HEALTHIER, LONGER, BETTER LIVES

iPOS for PRS

Submission Guide & FAQ

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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.

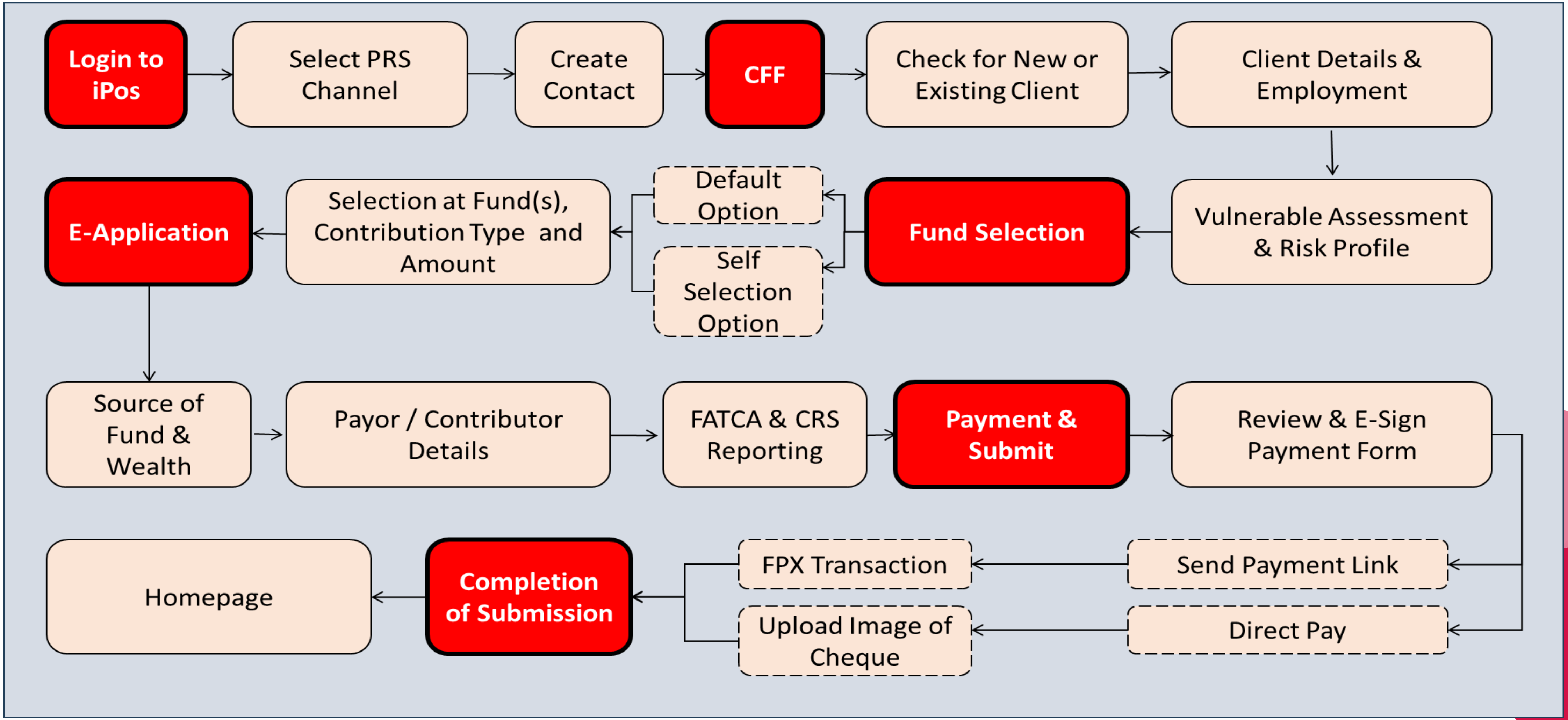
2 Every Conversation Can Be a PRS Sale

- 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 (EAPP) > 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		

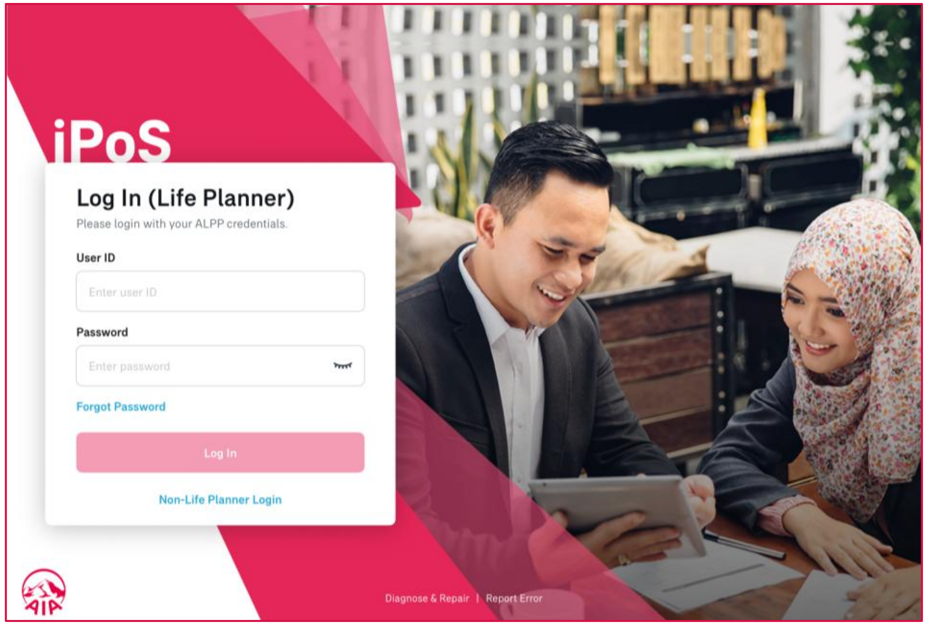
iPOS for PRS

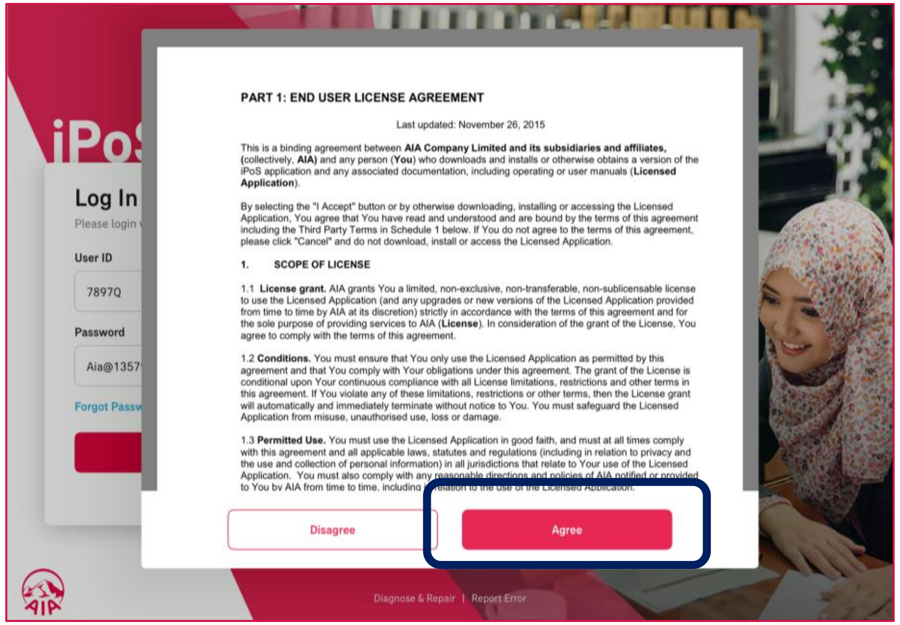
LOGIN → Client Fact Find (CFF) → Fund Selection → E-Application (EAPP) → Payment & Submit

1. Please ensure iPOS is updated to latest version.

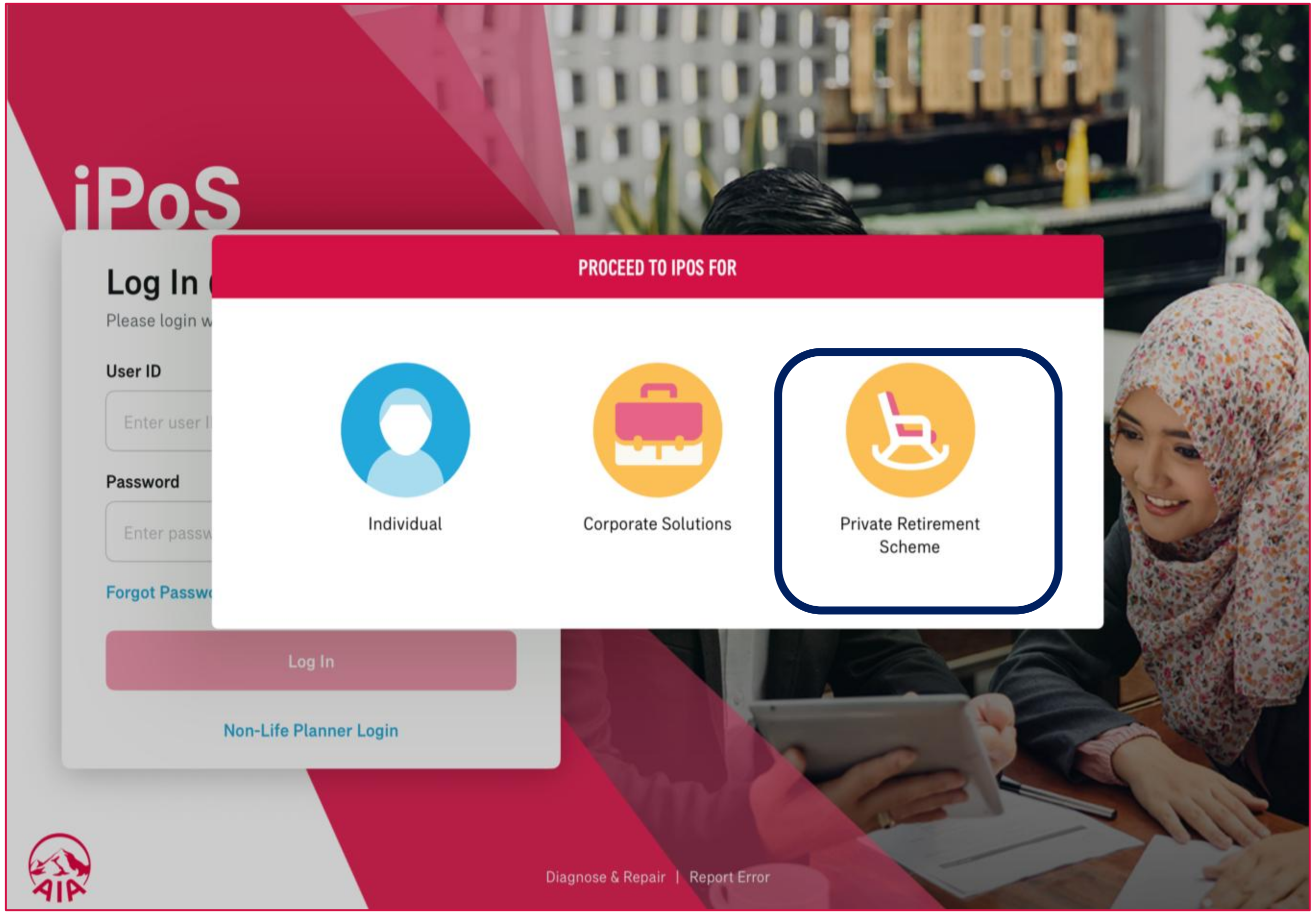
2. Log in using your existing User ID and password.

3. Click “**Agree**” to accept the **End User License Agreement**.





iPOS for PRS



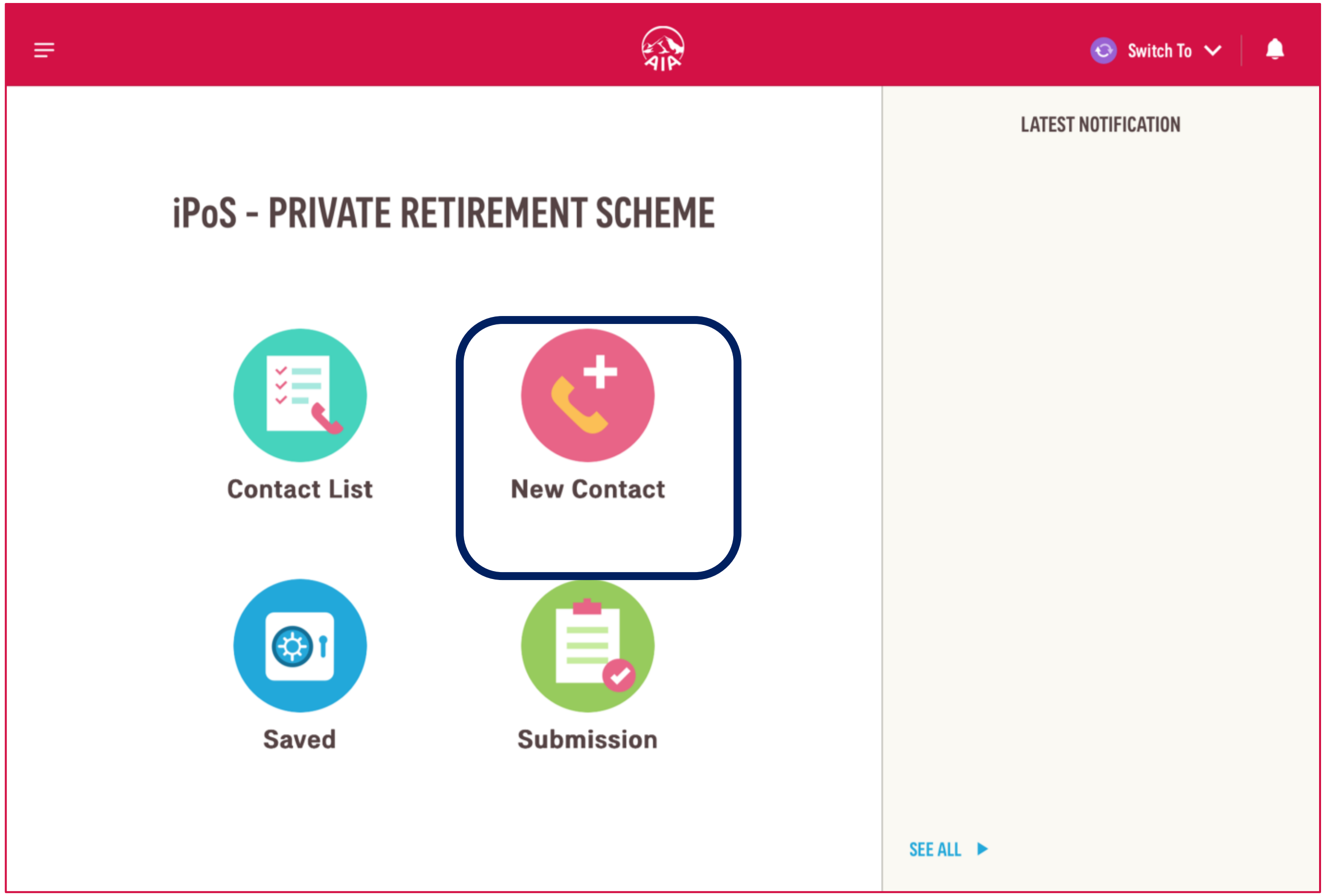
Click on **Private Retirement Scheme**.

Note: Only active PRS consultants can access.

Client Fact Find (CFF)

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit

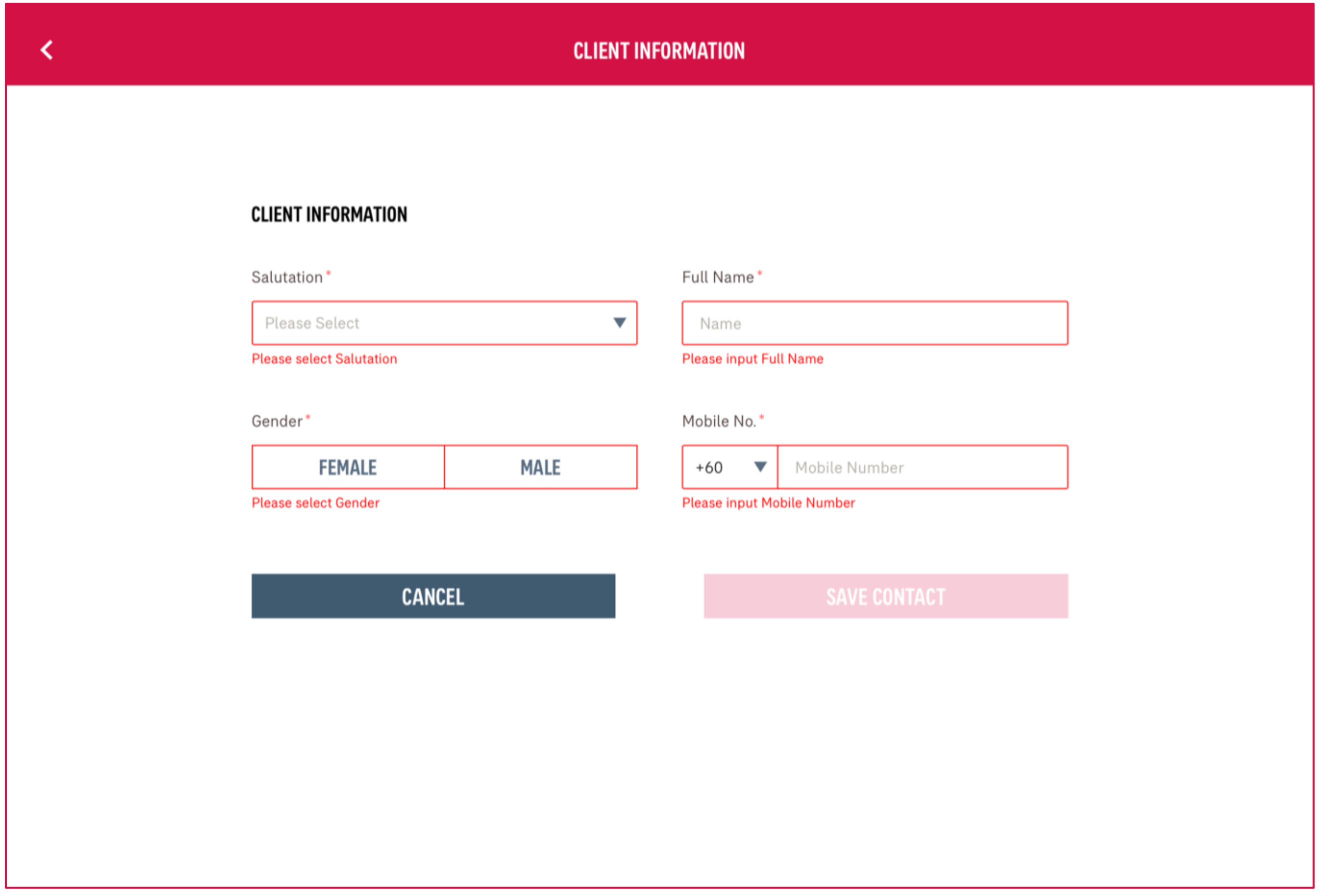


Step 1:

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

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit



Step 1.1

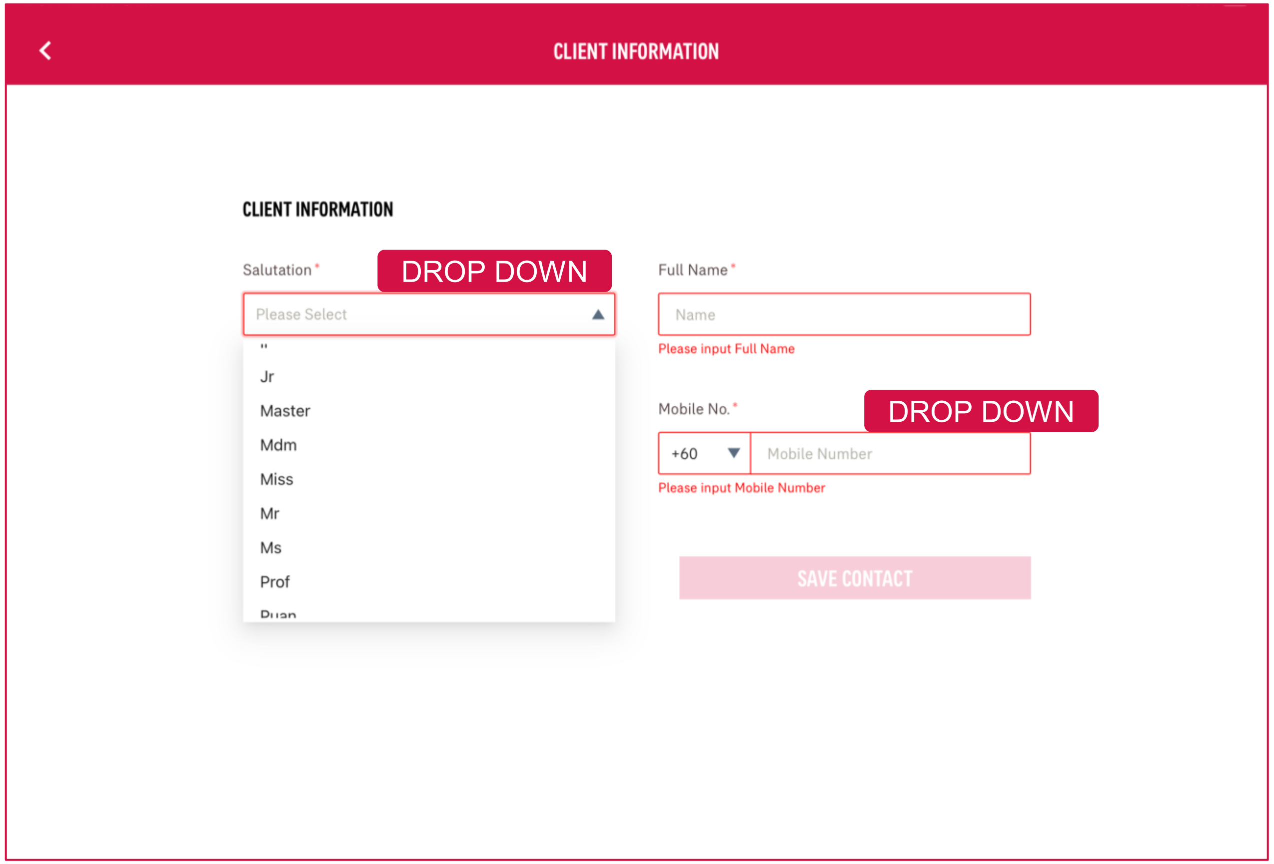
Enter the required client information.

Note:

Please ensure full name as per NRIC.

iPOS for PRS

LOGIN › Client Fact Find (CFF) › Fund Selection › E-Application (EAPP) › Payment & Submit

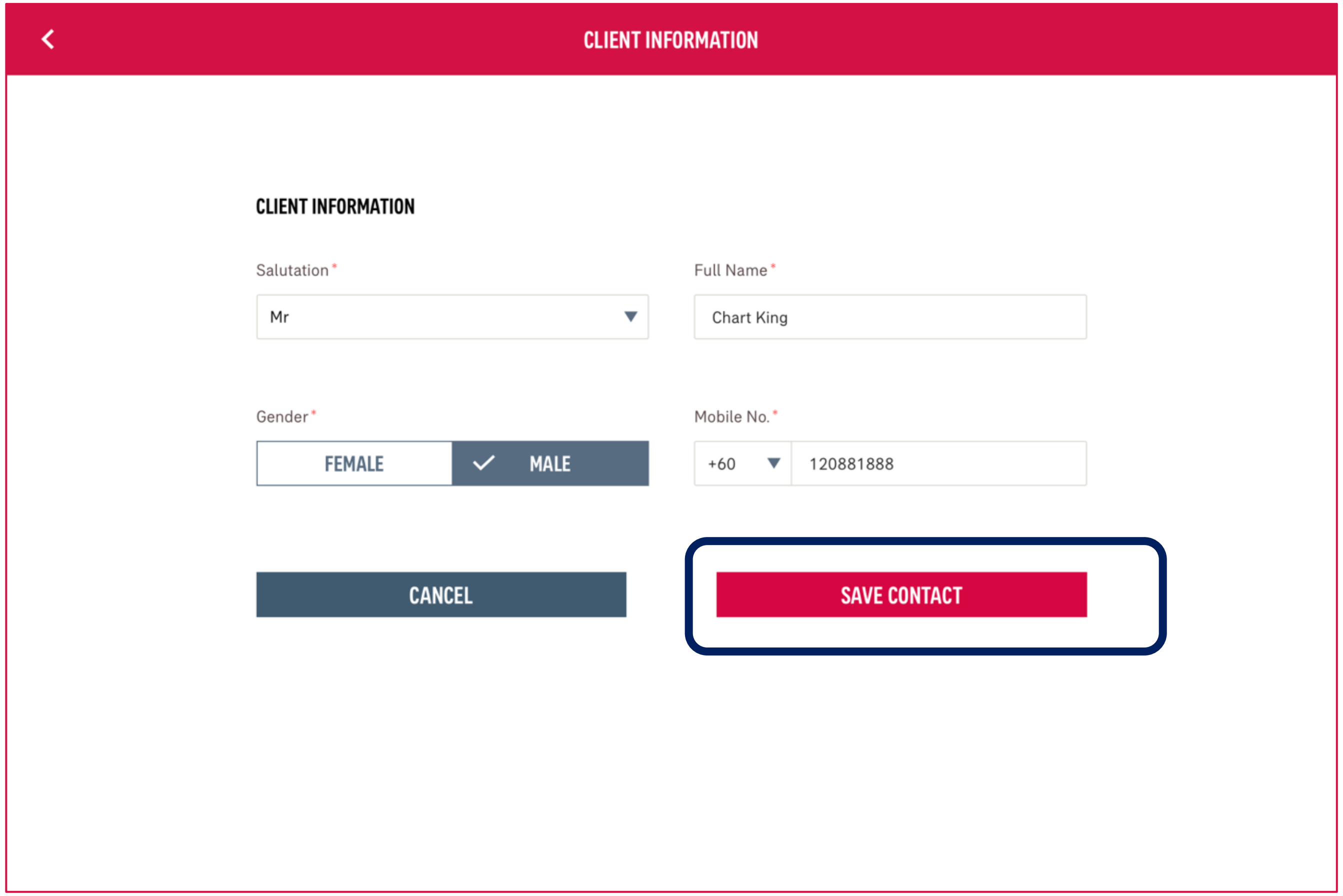


Note:

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

iPOS for PRS

LOGIN | **Client Fact Find (CFF)** | Fund Selection | E-Application (EAPP) | Payment & Submit

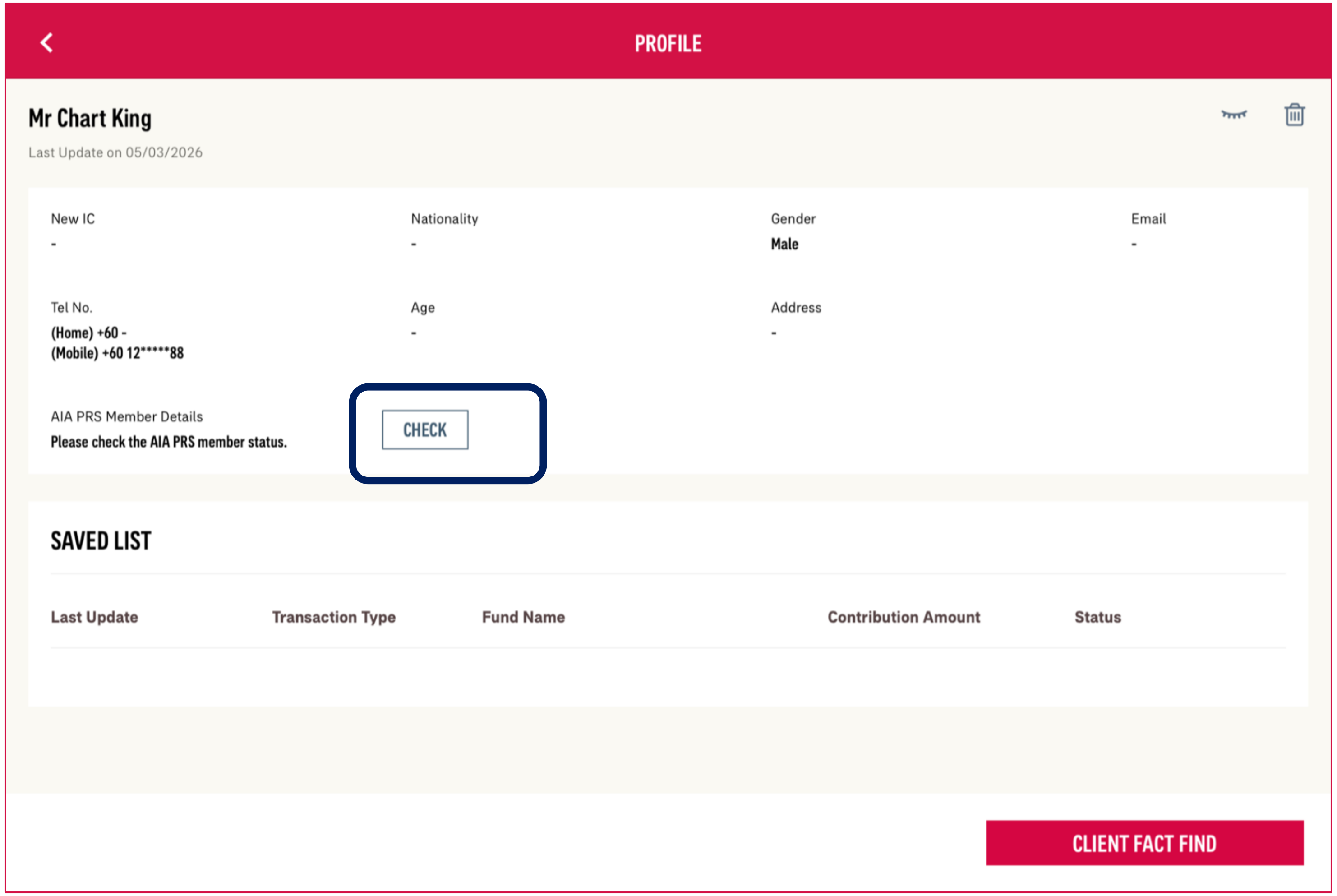


Step 1.1:

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

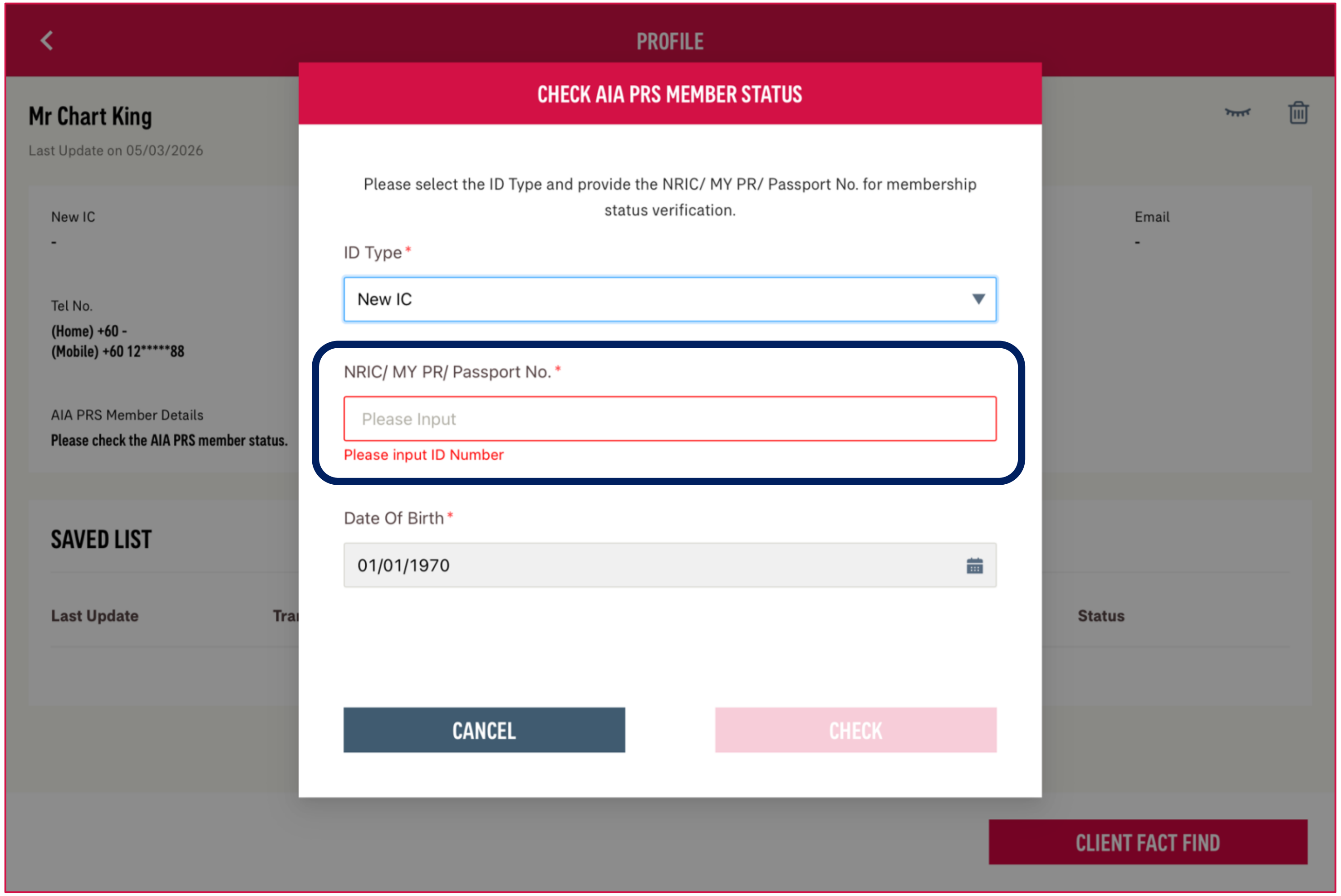
iPOS for PRS

LOGIN | **Client Fact Find (CFF)** | Fund Selection | E-Application (EAPP) | Payment & Submit



Step 2:

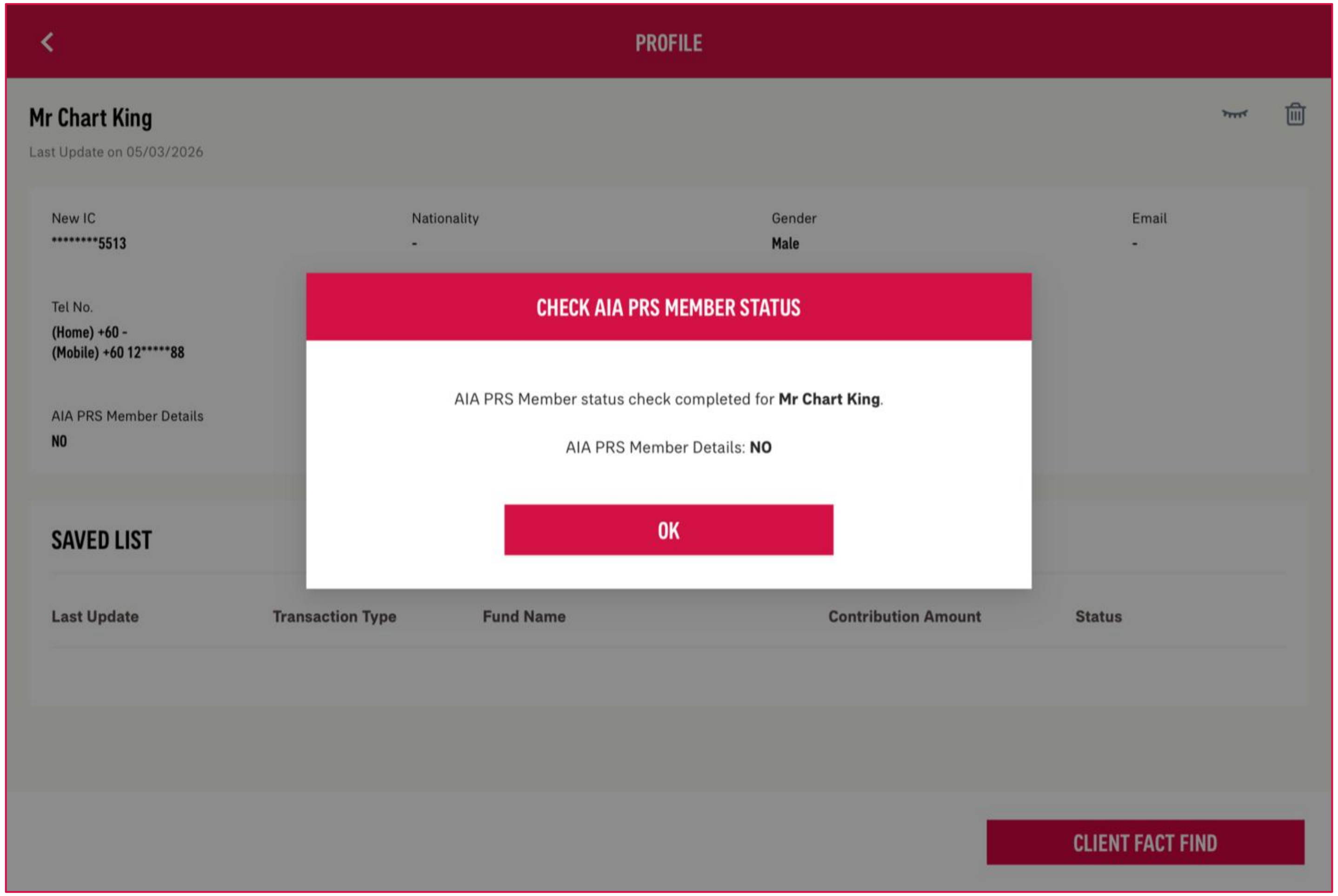
Click **CHECK** to verify the client as new or existing AIA PRS member status.



Step 2.1

Enter the NRIC.

The Date of Birth will be updated automatically.

