



HEALTHIER, LONGER,
BETTER LIVES

iPOS for PRS Submission Guide & FAQ

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iPOS for PRS

Introducing iPOS for PRS



Before iPOS...

- 🚗 Multiple trips to meet clients
- 📄 Endless forms to fill
- ✗ Rejections from incomplete applications



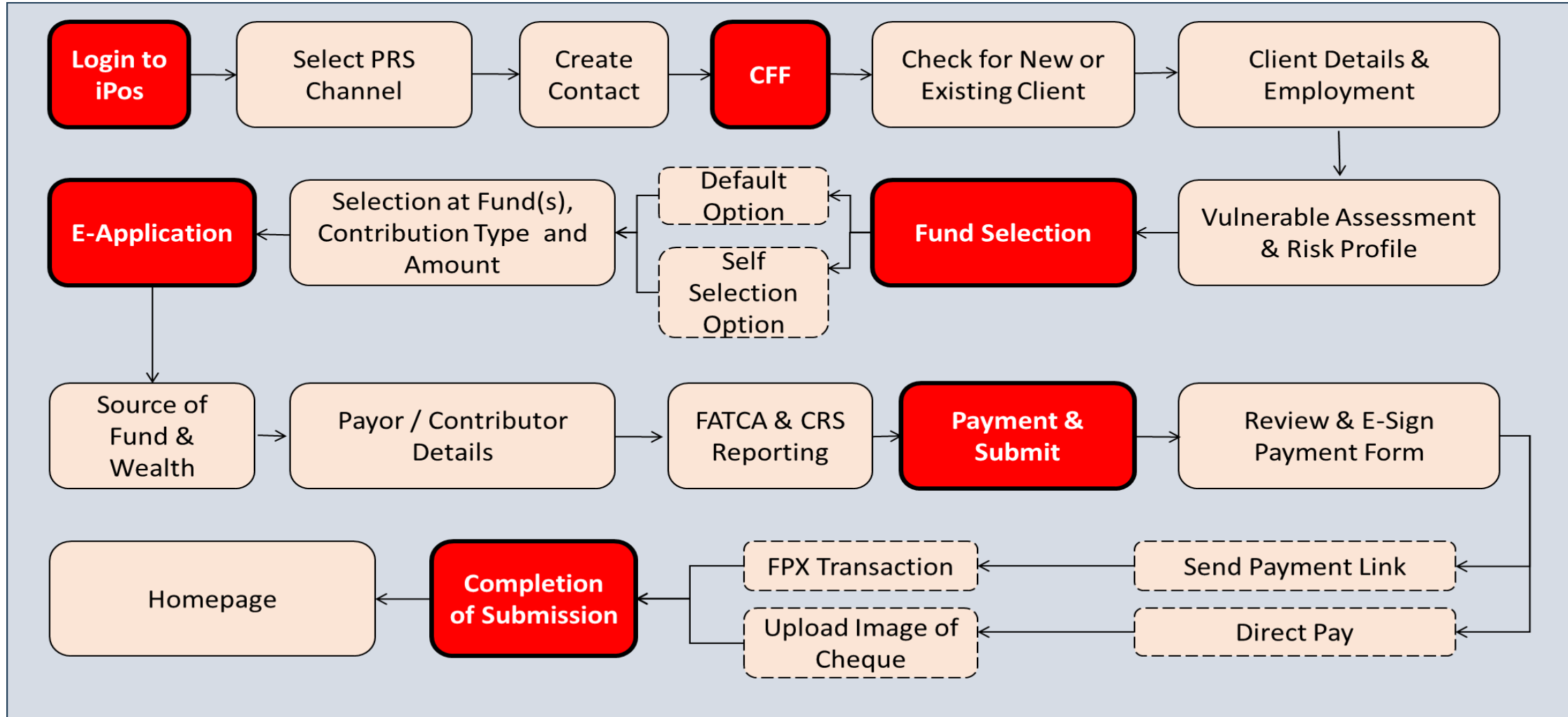
Now with iPOS...

- ⚡ Submit PRS in just 15 minutes
- ✅ Smart checks for complete submissions
- 🏆 More time to close cases and grow your PRS and Cross Sell Business

iPOS for PRS

User Journey Process Flow

Client Fact Find (CFF) > Fund Selection > E-Application > Payment

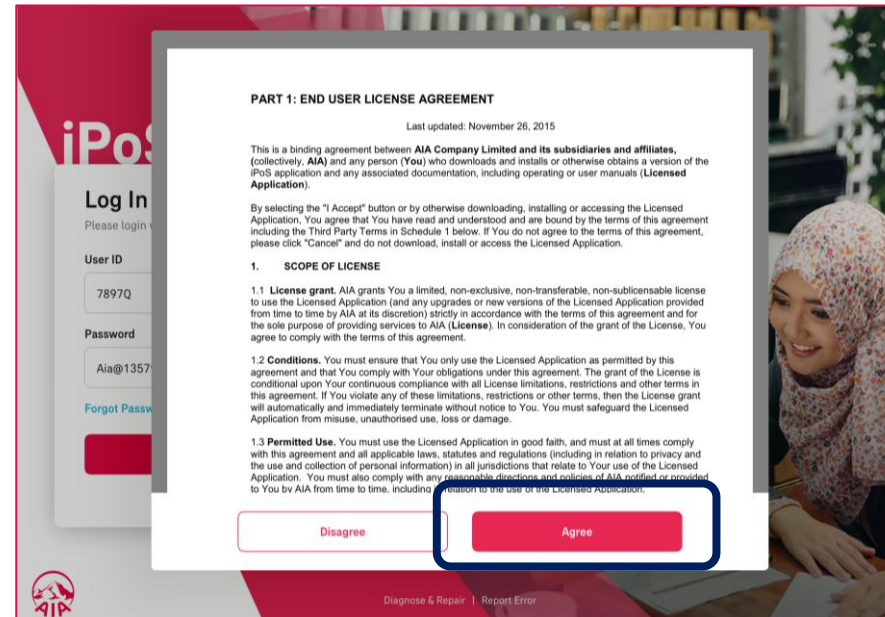
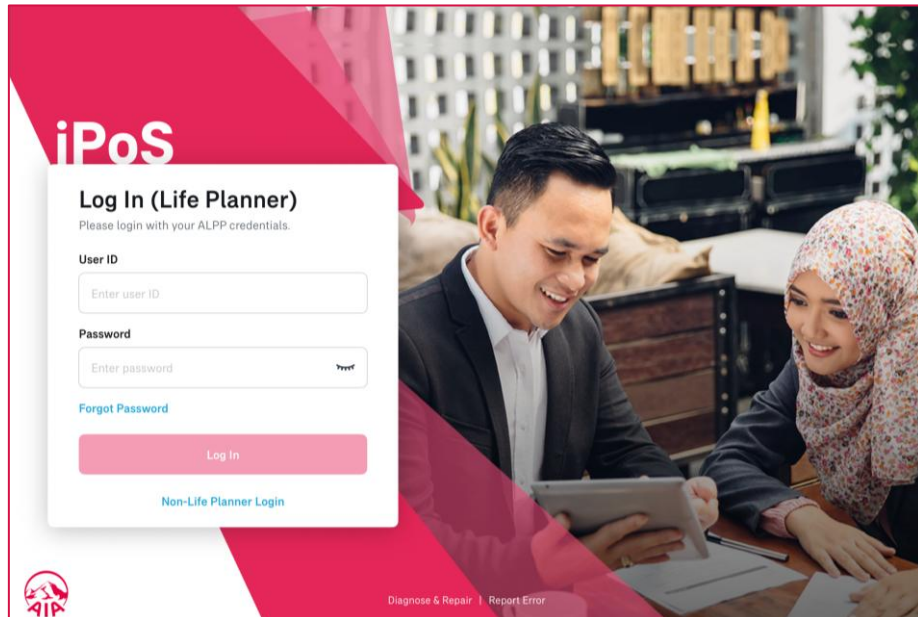


iPOS for PRS - Overview of Steps

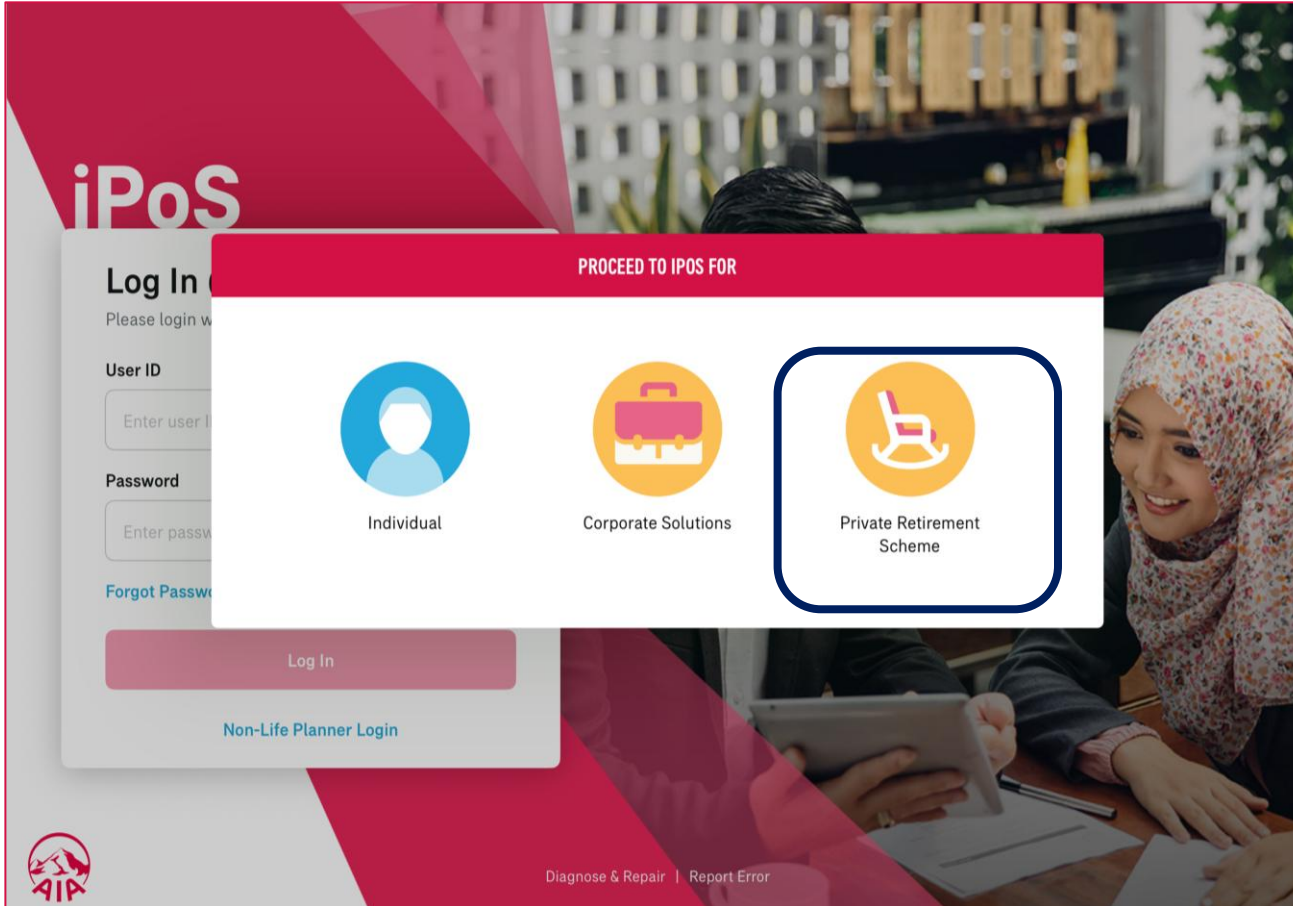
Overview of steps for each section.

Client Fact Find (CFF)	Fund Selection		E-Application (EAPP)		Payment & Submit	
4 Steps	Default Option	3 Steps	Sign Now	7 Steps	Send Payment Link	5 Steps
	Self-Selection Option	3 Steps	Remote Sign	14 Steps	Direct Pay	2 Steps
	Regular Contribution	3 Steps	Third Party Payment	2 Steps		

1. Please ensure iPOS is updated to latest version.
2. Log in using your existing User ID and password.
3. Click “**Agree**” to accept the **End User License Agreement**.



iPOS for PRS



Click on **Private Retirement Scheme**.

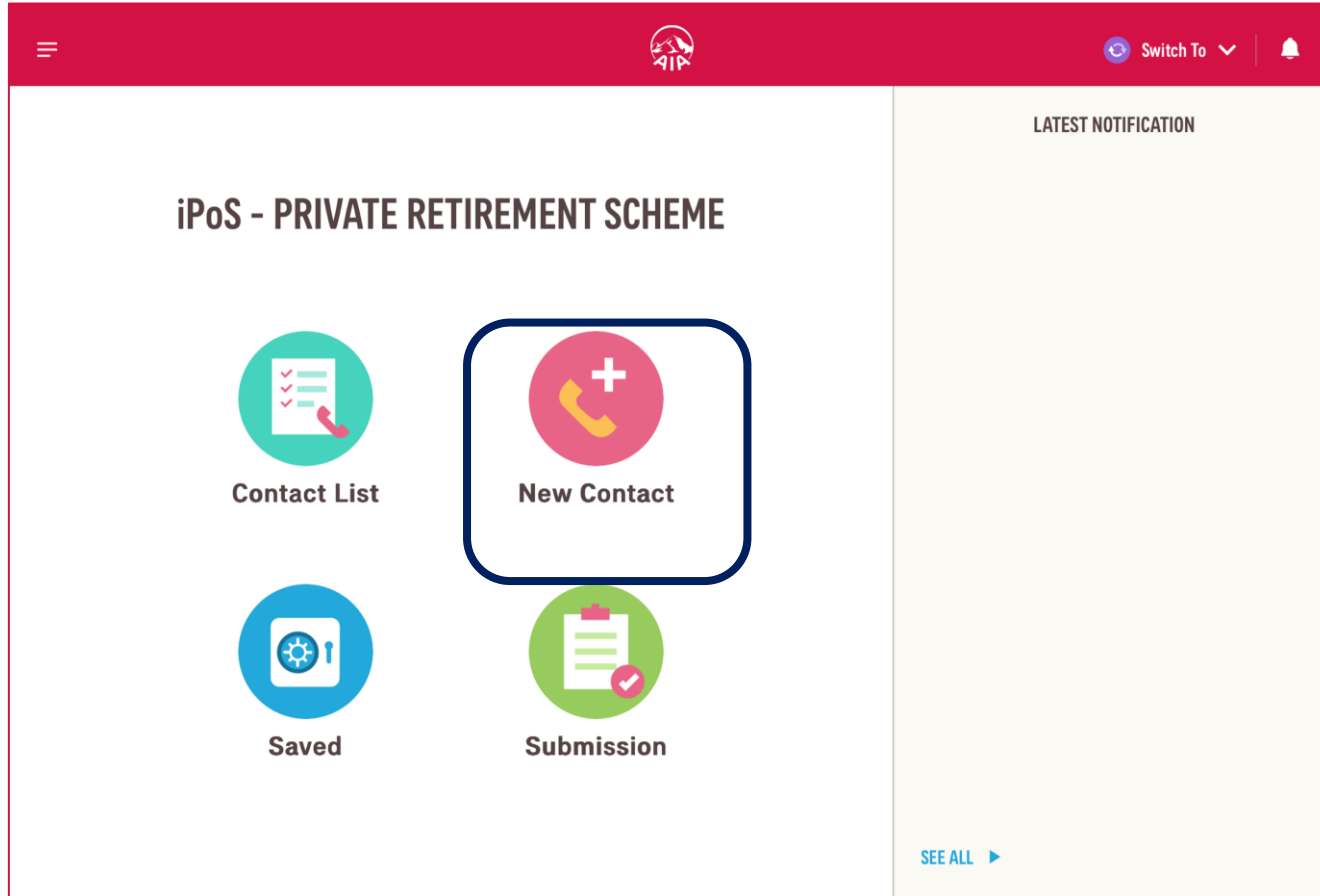
Note: Only active PRS consultants can access.





