



HEALTHIER, LONGER,  
BETTER LIVES

# iPOS for PRS Submission Guide & FAQ

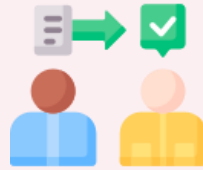
## Disclaimer

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# iPOS PRS – One App. More Sales. Less Effort.



Unlock **More Productivity** with iPOS PRS  
And Turn Every Life Customer & Appointment into a PRS Case too!



## SIMPLE ACTIONS TO GROW YOUR PRS BUSINESS

1

### iPOS PRS is Already at Your Fingertips

- Every time you open your iPad, iPOS PRS is ready.
- Submit anytime, anywhere in minutes.
- Less paperwork. More selling.

2

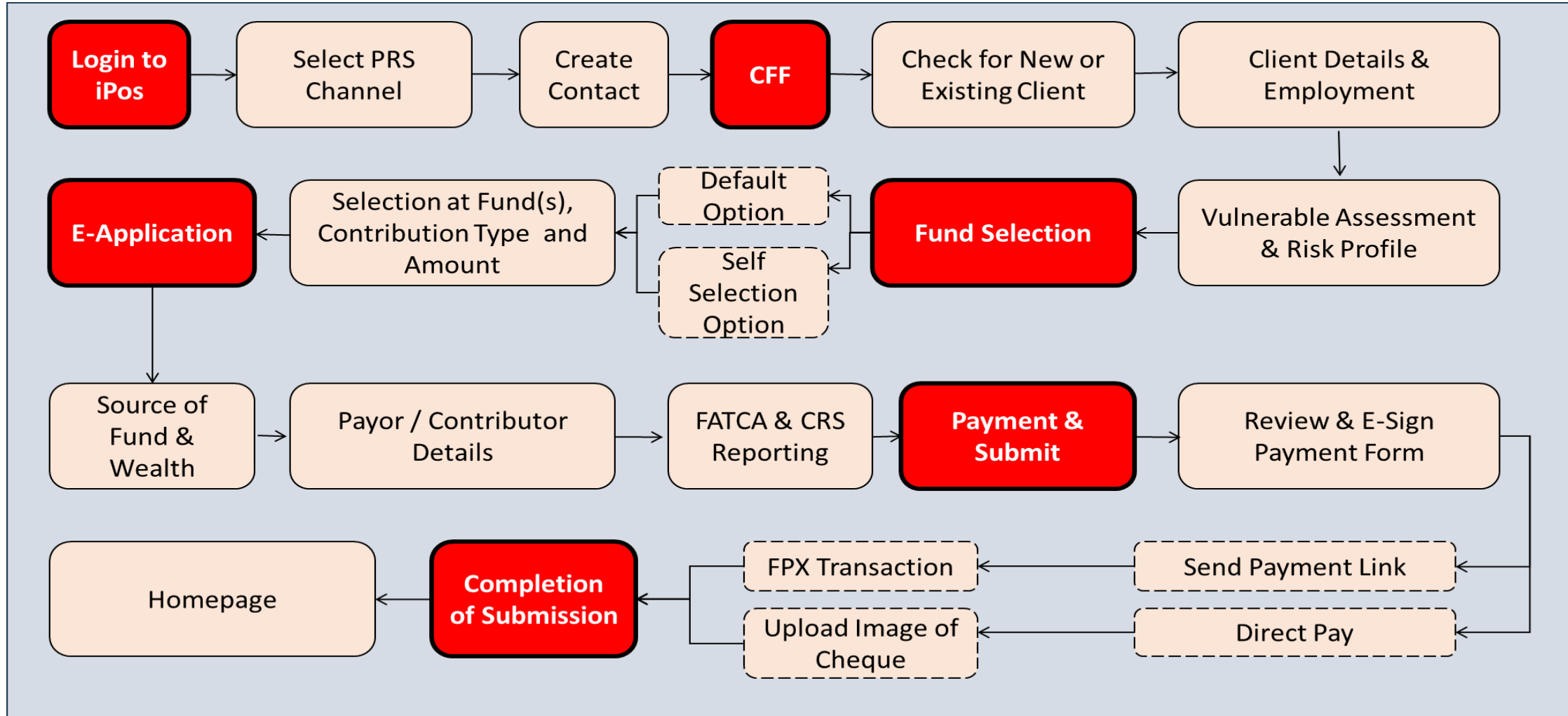
### Every Conversation Can Be a PRS Sale

- Ask every customer about tax relief and retirement planning.
- Submit immediately via iPOS PRS.
- More cases. Higher production. Greater income.

# iPOS for PRS

## User Journey Process Flow

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

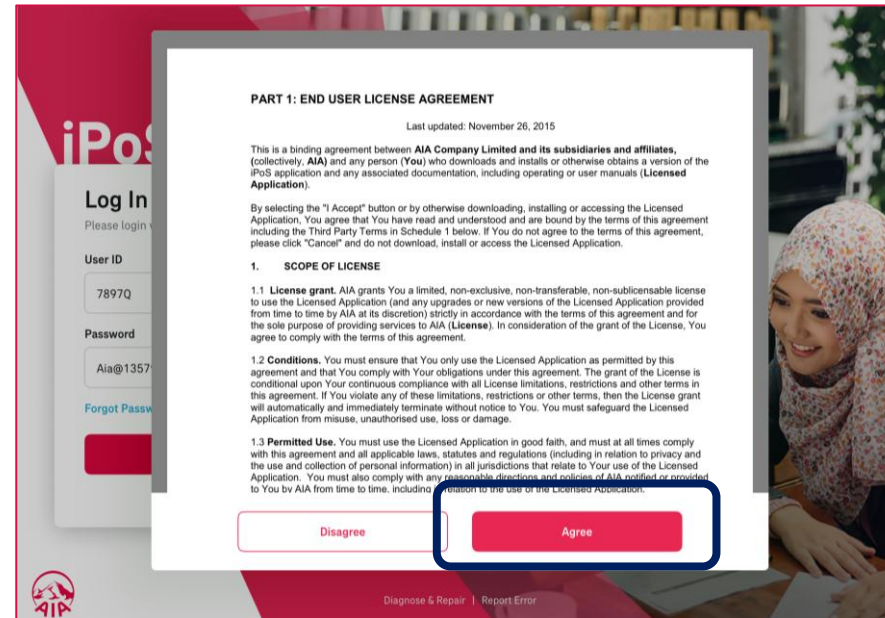
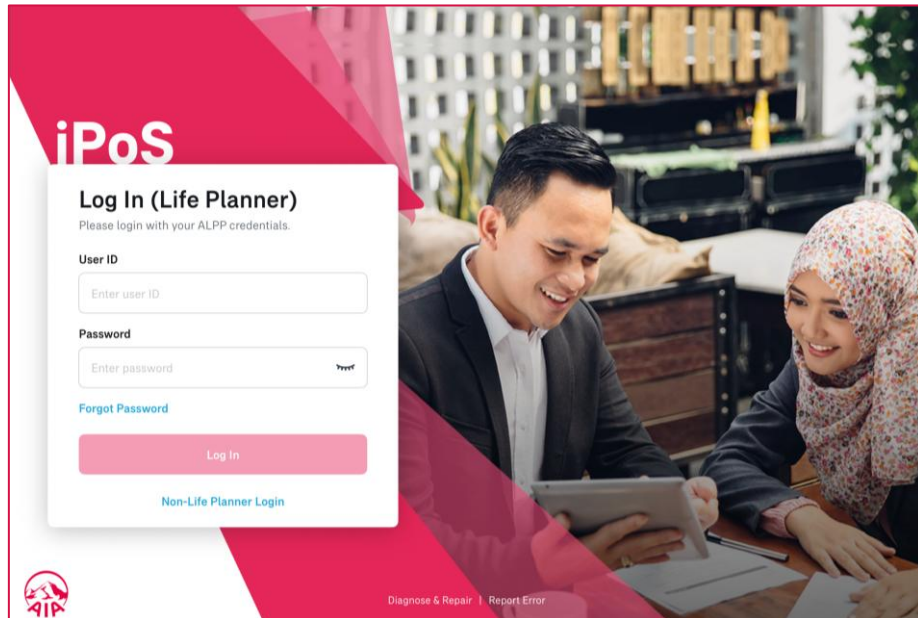