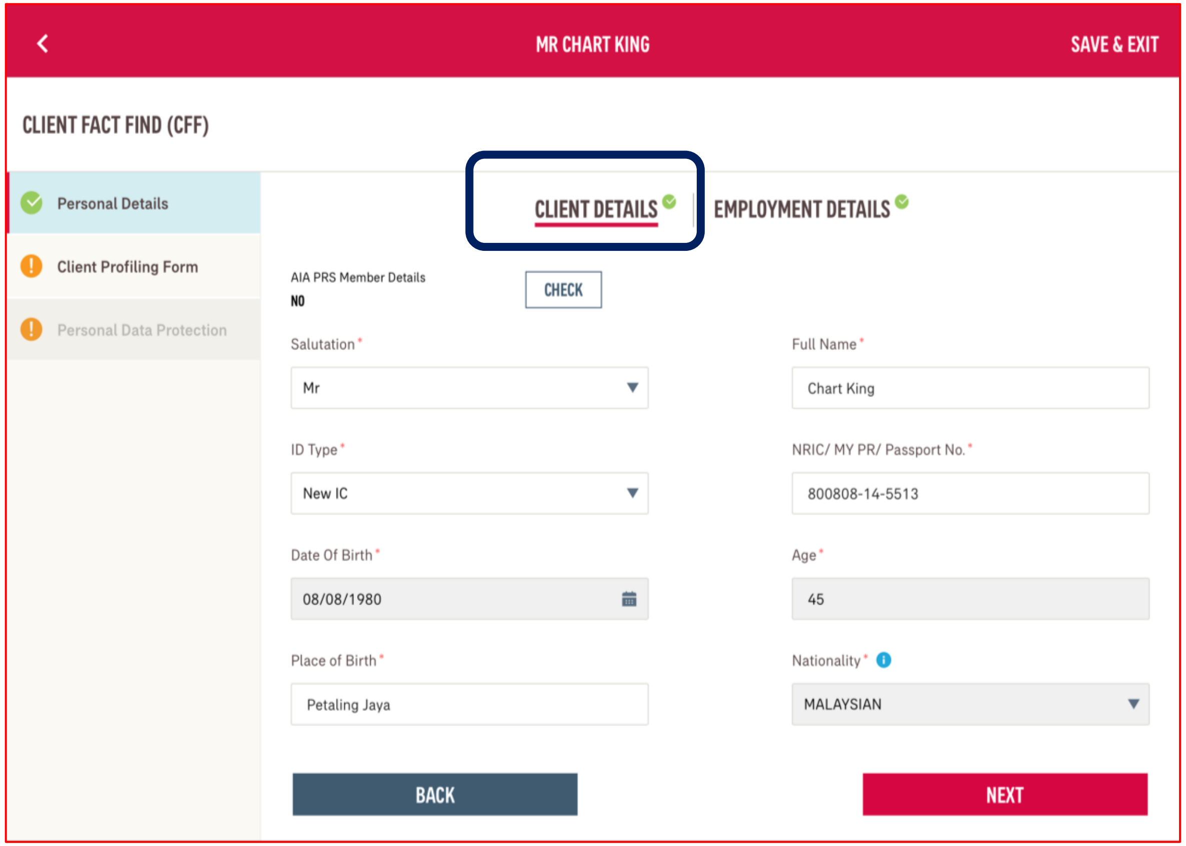


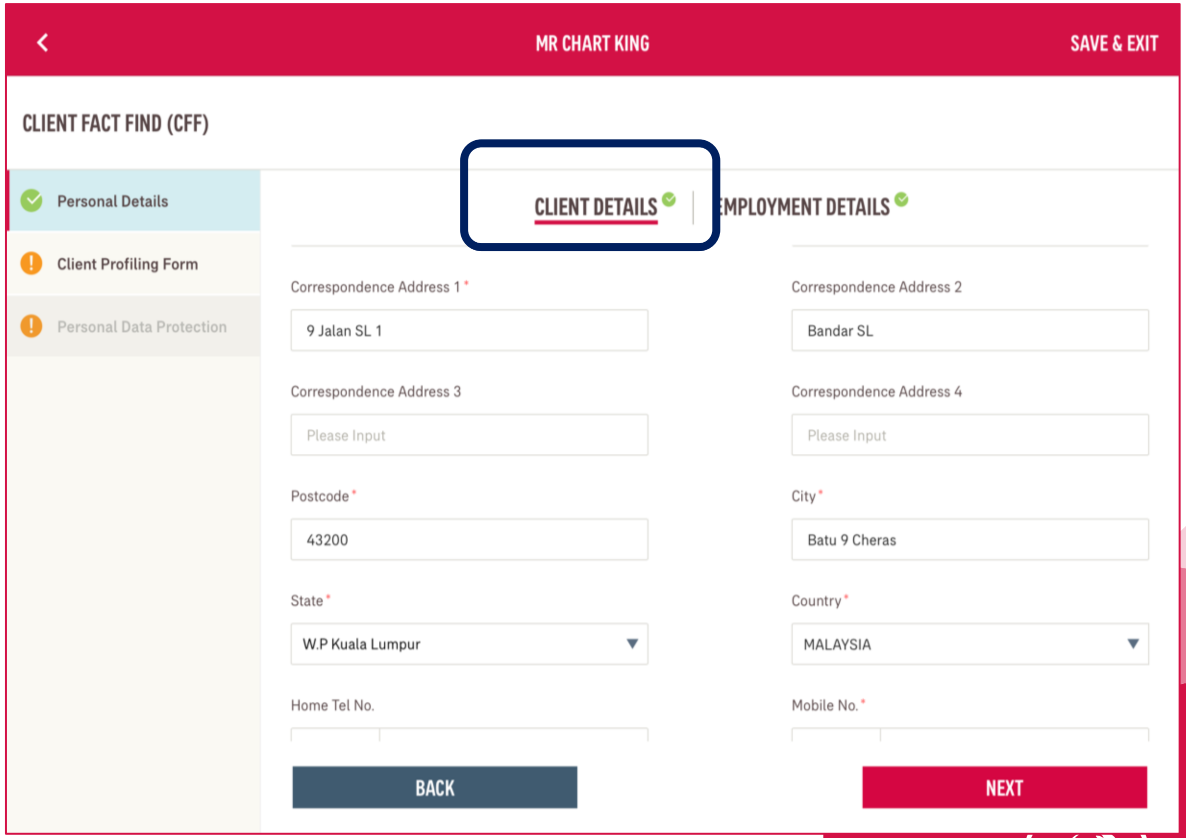
Step 2.1

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

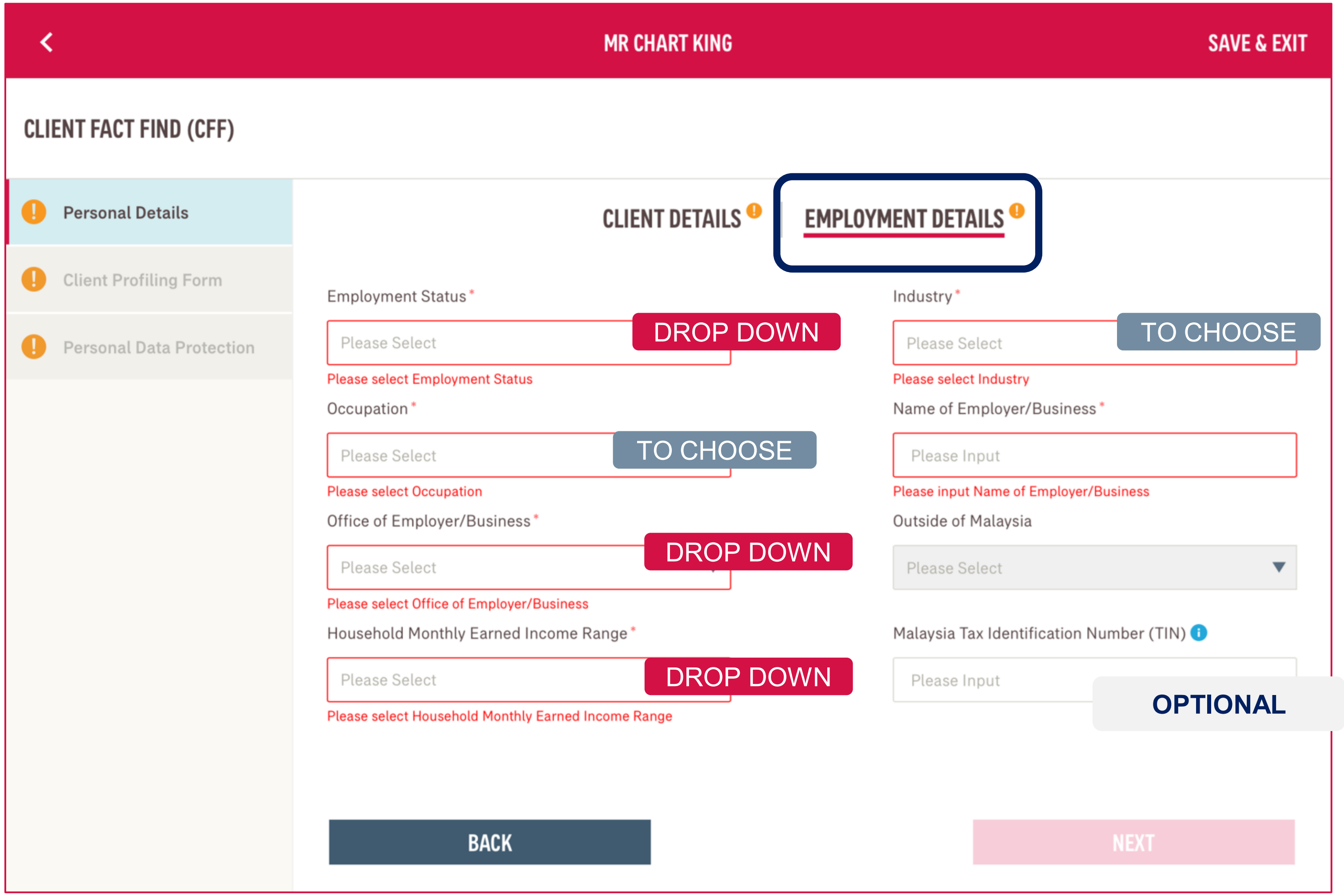
Step 2.2

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





iPOS for PRS



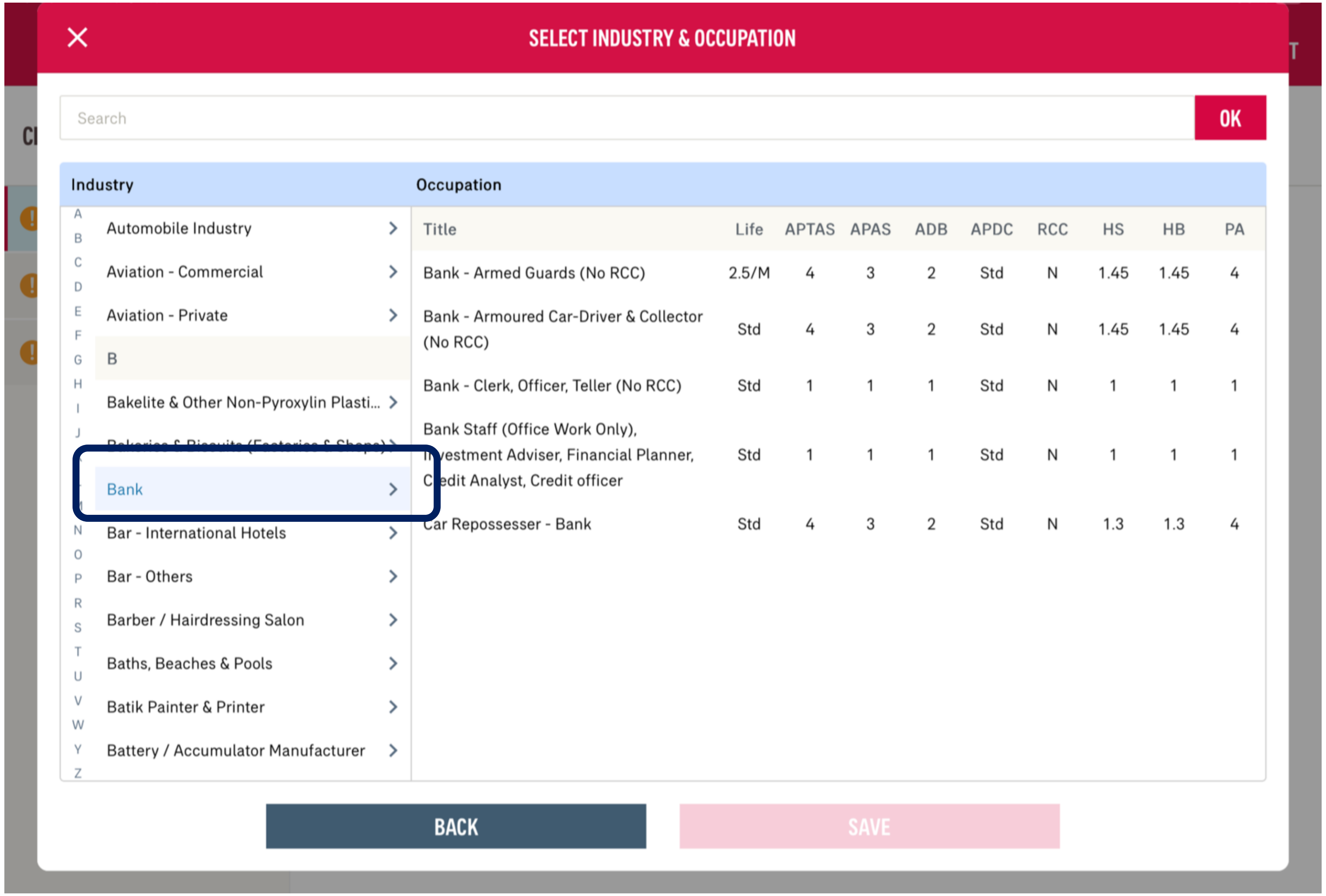
Step 2.3:

Continue with **EMPLOYMENT DETAILS**.

Note:

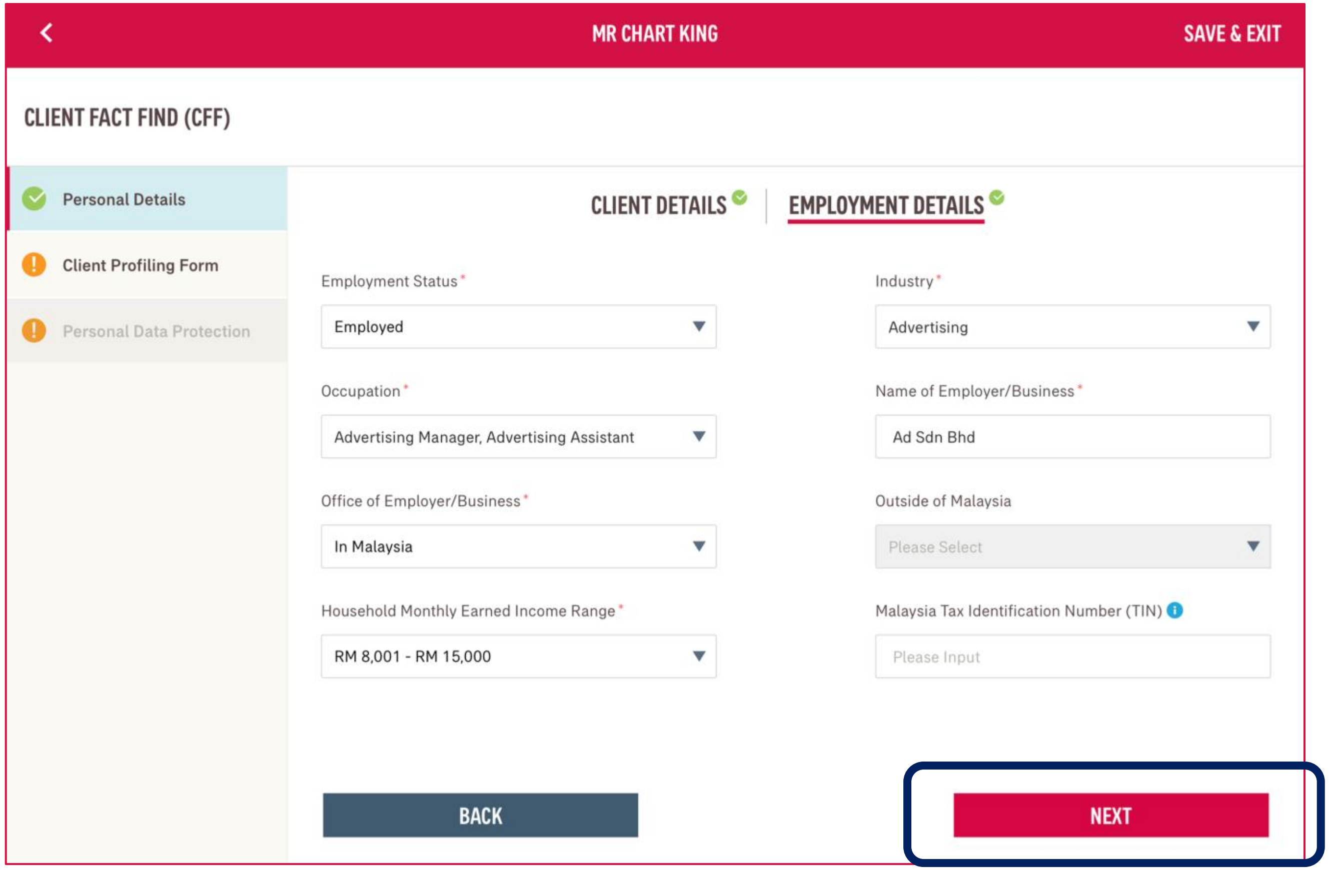
1. Boxes with a triangle ▼ indicate a drop-down selection.