HEALTHIER, LONGER,
BETTER LIVES

Client Fact Find (CFF)



Step 1:

To start your submission, click **New Contact**.

<

CLIENT INFORMATION

CLIENT INFORMATION

Salutation *

Please Select

▼

Please select Salutation

Full Name *

Name

Please input Full Name

Gender *

FEMALE

MALE

Please select Gender

Mobile No. *

+60

▼

Mobile Number

Please input Mobile Number

CANCEL

SAVE CONTACT

Step 1.1

Enter the required client information.

Note:

Please ensure full name as per NRIC.



 CLIENT INFORMATION

CLIENT INFORMATION

Salutation * **DROP DOWN**

Please Select ▲

"

Jr

Master

Mdm

Miss

Mr

Ms

Prof

Dr

Full Name *

Name

Please input Full Name

Mobile No. * **DROP DOWN**

+60 ▼ Mobile Number

Please input Mobile Number

SAVE CONTACT

Note:

Boxes with a triangle ▼ indicate a drop-down box for selection.

CLIENT INFORMATION

CLIENT INFORMATION

Salutation *

Mr

Full Name *

Chart King

Gender *

FEMALE



MALE

Mobile No. *

+60

120881888

CANCEL

SAVE CONTACT

Step 1.1:

Once completed, click **SAVE CONTACT** to proceed.

<

PROFILE

Mr Chart King

Last Update on 05/03/2026

New IC

-

Nationality

-

Gender

Male

Email

-

Tel No.

(Home) +60 -

(Mobile) +60 12*****88

Age

-

Address

-

AIA PRS Member Details

Please check the AIA PRS member status.

CHECK

SAVED LIST

Last Update	Transaction Type	Fund Name	Contribution Amount	Status
-------------	------------------	-----------	---------------------	--------

CLIENT FACT FIND

Step 2:

Click **CHECK** to verify the client as new or existing AIA PRS member status.



<

PROFILE

Mr Chart King

Last Update on 05/03/2026

New IC-

Tel No.
(Home) +60 -
(Mobile) +60 12*****88

AIA PRS Member Details
Please check the AIA PRS member status.

SAVED LIST

Last UpdateTra

CHECK AIA PRS MEMBER STATUS

Please select the ID Type and provide the NRIC/ MY PR/ Passport No. for membership status verification.

ID Type *New IC

NRIC/ MY PR/ Passport No. *

Please Input

Please input ID Number

Date Of Birth *01/01/1970

CANCELCHECK

Email-

Status

CLIENT FACT FIND

Step 2.1

Enter the NRIC.

The Date of Birth will be updated automatically.

<

PROFILE

Mr Chart King

Last Update on 05/03/2026

New IC
*****5513

Nationality
-

Gender
Male

Email
-

Tel No.
(Home) +60 -
(Mobile) +60 12*****88

AIA PRS Member Details
NO

CHECK AIA PRS MEMBER STATUS

AIA PRS Member status check completed for **Mr Chart King.**

AIA PRS Member Details: **NO**

OK

SAVED LIST

Last Update	Transaction Type	Fund Name	Contribution Amount	Status
-------------	------------------	-----------	---------------------	--------

CLIENT FACT FIND

Step 2.1

A Pop-Up will appear to indicate the client's member status.

Step 2.2

Proceed to fill in the **CLIENT DETAILS**.

<

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

! Client Profiling Form

! Personal Data Protection

CLIENT DETAILS ✓

EMPLOYMENT DETAILS ✓

AIA PRS Member Details
NO

CHECK

Salutation *

Mr

ID Type *

New IC

Date Of Birth *

08/08/1980

Place of Birth *

Petaling Jaya

Full Name *

Chart King

NRIC/ MY PR/ Passport No. *

800808-14-5513

Age *

45

Nationality * ⓘ

MALAYSIAN

BACK

NEXT

<

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

! Client Profiling Form

! Personal Data Protection

CLIENT DETAILS ✓

EMPLOYMENT DETAILS ✓

Correspondence Address 1 *

9 Jalan SL 1

Correspondence Address 2

Bandar SL

Correspondence Address 3

Please Input

Correspondence Address 4

Please Input

Postcode *

43200

City *

Batu 9 Cheras

State *

W.P Kuala Lumpur

Country *

MALAYSIA

Home Tel No.

Mobile No. *

BACK

NEXT



MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

Personal Details

Client Profiling Form

Personal Data Protection

CLIENT DETAILS

EMPLOYMENT DETAILS

Employment Status *

Please Select

DROP DOWN

Please select Employment Status

Occupation *

Please Select

TO CHOOSE

Please select Occupation

Office of Employer/Business *

Please Select

DROP DOWN

Please select Office of Employer/Business

Household Monthly Earned Income Range *

Please Select

DROP DOWN

Please select Household Monthly Earned Income Range

Industry *

Please Select

TO CHOOSE

Please select Industry

Name of Employer/Business *

Please Input

Please input Name of Employer/Business

Outside of Malaysia

Please Select

Malaysia Tax Identification Number (TIN)

Please Input

OPTIONAL

BACK

NEXT

Step 2.3:

Continue with **EMPLOYMENT DETAILS**.

Note:

1. Boxes with a triangle ▼ indicate a drop-down selection.

2. “TO CHOOSE” will open a separate page and will auto-populate the Industry field once an Occupation is selected.

×

SELECT INDUSTRY & OCCUPATION

T

Search

OK

Industry	Occupation	Life	APTAS	APAS	ADB	APDC	RCC	HS	HB	PA
A Automobile Industry >	Title									
B Aviation - Commercial >	Bank - Armed Guards (No RCC)	2.5/M	4	3	2	Std	N	1.45	1.45	4
C Aviation - Private >	Bank - Armoured Car-Driver & Collector (No RCC)	Std	4	3	2	Std	N	1.45	1.45	4
D B										
E Bakelite & Other Non-Pyroxyl... >	Bank - Clerk, Officer, Teller (No RCC)	Std	1	1	1	Std	N	1	1	1
F Bank >	Bank Staff (Office Work Only), Investment Adviser, Financial Planner, Credit Analyst, Credit officer	Std	1	1	1	Std	N	1	1	1
G Bar - International Hotels >	Car Repossesser - Bank	Std	4	3	2	Std	N	1.3	1.3	4
H Bar - Others >										
I Barber / Hairdressing Salon >										
J Baths, Beaches & Pools >										
K Batik Painter & Printer >										
L Battery / Accumulator Manufacturer >										

BACK

SAVE

Step 2.3:

Pop-up page for selecting Industry and Occupation (Banking).



< MR CHART KING SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

! Client Profiling Form

! Personal Data Protection

CLIENT DETAILS ✓

EMPLOYMENT DETAILS ✓

Employment Status *

Employed

Occupation *

Advertising Manager, Advertising Assistant

Office of Employer/Business *

In Malaysia

Household Monthly Earned Income Range *

RM 8,001 - RM 15,000

Industry *

Advertising

Name of Employer/Business *

Ad Sdn Bhd

Outside of Malaysia

Please Select

Malaysia Tax Identification Number (TIN) i

Please Input

BACK

NEXT

Step 2.4:

After completing both **CLIENT DETAILS** and **EMPLOYMENT DETAILS**, click **NEXT** to proceed.

<

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓

Personal Details

!

Client Profiling Form

!

Personal Data Protection

VULNERABLE ASSESSMENT

!

RISK PROFILE

!

PART A: VULNERABLE CLIENT ASSESSMENT

Last Update on 05/03/2026

This form (formerly known as the PRS Product Suitability Check) serves to help us understand your investment objectives, risk tolerance, financial profile, and other considerations in order for us to provide advice that is suitable to you, having taken into consideration your personal financial circumstances. It is important that you provide true, accurate and complete information to ensure that suitable products are recommended according to your investment needs and objectives. Any misleading, inaccurate, or incomplete information provided by you will affect the outcome of the recommendation made. In such cases, the Private Retirement Scheme Consultant (PRS Consultant) may not be held liable for such recommendation (if any). Please be aware that investing a significant portion of your financial resources, such as savings and/or retirement funds, into a single investment product may pose significant risks.

Disclosure by Client

☐ Elderly (60 and above; and uncomfortable with using technology for investment purposes); and/or

☐ Education level of Primary School or below; and/or

☐ No capital market investment experience; and/or

☐ Low financial resilience (low ability to withstand financial shocks, for example cash flow problems, no savings and/or overly indebted); and/or

☐ Have experienced death or total permanent disablement of main breadwinner over the last 12-months; and/or

☐ Have any hearing, visual, speech, physical or learning impairments.

BACK

NEXT

Step 3:

Complete the **VULNERABLE ASSESSMENT**.

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[AIA – INTERNAL]

The AIA logo, featuring a stylized mountain peak and the letters 'AIA' inside a circular emblem.

Step 3.1:

Click where applicable for **Disclosure by Client and PRS Consultant Assessment.**

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

Personal Details

Client Profiling Form

Personal Data Protection

VULNERABLE ASSESSMENT

RISK PROFILE

DECISION ADVISORY

The recommendation is made based on information obtained from the assessment as stated in this form. You are advised to exercise judgment in making an informed decision in relation to the private retirement scheme product.

1. My age is:

Below 45 (5 points)

45 to 54 (3 points)

55 and above (1 point)

2. My household annual income is:

> RM 300,000 (5 points)

RM 200,001 - RM 300,000 (4 points)

RM 100,001 - RM 200,000 (3 points)

RM 0 - RM 50,000 (1 point)

RM 50,001 - RM 100,000 (2 points)

3. I am a client who is:

Aggressive - Able to tolerate high risk (5 points)

Moderate - Able to tolerate some risk (3 points)

Conservative - Risk averse investor (1 point)

BACK

NEXT

Step 3.2:

Please complete the **Risk Profile**.

Note: Question 1 and Question 2 have already been pre-filled based on the information provided earlier.

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[AIA – INTERNAL]

<

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

! Client Profiling Form

! Personal Data Protection

VULNERABLE ASSESSMENT ✓

RISK PROFILE ⓘ

3. I am a client who is:

☐ Aggressive - Able to tolerate high risk (5 points)

☐ Moderate - Able to tolerate some risk (3 points)

☐ Conservative - Risk averse investor (1 point)

4. I have investment in:

☐ Growth stocks/funds (5 points)

☐ Dividend stocks/funds (4 points)

☐ Bond/Bond funds (3 points)

☐ Money market funds (2 points)

☐ I am new to investment (1 point)

5. My investment objective is to achieve:

☐ Capital growth (5 points)

☐ Capital growth and income (3 points)

☐ Income (1 point)

6. My investment duration period is:

☐ More than 10 years (5 points)

☐ 5 to 10 years (3 points)

☐ Less than 5 years (1 point)

BACK

NEXT

Step 3.2:

Continue with Questions 3 to 6.

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Note: If customer opt not to complete the Risk Profile, they will need to “I DECLINE to provide certain..”

<

DR JOHN VINCENT

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

✓ Client Profiling Form

✓ Personal Data Protection

VULNERABLE ASSESSMENT ✓

RISK PROFILE ✓

3. I am a client who is:

☐ Aggressive - Able to tolerate high risk (5 points)

☐ Moderate - Able to tolerate some risk (3 points)

☐ Conservative - Risk averse investor (1 point)

4. I have investment in:

☐ Growth stocks/funds (5 points)

☐ Dividend stocks/funds (4 points)

☐ Bond/Bond funds (3 points)

☐ Money market funds (2 points)

☐ I am new to investment (1 point)

5. My investment objective is to achieve:

☐ Capital growth (5 points)

☐ Capital growth and income (3 points)

☐ Income (1 point)

6. My investment duration period is:

☐ More than 10 years (5 points)

☐ 5 to 10 years (3 points)

☐ Less than 5 years (1 point)

BACK

NEXT

<

DR JOHN VINCENT

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

✓ Client Profiling Form

✓ Personal Data Protection

VULNERABLE ASSESSMENT ✓

RISK PROFILE ✓

Please select either ONE of the following options:

☐ I have decided to purchase a default option fund according to my age (30 years old).

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

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

☒ 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.

PRS Consultant's Acknowledgement

☒ I declare that I have assessed the clients' vulnerability (Part A: Vulnerable Client Assessment) and risk profile (Part B: Understanding Your Needs and Risk Profile). Where the client has been identified as a vulnerable client, I have conducted the following measures:

1. I have allowed sufficient time for the client to process all information provided.

2. 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.

3. I have confirmed with the client whether they would like to consult someone else first or have someone present with them when receiving advice.

4. I have checked and verified all answers in Part A (Vulnerable Client Assessment).

5. I have explained the features and risks of the product(s), risk profile assessment and provided a copy of the Product Highlights Sheet

BACK

NEXT



<

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

! Client Profiling Form

! Personal Data Protection

VULNERABLE ASSESSMENT ✓

RISK PROFILE !

Fund(s) Recommendation:

	Scoring	Risk Tolerance Level	Recommended Fund(s)
☐	6 - 14	Conservative	AIA PAM - CONSERVATIVE FUND
☐	15 - 21	Moderate	AIA PAM - MODERATE FUND AIA PAM - ISLAMIC MODERATE FUND AIA PAM - DIVIDEND INCOME FUND
☒	22 - 30	Aggressive	AIA PAM - GROWTH FUND AIA PAM - GLOBAL ISLAMIC GROWTH FUND AIA PAM - DYNAMIC ASIA EX-JAPAN FUND

Client's Acknowledgement

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

BACK

NEXT

Step 3.2:

Once the Risk Profile has been completed, the total score will be automatically calculated to display the Risk Tolerance Level and the Recommended Fund(s).



Step 3.2:

Please complete Client's Acknowledgement and PRS Consultant's Acknowledgement.

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

✓ Client Profiling Form

✓ Personal Data Protection

VULNERABLE ASSESSMENT

RISK PROFILE

Client's Acknowledgement

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 select either ONE of the following options:

☒ I have decided to purchase a default option fund according to my age (45 years old).

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

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

☐ 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.

Name of FundAIA PAM - MODERATE FUND

BACK

NEXT

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

✓ Client Profiling Form

! Personal Data Protection

VULNERABLE ASSESSMENT

RISK PROFILE

Name of FundAIA PAM - MODERATE FUND

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

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

☐ 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.

PRS Consultant's Acknowledgement

☒ I declare that I have assessed the clients' vulnerability (Part A: Vulnerable Client Assessment) and risk profile (Part B: Understanding Your Needs and Risk Profile). Where the client has been identified as a vulnerable client, I have conducted the following assessment:

1. I have allowed sufficient time for the client to process all information provided.

2. 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.

3. I have confirmed with the client whether they would like to consult someone else first or have someone present with them when receiving advice.

4. I have checked and verified all answers in Part A (Vulnerable Client Assessment).

5. 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.

BACK

NEXT

Step 4:

Ensure your client read the **PRIVACY STATEMENT** before ticking the box and click **CONTINUE**.

<

MR CHART KING

SAVE & EXIT

CLIENT FACT FIND (CFF)

✓ Personal Details

✓ Client Profiling Form

✓ Personal Data Protection

PERSONAL DATA PROTECTION

By participating in PRS's Client Fact Find, I willingly disclosure my personal data, and where required, sensitive information for the purpose(s) for which it is collected or as otherwise required to ensure compliance with applicable laws and regulation. Data may be shared with third parties like service providers and authorities when necessary. You have rights to access, correct, or withdraw your data, and to lodge complaints with regulators.