# iPOS for PRS - Overview of Steps

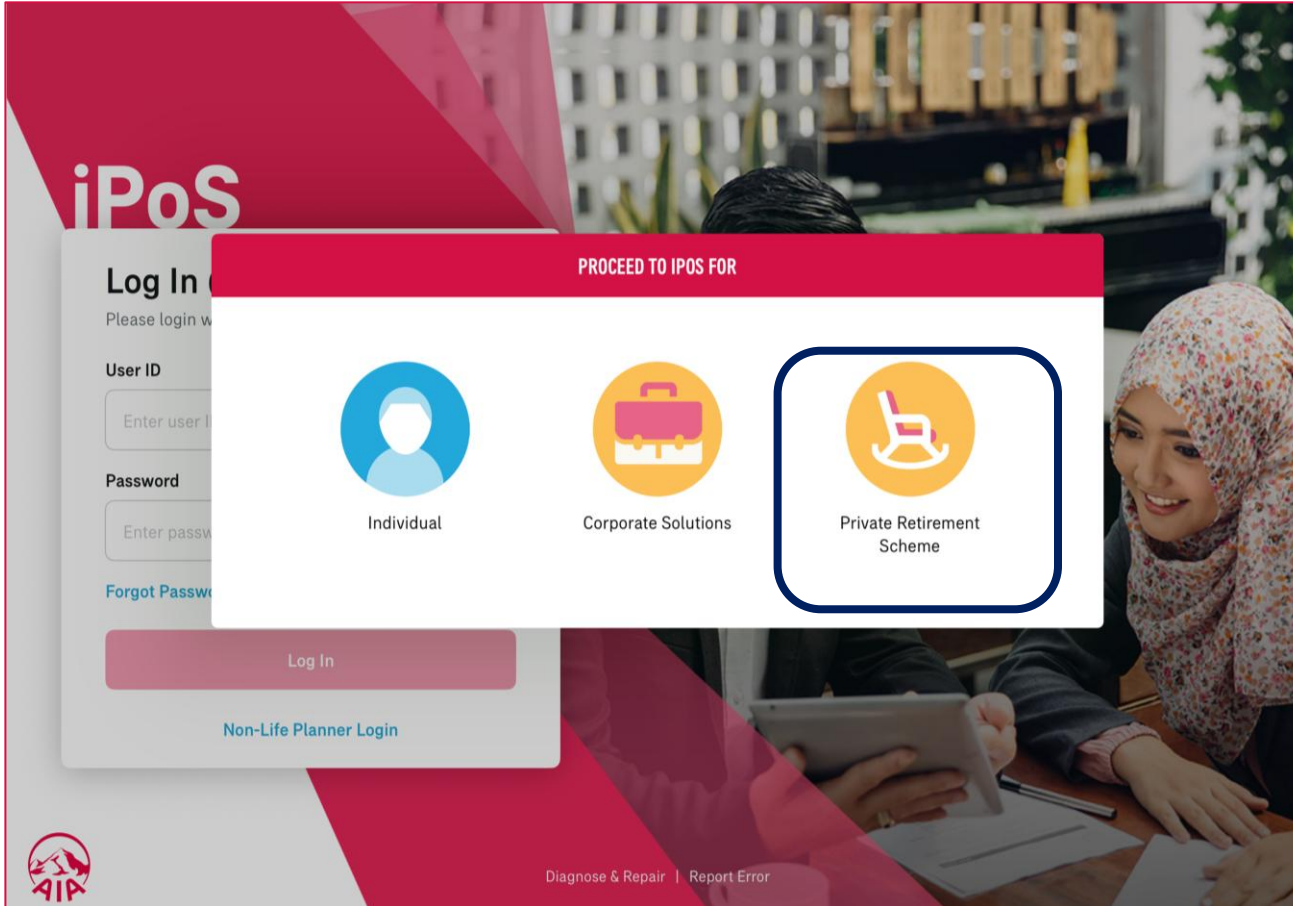
## Overview of steps for each section.

| 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

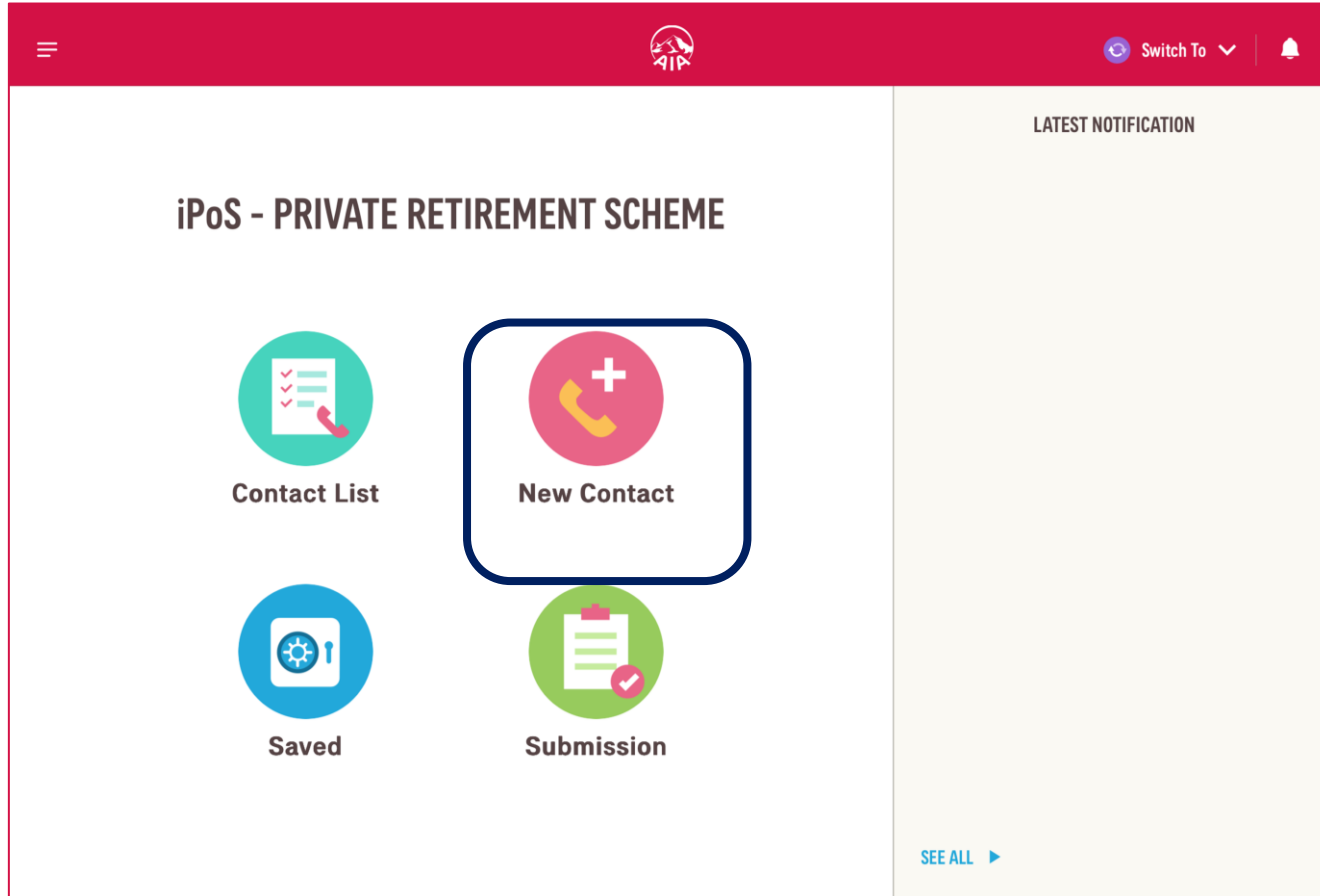


Click on **Private Retirement Scheme**.

*Note: Only active PRS consultants can access.*



# 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. \*

+60 ▼

Mobile Number

Please input Mobile Number

SAVE CONTACT

*Note:*

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

AIA confidential and proprietary information. Not for distribution.



[AIA – INTERNAL]

## 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 Update

Tran

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

CANCEL

CHECK

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\*

i

MALAYSIAN

BACK

NEXT

<

MR CHART KING

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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 &amp; 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-Pyroxilin Plasti... > | Bank - Clerk, Officer, Teller (No RCC)                                                                     | Std   | 1     | 1    | 1   | Std  | N   | 1    | 1    | 1  |
| F Bank >                                     | Bank Staff (Office Work Only),<br>Investment Adviser, Financial Planner,<br>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) ⓘ

Please Input

BACK

NEXT

## Step 2.4:

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

Step 3:

Complete the **VULNERABLE ASSESSMENT**.

<

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CLIENT FACT FIND (CFF)

✓ Personal Details

! Client Profiling Form

! Personal Data Protection

VULNERABLE ASSESSMENT ✓

RISK PROFILE !

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.

☒ None of the above

PRS Consultant Assessment

☐ Vulnerable Client

☒ Non-vulnerable Client

BACK

NEXT

## Step 3.1:

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

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Step 3.2:

Please complete the **Risk Profile**.



<

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

*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).

Name of Fund

AIA PAM - GROWTH 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 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



## 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).

<

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)                                                                                   |
|------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------|
| <input type="radio"/> 6 - 14             | Conservative         | AIA PAM - CONSERVATIVE FUND                                                                           |
| <input type="radio"/> 15 - 21            | Moderate             | AIA PAM - MODERATE FUND<br>AIA PAM - ISLAMIC MODERATE FUND<br>AIA PAM - DIVIDEND INCOME FUND          |
| <input checked="" type="radio"/> 22 - 30 | Aggressive           | AIA PAM - GROWTH FUND<br>AIA PAM - GLOBAL ISLAMIC GROWTH FUND<br>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:

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).

Name of Fund

AIA 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.

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 Fund

AIA 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

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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.

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# 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

1

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 CONTRIBUTION

RM 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.

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Transaction Type

New Enrolment

Contribution Type

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

<

MR CHART KING

SAVE & EXIT

1

2

3

4

5

Fund Selection

E-Application

Review & Sign

Payment & Submit

Done

Transaction Type

New Enrolment

Contribution Type

Individual

Fund Allocation

Default Option

Based on client age

The recommended fund(s) ma

ARE YOU SURE?

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?

