impairments.	☐	
7) None of the above	☐	

Part A: Vulnerable Client Assessment

Assessment By PRS Consultant

- Consultant to tick accordingly

Important Note:
The assessment cannot be solely relying on the customer's disclosure.

Disclosure by Client

- Client to tick accordingly (where applicable)

Client Profiling Form (CPF)

FOR VULNERABLE CLIENT ONLY

☐ I hereby CONFIRM that the information provided by me in this form is true and correct. I AGREE with the PRS Consultant's assessment result of my vulnerable client status based on the information provided by me. I also ACKNOWLEDGE that the PRS Consultant has taken the following measures in consideration of my vulnerabilty status:

a. Allowed me sufficient time to review and provide the necessary information required in this form;
b. Explained the available communication methods and offered to provide details in an alternative format such as post or email for better clarity; and
c. Confirmed whether I would like to consult someone else first or have someone present with me when receiving advice.

☐ *Please tick if applicable*

I will bring a companion with me for my vulnerability assessment purposes

Part A: Vulnerable Client Assessment

Client to tick **ONLY IF** identified as a Vulnerable Client and where applicable

Client Profiling Form (CPF)

PART B: UNDERSTANDING YOUR NEEDS AND RISK PROFILE

WARNING:
THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE ASSESSMENT AS STATED IN THIS FORM. YOU ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE PRIVATE RETIREMENT SCHEME PRODUCT.

1. My age is:			4. I have investment in:		
a) Below 45	☐	5 points	a) Growth stocks/funds	☐	5 points
b) 45 to 54	☐	3 points	b) Dividend stocks/funds	☐	4 points
c) 55 and above	☐	1 point	c) Bonds/ Bonds funds	☐	3 points
			d) Money market funds	☐	2 points
			e) I am new to investment	☐	1 point
2. My household annual income is:			5. My investment objective is to achieve:		
a) > RM300,000	☐	5 points	a) Capital growth	☐	5 points
b) RM200,001 - RM300,000	☐	4 points	b) Capital growth and income	☐	3 points
c) RM100,001 - RM200,000	☐	3 points	c) Income	☐	1 point
d) RM50,001 - RM100,000	☐	2 points			
e) RM0 - RM50,000	☐	1 point			
3. I am a client who is:			6. My investment duration period is:		
a) Aggressive – Able to tolerate high risk	☐	5 points	a) More than 10 years	☐	5 points
b) Moderate – Able to tolerate some risks	☐	3 points	b) 5 to 10 years	☐	3 points
c) Conservative – Risk averse client	☐	1 point	c) Less than 5 years	☐	1 point

The recommended fund(s) based on your investment objectives, risk tolerance, financial profile and investment experience are:

(RISK SCORING)

Conservative (√)	Moderate (√)	Aggressive (√)
6 - 14 ☐	15 - 21 ☐	22 and above ☐
• **Low Risk Fund** AIA PAM - Conservative Fund	• **Medium Risk Funds** AIA PAM - Moderate Fund AIA PAM - Islamic Moderate Fund AIA PAM - Dividend Income Fund	• **High Risk Funds** AIA PAM - Growth Fund AIA PAM - Global Islamic Growth Fund AIA PAM - Dynamic Asia Ex-Japan Fund

Part B
Understanding Your Needs and Risk Profile

- Client to complete all 6 questions
- Question 2 & Question 6 have been revised from previous version.
- Client to total up the points to indicate their risk scoring

Important Note:

- Client may still choose to invest for other funds despite the risk scoring recommendation, and to tick Option ii under suitability assessment section (**see next page**) to acknowledge the risks

Client Profiling Form (CPF)

Acknowledgement (for client only)

1) I hereby declare that AIA Pension and Asset Management Sdn. Bhd. and/or its PRS Consultant has explained and I have understood the features, nature as well as the associated risks of the relevant PRS fund(s).
2) I have read or the PRS Consultant has explained to me and I clearly understand what is required of me in information provided for the 'Understanding Your Needs and Risk Profile' Assessment and I hereby declare that information disclosed by me for this assessment is true and accurate.
3) I understand that any misleading, inaccurate, or incomplete information provided by me will affect the outcome of the recommendation made. In such cases, AIA Pension and Asset Management Sdn. Bhd. will not be liable for such recommendation (if any).
4) I hereby acknowledge receipt a copy of this PRS Client Profiling Form, Product Highlights Sheet, and Disclosure Document of the relevant PRS fund(s).