Please read the link below to proceed tick the box and continue fund selection:

☒ I have read and agreed to the [privacy statement](#).

BACK

CONTINUE

<

aia-prs.com.my

+

AIA

OUR PRODUCT

ABOUT APAM

HELP & SUPPORT

IMPORTANT ANNOUNCEMENTS

FOR AIA PRS CONSULTANT

PRS ONLINE

AIA+

← HOME

PREV | NEXT

PRIVACY STATEMENT

AIA Malaysia ("AIA Malaysia", "we", "us", "our") is inclusive of AIA Bhd., AIA PUBLIC Takaful Bhd., AIA General Berhad, AIA Pension and Asset Management Sdn. Bhd. and AIA Health Services Sdn. Bhd. and is part of AIA Group Limited group of companies ("AIA Group"). At AIA Malaysia, we recognise our responsibilities in relation to the collection, use, disclosure and other processing and storage of personal data.

If you are in mainland China, this [AIA Malaysia Privacy Addendum](#) also applies to you.

Among the most important assets of AIA Group Limited and/or its subsidiaries ("AIA Group") is the trust and confidence placed to properly handle information. Customers and potential customers 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 customers and potential customers by complying with all the relevant data protection laws and regulations, and ensure compliance by our staff with strict standards of security and confidentiality.

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HEALTHIER, LONGER,
BETTER LIVES

Fund Selection

Default Option

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Transaction Type

Contribution Type

New Enrolment

Individual

Fund Allocation

✓

Default Option

Based on client age

Self-Selection Option

Select based on client preferred fund



AIA PAM - MODERATE FUND

The default PRS fund is the recommended fund based on client age.

ONE-TIME CONTRIBUTION

i

Minimum contribution amount for each fund is RM 100

AIA PAM - MODERATE FUND *

Please input

BACK

NEXT

Step 1:

Default Option is selected for fund selection.



Default Option

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Minimum contribution amount for each fund is RM 100

AIA PAM - MODERATE FUND *

5,000.00

TOTAL ONE-TIME CONTRIBUTION

RM 5,000.00

REGULAR CONTRIBUTION VIA DIRECT DEBIT

Would you like to enroll for regular contribution / direct debit via a current and savings account(CASA) to the selected fund(s)?

YES

☒ NO

BACK

NEXT

Step 2:

Enter the contribution amount (e.g., **RM5,000**).

Click **NO** if the client does not wish to enroll in regular contributions or direct debit.

Default Option

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Full Name
Chart King

New IC
800808-14-5513

Transaction Type
New Enrolment

Default Option

ONE-TIME CONTRIBUTION

AIA PAM - MODERATE FUND

RM 5,000.00

TOTAL ONE-TIME CONTRIBUTIONRM 5,000.00

BACK

PROCEED TO EAPP

STEP 3:

Upon completion, click **PROCEED TO EAPP** (E-Application) to continue with the next step.



Self Selection Option

Step 1:

Upon selecting the **Self-Selection Option**, a pop-up box will appear for the client to confirm and proceed.

The screenshot shows the 'Fund Selection' step of the iPOS for PRS process. The user is 'MR CHART KING'. The progress bar indicates the current step is 1 (Fund Selection), with subsequent steps being E-Application, Review & Sign, Payment & Submit, and Done. Under 'Transaction Type', 'New Enrolment' is selected. Under 'Contribution Type', 'Individual' is selected. In the 'Fund Allocation' section, two options are presented: 'Default Option' (Based on client age) and 'Self-Selection Option' (Select based on client preferred fund). The 'Self-Selection Option' is highlighted with a blue box. Below this, the 'AIA PAM - MODERATE FUND' is shown as the default PRS fund. At the bottom, there is a 'ONE-TIME CONTRIBUTION' section with a minimum amount of RM 100 and a text input field for the contribution amount. 'BACK' and 'NEXT' buttons are at the bottom.

This screenshot shows the same 'Fund Selection' screen as the previous one, but with a confirmation pop-up box overlaid. The pop-up box has a red header 'ARE YOU SURE?' and contains the text: 'If you proceed with different fund allocation option, it may not align with your decision in Client Profiling Form. Do you still want to proceed?'. It features two buttons: 'CANCEL' and 'CONFIRM'. The 'CONFIRM' button is highlighted with a blue box. The background screen is dimmed, showing the same fund selection options and progress bar.

Self Selection Option

Step 2:

List of all AIA PAM funds will appear under **Self-Selection Option**. Client may choose any of the fund(s) and to tick the acknowledgement box.

Note:

“Recommended” funds are based on the client's age and the Default Option.

Self Selection Option

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

ONE-TIME CONTRIBUTION

Minimum contribution amount for each fund is RM 100

AIA PAM - GROWTH FUND *

5,000.00

AIA PAM - DIVIDEND INCOME FUND *

5,000.00

TOTAL ONE-TIME CONTRIBUTION

RM 10,000.00

REGULAR CONTRIBUTION VIA DIRECT DEBIT

BACK

NEXT

Step 3:

Client to key in the contribution amount for each selected fund(s).

Self Selection Option

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Full Name

New IC

Transaction Type

Chart King

800808-14-5513

New Enrolment

Self-Selection Option

ONE-TIME CONTRIBUTION

AIA PAM - GROWTH FUND

RM 5,000.00

AIA PAM - DIVIDEND INCOME FUND

RM 5,000.00

TOTAL ONE-TIME CONTRIBUTION

RM 10,000.00

BACK

PROCEED TO EAPP

Step 3.1:

The contribution amount will appear for each selected fund.

Click **PROCEED TO EAPP** (E-Application) to proceed to the next step.



Regular Contribution

< MR CHART KING SAVE & EXIT

1 Fund Selection 2 E-Application 3 Review & Sign 4 Payment & Submit 5 Done

REGULAR CONTRIBUTION VIA DIRECT DEBIT

Would you like to enroll for regular contribution / direct debit via a current and savings account(CASA) to the selected fund(s)?

☒ YES ☐ NO

Select the fund(s) below for which you would like to set up a regular contribution.

Minimum contribution amount for each fund is RM 100

☐ Select All PRS Fund*	Amount (RM)*
☒ AIA PAM - GROWTH FUND	500.00
☐ AIA PAM - DIVIDEND INCOME FUND	Please input

Payment Mode

BACK NEXT

Step 1:

The client may also opt for regular contributions by clicking **YES**.

Please select the fund(s) and enter the contribution amount.

Note:
Minimum contribution amount is RM100.

Regular Contribution

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

☐ AIA PAM - DIVIDEND INCOME FUND

Please input

Payment Mode

Billing Cycle*

☒ Monthly ☐ Yearly

Deduction Cycle Date*

☐ 12th ☒ 25th

Effective of Direct Debit

05/2026

Please note that actual deduction date may vary depending on your bank's enrollment approval.

TOTAL REGULAR CONTRIBUTION VIA DIRECT DEBIT

RM 500.00

BACK

NEXT

Step 2:

Please select the:

- a. Billing Cycle: Monthly or Yearly.
- b. Deduction Date: 12th or 25th.
- c. Effective of Direct Debit.

Note:

Actual deduction date will depend on client's bank enrollment approval.



Regular Contribution

Step 3:

Summary of contributions. Please click **PROCEED TO EAPP** (E-Application) for next step.

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Self-Selection Option

ONE-TIME CONTRIBUTION

AIA PAM - GROWTH FUND

RM 5,000.00

AIA PAM - DIVIDEND INCOME FUND

RM 5,000.00

TOTAL ONE-TIME CONTRIBUTION

RM 10,000.00

REGULAR CONTRIBUTION VIA DIRECT DEBIT

Billing Cycle

Deduction Cycle Date

Effective Date of Direct Debit

Monthly

25th

May 2026

AIA PAM - GROWTH FUND

RM 500.00

TOTAL REGULAR CONTRIBUTION VIA DIRECT DEBIT

RM 500.00 / MONTH

REGULAR CONTRIBUTION VIA DIRECT DEBIT INFO

Regular Contribution payment is NOT required during this submission. The 1st payment will be deducted from your account upon your successful registration with Bank.

BACK

PROCEED TO EAPP

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

TOTAL ONE-TIME CONTRIBUTION

RM 10,000.00

REGULAR CONTRIBUTION VIA DIRECT DEBIT

Billing Cycle

Deduction Cycle Date

Effective Date of Direct Debit

Monthly

25th

May 2026

AIA PAM - GROWTH FUND

RM 500.00

TOTAL REGULAR CONTRIBUTION VIA DIRECT DEBIT

RM 500.00 / MONTH

REGULAR CONTRIBUTION VIA DIRECT DEBIT INFO

Regular Contribution payment is NOT required during this submission. The 1st payment will be deducted from your account upon your successful registration with Bank.

BACK

PROCEED TO EAPP



Upon completing **Default Option / Self Selection / Regular Contribution**:

Click **NEXT** to proceed to **E-Application (EAPP)** after reading the Important Notes.

<

MR CHART KING

SAVE & EXIT

✓

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

✓ General

! One-Time Contribution Payor

! FATCA Declaration

! CRS Declaration

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>.

BACK

NEXT



HEALTHIER, LONGER,
BETTER LIVES

E-Application (EAPP)

MR CHART KING

SAVE & EXIT

1 Fund Selection

2 E-Application

3 Review & Sign

4 Payment & Submit

5 Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

SOURCE OF FUND / WEALTH

PAYOR / CONTRIBUTOR DETAILS

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

YES

NO

UNIT HOLDER DETAILS

Source of Fund *

☒ Salary / Business income

☐ Sales of assets

☐ Inheritance

☐ Personal savings

☐ Sales of other investments

☐ Others

Source of Wealth *

☒ Salary or commission from current and/or past employment

☐ Savings from past employment or business

BACK

NEXT

Step 1:

Complete the **SOURCE OF FUND / WEALTH** declaration and click **NEXT**.

Note:

Unit Holder (customer) is also the Payor/Contributor for this example.



Step 2: Complete the **FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION** and click **NEXT**.

MR CHART KING

SAVE & EXIT

1 Fund Selection

2 E-Application

3 Review & Sign

4 Payment & Submit

5 Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

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

Are you a U.S. citizen?

YES NO

Are you a U.S. Resident?

YES NO

Do you hold a U.S. Permanent Resident Card (Green Card)?

YES NO

☒ Non-U.S. person

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.

U.S. Person - Change of Circumstances

BACK

NEXT

MR CHART KING

SAVE & EXIT

1 Fund Selection

2 E-Application

3 Review & Sign

4 Payment & Submit

5 Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

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.

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."

BACK

NEXT



6:53 PM Thu 5 Mar 83%

< MR CHART KING SAVE & EXIT

Fund Selection 1 E-Application 2 Review & Sign 3 Payment & Submit 4 Done 5

✓ General

✓ One-Time Contribution Payor

✓ FATCA Declaration

✓ CRS Declaration

COMMON REPORTING STANDARS - SELF-CERTIFICATION FORM (INDIVIDUAL)

Identification of PRS member

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

YES NO

BACK PROCEED

Step 3:

Complete the **COMMON REPORTING STANDARDS** step and click **NEXT**.

<

MR CHART KING

SAVE & EXIT

✓

Fund Selection

✓

E-Application

3

Review & Sign

4

Payment & Submit

5

Done

CHART KING

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

Transaction Type
New Enrolment

New IC
800808-14-5513

Gender
Male

Marital Status
Single

Age
45

Email
king88@gmail.com

Contact Number
+60 120881888

! EAPP

One-Time Contribution

AIA PAM - MODERATE FUND: RM 5,000.00

Date Created: 05/03/2026 7:18 PM

REVIEW

! PRODUCT HIGHLIGHTS SHEET

Core Funds

REVIEW

! DISCLOSURE DOCUMENT

REVIEW

! CLIENT SIGNATURE

SIGN NOW

REMOTE SIGN

BACK

PROCEED

Step 4:

Ensure client to review and read all the documents (ie. **EAPP, Product Highlight Sheet, etc**) before proceeding with signing.



Step 4.1:

EAPP REPORT: Scroll down to read and click **CONFIRM** to proceed.

EAPP REPORT

 AIA Pension and Asset Management Sdn. Bhd. **PRIVATE RETIREMENT SCHEME (PRS) ACCOUNT OPENING FORM** 

PPA Account No: _____

PPA Member: ☒ New ☐ Existing

Channel: ☒ PRS Consultant (Provider) ☐ AIA Corporate Solution
☐ Corporate PRS Distributor ☐ Institutional PRS Advisor

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: Chart King

(as per NRIC/Passport)

Salutation: ☒ Mr ☐ Mrs ☐ Ms ☐ Others _____ NRIC No. (Malaysia): 800808-14-5513

Passport No. (Foreigner): _____ Country of Issue: _____

Date of Birth: 08/08/1980 (DD/MM/YYYY) Gender: ☒ Male ☐ Female

Place of Birth: Petaling Jaya Age: 45

Marital: ☒ Single ☐ Married ☐ Others _____ Race: ☐ Malay ☒ Chinese ☐ Indian ☐ Others _____

Nationality: ☒ Malaysian ☐ Non-Malaysian _____
(Please state the Nationality for Non-Malaysian)

Mother's Maiden Name: Soo

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 _____

[FOR FOREIGN NATIONAL ONLY]

Are you residing outside Malaysia? ☐ Yes ☐ No

EAPP REPORT

Version July 2025

Page 15 of 15

CONFIRM



Step 4.2

PRODUCT HIGHLIGHT SHEET: Scroll down to read and click **CONFIRM** to proceed.

PRODUCT HIGHLIGHTS SHEET

Date: 31 August 2023
This is a Private Retirement Scheme

PRODUCT HIGHLIGHTS SHEET
AIA PRIVATE RETIREMENT SCHEME

Consisting of Core Funds:
AIA PAM - Growth Fund
AIA PAM - Moderate Fund
AIA PAM - Conservative Fund

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the Board of AIA Pension and Asset Management Sdn. Bhd. and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has approved the AIA Private Retirement Scheme and authorised the AIA PAM - Growth Fund, AIA PAM - Moderate Fund and AIA PAM - Conservative Fund, and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia. The approval and authorisation, as well as the lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the AIA Private Retirement Scheme or AIA PAM - Growth Fund, AIA PAM - Moderate Fund and AIA PAM - Conservative Fund, or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of AIA Pension and Asset Management Sdn. Bhd., responsible for the AIA Private Retirement Scheme and AIA PAM - Growth Fund, AIA PAM - Moderate Fund and AIA PAM - Conservative Fund, and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

PRS PROVIDER

AIA Pension and Asset Management Sdn Bhd was incorporated on 27 July 2012 to engage principally in the private retirement scheme and asset management business. AIA Pension and Asset Management Sdn Bhd is a wholly-owned subsidiary of AIA Bhd. which was established in 1948 and is a leading insurer in Malaysia.

BRIEF INFORMATION OF THE PRODUCT

What is the AIA Private Retirement Scheme?

The AIA Private Retirement Scheme ("Scheme") issued by AIA Pension and Asset Management Sdn Bhd. is a...