CANCEL

CONFIRM

AIA PAM - GROWTH FUND

AIA PAM - MODERATE FUND

AIA PAM - CONSERVATIVE FUND

AIA PAM - ISLAMIC MODERATE FUND

RECOMMENDED

AIA PAM - GLOBAL ISLAMIC GROWTH FUND

AIA PAM - DYNAMIC ASIA EX-JAPAN FUND

BACK

NEXT

[AIA – INTERNAL]

## Self Selection Option

MR CHART KING

SAVE & EXIT

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

AIA PAM - GROWTH FUND

AIA PAM - MODERATE FUND

AIA PAM - CONSERVATIVE FUND

AIA PAM - ISLAMIC MODERATE FUND

AIA PAM - GLOBAL ISLAMIC GROWTH FUND

AIA PAM - DYNAMIC ASIA EX-JAPAN FUND

AIA PAM - DIVIDEND INCOME FUND

I hereby acknowledge that the PRS Fund(s) chosen does not match with my investment risk tolerance level in Client Profiling Form.

BACK NEXT

### 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\*

☒ AIA PAM - GROWTH FUND

☐ AIA PAM - DIVIDEND INCOME FUND

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: 12<sup>th</sup> or 25<sup>th</sup> .
- 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



Regular Contribution

<

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

Monthly

Deduction Cycle Date

25th

Effective Date of Direct Debit

May 2026

AIA PAM - GROWTH FUND

RM 500.00

TOTAL REGULAR CONTRIBUTION VIA DIRECT DEBIT

RM 500.00 / MONTH

i

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

Important Note:

The submission of a new Regular Contribution will supersede any existing Regular Contributions.

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.

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

1

Fund Selection

2

E-Application

3

Review & Sign

4

Payment & Submit

5

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)

Step 1:

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

*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.



**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  
☐ 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): 800806-14-5513

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

**[FOR FOREIGN NATIONAL ONLY]**

Are you resident outside Malaysia? ☐ Yes ☐ No

**EAPP REPORT**

Version July 2025

Page 15 of 15

**EDIT** **CONFIRM**



## Step 4.2

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

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <p>Date: 31 August 2023</p> <p>This is a Private Retirement Scheme</p> |
| <p><b>PRODUCT HIGHLIGHTS SHEET</b></p> <p><b>AIA PRIVATE RETIREMENT SCHEME</b></p> <p>Consisting of Core Funds:<br/> AIA PAM - Growth Fund<br/> AIA PAM - Moderate Fund<br/> AIA PAM - Conservative Fund</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                        |
| <p><b>RESPONSIBILITY STATEMENT</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                        |
| <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                        |
| <p><b>STATEMENT OF DISCLAIMER</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                        |
| <p>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.</p> <p>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.</p> |                                                                        |
| <p><b>PRS PROVIDER</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                        |
| <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                        |
| <p><b>BRIEF INFORMATION OF THE PRODUCT</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                        |
| <p>What is the AIA Private Retirement Scheme?</p> <p>The AIA Private Retirement Scheme ("Scheme") issued by AIA Pension and Asset Management Sdn Bhd. is</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                        |

(ii) You can also direct your complaint to Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIREC. 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@seccom.com.my](mailto:aduan@seccom.com.my)
- (d) via online complaint form available at [www.sc.com.my](http://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: 03-7690 4242
- (b) via e-mail to: [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
- (c) via online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
- (d) via letter to: Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor, Wisma Tune  
No. 19, Lorong Dungun  
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**

|                           |                                                                                                                                                                                                                     |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Core Funds / Funds</b> | means the AIA PAM - Growth Fund, AIA PAM - Moderate Fund and AIA PAM - Conservative Fund; a "Fund" means any one of them.                                                                                           |
| <b>Deed</b>               | 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. |
| <b>Default Option</b>     | 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.                                                                     |
| <b>MARC</b>               | means Malaysian Rating Corporation Berhad (Registration No.: 199501035601 [364803-V])                                                                                                                               |
| <b>RAM</b>                | means RAM Rating Services Berhad (Registration No.: 200701005589 [763568-T])                                                                                                                                        |
| <b>vested Unit</b>        | means a unit which accords a Member with unconditional entitlement to such Unit.                                                                                                                                    |
| <b>We / PRS Provider</b>  | means AIA Pension and Asset Management Sdn. Bhd. (Registration No.: 201201027147 [1011637-P])                                                                                                                       |
| <b>You / Member</b>       | means an individual who has a private pension account and holds Units in the Fund.                                                                                                                                  |

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**.



## 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.

Agent  
05/03/2026 18:57:25

Signature of Consultant

WOFW YXX EHFYFF

Customer  
05/03/2026 18:57:16

Signature of Unit Holder

Chart King

Signature of One-Time Contribution Payor

Signature of One-Time Contribution Payor

Signature of Direct Debit 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

Fund Selection

E-Application

3Review & Sign

4Payment & Submit

5Done

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 capture image of **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 capture image of 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). The main content area includes a 'Payment Method' section with 'SEND PAYMENT LINK' and 'DIRECT PAY' buttons, a 'Payment ID: 001' field, and a 'REVIEW & E-SIGN PAYMENT FORM' button. Below this is a 'CAMPAIGN CODE' section with a note to upload an approval email. A red box labeled 'ZERO SALES CHARGE' with '(Minimum RM50,000)' is visible. At the bottom right is a 'PROCEED TO SUBMIT' button.

*Note:*

*For submission with request of Variation of Sales Charge (ie. ZERO SALES CHARGE) only.*

**Do not click if not applicable.**

*Please see FAQ section for more information.*

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

MR CHART KING

SAVE & EXIT

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

Payment Method ⓘ

SEND PAYMENT LINK DIRECT PAY

Payment ID: 001

✓ REVIEW & E-SIGN PAYMENT FORM

**CAMPAIGN CODE**

ⓘ Please upload approval email here.

**ZERO SALES CHARGE**

(Minimum RM50,000)

PROCEED TO SUBMIT

Please capture image of the selected **Sales Charge image** accordingly as provided.  
(see next page for bigger image).

## ZERO SALES CHARGE

(Minimum RM50,000)

## 1% SALES CHARGE

(Minimum RM30,000)

## 2% SALES CHARGE

(Minimum RM30,000)

### *Note:*

- 1. No other variation is allowed (ie. 1.5%).*
- 2. The maximum contribution amount allowed for Sales Charge variation is up to RM3 million.*

The screenshot displays the iPOS for PRS interface for user MR CHART KING. At the top, a progress bar shows five steps: Fund Selection (completed), E-Application (completed), Review & Sign (completed), Payment & Submit (current step, highlighted with a blue circle), and Done. Below the progress bar, the 'Payment Method' section offers two options: 'SEND PAYMENT LINK' (selected) and 'DIRECT PAY'. The 'Payment ID: 001' is displayed, followed by a green checkmark icon and the text 'REVIEW & E-SIGN'. The 'CAMPAIGN CODE' section includes a note: 'Please upload approval'. A modal dialog box 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).

MR CHART KING

SAVE & EXIT

Progress: Fund Selection (1), E-Application (2), Review & Sign (3), **Payment & Submit (4)**, Done (5)

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:

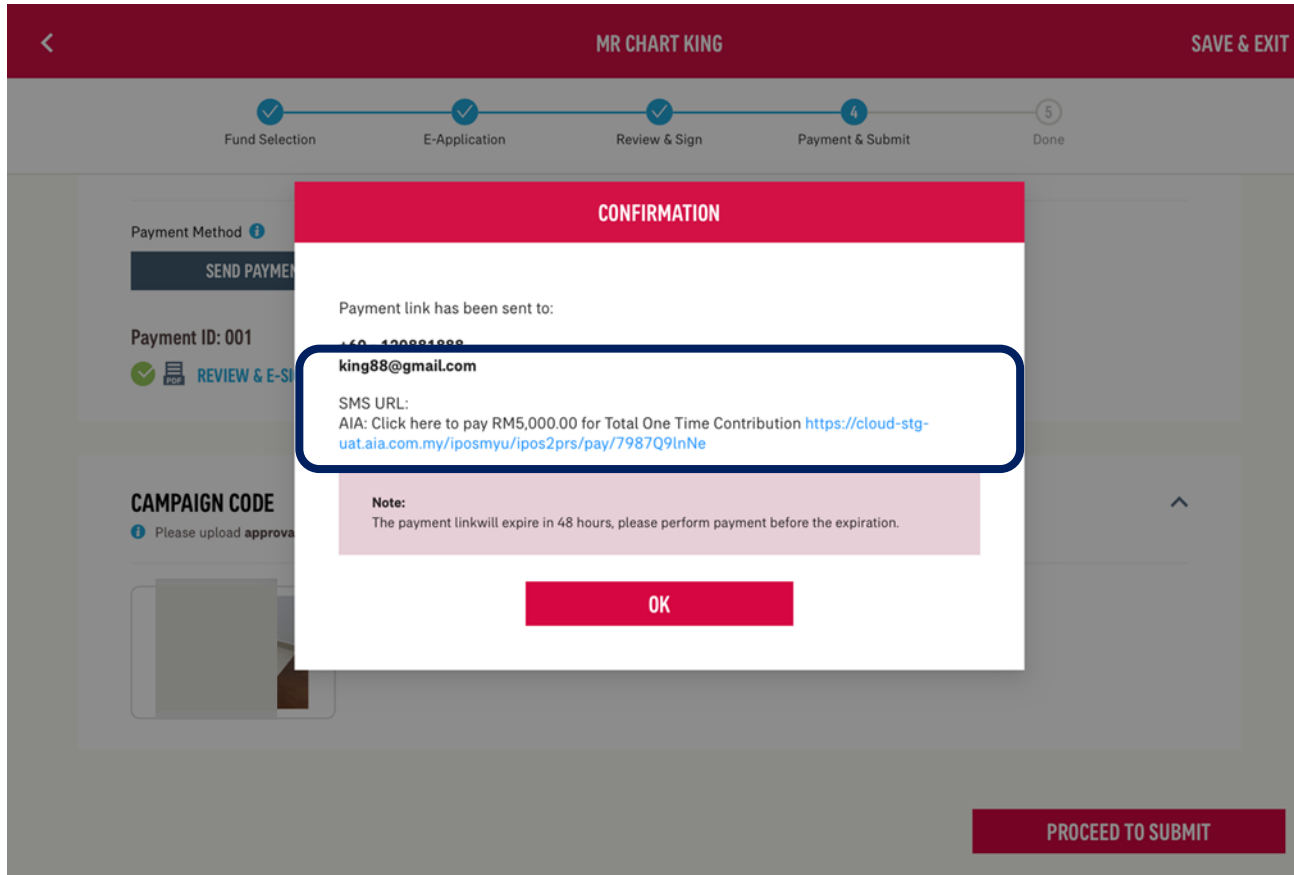
Client's mobile number and email will be displayed.