Please tick either ONE of the following options:

i) I have decided to invest in fund(s) that align with my risk scoring recommendation ☐

ii) I have decided to invest in fund(s) that do NOT align with my risk scoring recommendation ☐

iii) I DECLINE to provide certain information required for the 'Understanding Your Needs and Risk Profile' Assessment and I agree that this may adversely affect my profiling assessment. ☐

Part B - Acknowledgement

- Client to tick **either** one of the three boxes
- Option (ii) if client choose to invest for other funds despite the risk scoring recommendation
- Option (iii) shall only be ticked if Client declines to disclose information required for "Understanding Your Needs and Risk Profile"

Client Profiling Form (CPF)

Acknowledgement (for PRS Consultant only)

☐ I declare that I have assessed the client's vulnerablity and risk profile. If the client has been identified as a vulnerable client, I have conducted the following measures:

i) I have allowed sufficient time for the client to process all information provided.
ii) I have explained to the client on the available communication methods and offered to provide details in an alternative format such as post or email for better clarity.
iii) I have confirmed with the client whether they would like to consult someone else first or have someone present with them when receiving advice.
iv) I have checked and verified all answers in Part A (Vulnerable Client Assessment).
v) I have explained the features and risks of the product(s), risk profile assessment and provided a copy of the Product Highlights Sheet and the relevant Disclosure Document in Part B for the client's decision making.

Client's Signature Date :	PRS Consultant's Signature Consultant Name : Consultant Code : Date :

Part B Acknowledgement

Consultant to acknowledge, sign and provide required details & date (Grey Box)

Client to sign and date (white box)

Client Profiling Form (CPF)

Acknowledgement (for PRS Consultant only)

☐ I declare that I have assessed the client's vulnerablity and risk profile. If the client has been identified as a vulnerable client, I have conducted the following measures:

i) I have allowed sufficient time for the client to process all information provided.
ii) I have explained to the client on the available communication methods and offered to provide details in an alternative format such as post or email for better clarity.
iii) I have confirmed with the client whether they would like to consult someone else first or have someone present with them when receiving advice.
iv) I have checked and verified all answers in Part A (Vulnerable Client Assessment).
v) I have explained the features and risks of the product(s), risk profile assessment and provided a copy of the Product Highlights Sheet and the relevant Disclosure Document in Part B for the client's decision making.

Client's Signature Date :	PRS Consultant's Signature Consultant Name : Consultant Code : Date :

Part B Acknowledgement

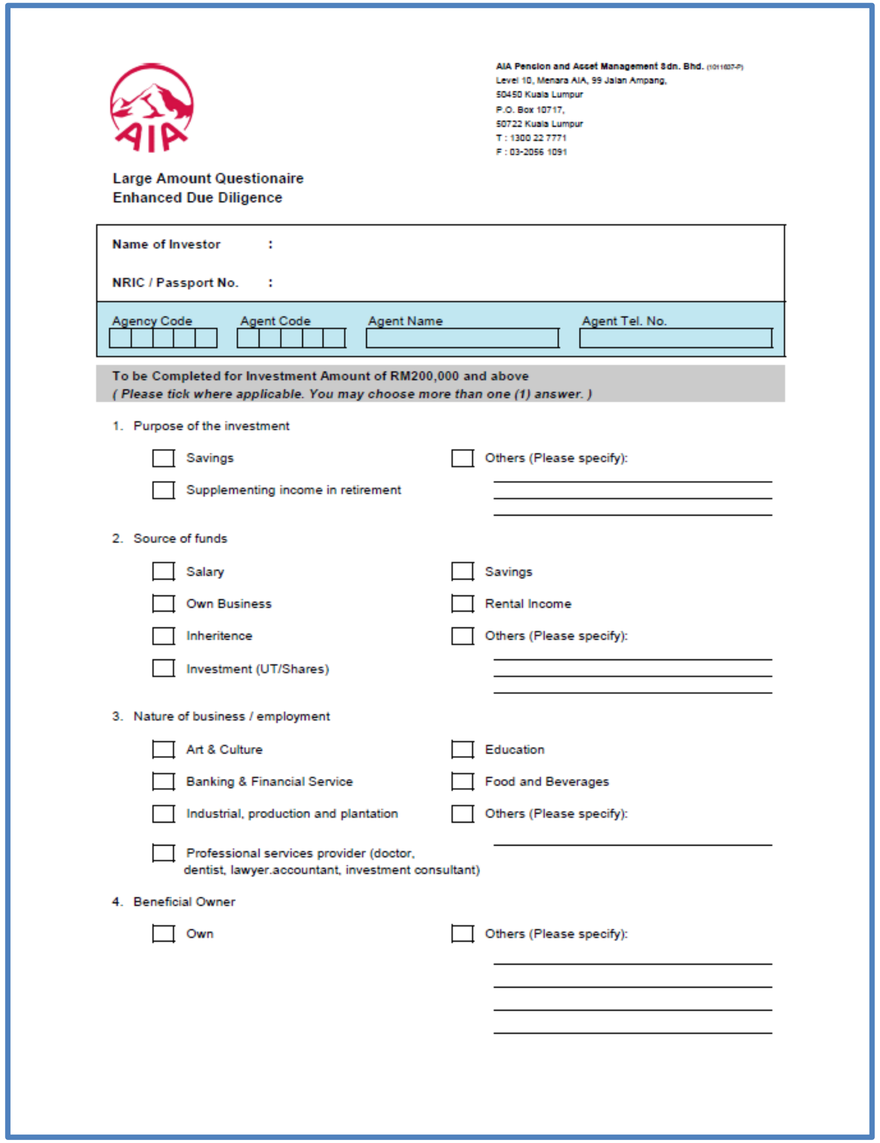
Consultant to acknowledge, sign and provide required details & date (Grey Box)

Client to sign and date (white box)

Large Amount Questionnaire (LAQ)

Important Reminder:

- Large Amount Questionnaire (LAQ) is required for total accumulated contribution of RM200,000 and above.
- Form can be obtained via ALPP.