PRODUCT HIGHLIGHTS SHEET

(iii) You can also direct your complaint to Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

(a) via phone to the Aduan Hotline at: 03-6204 8999
(b) via fax to: 03-6204 8991
(c) via e-mail to: aduan@sec.com.my
(d) via online complaint form available at www.sc.com.my
(e) via letter to: Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

(iv) Alternatively, you can also escalate your complaint to the Federation of Investment Managers Malaysia (FIMM):

(a) via phone to: 03-7899 4242
(b) via e-mail to: complaints@fimm.com.my
(c) via online complaint form available at www.fimm.com.my
(d) via letter to: Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Tune
No. 19, Lorong Dungan
Damansara Heights
50490 Kuala Lumpur

Need Advice?
You may visit our office or contact any of our customer service personnel at 1300-22-7771 during our office hours from 8.30 a.m. to 5.00 p.m. for advice in relation to the Scheme and/or any of the Funds under the Scheme.

APPENDIX: GLOSSARY

Core Funds / Funds	means the AIA PAM - Growth Fund, AIA PAM - Moderate Fund and AIA PAM - Conservative Fund; a "Fund" means any one of them.
Deed	means the deed in respect of the Scheme as modified by any other supplemental deed that may be entered into between the PRS Provider and the Scheme Trustee and registered with the Securities Commission Malaysia.
Default Option	means Core Funds that will be selected automatically for a Member who does not specify his or her Fund option upon participating in the Scheme.
MARC	means Malaysian Rating Corporation Berhad (Registration No.: 199501035601 (364803-V))
RAM	means RAM Rating Services Berhad (Registration No.: 200701005589 (763588-T))
vested Unit	means a unit which accords a Member with unconditional entitlement to such Unit.
We / PRS Provider	means AIA Pension and Asset Management Sdn. Bhd. (Registration No.: 201201027147 (1011637-P))
You / Member	means an individual who has a private pension account and holds Units in the Fund.

12

BACK

CONFIRM

AIA confidential and proprietary information. Not for distribution.



Step 4.3:

DISCLOSURE DOCUMENT: Scroll down to read and click **CONFIRM** to proceed.

6:55 PM Thu 5 Mar

DISCLOSURE DOCUMENT

83%

This is a Private Retirement Scheme

FOURTH REPLACEMENT DISCLOSURE DOCUMENT

This Fourth Replacement Disclosure Document is dated 15 July 2025.

AIA Private Retirement Scheme

Constitution date: 16 January 2013

Core Funds:

AIA PAM - Growth Fund

AIA PAM - Moderate Fund

AIA PAM - Conservative Fund

Constitution Date:

16 January 2013

16 January 2013

16 January 2013

Non-Core Funds:

AIA PAM - Islamic Moderate Fund

AIA PAM - Global Islamic Growth Fund

AIA PAM - Dynamic Asia Ex-Japan Fund

AIA PAM - Dividend Income Fund

16 January 2013

8 September 2020

9 June 2023

9 May 2025

PRS Provider

: AIA Pension and Asset Management Sdn Bhd

(Registration No.: 201201027147 / 1011637-P)

Scheme Trustee

: Deutsche Trustees Malaysia Berhad

(Registration No.: 200701005591 / 763590-H)

THIS IS THE FOURTH REPLACEMENT DISCLOSURE DOCUMENT WHICH SUPERCEDES OR REPLACES THE

8:57 PM Thu 5 Mar

DISCLOSURE DOCUMENT

76%

100

BACK

CONFIRM



<

MR CHART KING

SAVE & EXIT

✓

Fund Selection

✓

E-Application

3

Review & Sign

4

Payment & Submit

5

Done

CHART KING

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

✓ CLIENT SIGNATURE

SIGN NOW

REMOTE SIGN

DOCUMENTS

UNIT HOLDER / ONE-TIME CONTRIBUTION PAYOR

Full Name

Chart King

ID Type

New IC

ID Number

800808-14-5513

Nationality

MALAYSIAN

Gender

Male

New IC

New IC Front

New IC Back

☐ I hereby verify that I have sighted the original document provided by the client.

BACK

PROCEED

Step 5:

CLIENT SIGNATURE:

Client to select **SIGN NOW** or **REMOTE SIGN**.



Done

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.

h) 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 vulnerability 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.

i) I 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 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. 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. 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.

Done

c) Confirmed whether I would like to consult someone else first or have someone present with me when receiving advice.

i) I 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 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. 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. 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.

 Signature of Consultant WOFW YXX EHFYFF	 Signature of Unit Holder Chart King
 Signature of One-Time Contribution Payor	 Signature of Direct Debit Payor

Step 6:

Upon clicking Signing, the system will redirect to the **Declaration and Signature** page.

The client and consultant must sign accordingly and click **DONE** once completed.

MR CHART KING

SAVE & EXIT

1

Fund Selection

2

E-Application

3

Review & Sign

4

Payment & Submit

5

Done

CHART KING

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

Full Name

ID Type

ID Number

Nationality

Gender

Chart King

New IC

800808-14-5513

MALAYSIAN

Male

New IC




☒ I hereby verify that I have sighted the original document provided by the client.

DECLARATION AND SIGNATURE

Please review details to perform signature

REVIEW & E-SIGN

☒ I acknowledge that I have read and accepted all the terms and conditions set forth herein and confirm that all the declarations are true and correct.

BACK

PROCEED

Step 7:

Please upload **NRIC** front and back and tick the required verification and declaration boxes accordingly.

Then click **PROCEED**.

Note:

- Please ensure that the photo of the NRIC is captured clearly and properly, as shown in the sample image.*
- Existing AIA PRS customers will not be prompted to upload their NRIC.*



HEALTHIER, LONGER,
BETTER LIVES

PAYMENT & SUBMIT

<

MR CHART KING

SAVE & EXIT

✓

Fund Selection

✓

E-Application

✓

Review & Sign

4

Payment & Submit

5

Done

TOTAL PAYABLE AMOUNT

RM 5,000.00

PAYMENT DETAILS AND UPLOAD RECEIPT

Payment Method ⓘ

SEND PAYMENT LINK

DIRECT PAY

Payment ID: 001

!

REVIEW & E-SIGN PAYMENT FORM

CAMPAIGN CODE

▼

PROCEED TO SUBMIT

Step 1:

To proceed with payment, please click the
REVIEW & E-SIGN PAYMENT FORM.

AIA confidential and proprietary information. Not for distribution.



[AIA – INTERNAL]

Step 2:

REVIEW & E-SIGN PAYMENT FORM: Please read and Click **CONFIRM** to proceed.

ENDORSEMENT



AIA Pension and Asset Management Sdn. Bhd.

ENDORSEMENT

Attached to and forming part of the application form ref no. 5b6e0-1481-499c-a36c-f127db750179

PAYMENT DETAILS / BUTIR-BUTIRAN BAYARAN

Method of Payment / Cara Bayaran: Send Payment Link

1. I confirm that the declared Payor information is the same as that of the Holder of the bank account/
Saya mengesahkan bahawa maklumat Pembayar yang diisytiharkan adalah sama dengan maklumat Pemegang akaun bank

2. In the event that there is inaccurate information provided/
Sekiranya terdapat maklumat yang tidak tepat yang diisytiharkan:

a. APAM reserves the right to reject the application and refund the payment accordingly/
APAM mempunyai hak untuk membatalkan permohonan dan pembayaran tersebut

Note: / Nota:

i. Selecting "Send Payment Link" / "Direct Pay" means selection of Current Account/Savings Account (CASA) for making the one-time payment/
Pemilihan "Send Payment Link" / "Direct Pay" bermaksud memilih Akaun Semasa/Simpanan (CASA) untuk membuat pembayaran tersebut

ii. The payment method of this application will be based on your selection in the AIA iPOS/
Kaedah pembayaran bagi permohonan ini adalah berdasarkan pemilihan anda di AIA iPOS

iii. Please refer to the Terms and Conditions in the E-Application herein/
Sila rujuk kepada Terma dan Syarat dalam E-Permohonan

ENDORSEMENT

Sekiranya terdapat maklumat yang tidak tepat yang diisytiharkan:

a. APAM reserves the right to reject the application and refund the payment accordingly/
APAM mempunyai hak untuk membatalkan permohonan dan pembayaran tersebut

Note: / Nota:

i. Selecting "Send Payment Link" / "Direct Pay" means selection of Current Account/Savings Account (CASA) for making the one-time payment/
Pemilihan "Send Payment Link" / "Direct Pay" bermaksud memilih Akaun Semasa/Simpanan (CASA) untuk membuat pembayaran tersebut

ii. The payment method of this application will be based on your selection in the AIA iPOS/
Kaedah pembayaran bagi permohonan ini adalah berdasarkan pemilihan anda di AIA iPOS

iii. Please refer to the Terms and Conditions in the E-Application herein/
Sila rujuk kepada Terma dan Syarat dalam E-Permohonan

BACK

CONFIRM



<

MR CHART KING

SAVE & EXIT

✓

Fund Selection

✓

E-Application

✓

Review & Sign

4

Payment & Submit

5

Done

TOTAL PAYABLE AMOUNT

RM 5,000.00

PAYMENT DETAILS AND UPLOAD RECEIPT

Payment Method ⓘ

SEND PAYMENT LINK

DIRECT PAY

Payment ID: 001

✓

PDF

REVIEW & E-SIGN PAYMENT FORM

CAMPAIGN CODE

▼

PROCEED TO SUBMIT

Step 3:

Click **SEND PAYMENT LINK** as payment method (FPX transaction) and **PROCEED TO SUBMIT**.

Note:

The maximum amount allowed for **SEND PAYMENT LINK** is **RM300,000**.

For any amount exceeding **RM300,000**, the customer may:

- Make additional submissions; or
- Submit payment via **DIRECT PAY** (cheque or bank draft).

CAMPAIGN CODE: Optional (for Variation of Sales Charge Request)

The screenshot displays the 'Payment & Submit' step of the E-Application process for 'MR CHART KING'. The progress bar at the top shows five steps: Fund Selection (1), E-Application (2), Review & Sign (3), Payment & Submit (4, active), and Done (5). Below the progress bar, the 'Payment Method' section offers two options: 'SEND PAYMENT LINK' (selected) and 'DIRECT PAY'. The 'Payment ID: 001' is displayed, along with a green checkmark and a link to 'REVIEW & E-SIGN PAYMENT FORM'. The 'CAMPAIGN CODE' section is highlighted with a blue border and contains the instruction 'Please upload approval email here.' Below this, a thumbnail of an email titled 'Zero Sales Charge Request' is shown. The email content includes 'Zero Sales Charge Request', 'Wong Sam-CK', and 'Wong Sam-CK'. At the bottom right, there is a red button labeled 'PROCEED TO SUBMIT'.

Note:

*For submission with request of Variation of Sales Charge (ie. ZERO SALES CHARGE), please upload the approval email under the **CAMPAIGN CODE**.*

Do not click if not applicable.

Please see FAQ section for more information.

The screenshot displays the iPOS for PRS interface for user MR CHART KING. At the top, a progress bar shows five steps: Fund Selection, E-Application, Review & Sign, Payment & Submit (current step), and Done. Below the progress bar, the 'Payment Method' section offers 'SEND PAYMENT LINK' and 'DIRECT PAY' options. The 'Payment ID: 001' is displayed with a green checkmark and a 'REVIEW & E-SIGN' button. The 'CAMPAIGN CODE' section includes a note: 'Please upload approval'. A modal dialog titled 'CONFIRMATION' is centered on the screen, asking 'Confirm to submit selected E-Application?'. It features two buttons: 'CANCEL' and 'CONFIRM'. The 'CONFIRM' button is highlighted with a blue rectangular outline. At the bottom right of the interface, there is a 'PROCEED TO SUBMIT' button.

Step 3.1:

Click **CONFIRM** to submit the selected E-Application (EAPP).

The screenshot displays the 'iPOS for PRS' interface for user 'MR CHART KING'. At the top, a progress bar shows five steps: Fund Selection, E-Application, Review & Sign, Payment & Submit (current step), and Done. The 'Payment & Submit' section is active, showing a 'Payment Method' dropdown, a 'SEND PAYMENT' button, 'Payment ID: 001', and a 'REVIEW & E-S' button. A 'CONFIRMATION' dialog box is centered, asking for the recipient's details. It includes a text box for the payment link, a dropdown for the country code (+60), a text box for the mobile number (120881888), and a text box for the email address (king88@gmail.com). Below the input fields, an 'Important Notice' states: 'Submission will be pending until payment is successfully completed via payment link.' and 'Please note that only current and saving account of NORAZILA BINTI AHMAD ZAINI is allowed for contribution payment.' At the bottom of the dialog are 'CANCEL' and 'SEND' buttons. A 'PROCEED TO SUBMIT' button is visible at the bottom right of the screen.

MR CHART KING

SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

Payment Method

SEND PAYMENT

Payment ID: 001

REVIEW & E-S

CAMPAIGN CODE

Please upload approval

CONFIRMATION

Payment link will be send to:

+60 120881888 king88@gmail.com

Important Notice:

- Submission will be pending until payment is successfully completed via payment link.
- Please note that only current and saving account of NORAZILA BINTI AHMAD ZAINI is allowed for contribution payment.

CANCEL SEND

PROCEED TO SUBMIT

Step 4:

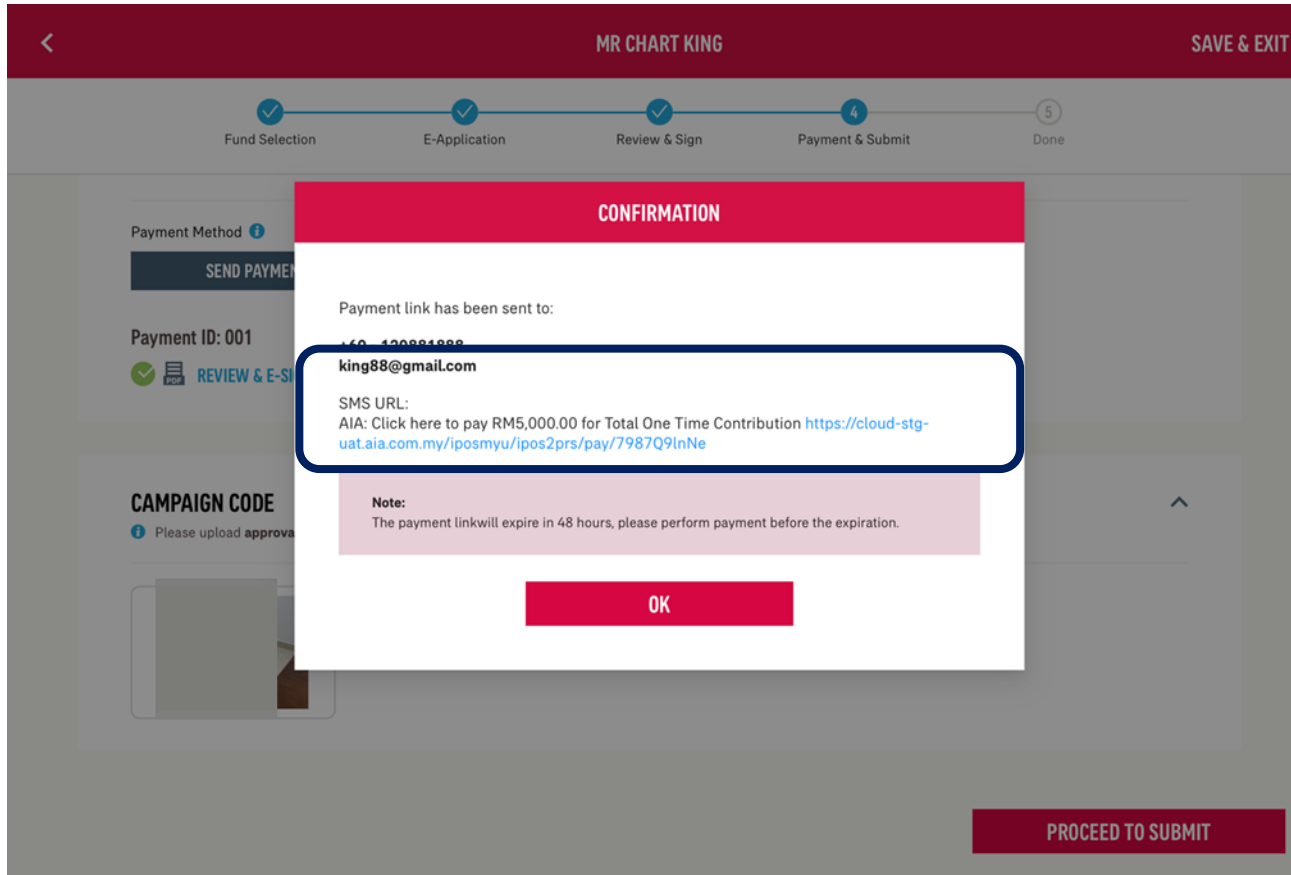
Client's mobile number and email will be displayed.