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-888-88888 |
| Payment at               | RM10,000                      |
| Reference No. Payment ID | IPay88Test-Transaction123     |

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:

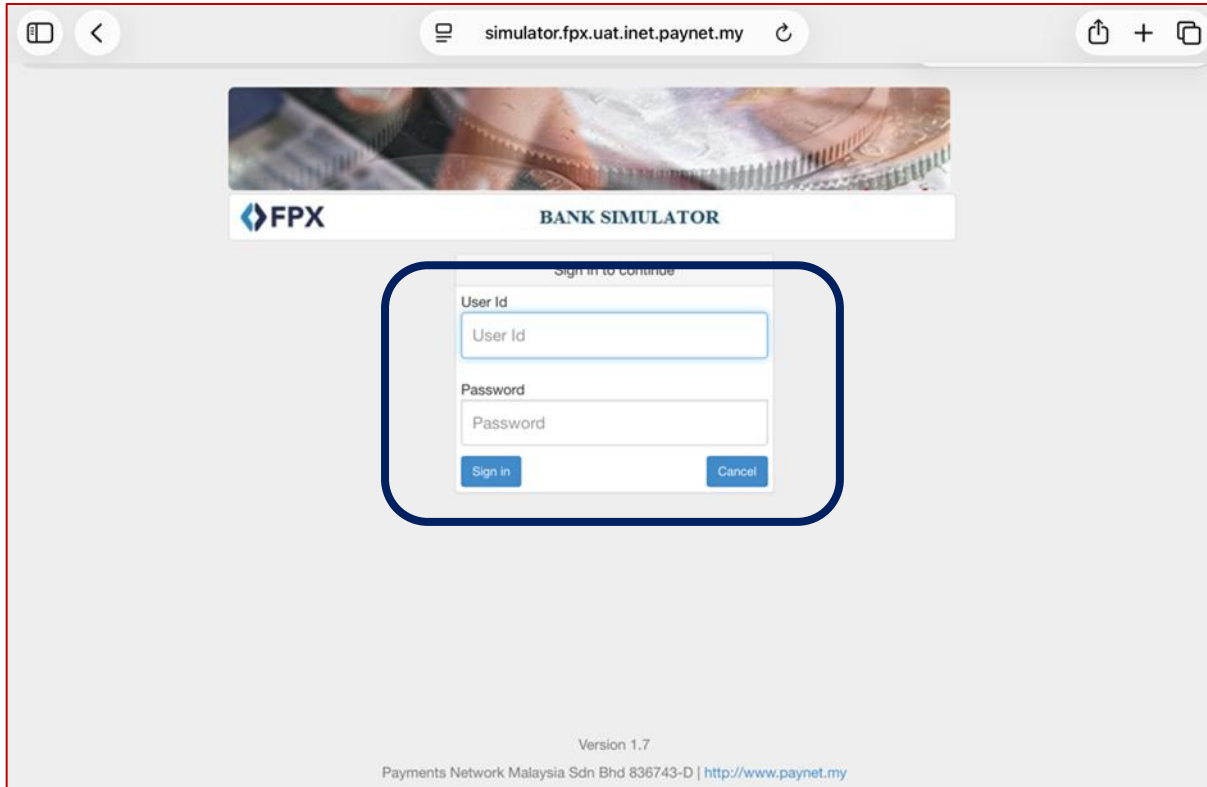
Sample page of Payment Link.

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 details: 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 is active, showing a 'Select Bank' dropdown menu and a 'Proceed' button. A red box highlights the 'Proceed' button, and a red box highlights the 'Select Bank' dropdown menu.