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



Step 2.3:

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

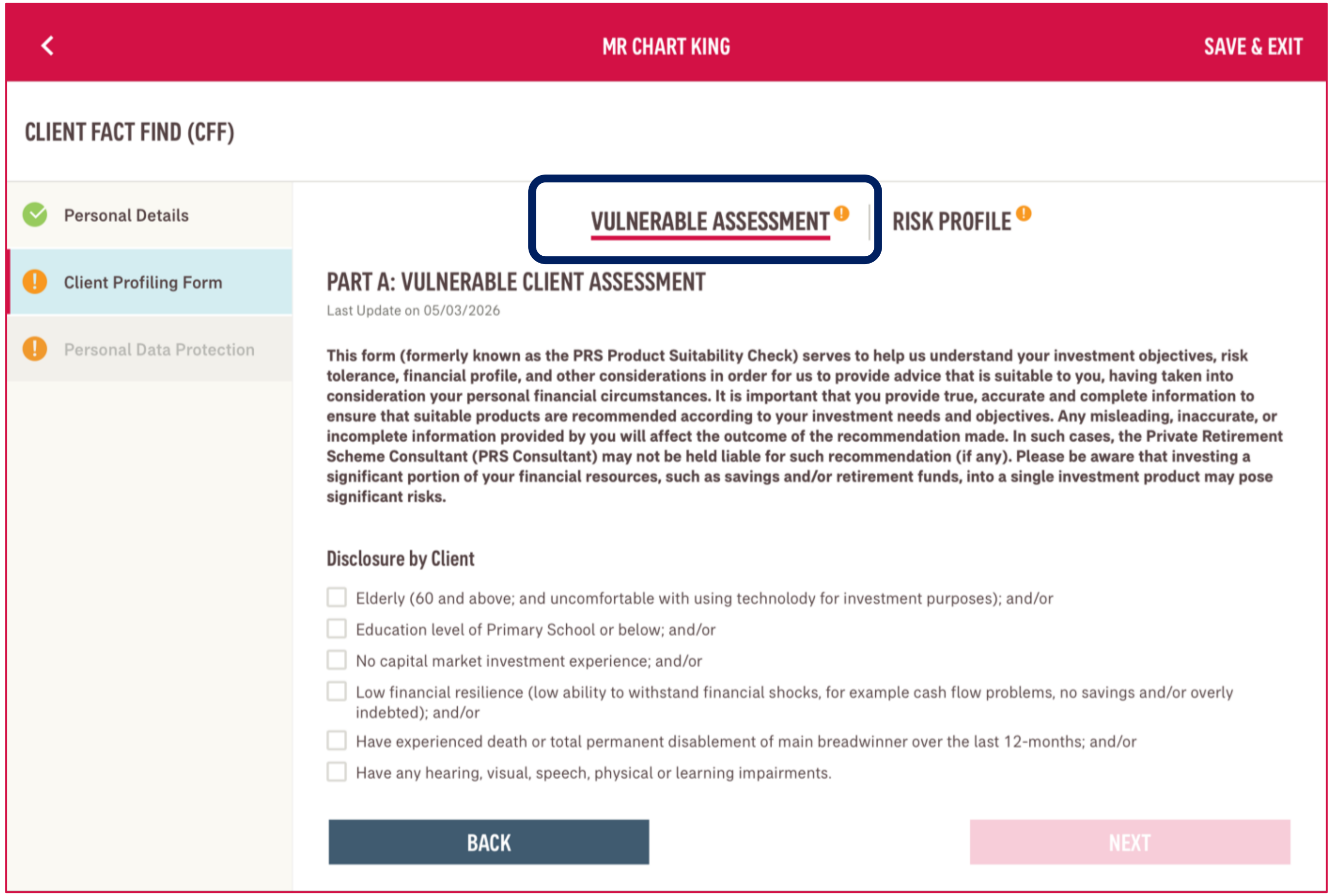


Step 2.4:

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

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit

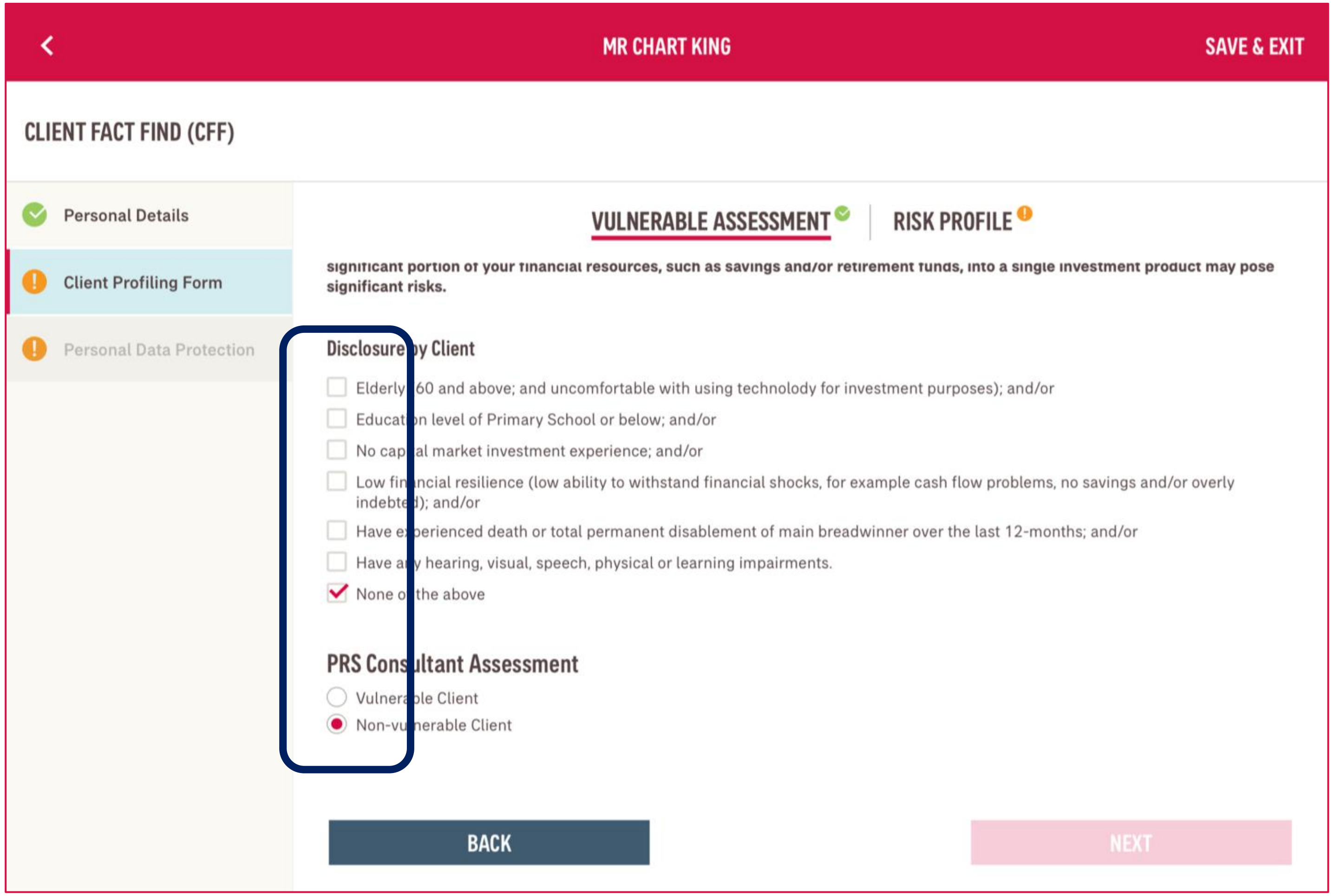


Step 3:

Complete the **VULNERABLE ASSESSMENT**.

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit

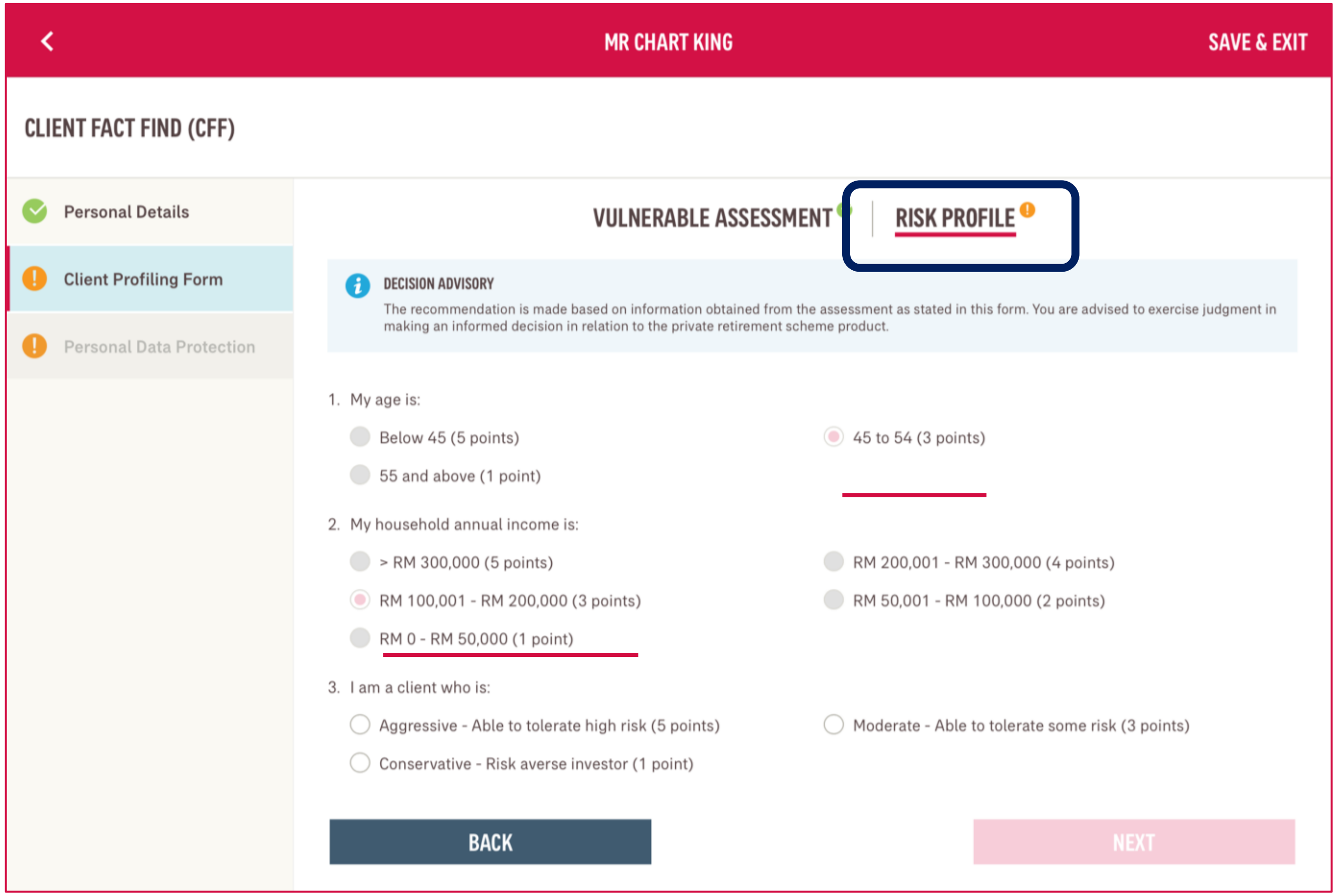


Step 3.1:

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

iPOS for PRS

LOGIN > Client Fact Find (CFF) > Fund Selection > E-Application (EAPP) > Payment & Submit



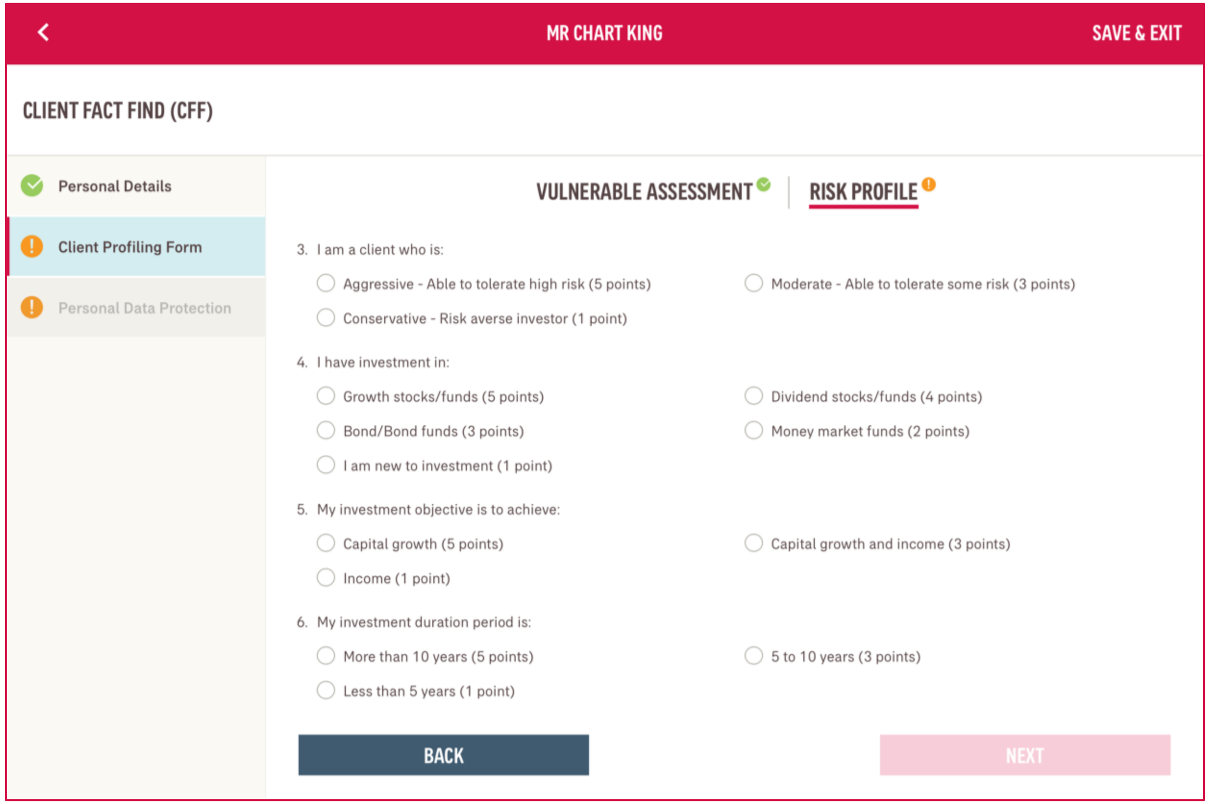
Step 3.2:

Please complete the **Risk Profile**.

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

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit



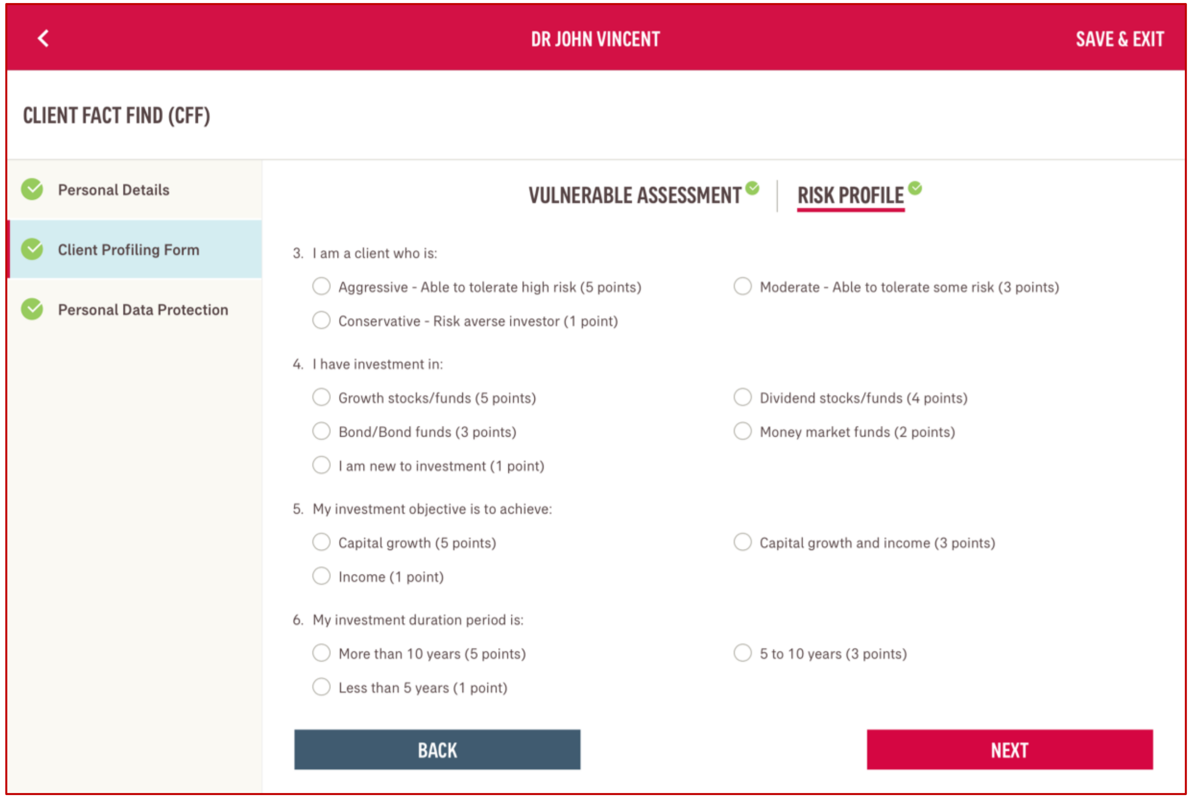
Step 3.2:

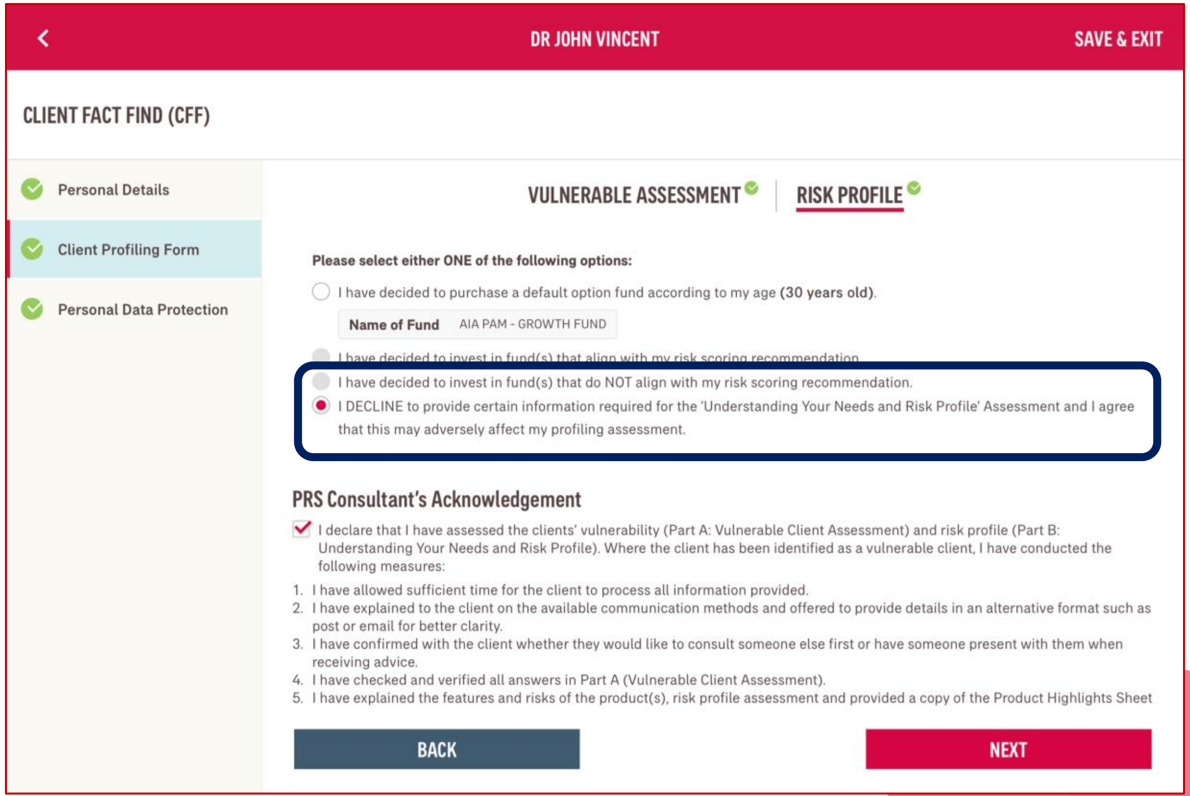
Continue with Questions 3 to 6.