Click **SEND** for Payment link will be sent to client.

Important Note:

Payments to be made using the customer's own personal bank account (i.e. not a joint account).

Payments made from joint account may require additional documentation (ie. joint account bank statement) as supporting proof.



Sample of **SMS URL** with Payment Link that will be sent to client.

Note:

If the payment link appears as plain text instead of a clickable hyperlink, please copy and paste it into a web browser to proceed with the payment. This may be due to the customer's individual phone settings.

The screenshot shows a web browser window with the URL `dvl3.ipay88.com`. The page is titled "Required Information:" and contains two input fields: "Name" and "Email", both marked with a red asterisk. A blue "Submit" button is located below the "Email" field. Below the "Required Information" section, there is a section titled "Available Payment Method" which includes a table with the following details:

Summary of Transaction	
Net Charges	RM10,000.00
Pay To	IPay88 Test Account-888-8888
Payment at	RM10,000
Reference No. Payment ID	IPay88Test-Transaction1234

Below the table, there is a section titled "Internet Banking" with a "Payment Method" dropdown menu. The dropdown menu is currently set to "Individual Account". At the bottom of the page, there are two buttons: "Payment" and "Cancel".

Step 5:

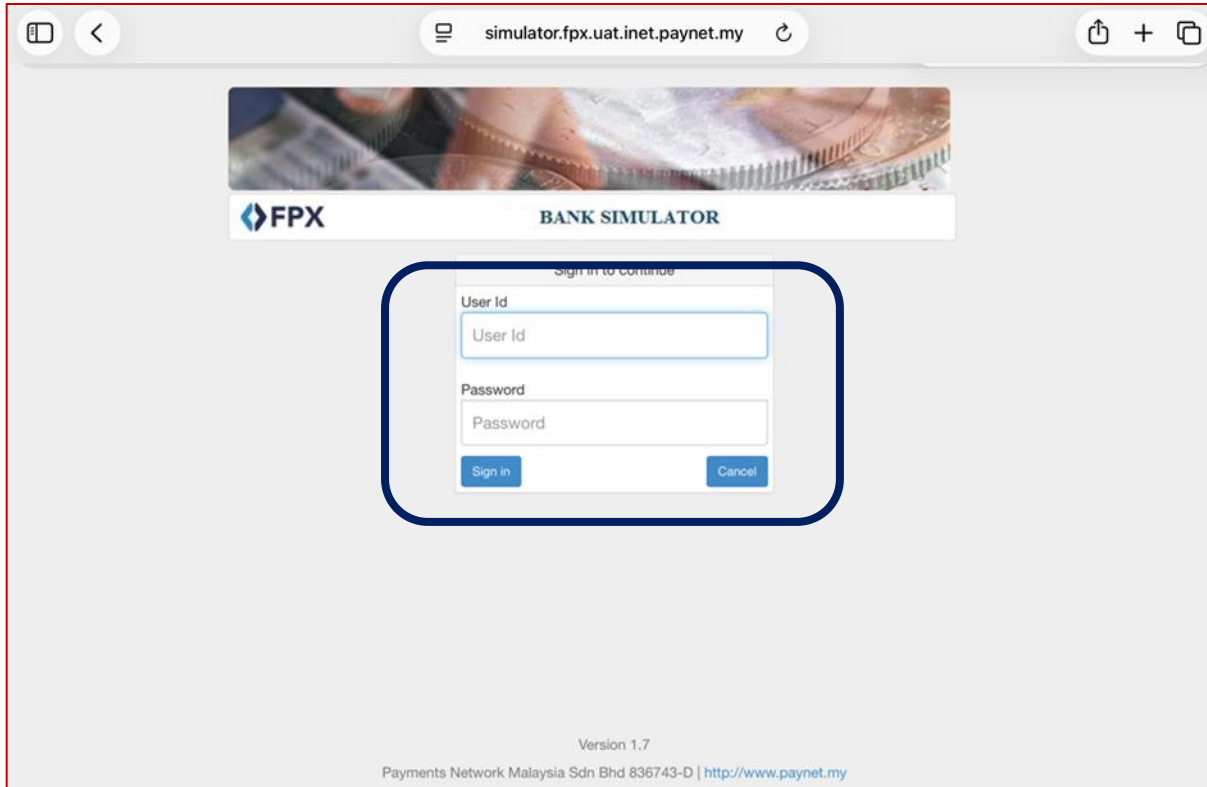
Sample page of Payment Link.

Client to key in Full Name (as per NRIC) and Email.

The screenshot displays the iPOS for PRS web application interface. On the left, a sidebar menu lists various banks: Affin Bank, Alliance Bank (Personal), Ambank, Bank Islam, Bank Muamalat, Bank Rakyat, BSN, CIMB Clicks, Hong Leong Bank, KFH, Maybank2U, and OCBC Bank. The main content area shows the 'Available Payment Method:' section with 'Online Banking' selected. Below this, a 'Summary Of Transaction' box displays: Net Charges MYR 5,000.00, Pay To IPay88 Test Account-AIA Online, Payment of iPoS 2.0, and Reference No / Payment ID IP2087516 / T009462817126. The 'Internet Banking' section shows a 'Select Bank' dropdown menu with a blue box highlighting it. Below the dropdown, a 'Proceed' button is highlighted with a blue box. The AIA logo is visible at the bottom of the page.

Step 5.1:

Client to select bank and click **Proceed** to continue.



Step 5.2:

Sample Page of Bank:

Client to log-in to their selected Bank.

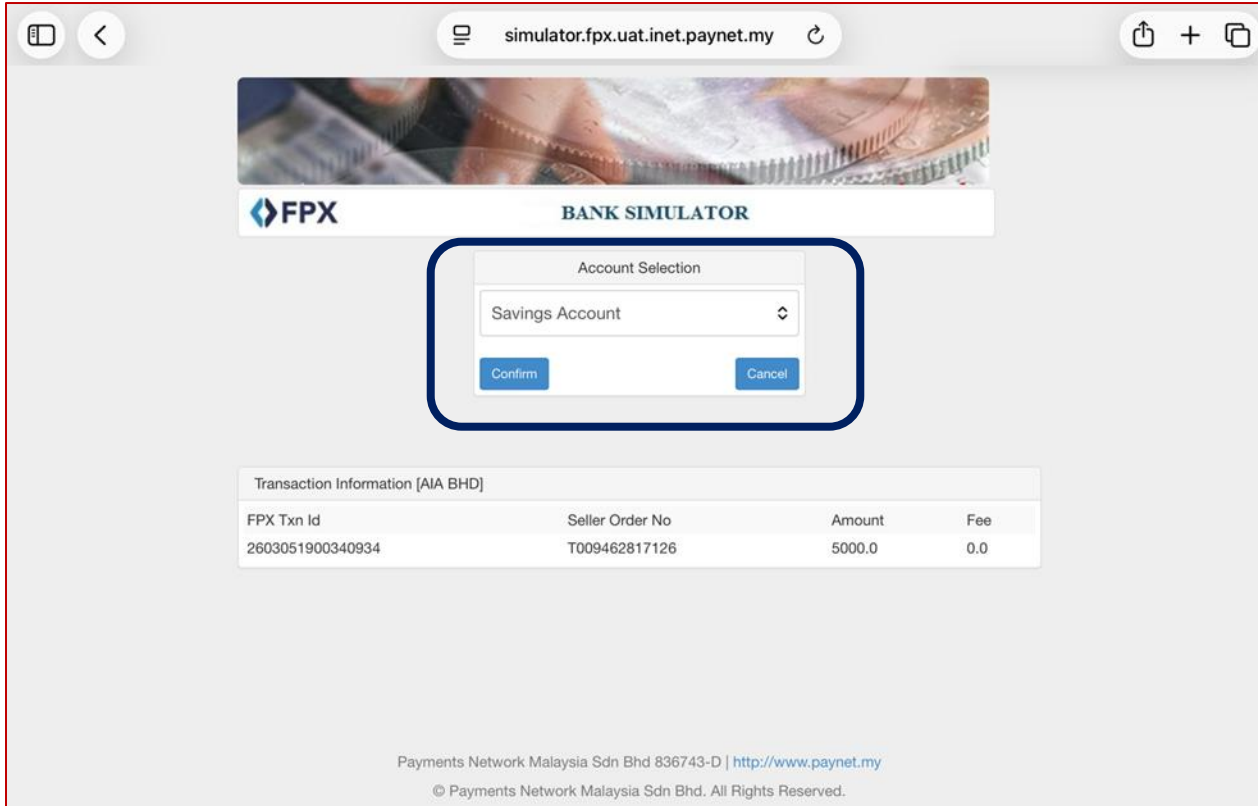
Important Note:

Payments to be made using the customer's own personal bank account (i.e. not a joint account).

Payments made from joint account may require additional documentation (ie. joint account bank statement) as supporting proof.

Step 5.3:

Client to complete the transaction.



simulator.fpx.uat.inet.paynet.my

FPX **BANK SIMULATOR**

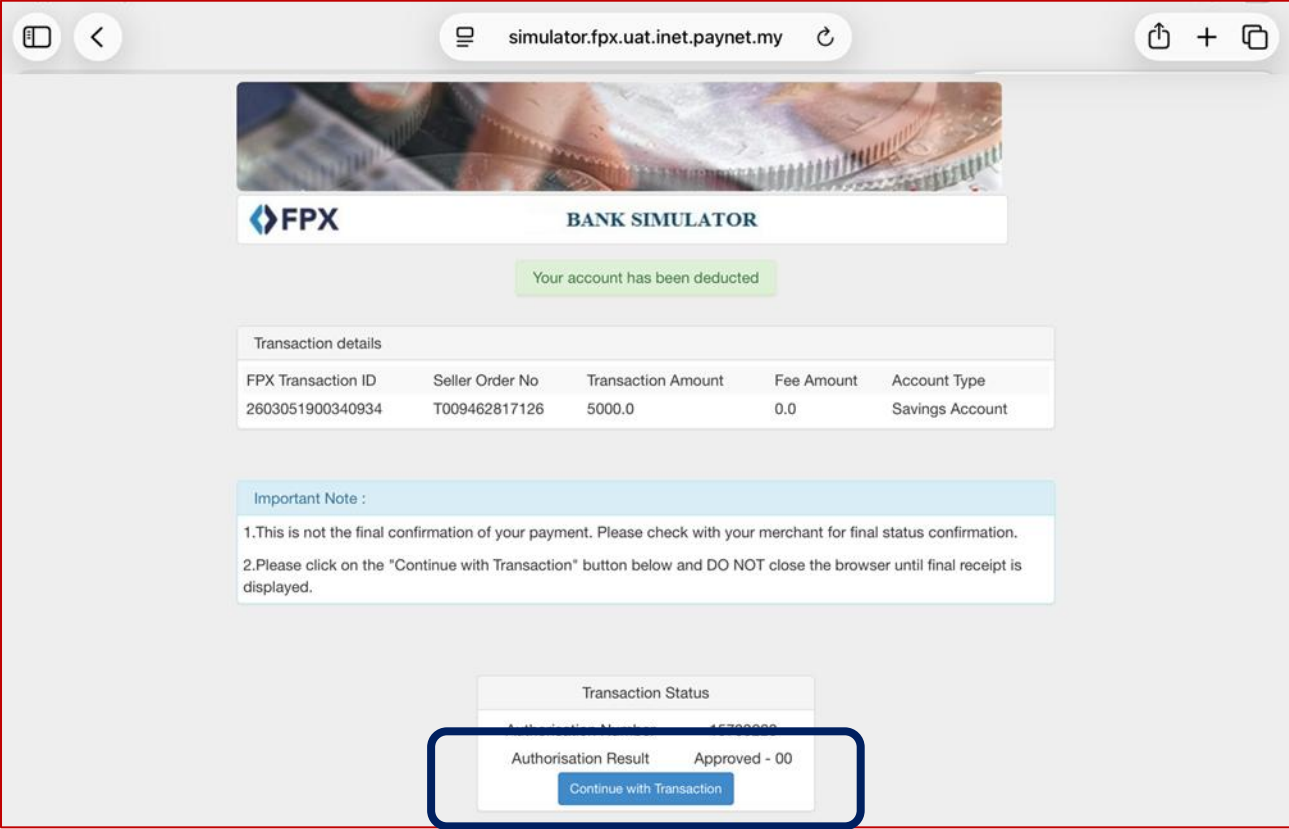
Account Selection

Savings Account

Confirm Cancel

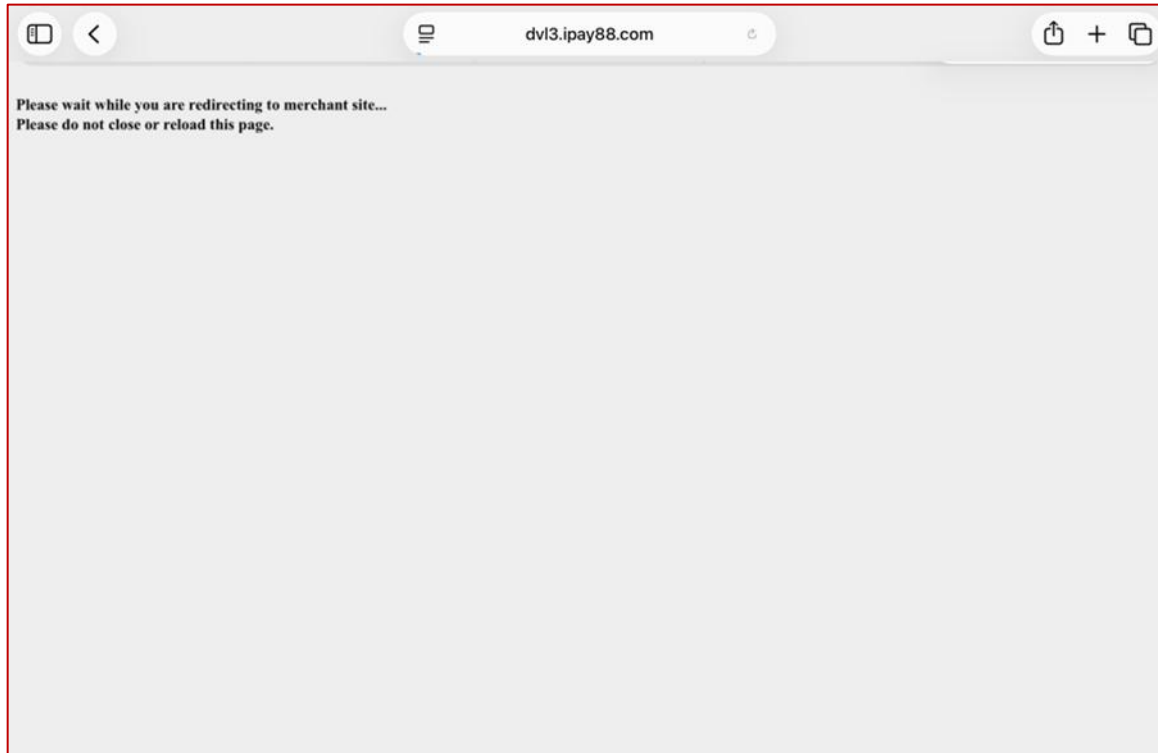
Transaction Information [AIA BHD]			
FPX Txn Id	Seller Order No	Amount	Fee
2603051900340934	T009462817126	5000.0	0.0

Payments Network Malaysia Sdn Bhd 836743-D | <http://www.paynet.my>
© Payments Network Malaysia Sdn Bhd. All Rights Reserved.