## 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.

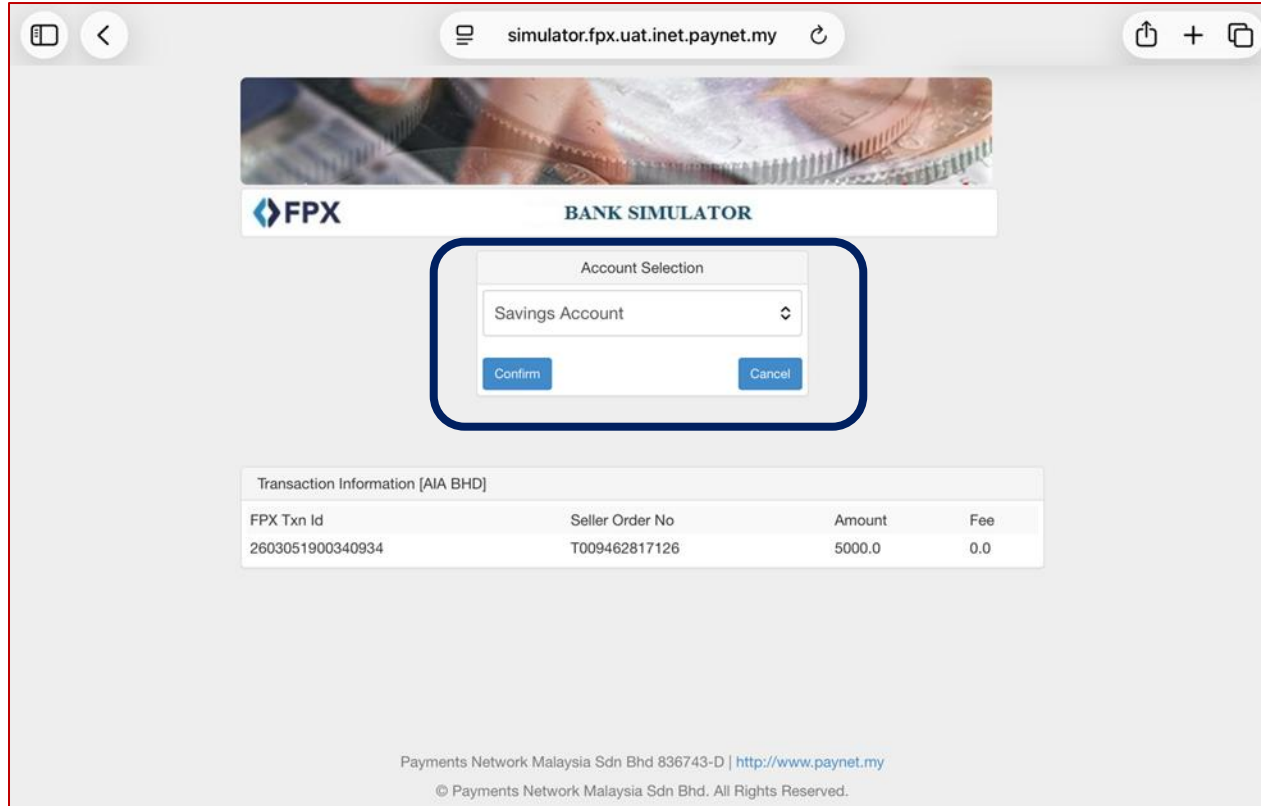
### **Important Note:**

*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**

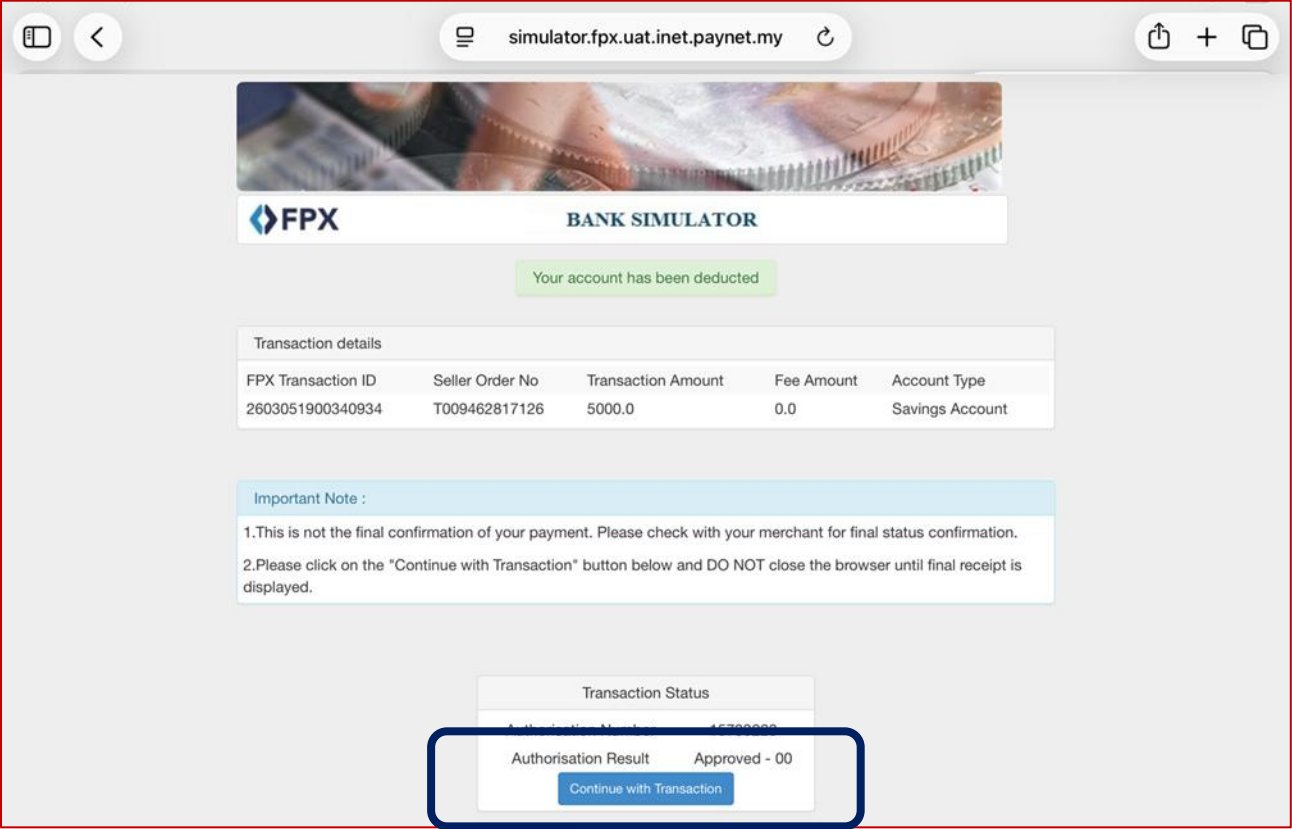
Account Selection

Savings Account

Confirm Cancel

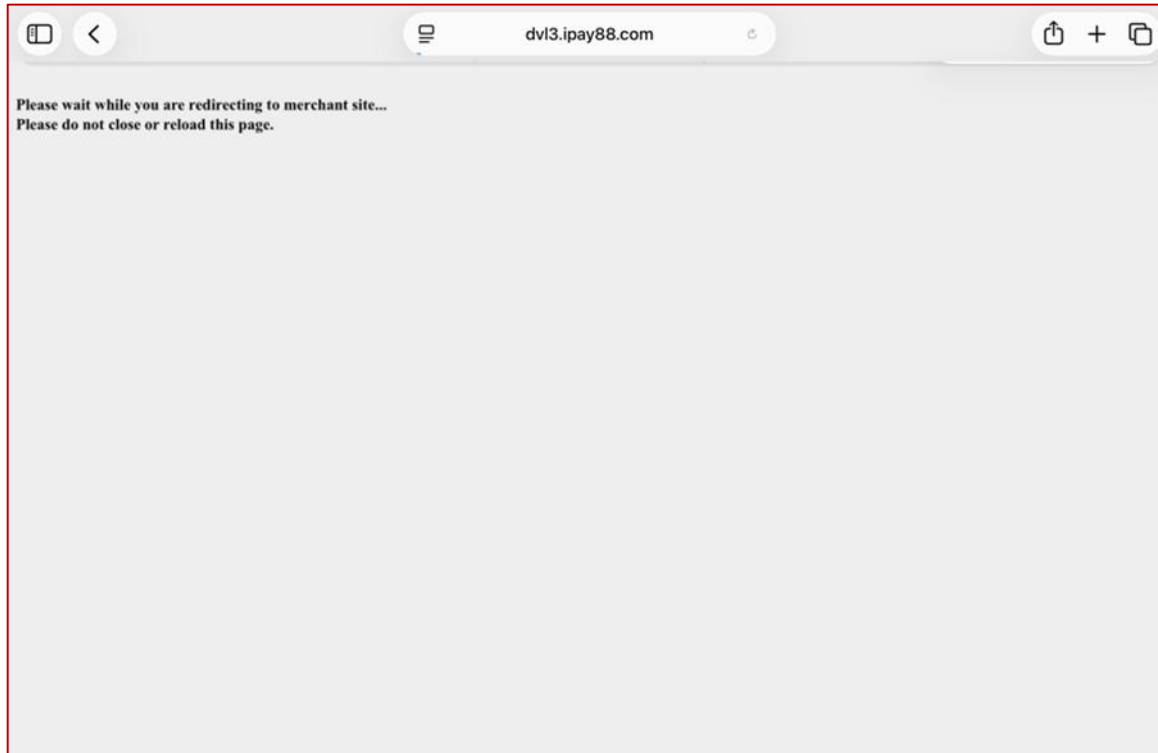
| Transaction Information [AIA BHD] |                 |        |     |
|-----------------------------------|-----------------|--------|-----|
| FPX Txn Id                        | Seller Order No | Amount | Fee |
| 2603051900340934                  | T009462817126   | 5000.0 | 0.0 |

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



Step 5.4:  
Transaction completed.

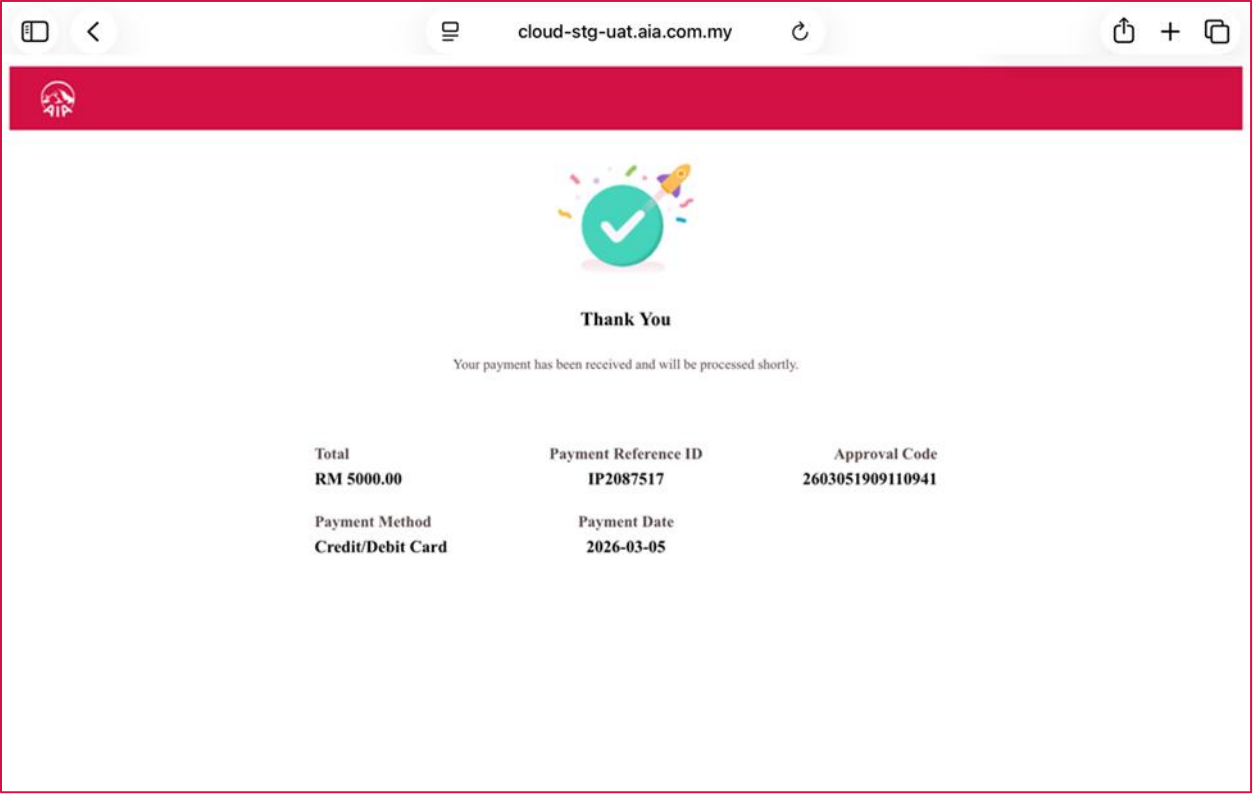




Do not close or reload the page.

**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

✓

✓

✓

✓

5

Fund SelectionE-ApplicationReview & SignPayment & SubmitDone

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 PROFILEVIEW 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.*





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BETTER LIVES

SUBMISSION COMPLETED



# 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 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](http://www.aia-prs.com.my).