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit

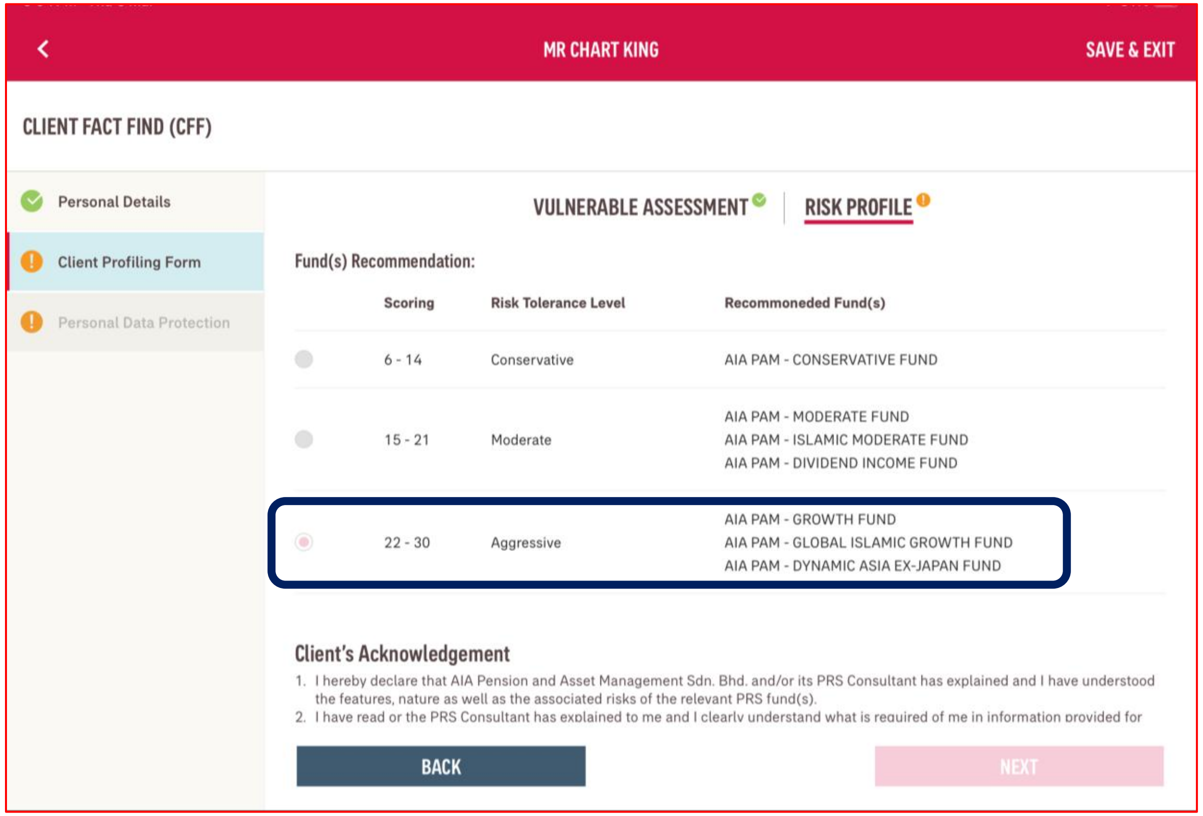
Note: If customer opt not to complete the Risk Profile, they will need to "I DECLINE to provide certain.."





iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | Payment & Submit

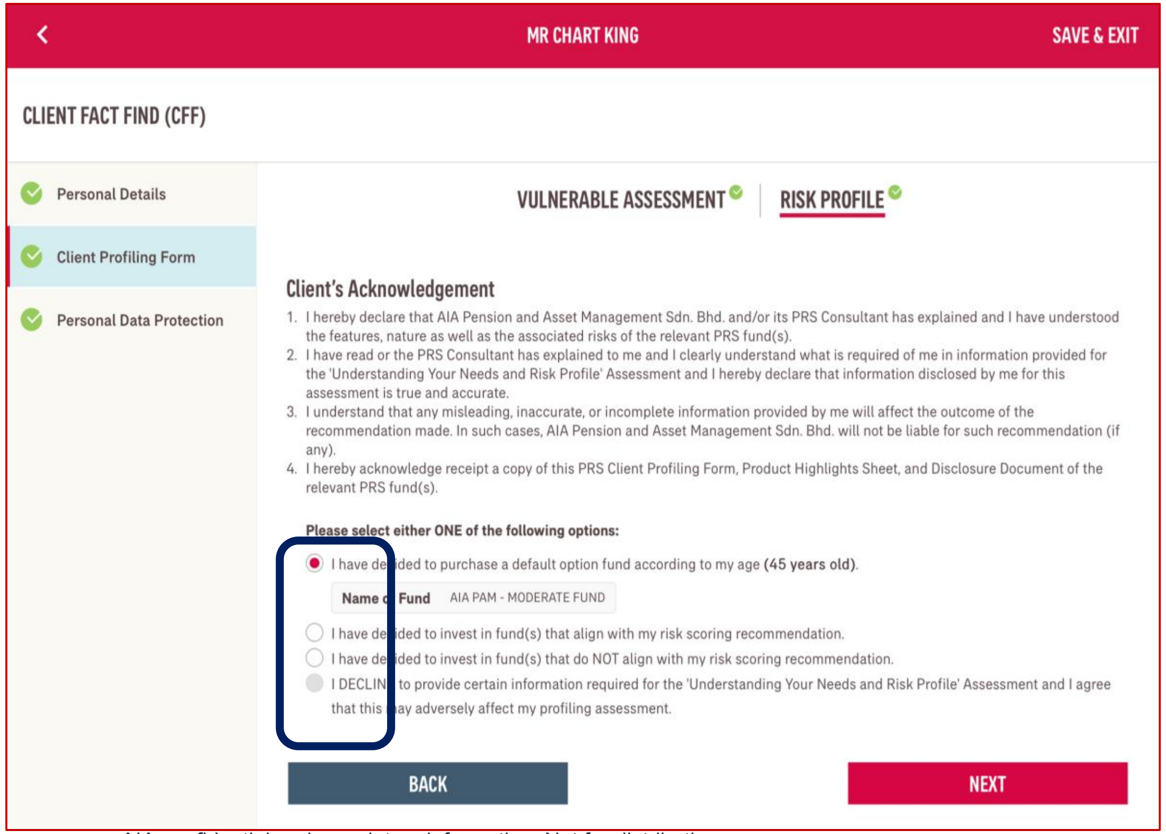


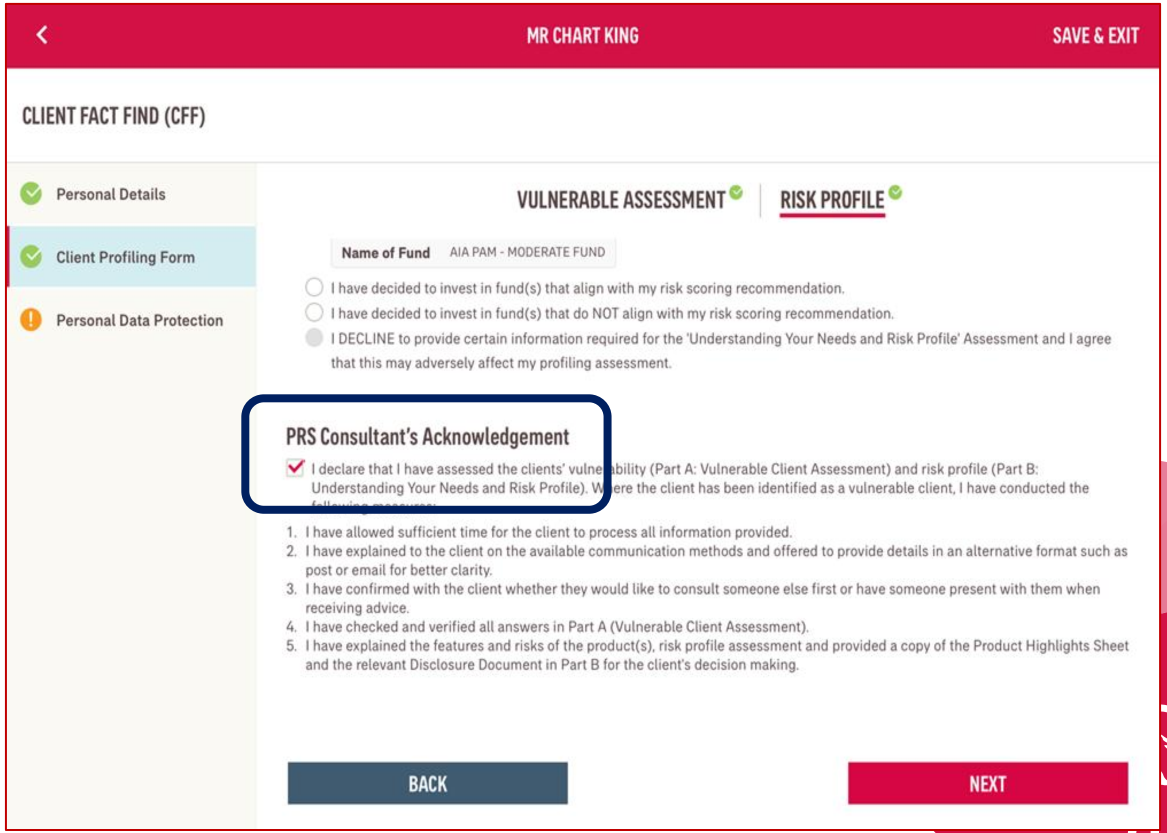
Step 3.2:

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

Step 3.2:

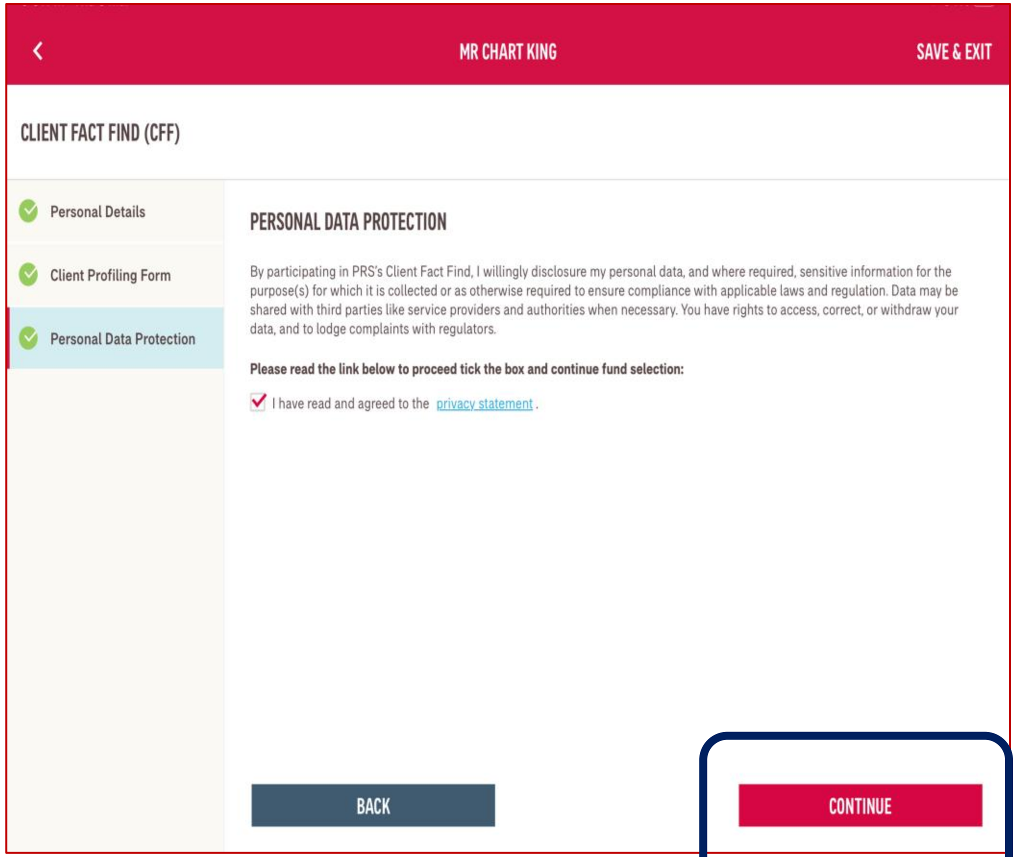
Please complete Client’s Acknowledgement and PRS Consultant’s Acknowledgement.

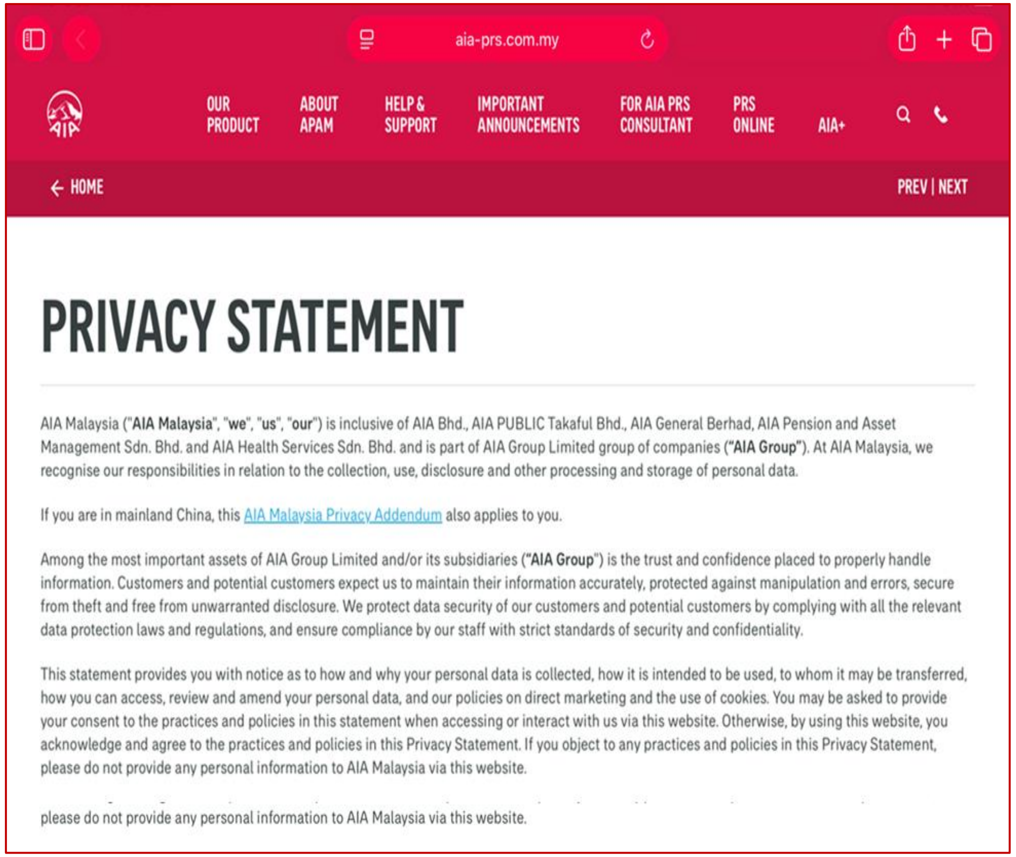




Step 4:

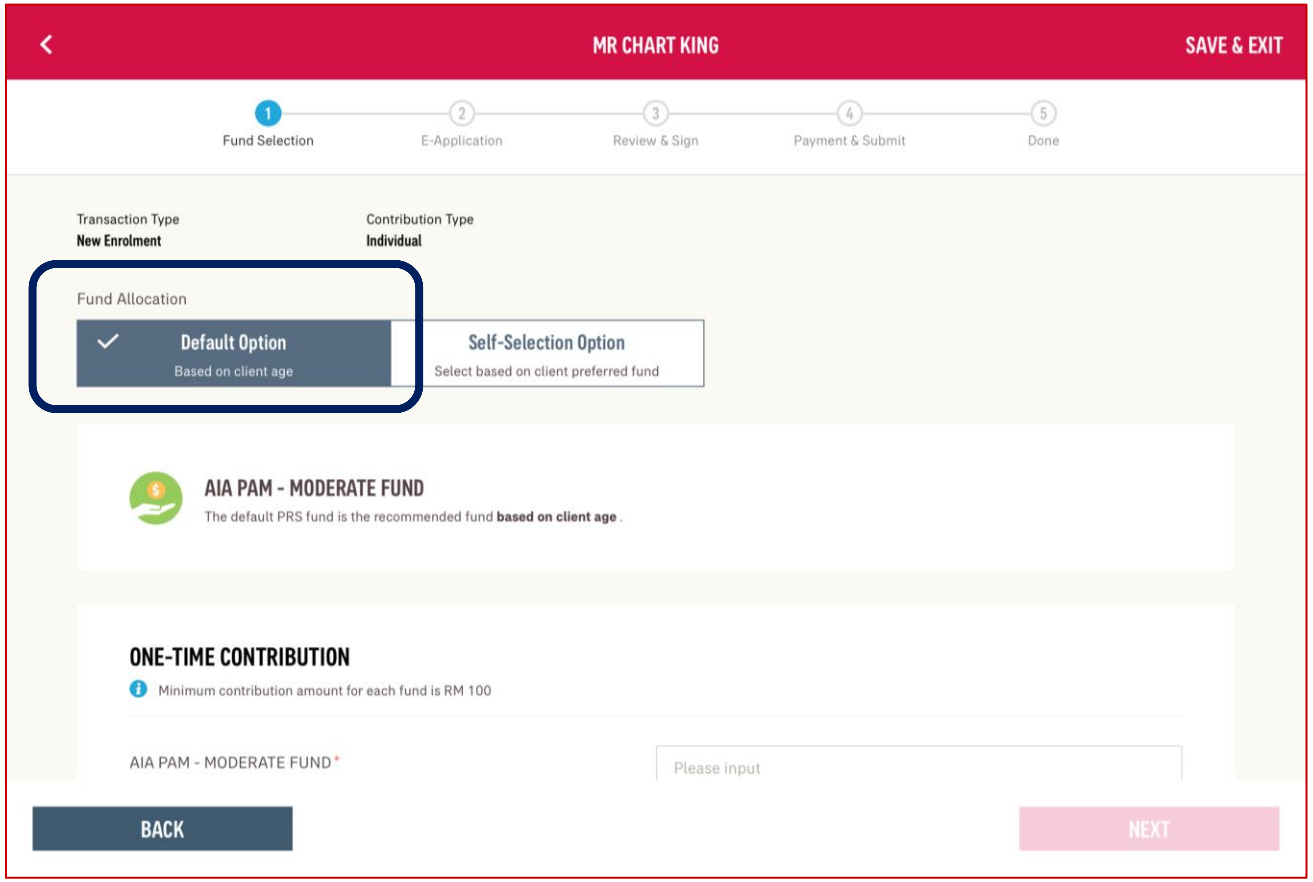
Ensure your client read the **PRIVACY STATEMENT** before ticking the box and click **CONTINUE**.