Step 5.4:
Transaction completed.

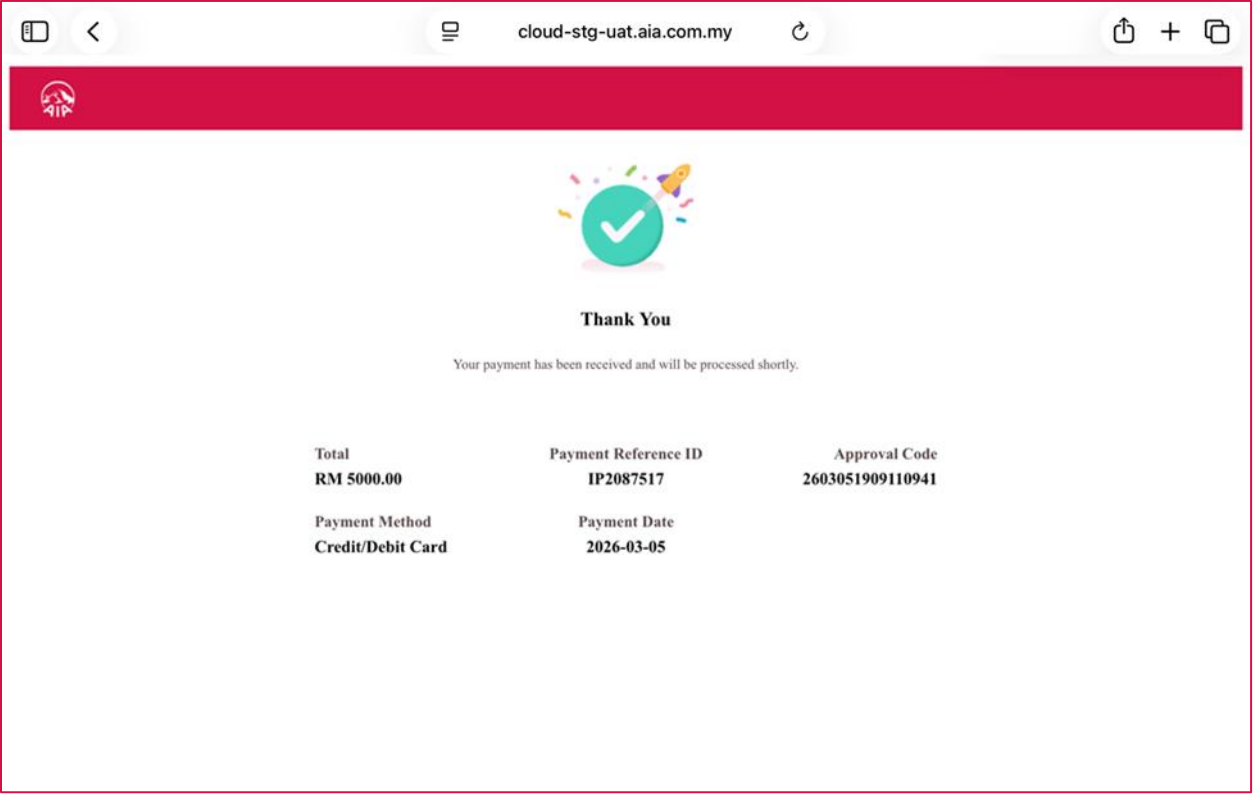




Do not close or reload the page.

Note:

Please wait for the page to fully load and redirect you back to the merchant site (i.e. the Thank You page).



Acknowledgement of payment received.



<

MR CHART KING

✓

Fund Selection

✓

E-Application

✓

Review & Sign

✓

Payment & Submit

5

Done

Chart King - EA000007987Q1773058262518

REFRESH

Transaction Type

New Enrolment

One-Time Contribution

AIA PAM - GROWTH FUND

AIA PAM - DIVIDEND INCOME FUND

Status

✓

Payment successful and submitted - Paylink

Note:

Kindly note that submissions received after 4.00pm will be processed on the next working day.

BACK TO PROFILE

VIEW SUBMISSIONS

Payment successfully submitted.

Note:
Cases must be submitted by 4:00 PM to be captured as same-day submissions.

Any cases submitted after 4:00 PM will be captured as next working day submissions.





HEALTHIER, LONGER,
BETTER LIVES

SUBMISSION COMPLETED

iPOS for PRS

Consultant may view status of submissions at the homepage under **SUBMISSIONS**.

Consultant may also email the E-APP and other documents to customers under **SUBMISSIONS**.

iPoS - PRIVATE RETIREMENT SCHEME

Contact List

New Contact

Saved

Submission

LATEST NOTIFICATION

SEE ALL

SUBMISSIONS

Search Name

GO

REFRESH

Date & Time	Reference No	Transaction Type	Full Name	Fund Name	Amount	Status	View
06/03/2026 8:18 AM	EA000007987Q1 772756214672	New Enrolment	Chart King	One-Time Contribution AIA PAM - DIVIDEND INCOME FUND AIA PAM - GROWTH FUND	RM 5,000.00 RM 5,000.00	Payment successful and submitted - Paylink	
05/03/2026 7:08 PM	EA000007987Q1 772708361815	New Enrolment	Chart King	One-Time Contribution AIA PAM - MODERATE FUND	RM 5,000.00	Payment successful and submitted - Paylink	

Note: You may click the REFRESH button to update the STATUS.

[AIA – INTERNAL]

iPOS for PRS

The email will be password-protected for security purposes.

The password will be the customer's date of birth (MMDDYYYY).

4:21PM Thu 21 May 78%



AIA Pension and Asset Management Sdn. Bhd. **PRIVATE RETIREMENT SCHEME (PRS) ACCOUNT OPENING FORM** **PPA PRIVATE PENSION ADMINISTRATOR**

PPA Account No: _____

PPA Member: ☐ New ☒ Existing

Channel: ☒ PRS Consultant (Provider) ☐ AIA Corporate Solution

PARTICULARS OF MEMBER

All fields MUST be completed

Full Name: CHE _____

(as per NRIC / Passport)

Salutation: ☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Passport No. (Foreign): _____

Date of Birth: 30/11/1952 Age: 62

Place of Birth: Kelantan

Marital: ☐ Single ☒ Married ☐ Others _____

Race: ☐ Malay ☒ Chinese ☐ Indian ☐ Others _____

Nationality: ☒ Malaysian ☐ Non-Malaysian _____

(Please state the Nationality for Non-Malaysian)

Mother's Maiden Name: Kelly

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 _____

[FOR FOREIGN NATIONAL ONLY]

Are you residing outside Malaysia? ☐ Yes ☐ No

CANCEL **OK** **NEXT**



Appendix 1 – Third Party Payment

iPOS for PRS – Third Party Payment

< MR CHART KING SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

General One-Time Contribution Payor FATCA Declaration CRS Declaration

SOURCE OF FUND / WEALTH **PAYOR / CONTRIBUTOR DETAILS**

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

YES NO

UNIT HOLDER DETAILS

Source of Fund *

☒ Salary / Business income ☐ Sales of other investments

☐ Sales of assets ☐ Others

☐ Inheritance

☐ Personal savings

Source of Wealth *

☒ Salary or commission from current and/or past employment ☐ Savings from past employment or business

BACK NEXT

Step 1:

Please click **NO** if the Unit Holder (client) is not the Payor/Contributor (i.e., in the case of third-party payment).

Note:

Clients are strongly encouraged to use their own accounts for contributions rather than third-party payments.

Only spouse, parent, and child relationships are allowed for third-party payments.

iPOS for PRS – Third Party Payment

Step 2: Please key in the information for the Payor.

MR CHART KING

SAVE & EXIT

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

SOURCE OF FUND / WEALTH

PAYOR / CONTRIBUTOR DETAILS

Industry

Architectural

MOBILE NO.

+60 125557878

Email Address

lilian88@gmail.com

Relationship with Unit Holder

Spouse

Use Unit Holder's Address

Correspondence Address 1

Please Input

Correspondence Address 2

Please Input

Correspondence Address 3

Please Input

Correspondence Address 4

Please Input

BACK

NEXT

MR CHART KING

SAVE & EXIT

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

SOURCE OF FUND / WEALTH

PAYOR / CONTRIBUTOR DETAILS

Use Unit Holder's Address

Correspondence Address 1

9 Jalan SL 1

Correspondence Address 2

Bandar SL

Correspondence Address 3

Please Input

Correspondence Address 4

Please Input

Postcode

43200

City

Batu 9 Cheras

State

W.P Kuala Lumpur

Country

MALAYSIA

BACK

NEXT



iPOS for PRS

Step 2.1: Upon completion, please click **NEXT**.

<

MR CHART KING

SAVE & EXIT

✓

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

SOURCE OF FUND / WEALTH ✓

PAYOR / CONTRIBUTOR DETAILS ⓘ

Source of Fund*

☒ Salary / Business income

☐ Sales of other investments

☐ Sales of assets

☐ Others

☐ Inheritance

☐ Personal savings

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.)

☐ Rental income

☐ Business or trade income

☐ Inheritance or gift

☐ Sales of assets

☐ Others

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.

BACK

NEXT

<

MR CHART KING

SAVE & EXIT

✓

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

General

One-Time Contribution Payor

FATCA Declaration

CRS Declaration

SOURCE OF FUND / WEALTH ✓

PAYOR / CONTRIBUTOR DETAILS ✓

☒ Salary or commission from current and/or past employment

☐ Savings from past employment or business

☐ Sales of investments (shares / unit trusts etc.)

☐ Rental income

☐ Business or trade income

☐ Inheritance or gift

☐ Sales of assets

☐ Others

☒ 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.

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 Notes

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.

BACK

NEXT



iPOS for PRS

*Note: the **PAYOR** is also required to provide copy of NRIC and Signature as part of submission process.*

MR CHART KING

SAVE & EXIT

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

CHART KING

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

I hereby verify that I have sighted the original document provided by the client.

ONE-TIME CONTRIBUTION PAYOR

Full Name

Lilian Lee

ID Type

New IC

ID Number

900909-14-5512

Nationality

MALAYSIAN

Gender

Female

New IC

New IC Front

New IC Back

I hereby verify that I have sighted the original document provided by the client.

DECLARATION AND SIGNATURE

Please review details to perform signature

REVIEW & E-SIGN

BACK

PROCEED

Done

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.

i) I 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 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. 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. 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.

06/03/2026 08:16:22

Signature of Consultant

WOFW YXX EHFYFF

06/03/2026 08:16:11

Signature of Unit Holder

Chart King

06/03/2026 08:16:19

Signature of One-Time Contribution Payor

Lilian Lee

Signature of Direct Debit Payor

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[AIA – INTERNAL]

iPOS for PRS

Note: PAYMENT LINK will be sent to PAYOR rather than to the UNIT HOLDER.

The screenshot shows the 'MR CHART KING' interface with a progress bar at the top indicating steps: Fund Selection, E-Application, Review & Sign, Payment & Submit (current), and Done. The background displays 'TOTAL PAYABLE AMOUNT RM 10,000.00' and 'PAYMENT DETAILS'. A 'CONFIRMATION' dialog box is overlaid, asking 'Payment link will be send to:' with input fields for a phone number (+60 125557878) and an email address (lilian88@gmail.com). Below the input fields is an 'Important Notice' stating: 'Submission will be pending until payment is successfully completed via payment link. Please note that only current and saving account of NORTHERN BANK LIMITED is allowed for contribution payment.' At the bottom of the dialog are 'CANCEL' and 'SEND' buttons. The background also shows a 'SEND PAYMENT' button and a 'PROCEED TO SUBMIT' button at the bottom right.

The screenshot shows the same 'MR CHART KING' interface. The 'CONFIRMATION' dialog box now displays the message: 'Payment link has been sent to:' followed by the phone number '+60 - 125557878' and email address 'lilian88@gmail.com'. It also provides the 'SMS URL:' and a link to click: 'AIA: Click here to pay RM10,000.00 for Total One Time Contribution https://cloud-stg-uat.aia.com.my/iposmyu/ipos2prs/pay/7987QWNPc5'. A 'NOTE' at the bottom of the dialog states: 'The payment link will expire in 48 hours, please perform payment before the expiration.' An 'OK' button is at the bottom of the dialog. The background shows the 'SEND PAYMENT' button and the 'PROCEED TO SUBMIT' button at the bottom right.

Appendix 2 – REMOTE SIGN

iPOS for PRS – REMOTE SIGN

<

MR CHART KING

SAVE & EXIT

✓

Fund Selection

✓

E-Application

3

Review & Sign

4

Payment & Submit

5

Done

CHART KING

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

✓

EAPP

One-Time Contribution

AIA PAM - DIVIDEND INCOME FUND: RM 5,000.00

AIA PAM - GROWTH FUND: RM 5,000.00

Date Created: 08/03/2026 9:35 AM

EDIT

✓

PRODUCT HIGHLIGHTS SHEET

Core Funds

Non-Core Funds

✓

DISCLOSURE DOCUMENT

!

CLIENT SIGNATURE

SIGN NOW

REMOTE SIGN

!

DOCUMENTS

BACK

PROCEED

Step 1:

For **REMOTE SIGN**, please click accordingly to proceed.

AIA confidential and proprietary information. Not for distribution.

[AIA – INTERNAL]

The AIA logo is located in the bottom right corner of the slide. It features a stylized mountain peak inside a circle, with the letters 'AIA' below it. The logo is white and set against a red background.

iPOS for PRS – REMOTE SIGN

MR CHART KING

SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

IMPORTANT: Please make sure the client is verified.

REMOTE SIGN

I have met the unit holder, payor in person and verified their identity and details.

NO YES

An email & SMS will be send to the following for remote signature.

+60 120881888
king88@gmail.com

CANCEL CONFIRM

BACK PROCEED

Step 2:

Consultant to click **YES** as declaration of having met the client in person and has verified their identity and details.

An email and SMS will be sent to the client to proceed with **REMOTE SIGN**.

iPOS for PRS

Step 3:

Customer to access their personal email for further action.