BACK

NEXT



# iPOS for PRS

*Note: the **PAYOR** is also required to capture image 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](http://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

AIA confidential and proprietary information. Not for distribution.

[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 the current step is 'Payment & Submit'. A 'CONFIRMATION' dialog box is displayed, asking for the recipient's details for the payment link. The dialog includes a dropdown for the country code (set to '+60'), a text field for the phone number (125557878), and a text field for the email address (lilian88@gmail.com). Below these fields is an 'Important Notice' stating that the submission is pending until payment is successfully completed via the payment link. At the bottom of the dialog are 'CANCEL' and 'SEND' buttons. The background shows the 'TOTAL PAYABLE AMOUNT' as RM 10,000.00 and a 'PROCEED TO SUBMIT' button at the bottom right.

The screenshot shows the same 'MR CHART KING' interface, but the 'CONFIRMATION' dialog box now displays the confirmation message: 'Payment link has been sent to: +60 - 125557878 lilian88@gmail.com'. It also provides the SMS URL: '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 remains the same, showing the 'TOTAL PAYABLE AMOUNT' as RM 10,000.00 and the 'PROCEED TO SUBMIT' button.

## 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 that is part of a decorative graphic element.

# 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 a resident of Singapore.

✓ EAPP

✓ PRODUCT HIGHLIGHTS SHEET

✓ DISCLOSURE DOCUMENT

! CLIENT SIGNATURE

! DOCUMENTS

BACK

PROCEED

**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

SIGN NOW REMOTE SIGN

## 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.

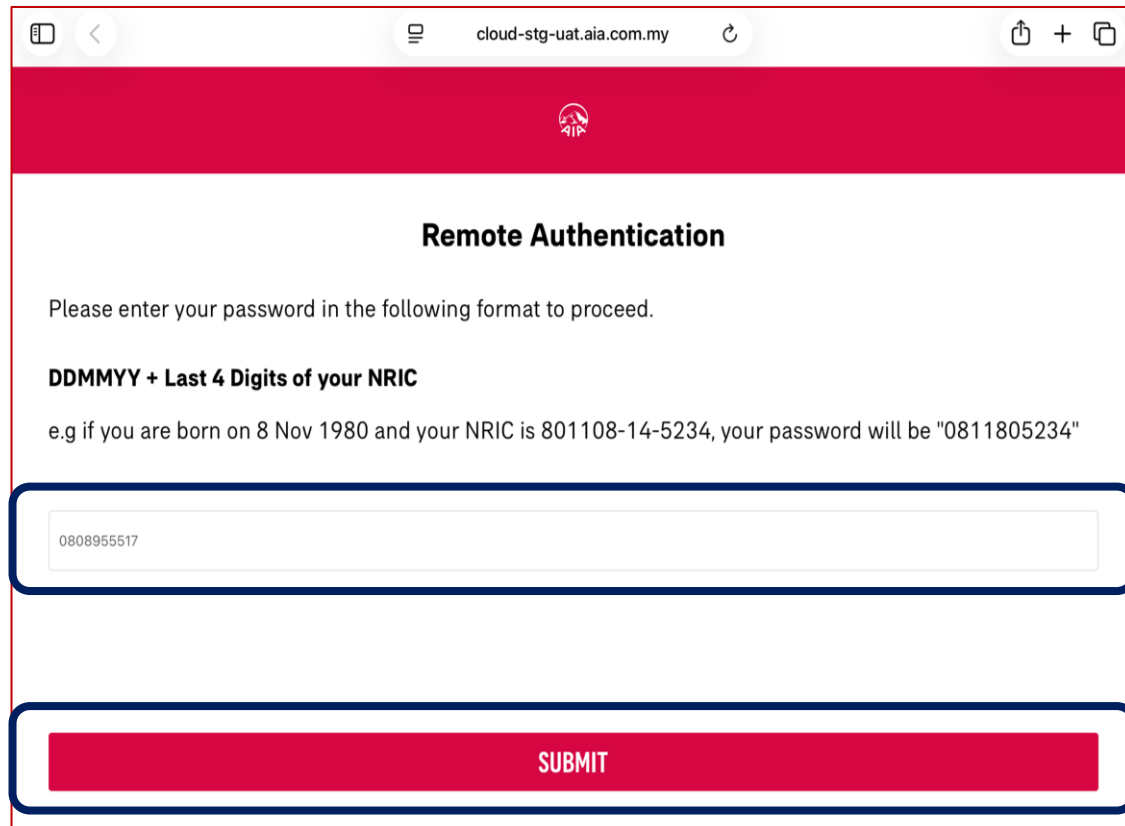
The screenshot shows the iPOS for PRS application interface. At the top, the user is identified as 'DR JOHN VINCENT' with a 'SAVE & EXIT' button. A progress bar indicates the current step is 'Review & Sign' (step 3 of 5). Below the progress bar, the user's name 'JOHN VINCENT' is displayed with a notification 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/jposmyu/remotesign3/#/?sourceUrlId=7987QYnddu>. The email ends with a redacted signature block and a blue arrow icon at the bottom right.