Fund Selection

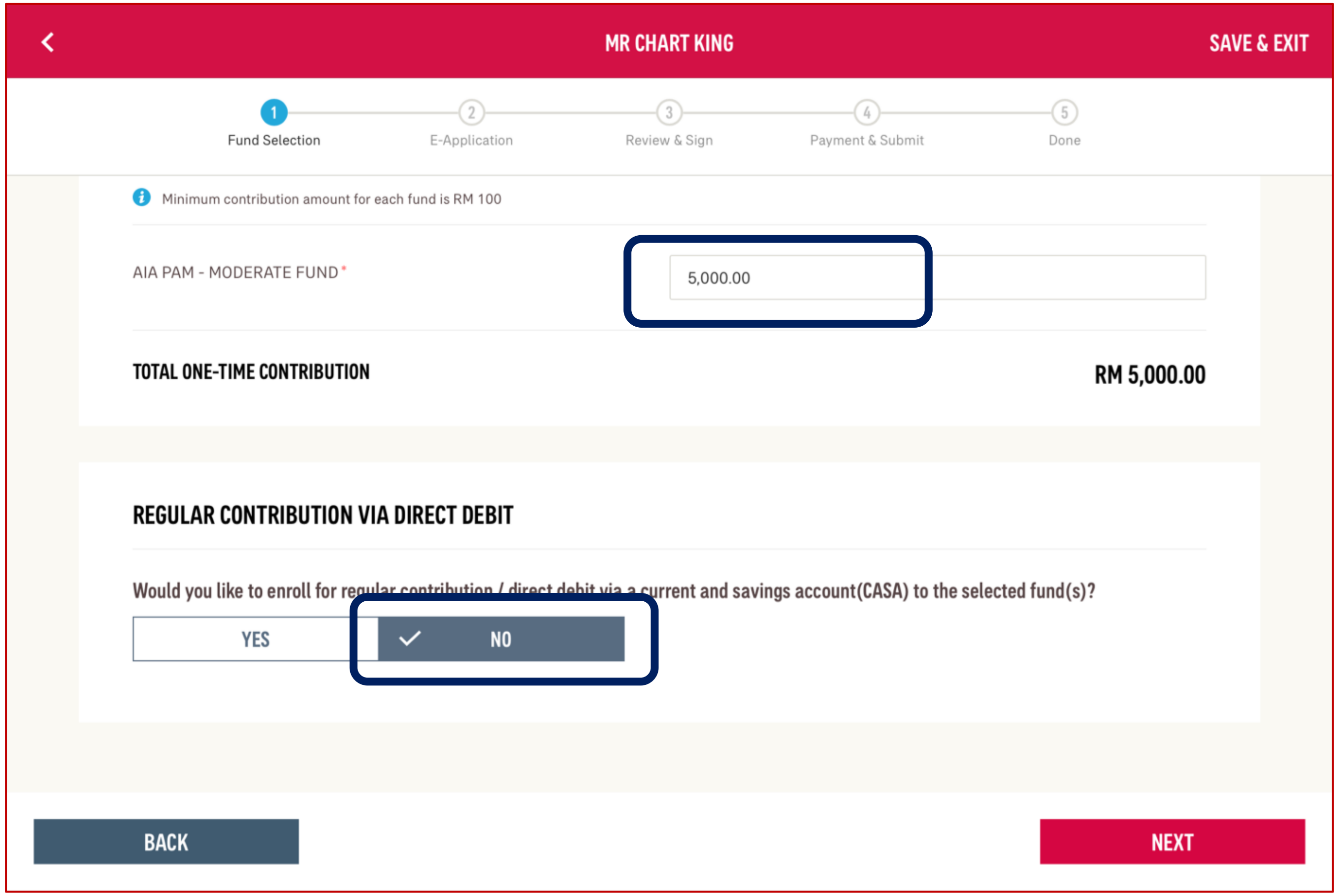
Default Option



Step 1:

Default Option is selected for fund selection.

Default Option

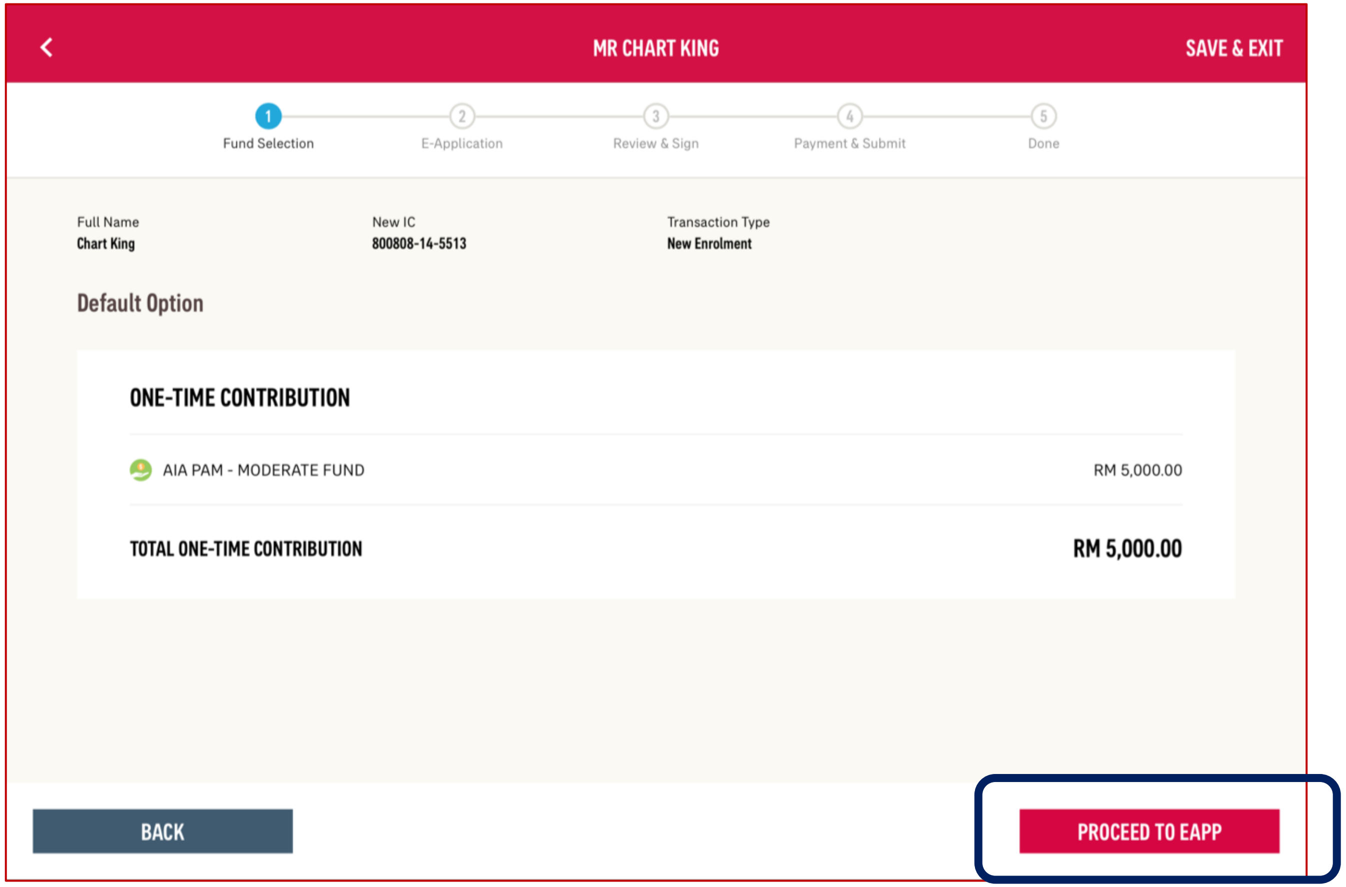


Step 2:

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



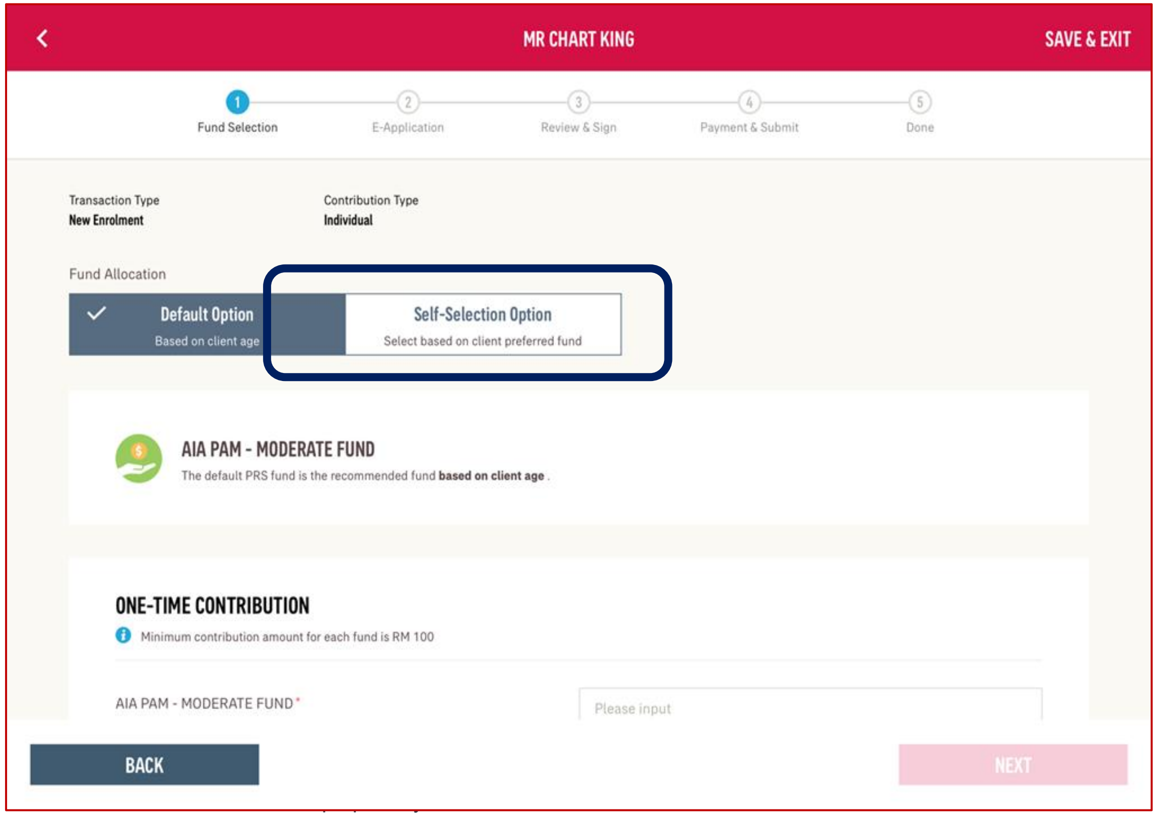
STEP 3:

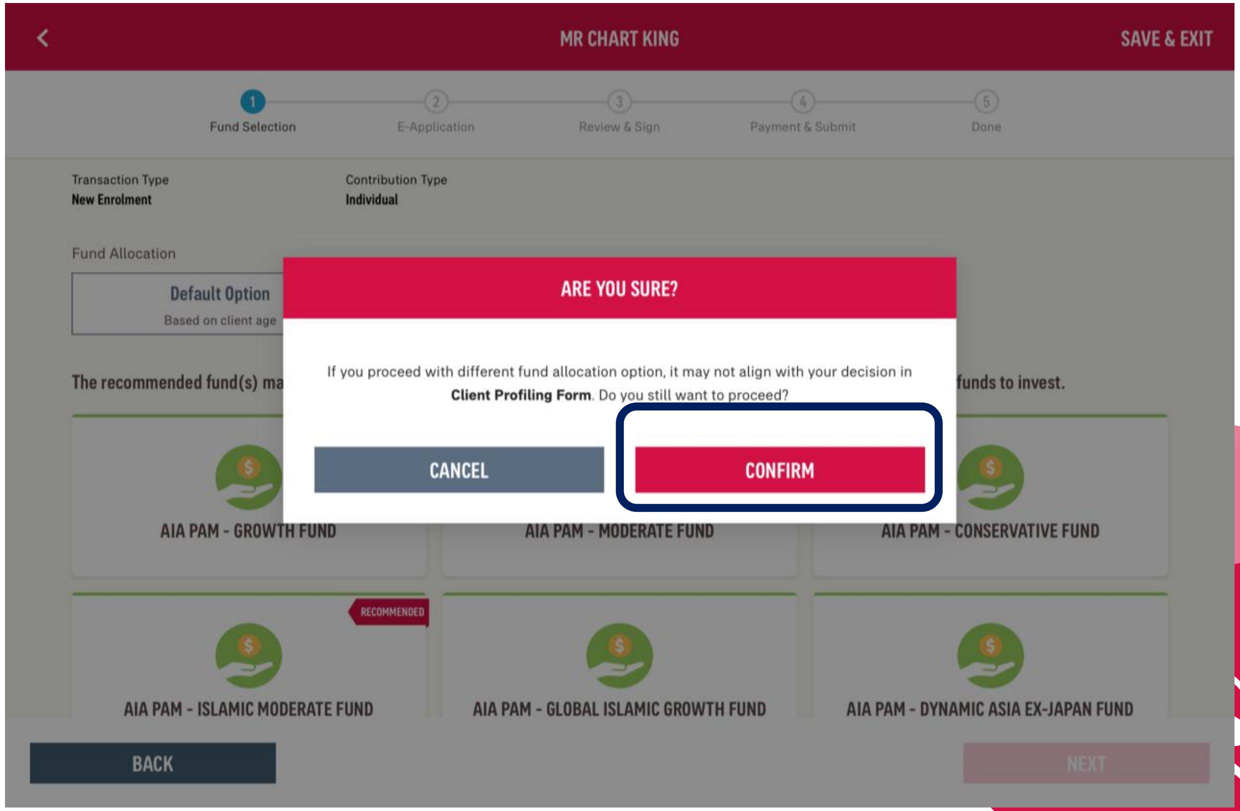
Upon completion, click **PROCEED TO EAPP** (E-Application) to continue with the next step.

Self Selection Option

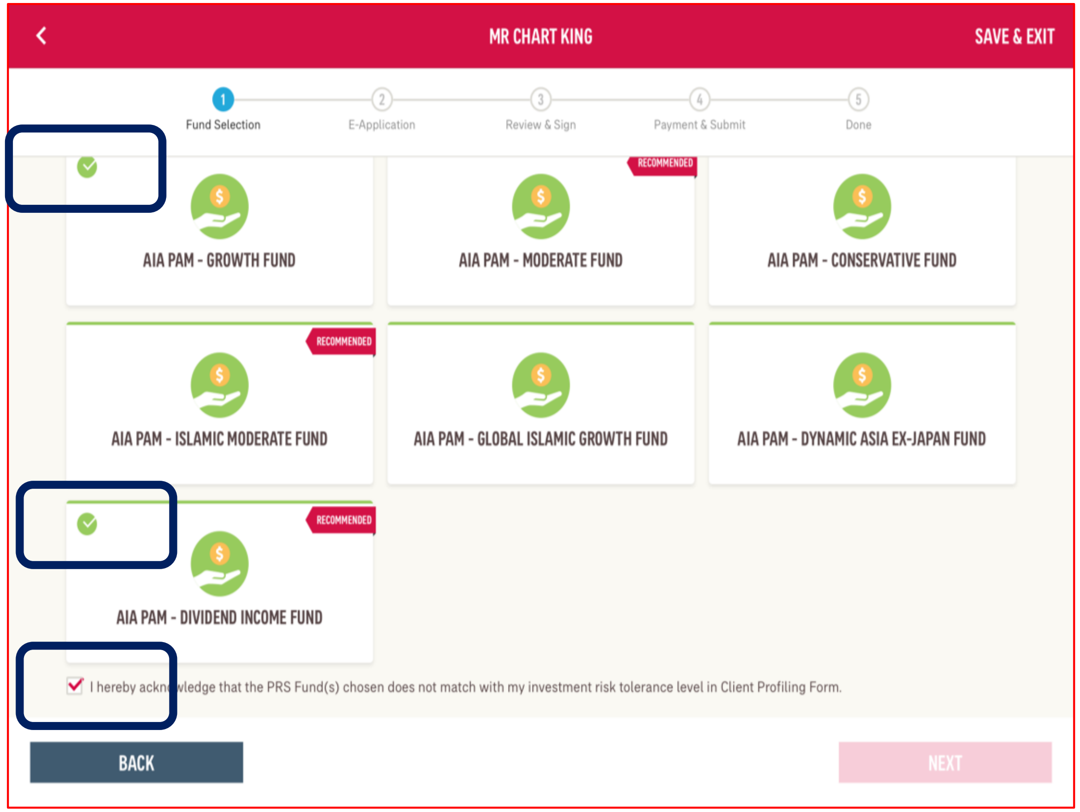
Step 1:

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





Self Selection Option

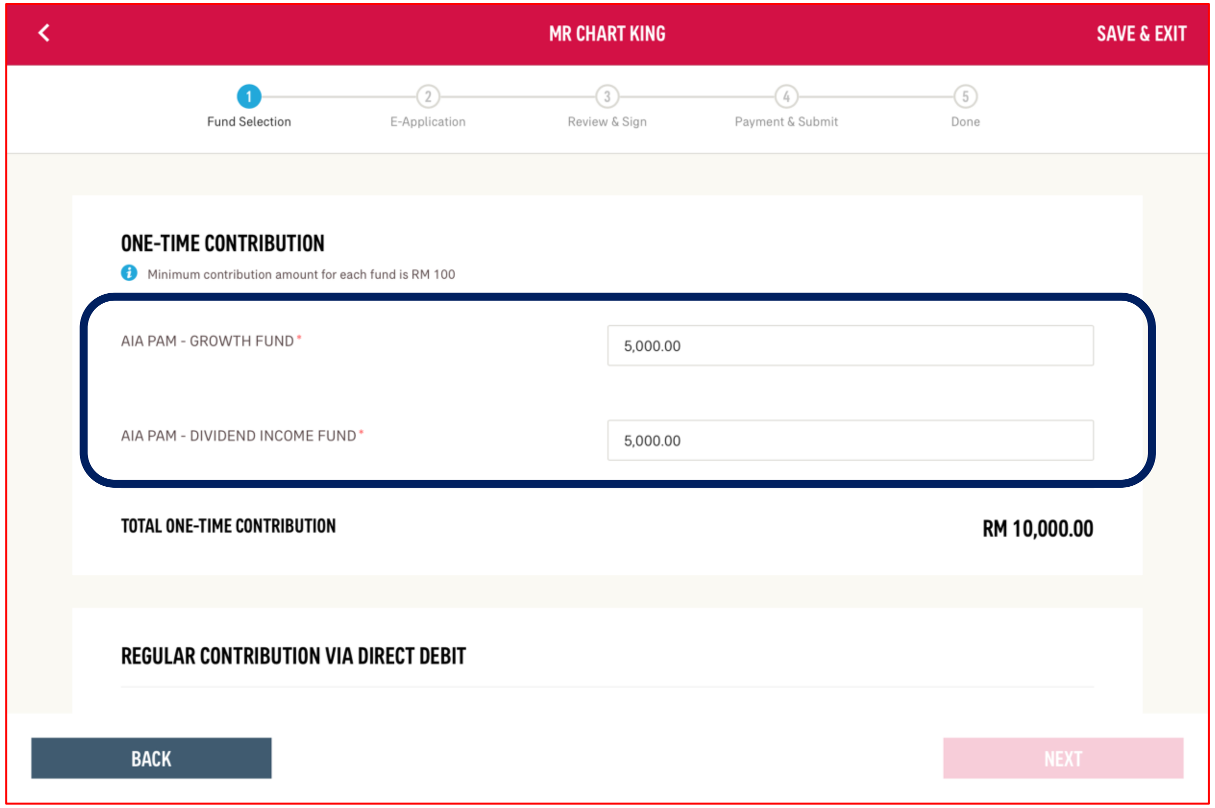


Step 2:

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

Note:
"Recommended" *funds are based on the client's age and the Default Option.*