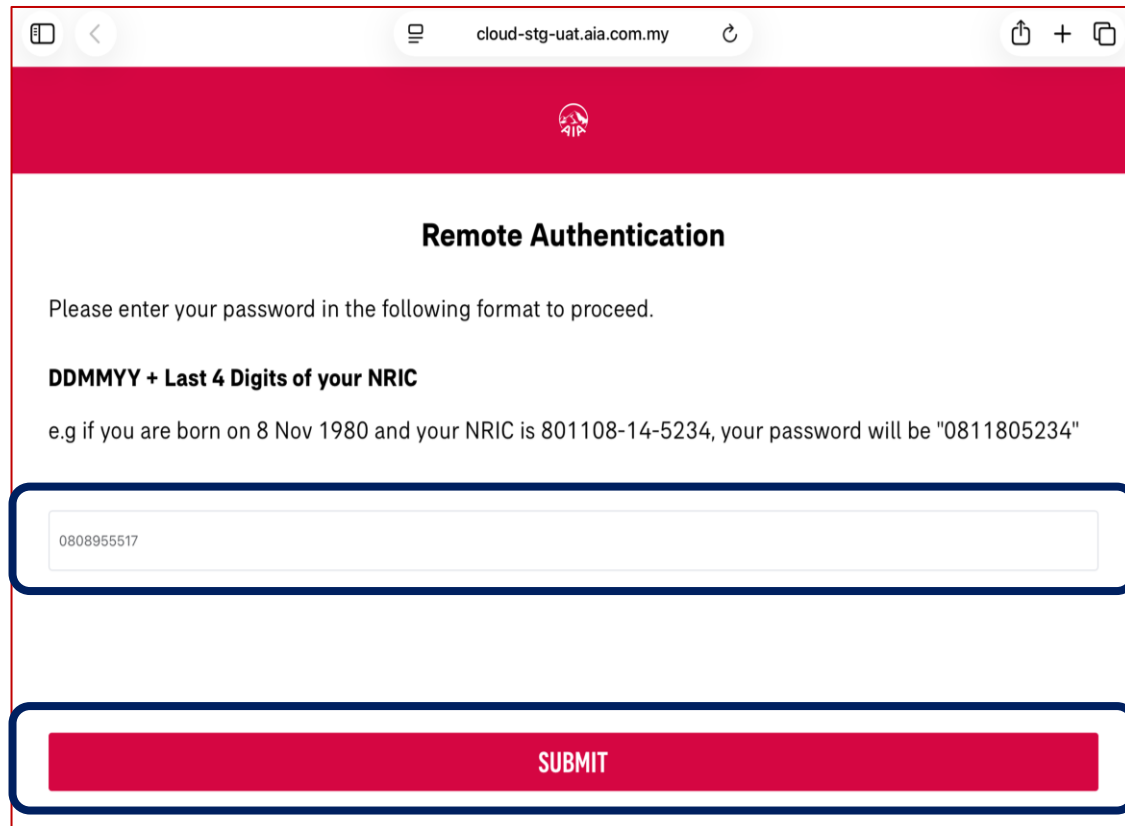
The screenshot shows the iPOS for PRS application interface. At the top, the user is identified as 'DR JOHN VINCENT' with a 'SAVE & EXIT' button. A progress bar indicates the current step is 'Review & Sign' (step 3 of 5). Below the progress bar, the user's name 'JOHN VINCENT' is displayed with a notification icon. An important note states: 'IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.' A modal titled 'REMOTE SIGN' is open in the center, displaying the message 'Email & SMS sent successfully.' and a 'CLOSE' button. The background shows a list of documents: 'PRODUCT HIGHLIGHTS SHEET', 'DISCLOSURE DOCUMENT', and 'CLIENT SIGNATURE', each with a green checkmark. On the right side of the modal, there are buttons for 'REMOTE SIGN', 'CANCEL REMOTE SIGN', 'RESEND REMOTE SIGN', and 'REFRESH STATUS'. At the bottom right, a note says 'CANCEL/RESEND/REFRESH after 2:43 mins'. At the bottom left, there is a 'BACK' button, and at the bottom right, a 'PROCEED' button.

The screenshot shows an email from 'AIA No Reply' with a status bar indicating '1 UPDATE • 1 MESSAGE • 1 NEW'. The email content reads: 'Your application is now ready for signature'. Below this is the AIA logo with the tagline 'HEALTHIER. LONGER. BETTER LIVES.' The email is addressed to 'Dear John Vincent,' and says: 'Thank you for choosing AIA as your health and wealth partner. Please click on the link below to continue with signing for your insurance / takaful proposal.' A link is provided: <https://cloud-stg-uat.aia.com.my/iposmyu/remotesign3/#/?sourceUrlId=7987QYnddu>. The email ends with a redacted signature block and a blue arrow icon at the bottom right.

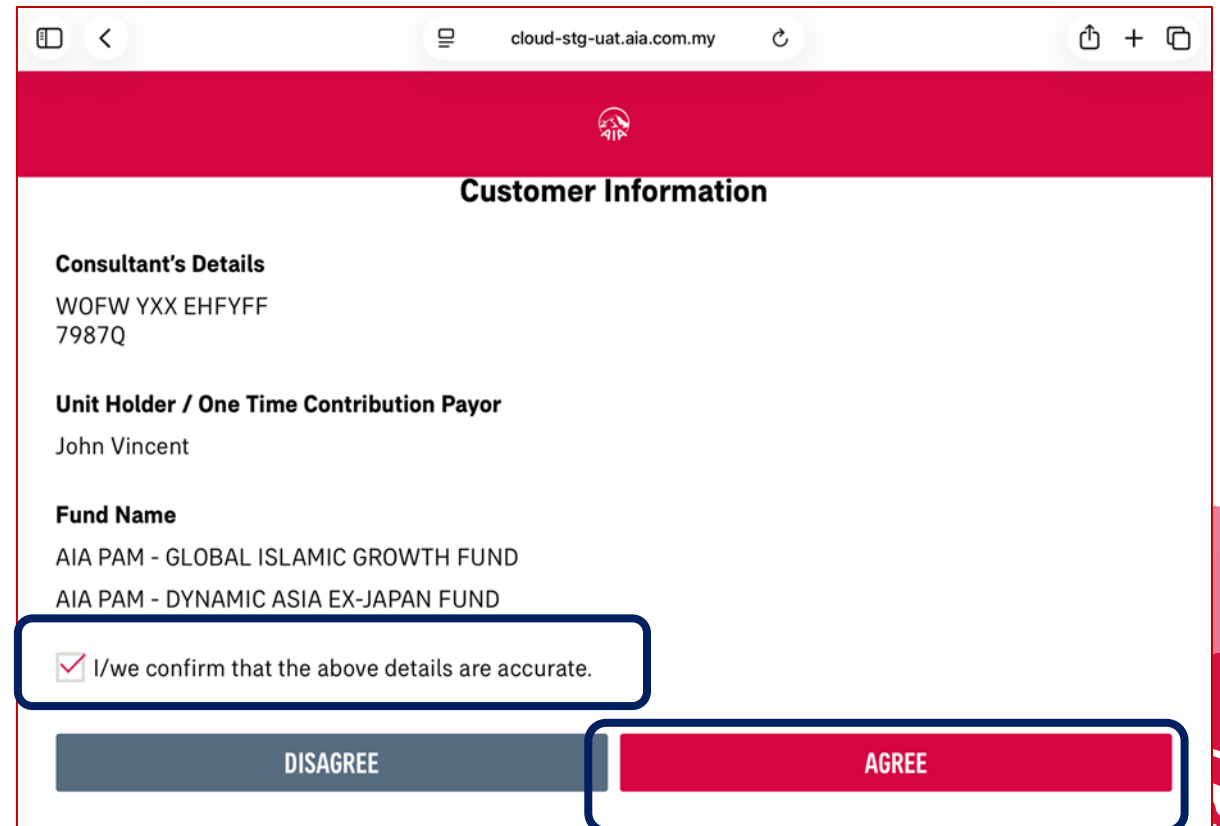
iPOS for PRS

Step 4:

Enter password (DDMMYY + Last 4 Digits of NRIC). Please click SUBMIT, TICK and AGREE to proceed.



The screenshot shows a web browser window with the URL "cloud-stg-uat.aia.com.my". The page has a red header with the AIA logo. The main content area is titled "Remote Authentication". Below the title, there is a instruction: "Please enter your password in the following format to proceed." followed by "DDMMYY + Last 4 Digits of your NRIC" and an example: "e.g if you are born on 8 Nov 1980 and your NRIC is 801108-14-5234, your password will be '0811805234'". A text input field contains the password "0808955517". At the bottom, there is a large red button labeled "SUBMIT".



The screenshot shows a web browser window with the URL "cloud-stg-uat.aia.com.my". The page has a red header with the AIA logo. The main content area is titled "Customer Information". Below the title, there are three sections: "Consultant's Details" with the text "WOFW YXX EHFYFF 7987Q", "Unit Holder / One Time Contribution Payor" with the text "John Vincent", and "Fund Name" with the text "AIA PAM - GLOBAL ISLAMIC GROWTH FUND" and "AIA PAM - DYNAMIC ASIA EX-JAPAN FUND". Below these sections, there is a checkbox labeled "I/we confirm that the above details are accurate." which is checked. At the bottom, there are two buttons: a grey button labeled "DISAGREE" and a red button labeled "AGREE".

iPOS for PRS

Step 5:
Customer to review each of the documents.

cloud-stg-uat.aia.com.my



Application Details

Please review the following application documents. If you have any questions, please contact your Life Planner.

 EAPP PDF

 PRODUCT HIGHLIGHTS SHEET PDF

 DISCLOSURE DOCUMENT PDF

By clicking Next, you have agreed to the content of the above documents including the declarations, terms and conditions of the Application Authorisation Form.

NEXT

cloud-stg-uat.aia.com.my



Select Name To Proceed

 John Vincent

Role: Unit Holder / One Time Contribution Payor



iPOS for PRS

Step 6:

Customer to upload copy of NRIC for verification.

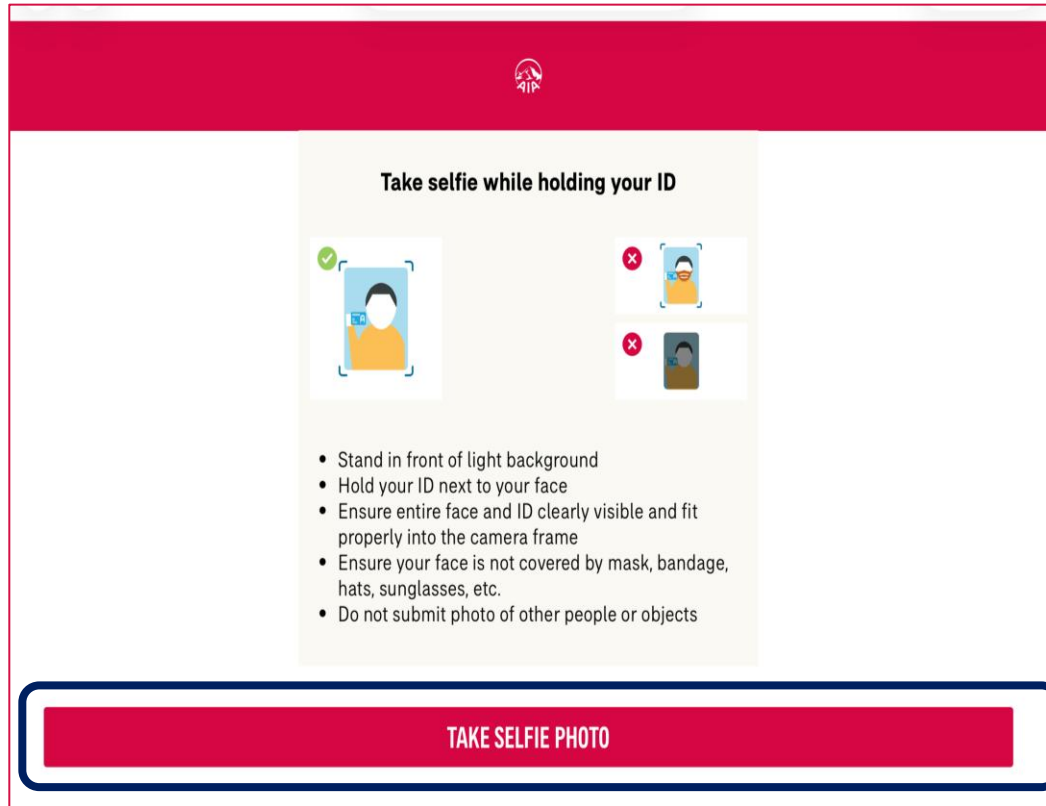
The screenshot shows the 'Identity Verification' screen. At the top, there is a red header with the AIA logo. Below the header, the title 'Identity Verification' is centered. Underneath, a message reads: 'Hi John Vincent (Unit Holder / One Time Contribution Payor), verify your identity in two simple steps.' A progress bar shows two steps: '1 ID Photo' and '2 Face Recognition'. The 'ID Photo' step is active. Below the progress bar, there is a section titled 'ID Photo' with a list of instructions: 'Clearly show all information on ID', 'Avoid glare and reflection on ID', and 'ID must not be a photocopy, or have watermark'. To the left of the instructions, there are two example images of an NRIC card: one with a green checkmark indicating it is correct, and one with a red 'X' indicating it is incorrect due to glare.

The screenshot shows the 'Face Recognition' step of the 'Identity Verification' process. At the top, there is a red header with the AIA logo. Below the header, the title 'Face Recognition' is centered. Underneath, there is a section titled 'ID Photo' with a list of instructions: 'Clearly show all information on ID', 'Avoid glare and reflection on ID', 'ID must not be a photocopy, or have watermark', and 'Please have your ID ready and click 'Take Photo''. To the left of the instructions, there are two example images of an NRIC card: one with a green checkmark indicating it is correct, and one with a red 'X' indicating it is incorrect due to glare. Below the instructions, there is a large red button labeled 'TAKE PHOTO'.

iPOS for PRS

Step 7:

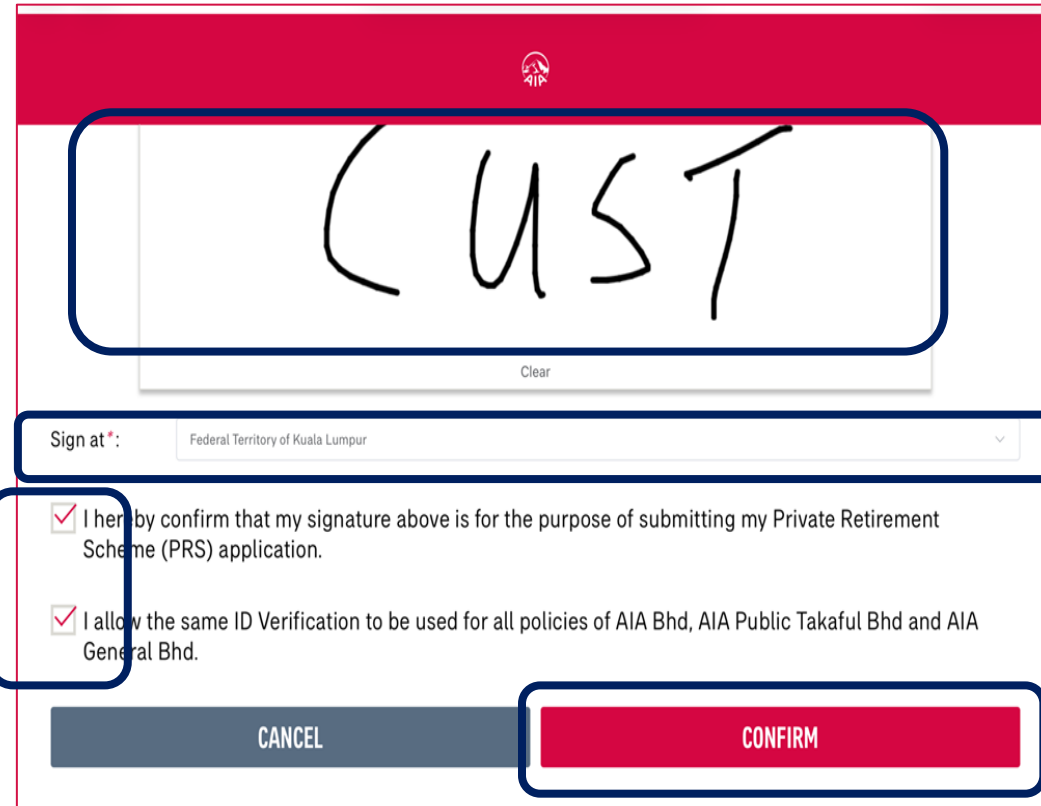
Customer to upload Selfie and complete the Remote Sign process.