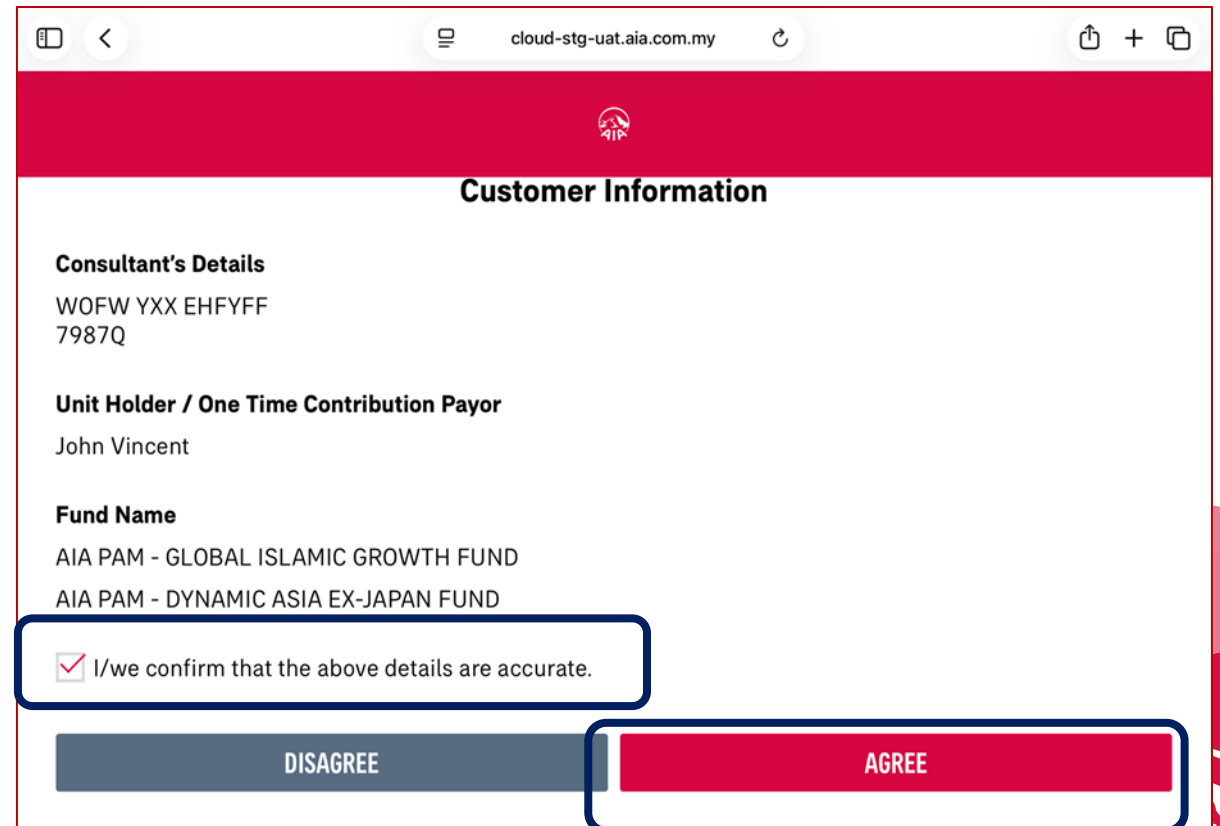
# iPOS for PRS

## 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".

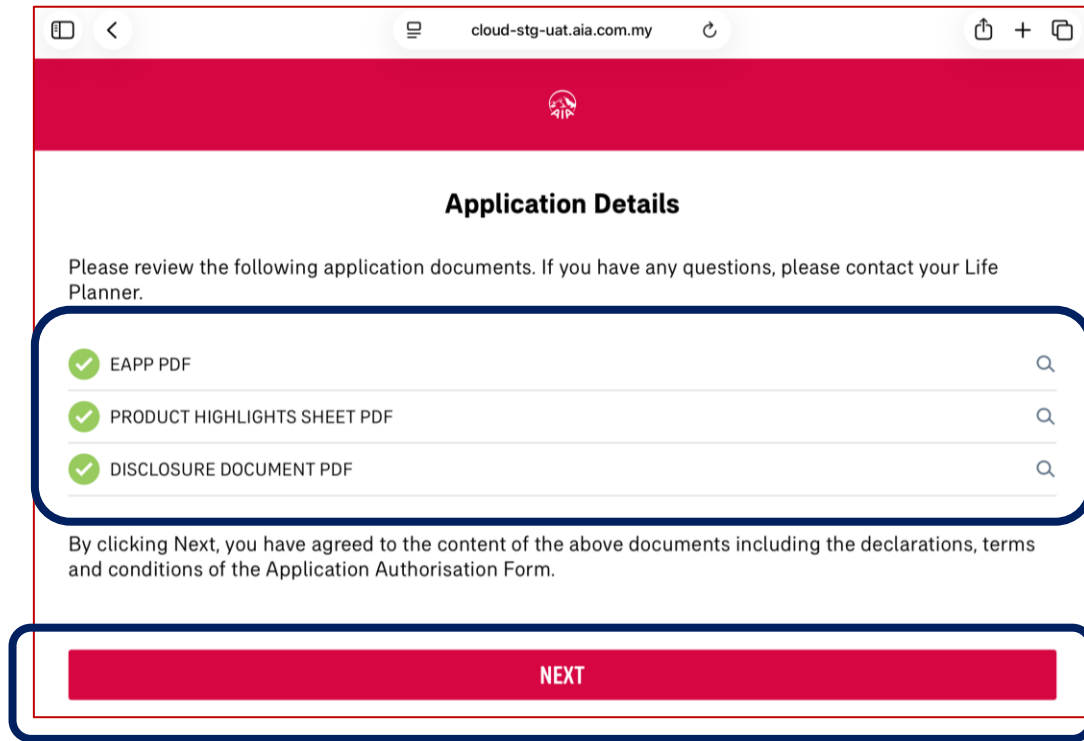


The screenshot shows a web browser window with the URL "cloud-stg-uat.aia.com.my". The page has a red header with the AIA logo. The main content area is titled "Customer Information". Below the title, there are three sections: "Consultant's Details" with the text "WOFW YXX EHFYFF 7987Q", "Unit Holder / 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.



The screenshot shows the 'Application Details' screen in the iPOS system. The browser address bar displays 'cloud-stg-uat.aia.com.my'. The page has a red header with the AIA logo. Below the header, the title 'Application Details' is centered. A message states: 'Please review the following application documents. If you have any questions, please contact your Life Planner.' Below this, a list of documents is shown, each with a green checkmark icon and a magnifying glass icon to its right. The documents are: 'EAPP PDF', 'PRODUCT HIGHLIGHTS SHEET PDF', and 'DISCLOSURE DOCUMENT PDF'. At the bottom of the screen, there is a large red button labeled 'NEXT'.

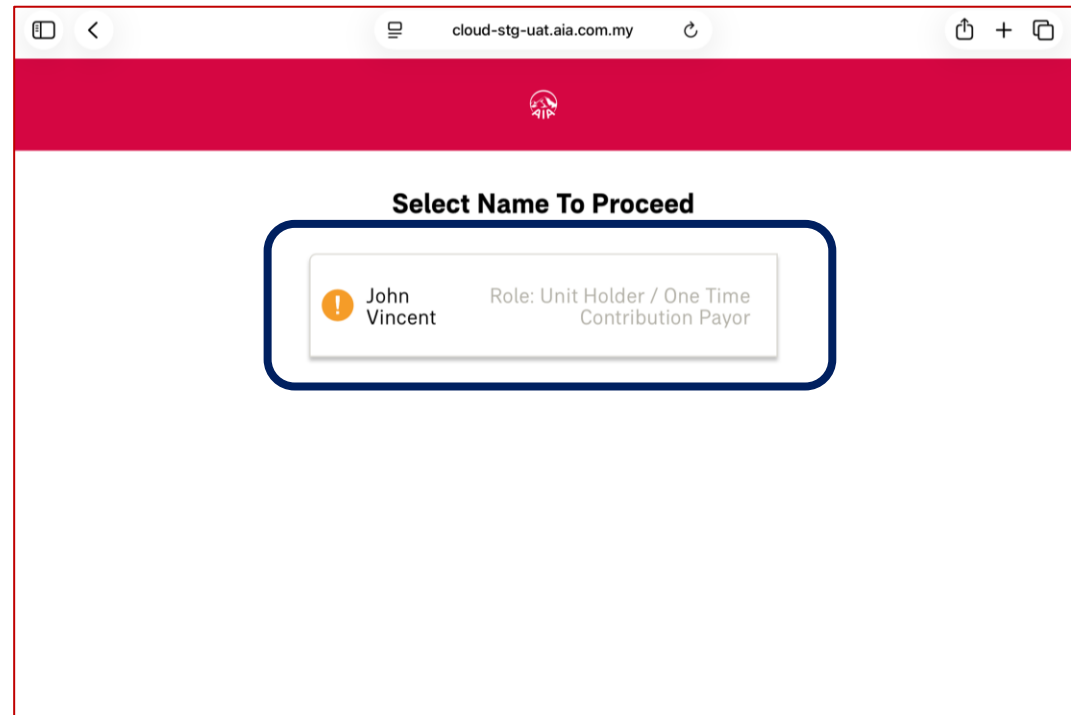
**Application Details**

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**



The screenshot shows the 'Select Name To Proceed' screen in the iPOS system. The browser address bar displays 'cloud-stg-uat.aia.com.my'. The page has a red header with the AIA logo. Below the header, the title 'Select Name To Proceed' is centered. A single name is displayed in a box: 'John Vincent' with a yellow warning icon to its left. To the right of the name, the role is listed: 'Role: Unit Holder / One Time Contribution Payor'.

**Select Name To Proceed**

! John Vincent Role: Unit Holder / One Time Contribution Payor

# iPOS for PRS

## Step 6:

Customer to capture image of NRIC for verification.

The screenshot shows the 'Identity Verification' screen. At the top, there's a red header with the AIA logo. Below it, the title 'Identity Verification' is centered. A message reads: 'Hi John Vincent (Unit Holder / One Time Contribution Payor), verify your identity in two simple steps.' Below this, a progress bar shows two steps: '1 ID Photo' and '2 Face Recognition'. The 'ID Photo' section is highlighted. It contains a list of acceptable and unacceptable ID photo examples. Acceptable examples (marked with a green checkmark) include a clear NRIC and a clear photo of the NRIC. Unacceptable examples (marked with a red X) include a blurry NRIC, a NRIC with glare, and a NRIC with a watermark. Below the examples, a list of instructions is provided:

- Clearly show all information on ID
- Avoid glare and reflection on ID
- ID must not be a photocopy, or have watermark

The screenshot shows the 'ID Photo' capture screen. At the top, there's a red header with the AIA logo. Below it, the title 'ID Photo' is centered. A list of acceptable and unacceptable ID photo examples is shown. Acceptable examples (marked with a green checkmark) include a clear NRIC and a clear photo of the NRIC. Unacceptable examples (marked with a red X) include a blurry NRIC, a NRIC with glare, and a NRIC with a watermark. Below the examples, a list of instructions is provided:

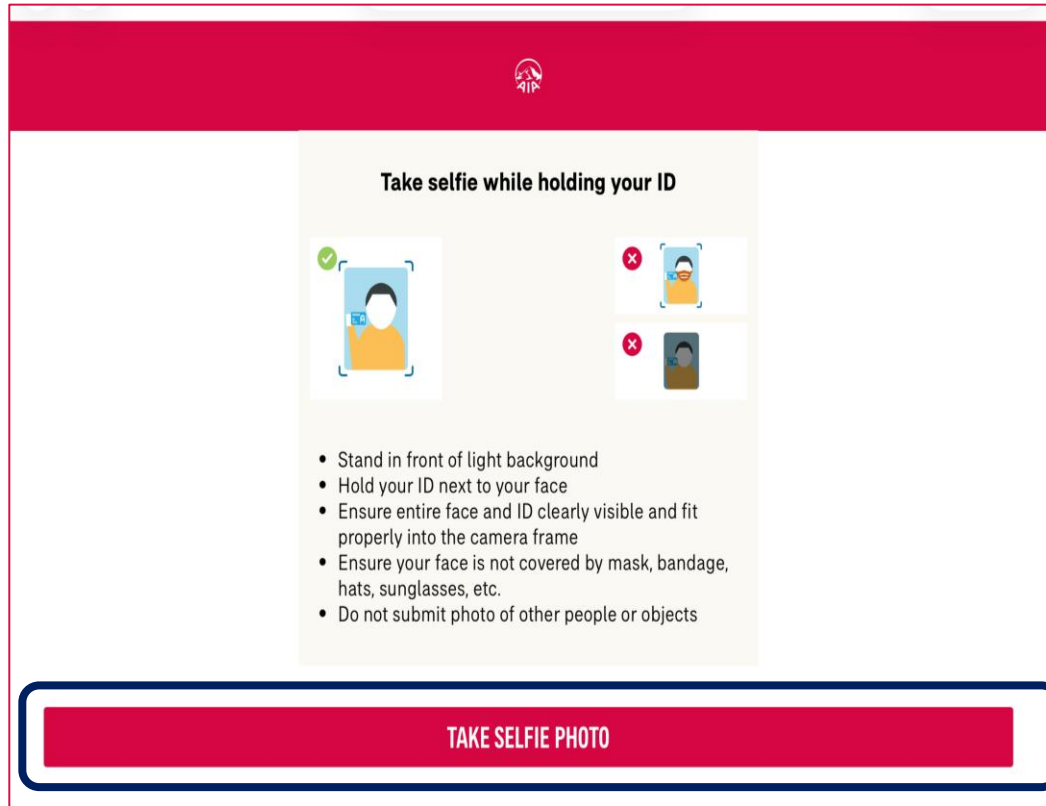
- Clearly show all information on ID
- Avoid glare and reflection on ID
- ID must not be a photocopy, or have watermark
- Please have your ID ready and click 'Take Photo'

A large red button labeled 'TAKE PHOTO' is prominently displayed at the bottom of the screen, enclosed in a blue rounded rectangle.