AIA Pension and Asset Management Sdn. Bhd. (1011607-P)
Level 10, Menara AIA, 99 Jalan Ampang,
50450 Kuala Lumpur
P.O. Box 10717,
50722 Kuala Lumpur
T : 1300 22 7771
F : 03-2056 1091

Large Amount Questionaire
Enhanced Due Diligence

Name of Investor :

NRIC / Passport No. :

Agency Code	Agent Code	Agent Name	Agent Tel. No.

To be Completed for Investment Amount of RM200,000 and above
(Please tick where applicable. You may choose more than one (1) answer.)

1. Purpose of the investment
   - ☐ Savings
   - ☐ Supplementing income in retirement
   - ☐ Others (Please specify):
2. Source of funds
   - ☐ Salary
   - ☐ Own Business
   - ☐ Inheritence
   - ☐ Investment (UT/Shares)
   - ☐ Savings
   - ☐ Rental Income
   - ☐ Others (Please specify):
3. Nature of business / employment
   - ☐ Art & Culture
   - ☐ Banking & Financial Service
   - ☐ Industrial, production and plantation
   - ☐ Professional services provider (doctor, dentist, lawyer.accountant, investment consultant)
   - ☐ Education
   - ☐ Food and Beverages
   - ☐ Others (Please specify):
4. Beneficial Owner
   - ☐ Own
   - ☐ Others (Please specify):

Payment Methods Reminder

Via Cheque	
Payable to	APAM Sdn Bhd

Important Note:

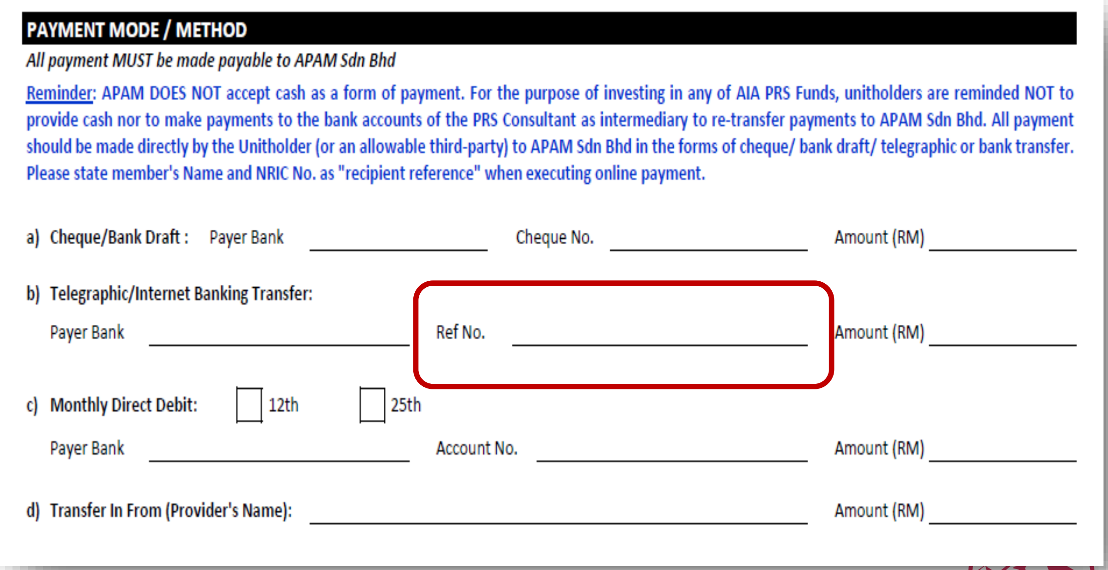
- **Do not use the full name – ie. AIA Pension and Asset Management and/or Sendirian Berhad**
- **For joint account (husband & wife), ensure customer name is on the cheque**
- **If not, must provide bank statement to show**
- **For individual contribution, strictly no company cheques**

Payment Methods Reminder

Via Internet Banking	
Account Name	APAM Sdn Bhd
Bank	Deutsche Bank
Account Number	0018440000
Recipient Reference	<Investor’s IC Number> Example:1998145513

Important Note:

- Please tick as "NO" for Beneficiary ID/IC Type or Recipient ID Type for Payment via Instant Transfer / Giro
- Payment via Instant Transfer is preferable instead of Giro to prevent payment failure
- Please use the “Reference Number” generated from your Internet Banking transaction to fill up the Account Opening Form’s – Payment Mode/Method” section under the Ref. No
- Please note that payment via ATM or cash is not permitted.



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) ______

Thank you