Take selfie while holding your ID

- Stand in front of light background
- Hold your ID next to your face
- Ensure entire face and ID clearly visible and fit properly into the camera frame
- Ensure your face is not covered by mask, bandage, hats, sunglasses, etc.
- Do not submit photo of other people or objects

TAKE SELFIE PHOTO



Sign at: Federal Territory of Kuala Lumpur

☒ I hereby confirm that my signature above is for the purpose of submitting my Private Retirement Scheme (PRS) application.

☒ I allow the same ID Verification to be used for all policies of AIA Bhd, AIA Public Takaful Bhd and AIA General Bhd.

CANCEL **CONFIRM**

Note: Please remind client to take selfie based on the instruction provided.

iPOS for PRS

Step 8:

Verification completed. Click NEXT to proceed.



Identity Verification Completed



Authorization for **John Vincent (Unit Holder / One Time Contribution Payor)** has been completed!

You have completed **1 out of 1** profile.

 **Completed**

John Vincent (Unit Holder / One Time Contribution Payor)

NEXT



Thank You



Authorisation has been completed.

Please contact your consultant should you require further information or assistance.

Thank you!

iPOS for PRS

Step 9:

Verification completed. Click NEXT to proceed.

DR JOHN VINCENT

SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

JOHN VINCENT

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

DISCLOSURE DOCUMENT

CLIENT SIGNATURE

REFRESH STATUS

Client have completed Remote Signature. Please click Next to download client's signature & uploaded images.

CANCEL NEXT

REMOTE SIGN

ANCEL REMOTE SIGN

SEND REMOTE SIGN

REFRESH STATUS

DOCUMENTS

UNIT HOLDER / ONE-TIME CONTRIBUTION PAYOR

Full Name	ID Type	ID Number	Nationality	Gender
John Vincent	New IC	950808-14-5517	MALAYSIAN	Male

BACK PROCEED

DR JOHN VINCENT

SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

JOHN VINCENT

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

DISCLOSURE DOCUMENT

CLIENT SIGNATURE

REMOTE SIGN

REMOTE SIGN download finished.

CLOSE

DOCUMENTS

UNIT HOLDER / ONE-TIME CONTRIBUTION PAYOR

Full Name	ID Type	ID Number	Nationality	Gender
John Vincent	New IC	950808-14-5517	MALAYSIAN	Male

New IC Selfie

BACK PROCEED

iPOS for PRS

Step 10:

Please proceed with Declaration and Signature to complete the process.

<

DR JOHN VINCENT

SAVE & EXIT

✓

✓

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

JOHN VINCENT

IMPORTANT: Please make sure the client has viewed ALL documents and agreed to the T&Cs before proceeding to e-signature.

Full Name

ID Type

ID Number

Nationality

Gender

John Vincent

New IC

950808-14-5517

MALAYSIAN

Male

New IC

Selfie

☒ I hereby verify that I have sighted the original document provided by the client.

✓

DECLARATION AND SIGNATURE

Please review details to perform signature

REVIEW & E-SIGN

☒ I acknowledge that I have read and accepted all the terms and conditions set forth herein and confirm that all the declarations are true and correct.

BACK

PROCEED

Done

c) Confirmed whether I would like to consult someone else first or have someone present with me when receiving advice.

i) I 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 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. 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. APAM may review and/or update the Privacy Statement from time to time to reflect the changes in laws or for APAM's internal policy.

10/03/2026 06:55:47

Signature of Consultant

WOFW YXX EHFYFF

10/03/2026 06:54:17

Signature of Unit Holder

John Vincent

Signature of One-Time Contribution Payor

Signature of Direct Debit Payor

AIA confidential and proprietary information. Not for distribution.

[AIA – INTERNAL]

The AIA logo, featuring a stylized mountain peak and the letters 'AIA' inside a circular emblem.

Appendix 3 – Direct Pay (ie.Submission via Cheque)

iPOS for PRS

Step 1:

For payment via cheque or bank draft, please click DIRECT PAY.

The screenshot displays the iPOS for PRS payment interface. At the top, a red header bar contains a back arrow, the user name 'DR JOHN VINCENT', and a 'SAVE & EXIT' button. Below the header is a progress bar with five steps: 'Fund Selection' (checked), 'E-Application' (checked), 'Review & Sign' (checked), 'Payment & Submit' (active, highlighted with a blue circle), and 'Done' (disabled). The main content area shows the 'TOTAL PAYABLE AMOUNT' as 'RM 105,000.00'. Below this is the 'PAYMENT DETAILS AND UPLOAD RECEIPT' section. It includes a 'Payment Method' dropdown menu with two options: 'SEND PAYMENT LINK' and 'DIRECT PAY'. The 'DIRECT PAY' option is highlighted with a blue box. Below the dropdown, the 'Payment ID: 001' is displayed, followed by a warning icon and the text 'REVIEW & E-SIGN PAYMENT FORM'. A message states 'Please fill in the payment details and upload the receipt.' Below this is a 'Type*' dropdown menu with 'Please Select' as the selected option. A red error message 'Please select Type' is visible below the dropdown. At the bottom, there are input fields for 'Bank Name*', 'Cheque / Bank Draft No.*', and 'Amount (RM)*'. A 'PROCEED TO SUBMIT' button is located at the bottom right of the form.

Note:

*The minimum amount allowed for DIRECT PAY is **RM30,001**.*

*For payment via **Telegraphic / Internet Banking Transfer**, please select as bank draft and provide the information accordingly. Please refer to FAQ for more information.*

iPOS for PRS

Step 2:

Key in details of the payment.

The screenshot shows the 'Payment & Submit' step (4) of the iPOS for PRS process. The user is 'DR JOHN VINCENT'. The progress bar shows steps: Fund Selection (1), E-Application (2), Review & Sign (3), Payment & Submit (4), and Done (5). The main form area is titled 'Please fill in the payment details and upload the receipt.' It contains several input fields: 'Type *' with a dropdown menu, 'Bank Name *' with a dropdown menu, 'Cheque / Bank Draft No. *' with a text input field, and 'Amount (RM) *' with a text input field. There are red error messages below the 'Type' and 'Bank Name' fields: 'Please select Type' and 'Please select Bank Name'. Below the 'Cheque / Bank Draft No.' field, there is a checkbox labeled 'I have made the payment from the joint account.' with a note: 'For payment from bank joint account, please substantiate/support with bank statement to show proof that the Unit Holder is one of the account holders.' At the bottom of the form, there is a 'CAMPAIGN CODE' field with a dropdown arrow. A 'PROCEED TO SUBMIT' button is located at the bottom right of the form.

Note:

For submissions with two cheques (ie. two different accounts, please key in the details of both cheques under the Cheque / Bank Draft No. Column

- i. subject to a maximum of 45 characters*
- ii. if exceeds, please submit another iPOS submission.*

iPOS for PRS

Step 2.1:

Upload image of the Cheque. If payment is from a joint account, please upload image of joint account statement showing the name of the customer.

< DR JOHN VINCENT SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

Bank Name* PUBLIC BANK BERHAD

Cheque* 1123-1134-1144

Amount (RM)* 105,000.00

☐ I have made the payment from the joint account.
For payment from bank joint account, please substantiate/support with bank statement to show proof that the Unit Holder is one of the account holders.

Proof of Payment*

Cheque

CAMPAIGN CODE

PROCEED TO SUBMIT

< DR JOHN VINCENT SAVE & EXIT

Fund Selection E-Application Review & Sign Payment & Submit Done

☒ I have made the payment from the joint account.
For payment from bank joint account, please substantiate/support with bank statement to show proof that the Unit Holder is one of the account holders.

Proof of Payment*

Cheque

Proof of Joint Account*

Proof

PROCEED TO SUBMIT

iPOS for PRS

Completion of Direct Pay.

The screenshot displays the iPOS interface for a user named DR JOHN VINCENT. At the top, a progress bar shows five steps: Fund Selection, E-Application, Review & Sign, Payment & Submit, and Done. The 'Done' step is highlighted with a blue circle and a checkmark. Below the progress bar, a card displays the user's name 'John Vincent' and ID 'EA000007987Q1773112294216'. To the right of the ID is a 'REFRESH' button. Below this, the 'Transaction Type' is listed as 'New Enrolment'. Under 'One-Time Contribution', two funds are listed: 'AIA PAM - GLOBAL ISLAMIC GROWTH FUND' and 'AIA PAM - DYNAMIC ASIA EX-JAPAN FUND'. The 'Status' is shown as 'Submitted - Direct Pay' with a green checkmark icon. A 'Note' at the bottom states: 'Kindly note that submissions received after 4.00pm will be processed on the next working day.' At the bottom left is a 'BACK TO PROFILE' button, and at the bottom right is a 'VIEW SUBMISSIONS' button.

Note:

1. Please ensure the cheque is correctly made payable to **APAM Sdn Bhd**.
2. Upon successful submission via iPOS, the cheque is to be submitted to AIA Customer Service Centers.
3. Cheque is to be enclosed inside an envelope with the following details provided on the envelope:
 - Customer name.
 - Agent name.
 - Agent contact number.
 - iPOS Submission.
4. Submission of cheque to branch shall be on the same working day or not later than the next working day by 12pm.

iPOS for PRS – FAQ

Client Fact Find

Q: What is the maximum allowed length for a name?

A: The maximum length is 100 characters, including spaces.

Q: Can foreigners submit their PRS applications via iPOS?

A: Yes. However, successful account creation is subject to nationality screening against the restricted countries list.

**Q: Customers are required to upload both the front and back of their NRIC.
What about foreigners using a passport?**

A: Foreign customers are only required to upload the passport biodata page with personal particulars.



iPOS for PRS – FAQ

Fund Selection

Q: What does “Recommended” mean under Self-Selection Funds?

A: “Recommended” refers to funds suggested based on the customer’s Risk Tolerance Level.

Q: How does Regular Contribution (Direct Debit) work after details are submitted in iPOS?

A: The Direct Debit form will be forwarded to the customer’s selected bank for processing. Direct Debit implementation will only take effect from the following month after submission.

Requests for Direct Debit within the same month must be submitted at least 10 days (T-10) before the effective date (either the 12th or 25th of the month).

Q: How will the customer or agent know if the Direct Debit setup is successful?

A: If the Direct Debit request is rejected, the customer will receive an email notification from APAM, with the PRS consultant copied.

In the event of rejection, the customer may resubmit the request via iPOS or submit a manual Direct Debit form at any AIA Service Center.

iPOS for PRS – FAQ

Fund Selection (cont)

Q: Can iPOS be used for Regular Contributions for both existing and new customers?

A: Yes, it applies to both. However, for new AIA PRS customers, a one-time contribution must be submitted together with the Regular Contribution, as the account must first be created before the Regular Contribution can take effect.

e-Application

Q: Is a witness signature required for an agent's own contribution?

A: No. A witness signature is not required. The agent's name will appear as both the Unit Holder and the Consultant.



iPOS for PRS – FAQ

Payment & Submission

Q: How long is the payment link valid?

A: The payment link is valid for 48 hours, after which it will expire.

Q: What is the minimum and maximum contribution amount under Send Payment Link (FPX transaction)?

A: Minimum: RM100 Maximum: RM300,000

If the contribution exceeds RM300,000, the customer may submit additional submissions.

Q: What is the minimum and maximum contribution amount under Direct Pay (Cheque)?

A: Minimum: RM30,001 Maximum: No limit

iPOS for PRS – FAQ

Payment & Submission (cont)

Q: How should cheque payments be submitted?

A: After successful submission via iPOS, the cheque must be submitted to any AIA Customer Service Center. The cheque should be enclosed in an envelope with the following details clearly stated:

- Customer Name, Agent Name and Agent Contact Number

Q: What if a customer wishes to submit multiple cheques under one submission?

A: This can be done under a single iPOS submission, provided that:

- The bank name(s) and cheque number(s) are entered in the Cheque field, subject to a maximum of 45 characters.
- If the character limit is exceeded (e.g. three or more cheques), the customer must submit another iPOS submission.

Note:
For submissions with two cheques (*ie.* two different accounts, please key in the details of both cheques under the Cheque / Bank Draft No. Column

- subject to a maximum of 45 characters
- if exceeds, please submit another iPOS submission.



iPOS for PRS – FAQ

Payment & Submission (cont)

Q. When should I submit the cheque to Branch?

A: To be submitted LATEST by noon (12pm) the day after submission to ensure the application is captured on a timely basis. Failure to do so will result in the case being captured on a later date.

Q: For Telegraphic / Internet Banking Transfer, can customers submit under Direct Pay?

A: Yes, subject to a minimum contribution amount of RM30,000. Customers may choose the following options:

- Type: Select Cheque (in lieu of Bank Transfer).
- Bank Name: Select the bank accordingly.
- Cheque Number: Enter the bank transfer reference details.
- Amount: Enter the amount accordingly.
- Proof of Payment: Upload a photo of the Bank Transfer receipt.

iPOS for PRS – FAQ

Payment & Submission (cont)

Q: Is there a cut-off time for iPOS submissions?

A: Yes. Submissions must be completed by 4:00 PM to be captured on the same day. Submissions after 4:00 PM will be recorded on the next working day.

Q: For submissions made during weekends or public holidays, what is the captured date?

A: Submissions will be captured on the next working day.

(Example: A submission made on Friday at 7:00 PM will be captured on Monday).

Q: The customer received the payment link as text instead of a clickable hyperlink. Why?

A: This is due to the configuration of the customer's device. The customer may copy and paste the text into a web browser to proceed with the payment.

Q: Can the customer use third-party account for payment?

A: Only approved third-party payments from immediate family members (spouse, parents, or children ONLY) are allowed.

iPOS for PRS – FAQ

Payment & Submission (cont)

Q: My customer wishes to apply for a Zero Sales Charge. Where can I key this in?

A: For submissions involving a Variation of Sales Charge Request (e.g. Zero Sales Charge), please obtain approval from APAM Management before meeting the customer and upload the approval email under the Campaign Code section.

The minimum contribution amount to qualify for:

- 0% sales charge: RM50,000
- 1% or 2% sales charge: RM30,000
- For support regarding Variation of Sales Charge Request, please contact your respective Agency Cross Sell (ASC) DOAs.

Q: Can I apply for a Zero Sales Charge after submitting my case via iPOS?

A: No. You may proceed with the submission up to the Send Payment Link / Direct Pay stage. If approval is still pending, select Save & Exit first.

- Once approval has been obtained, log in again to complete the submission by attaching the approval email and proceeding with Send Payment Link / Direct Pay.

iPOS for PRS – FAQ

Payment & Submission (cont)

Q: Can the customer use a joint-name account for payment?

A: Payments should be made using the customer's own personal bank account (i.e. not a joint-name account). Payments made from a joint-name account may require additional documentation (i.e. a joint-name account bank statement) as supporting proof.

When using a joint-name account, the customer must log in using their own ID and password (i.e. not their spouse's ID or credentials).

IMPORTANT REMINDER:

Consultants are strictly prohibited from:

- Accepting cash or cash deposits from investors.
- Making payments on behalf of investors.

Only third-party payments from immediate family members (limited to spouse, parents, or children) are allowed.

iPOS for PRS – FAQ

General Enquiries

Q: Can agents still submit applications manually?

A: Yes, manual submissions are still accepted until further notice. However, agents are encouraged to use iPOS for a more efficient and streamlined submission process.

Q: Where do I submit the Large Amount Questionnaire (LAQ) form in iPOS?

A: Effective 1 April 2026, the LAQ is no longer required for both iPOS and manual submissions.



HEALTHIER, LONGER,
BETTER LIVES

Thank you