# iPOS for PRS

## Step 7:

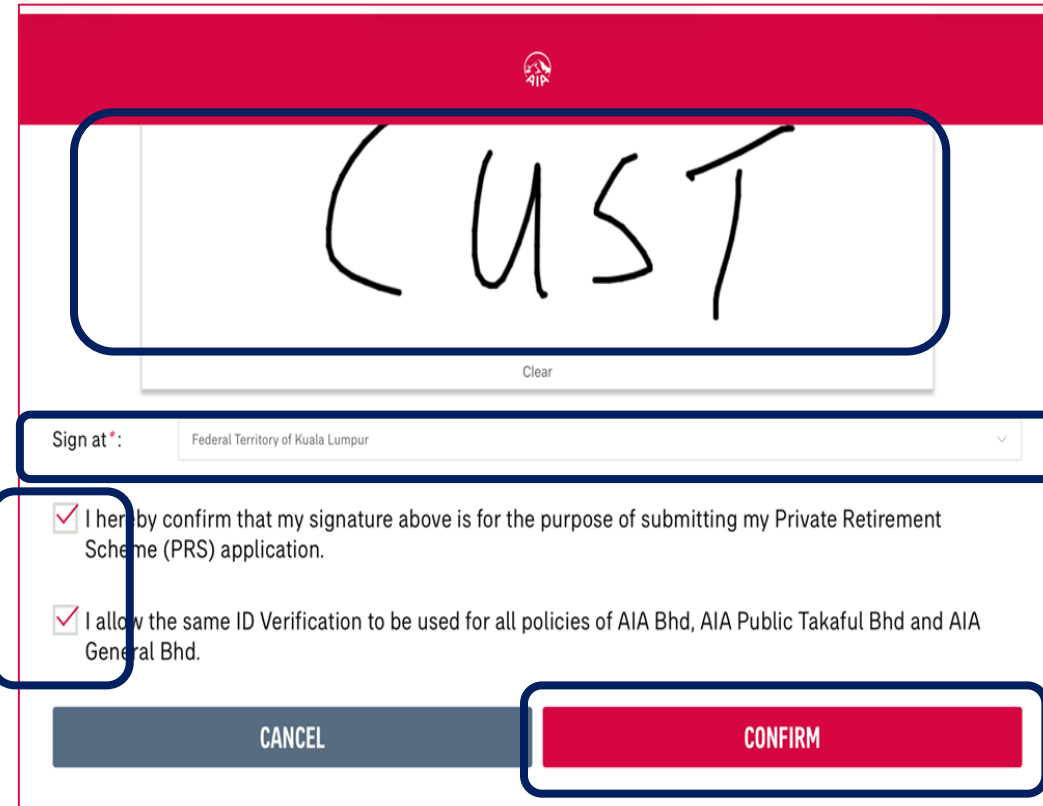
Customer to capture image of Selfie and complete the Remote Sign process.



The screenshot shows the iPOS interface for Step 7. At the top, there is a red header with the AIA logo. Below the header, the title 'Take selfie while holding your ID' is displayed. Underneath the title, there are two example images: a correct one with a green checkmark and an incorrect one with a red 'X'. The correct image shows a person holding an ID card next to their face. The incorrect image shows a person with their face covered by a mask. Below the images, there is a list of instructions:

- 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

At the bottom of the screen, there is a large red button labeled 'TAKE SELFIE PHOTO'.



The screenshot shows the iPOS interface for Step 7. At the top, there is a red header with the AIA logo. Below the header, there is a large white box with a blue border containing a handwritten signature 'CUST'. Below the signature box, there is a 'Clear' button. Underneath the signature box, there is a 'Sign at' dropdown menu with 'Federal Territory of Kuala Lumpur' selected. Below the dropdown menu, there are two checkboxes, both of which are checked:

- ☒ 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.

At the bottom of the screen, there are two buttons: a grey 'CANCEL' button and a red 'CONFIRM' button.

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

AIA confidential and proprietary information. Not for distribution.



# 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.

The screenshot shows the 'DR JOHN VINCENT' interface with a progress bar at the top indicating steps: Fund Selection, E-Application, Review & Sign (current), Payment & Submit, and Done. A modal dialog box titled 'REFRESH STATUS' is displayed in the center. The dialog contains the text: 'Client have completed Remote Signature. Please click Next to download client's signature & uploaded images.' Below the text are two buttons: 'CANCEL' and 'NEXT'. The 'NEXT' button is highlighted with a blue border. In the background, there are sections for 'DISCLOSURE DOCUMENT', 'CLIENT SIGNATURE', and 'DOCUMENTS'.

The screenshot shows the same 'DR JOHN VINCENT' interface. A modal dialog box titled 'REMOTE SIGN' is displayed in the center. The dialog contains the text: 'Remote Sign download finished.' Below the text is a single button labeled 'CLOSE'. The 'CLOSE' button is highlighted with a blue border. In the background, there are sections for 'DISCLOSURE DOCUMENT', 'CLIENT SIGNATURE', and 'DOCUMENTS'.

# 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](http://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 **RM100**.*

*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 of the iPOS for PRS process. The user is 'DR JOHN VINCENT'. The progress bar indicates the current step is 4 out of 5. The form contains the following fields:

- Type \***: A dropdown menu with 'Please Select' as the placeholder.
- Please select Type**: A red error message below the Type dropdown.
- Bank Name \***: A dropdown menu with 'Please Select' as the placeholder.
- Please select Bank Name**: A red error message below the Bank Name dropdown.
- Cheque / Bank Draft No. \***: A text input field with 'Please Input Cheque / Bank Draft No.' as the placeholder.
- Amount (RM) \***: A text input field with 'Please Input Amount' as the placeholder.
- Please input Amount**: A red error message below the Amount (RM) input field.
- I have made the payment from the joint account.**: A checkbox 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.'
- CAMPAIGN CODE**: A dropdown menu with a chevron icon.
- PROCEED TO SUBMIT**: A button at the bottom right.

### 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:

Capture image of the Cheque. If payment is from a joint account, please capture 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 user 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 '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 'Submitted - Direct Pay', indicated by a green checkmark. 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 of the screen, there are two buttons: 'BACK TO PROFILE' and 'VIEW SUBMISSIONS'.

### 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 capture image of both the front and back of their NRIC. What about foreigners using a passport?**

A: Foreign customers are only required to capture image of 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.

**Q: What will happen to the existing regular contributions if customer submits a new one?**

A: The submission of a new Regular Contribution will supersede any existing Regular Contributions.

## 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: RM100 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, Agent Contact Number and indicate as iPOS Submission.

### **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 and capture image of both cheques together.
- 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 RM100. 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: Capture image of 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: 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.

# iPOS for PRS – FAQ

## How to submit for Variation of Sales Charge under Campaign Code

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, marked with a blue circle and '4'), and Done (marked with a grey circle and '5'). Below the progress bar, the 'Payment Method' section includes a 'SEND PAYMENT LINK' button and a 'DIRECT PAY' button. The 'Payment ID: 001' is displayed, followed by a green checkmark icon and a 'REVIEW & E-SIGN PAYMENT FORM' link. The 'CAMPAIGN CODE' section has a placeholder text 'Please upload approval email here.' and a red box labeled 'ZERO SALES CHARGE (Minimum RM50,000)'. At the bottom right, there is a 'PROCEED TO SUBMIT' button.

*Note:*

*For submission with request of Variation of Sales Charge (ie. ZERO SALES CHARGE) only.*

**Do not click if not applicable.**

*Please see FAQ section for more information.*

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# iPOS for PRS – FAQ

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

MR CHART KING

SAVE & EXIT

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

Payment Method ⓘ

SEND PAYMENT LINK DIRECT PAY

Payment ID: 001

✓ REVIEW & E-SIGN PAYMENT FORM

**CAMPAIGN CODE**

ⓘ Please upload approval email here.

**ZERO SALES CHARGE**

(Minimum RM50,000)

PROCEED TO SUBMIT

Capture image of photo of the selected **Sales Charge image** accordingly as provided.  
(see next page for bigger image).

# iPOS for PRS – FAQ

**ZERO SALES  
CHARGE**

(Minimum RM50,000)

**1% SALES  
CHARGE**

(Minimum RM30,000)

**2% SALES  
CHARGE**

(Minimum RM30,000)

*Note:*

- 1. No other variation is allowed (ie. 1.5%).*
- 2. The maximum contribution amount allowed for Sales Charge variation is up to RM3 million.*



HEALTHIER, LONGER,  
BETTER LIVES

# Thank you