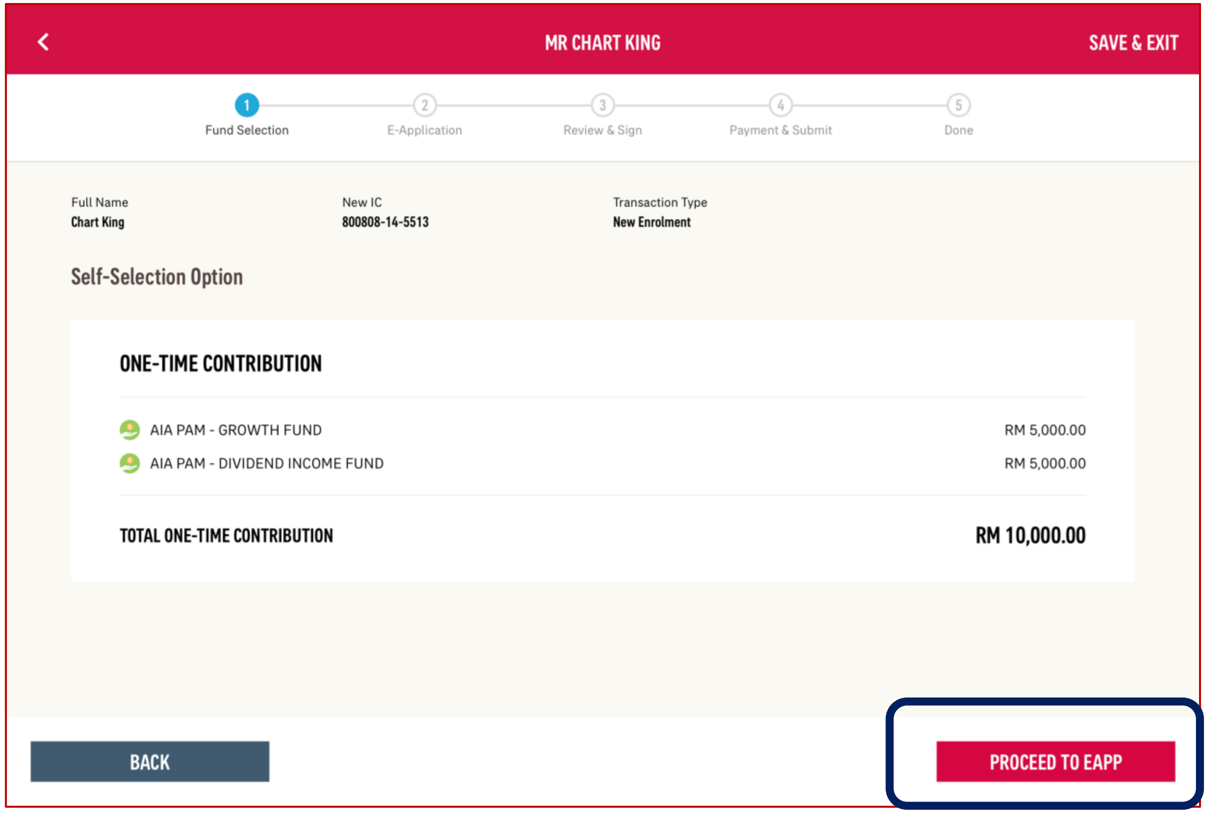
Self Selection Option



Step 3:

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

Self Selection Option

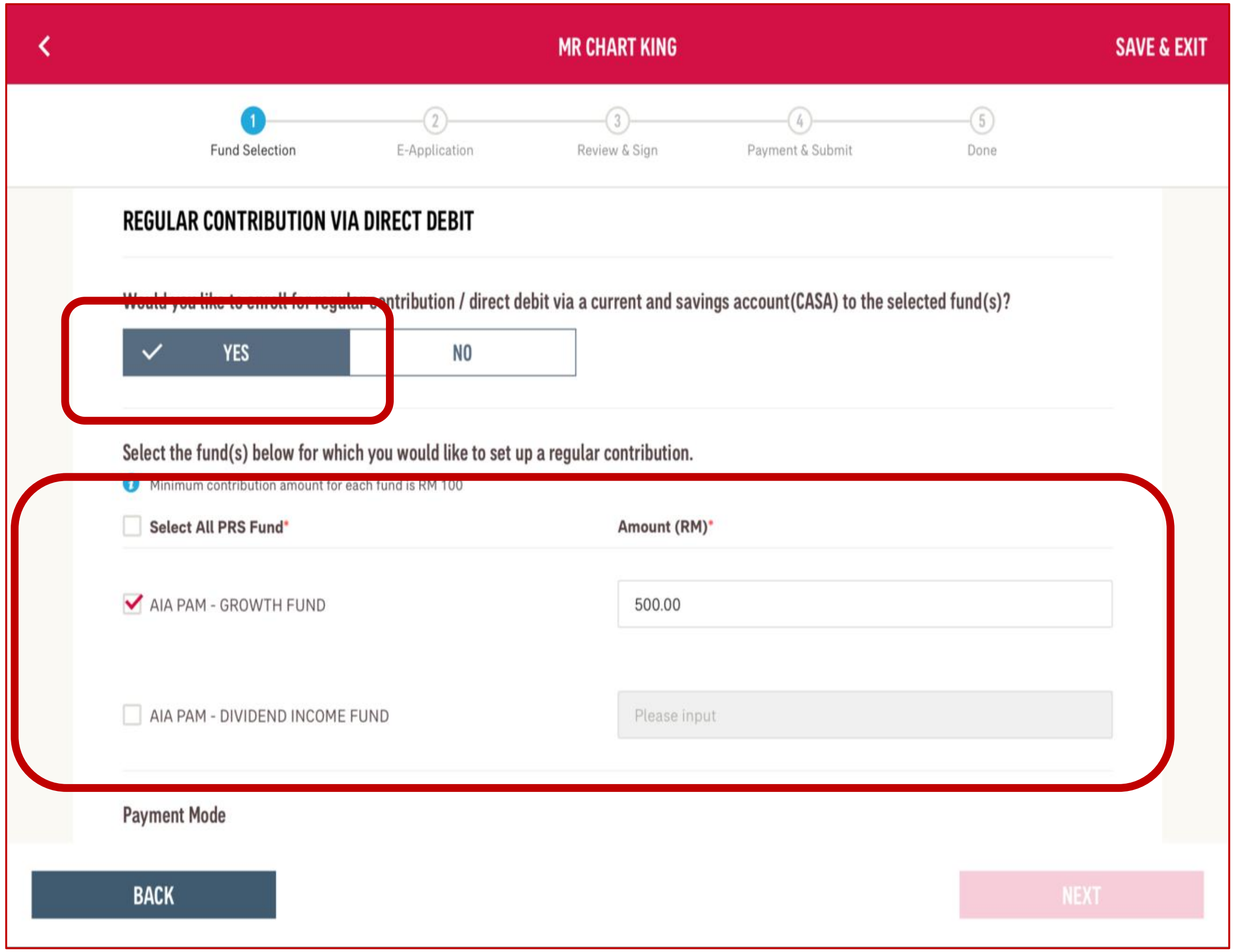


Step 3.1:

The contribution amount will appear for each selected fund.

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

Regular Contribution



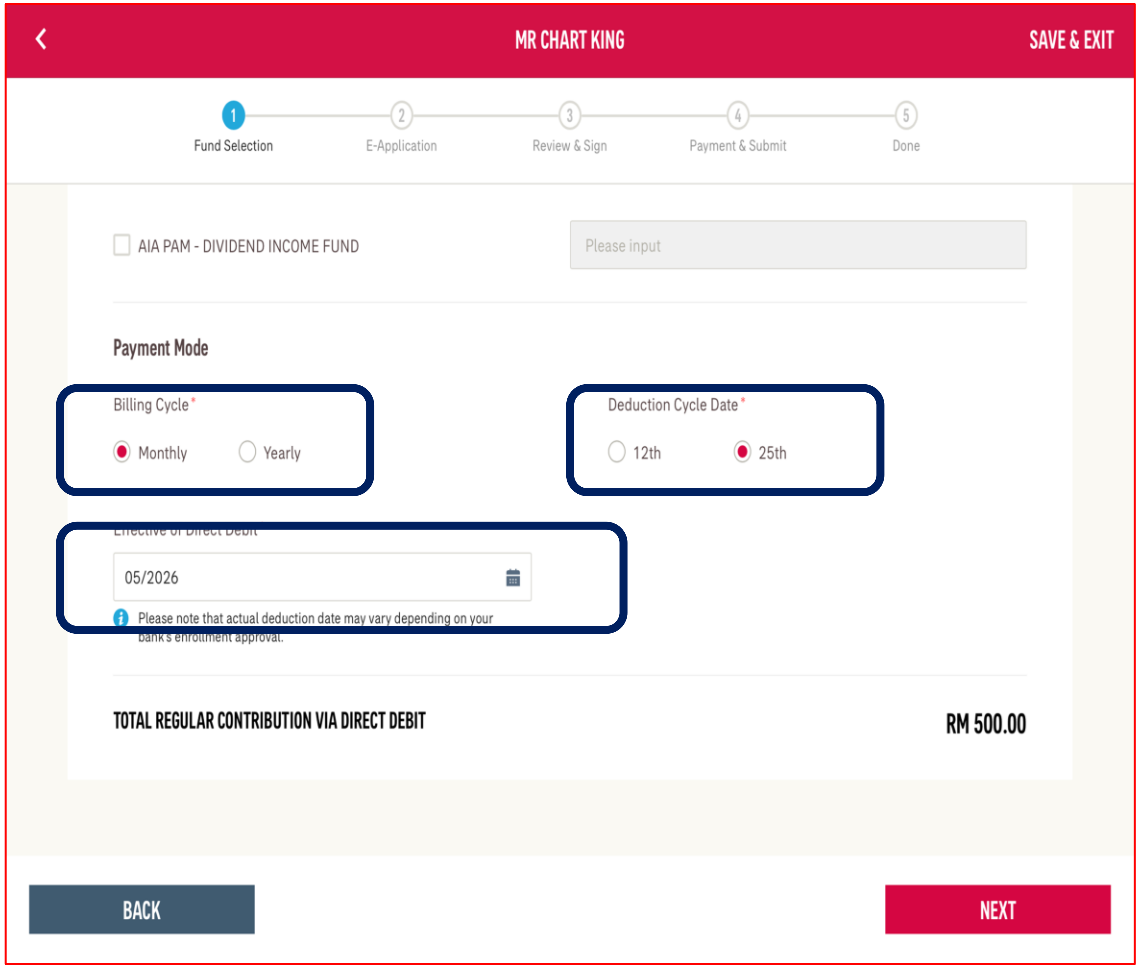
Step 1:

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



Step 2:

Please select the:

a. Billing Cycle: Monthly or Yearly.

b. Deduction Date: 12th or 25th .

c. Effective of Direct Debit.

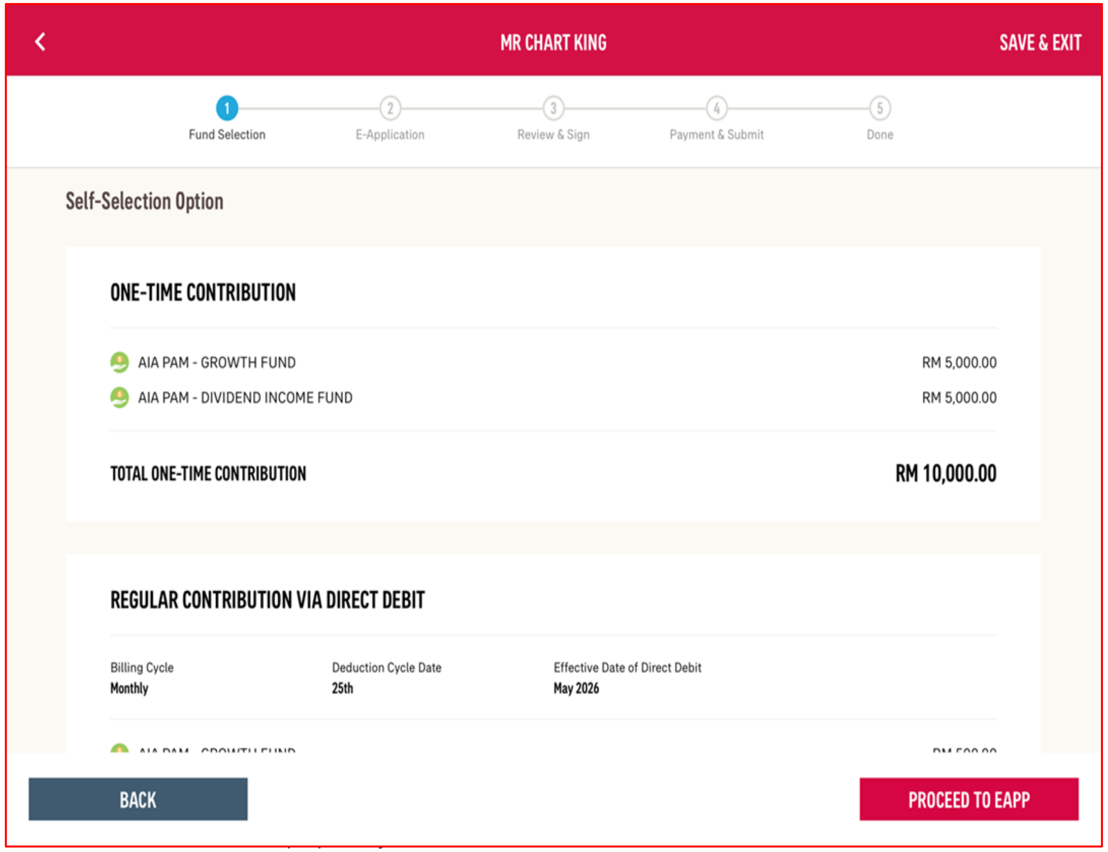
Note:

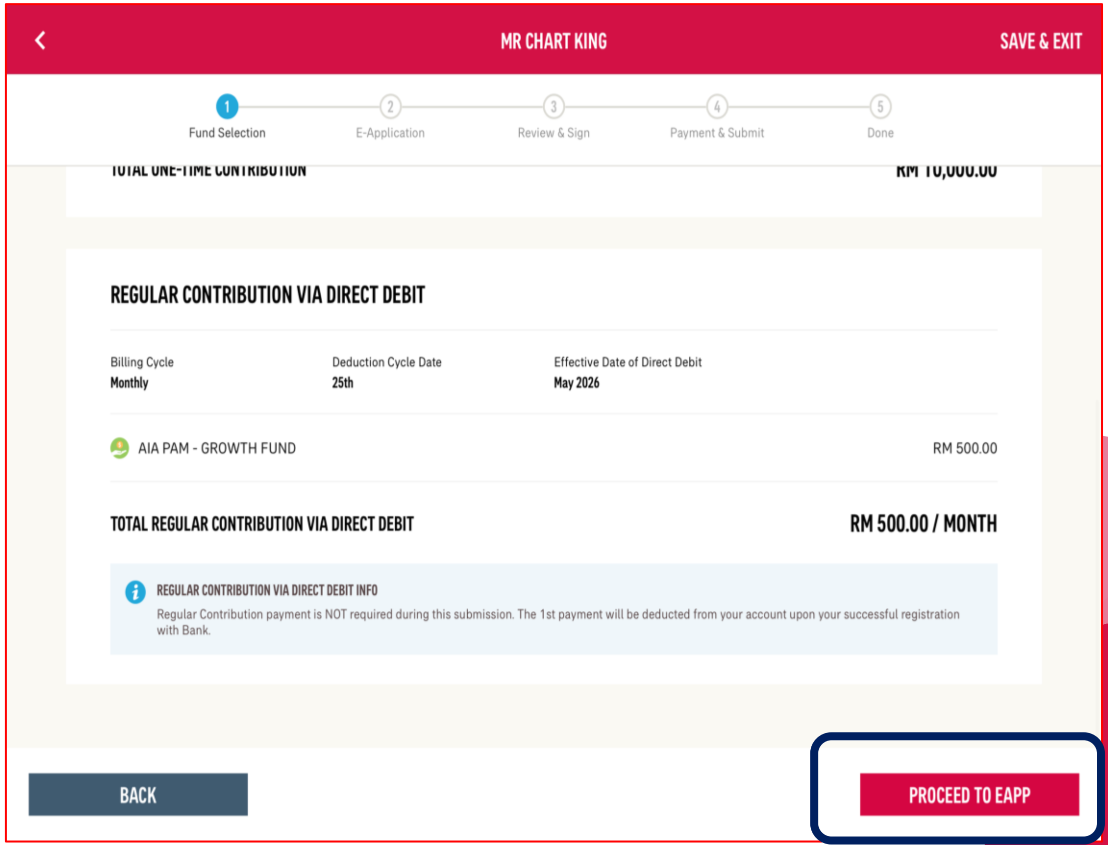
Actual deduction date will depend on client's bank enrollment approval.

Regular Contribution

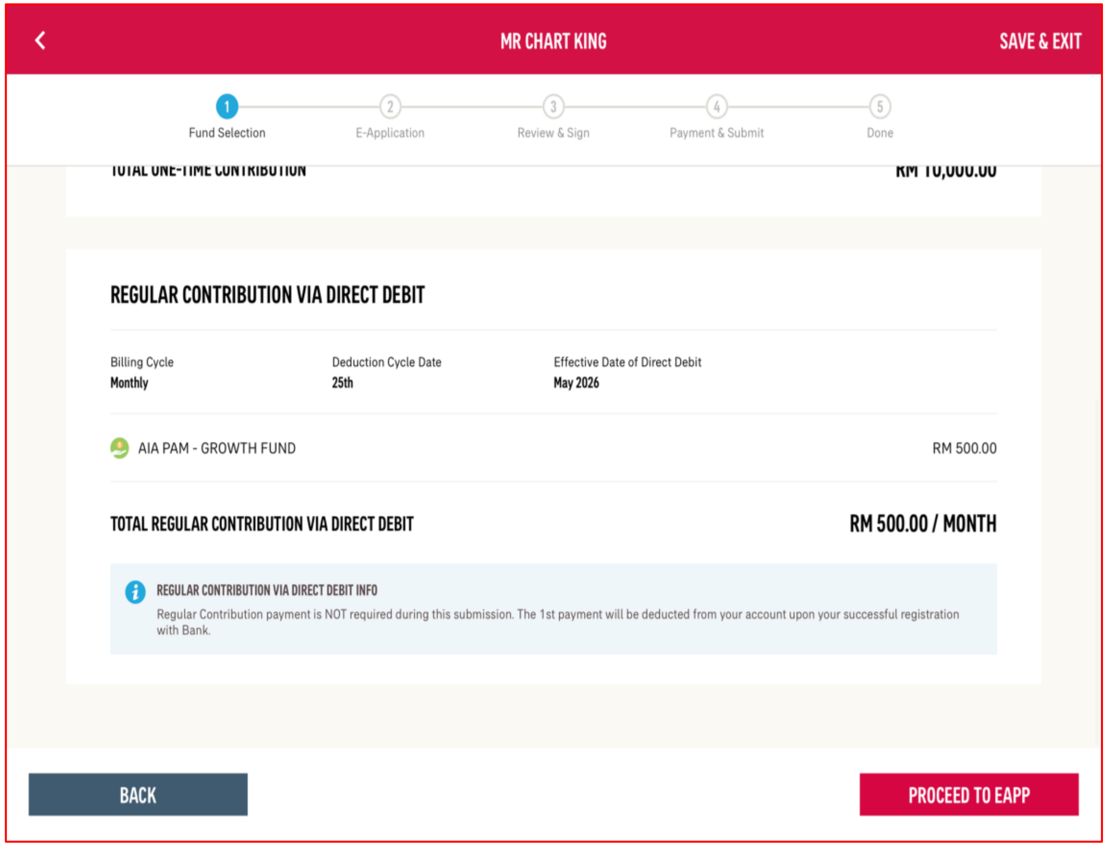
Step 3:

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





Regular Contribution



Important Note:

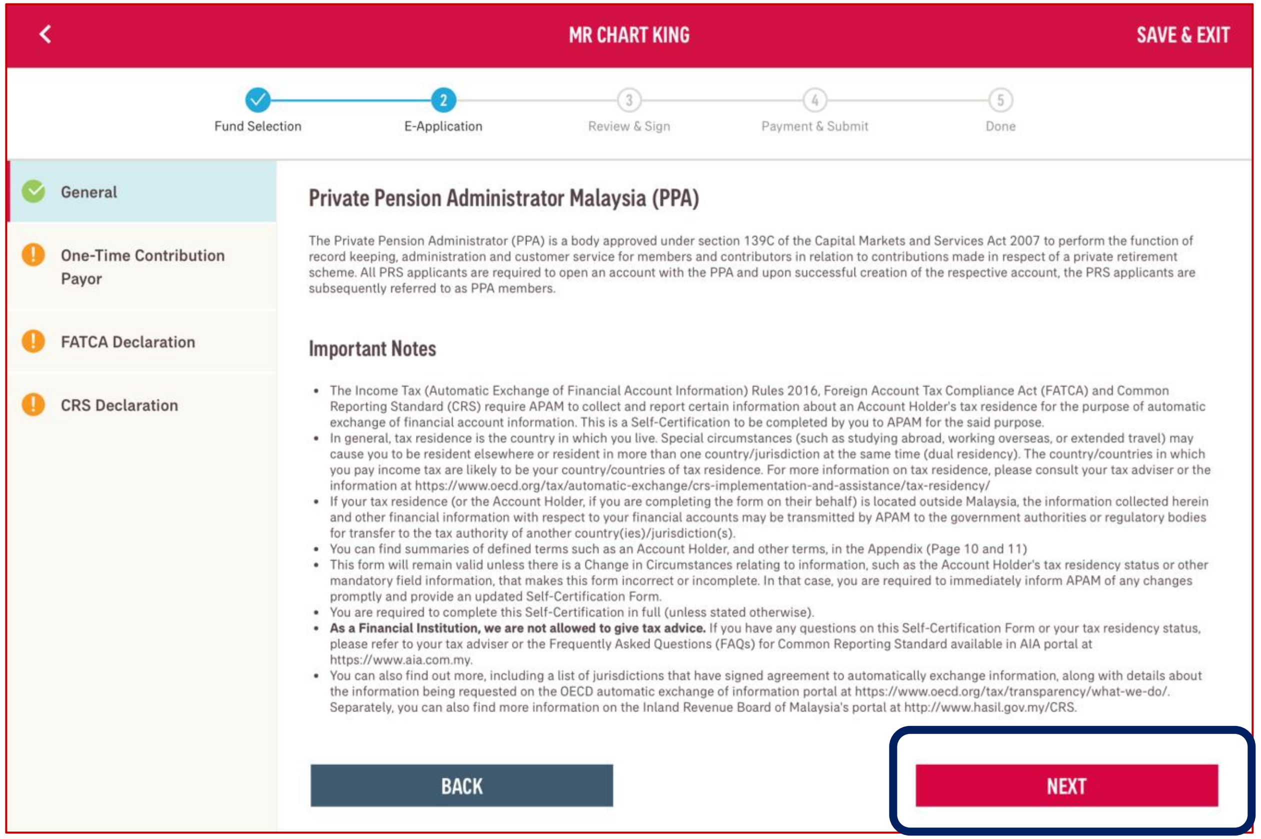
The submission of a new Regular Contribution will supersede any existing Regular Contributions.

iPOS for PRS

LOGIN → Client Fact Find (CFF) → **Fund Selection** → E-Application (EAPP) → Payment & Submit

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

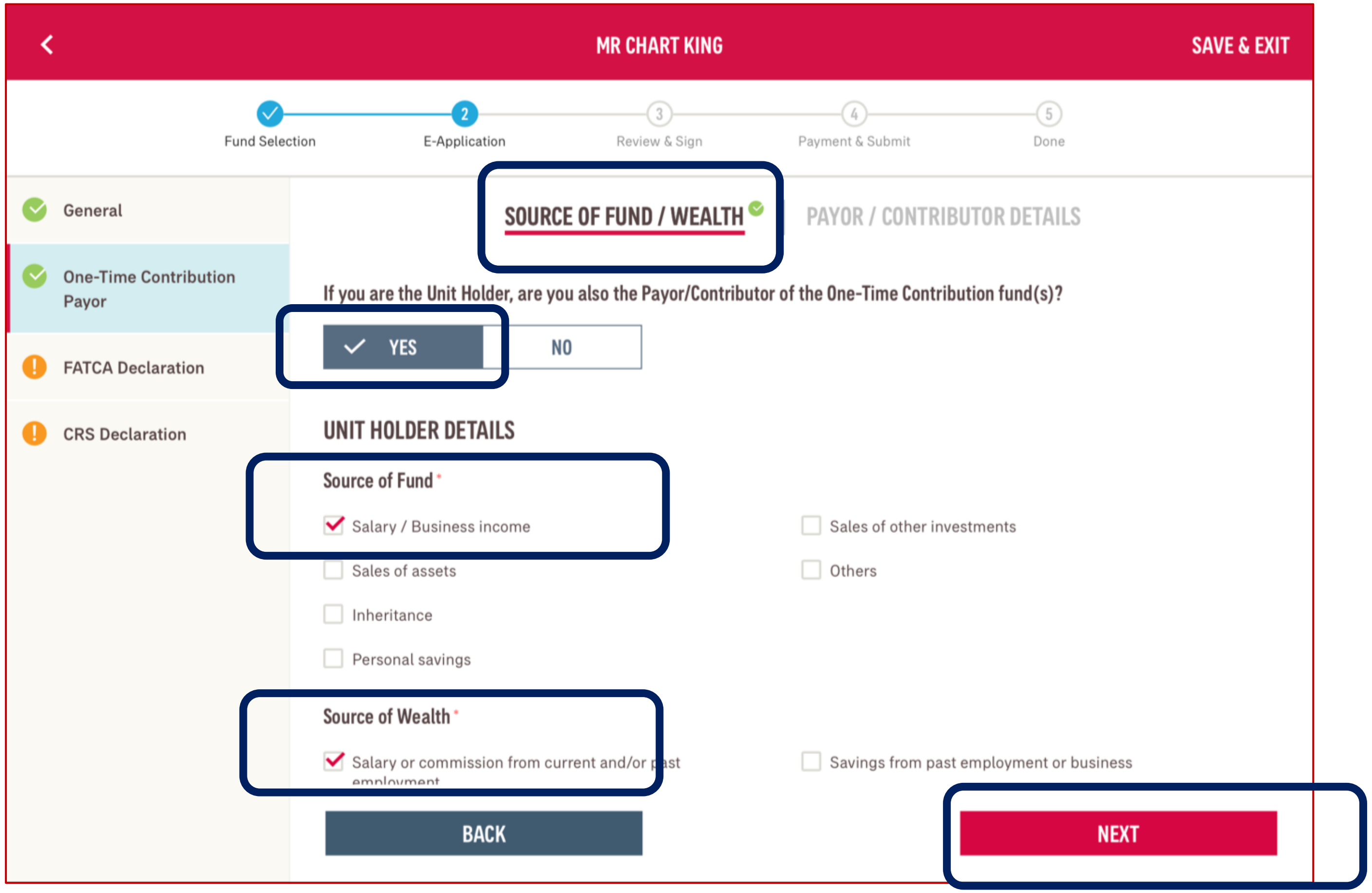
Click **NEXT** to proceed to **E-Application (EAPP)** after reading the Important Notes.



E-Application (EAPP)

iPOS for PRS

LOGIN › Client Fact Find (CFF) › Fund Selection › E-Application (EAPP) › Payment & Submit



Step 1:

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

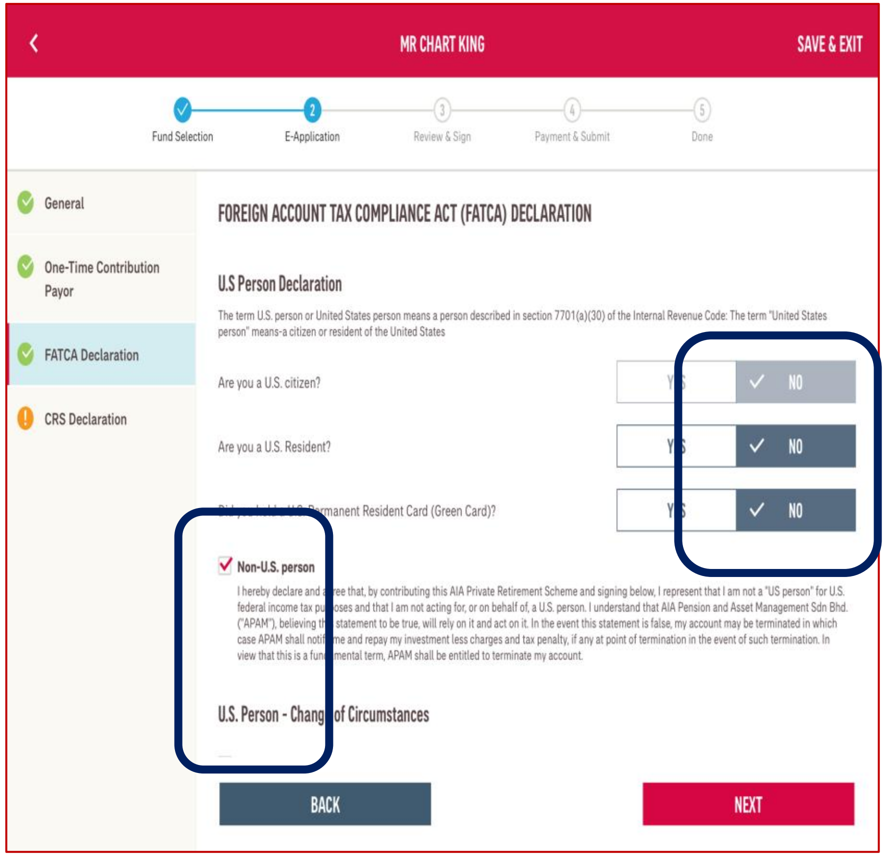
Note:

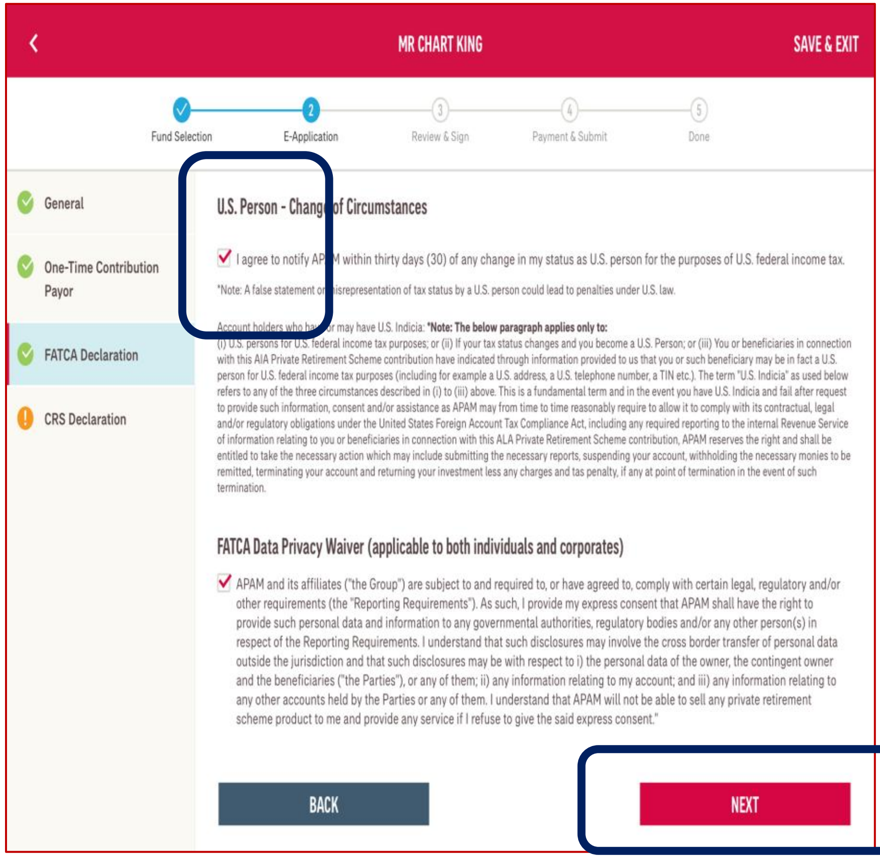
Unit Holder (customer) is also the Payor/Contributor for this example.

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | **E-Application (EAPP)** | Payment & Submit

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

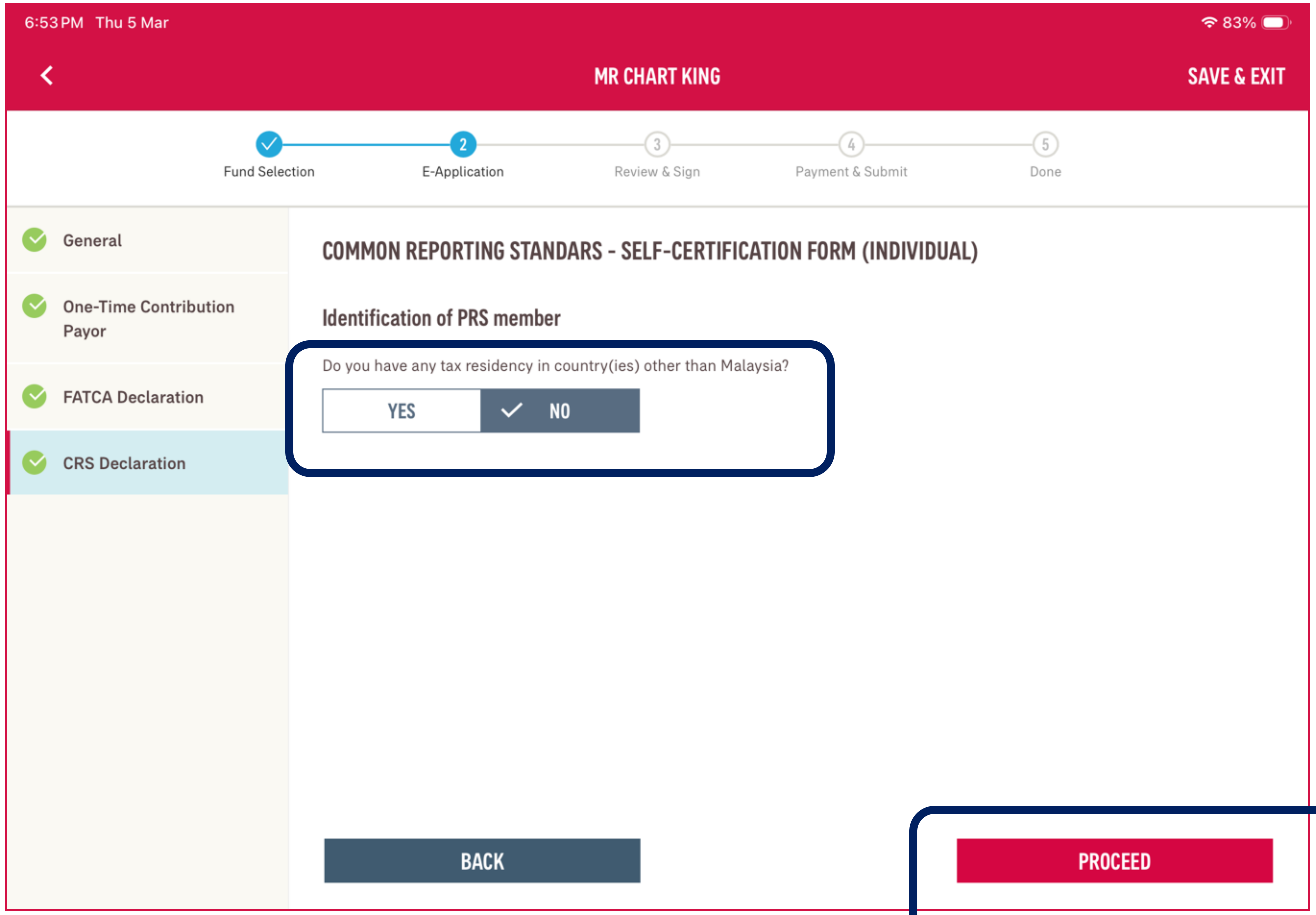




AIA confidential and proprietary information. Not for distribution.

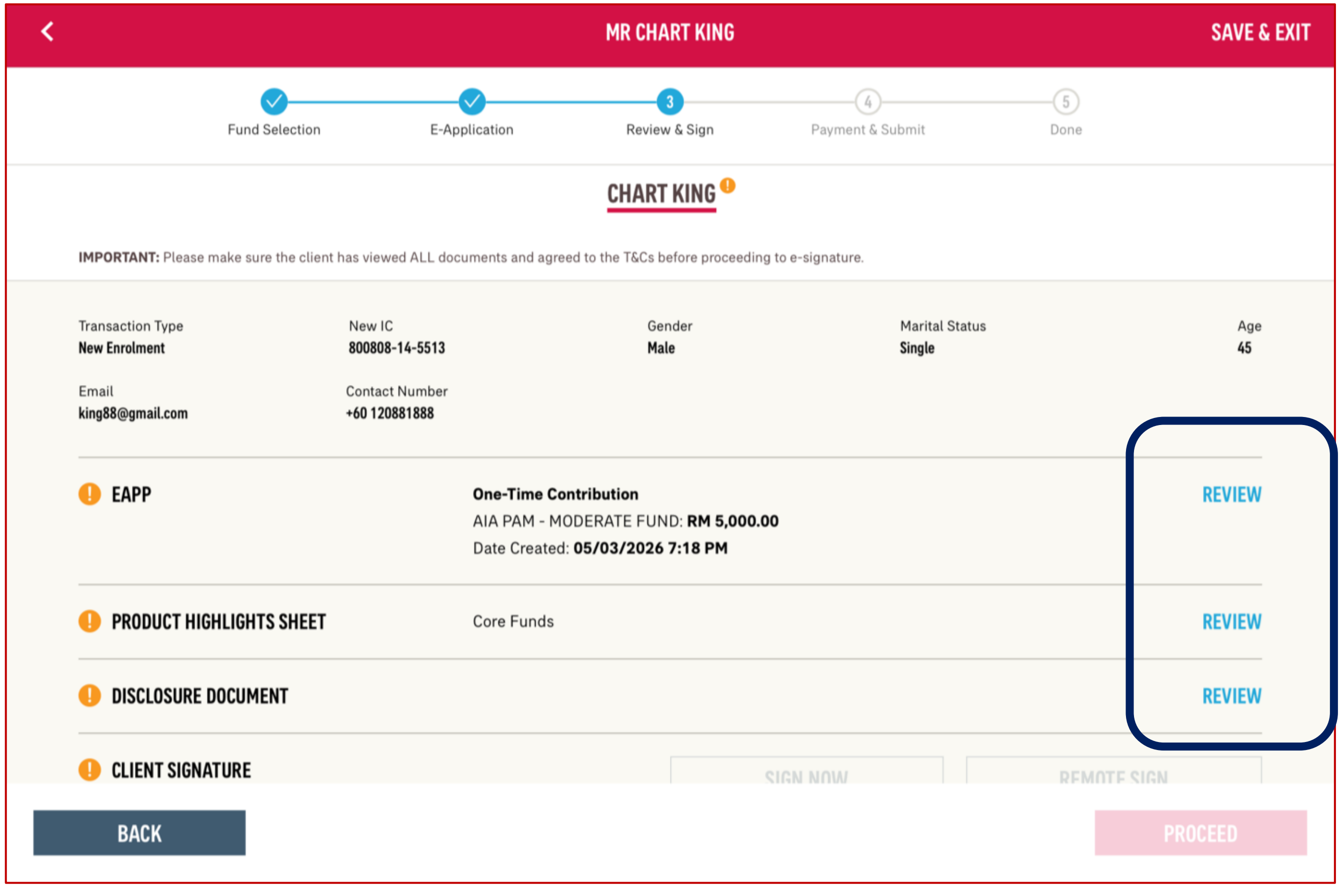
iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | **E-Application (EAPP)** | Payment & Submit



Step 3:

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



Step 4:

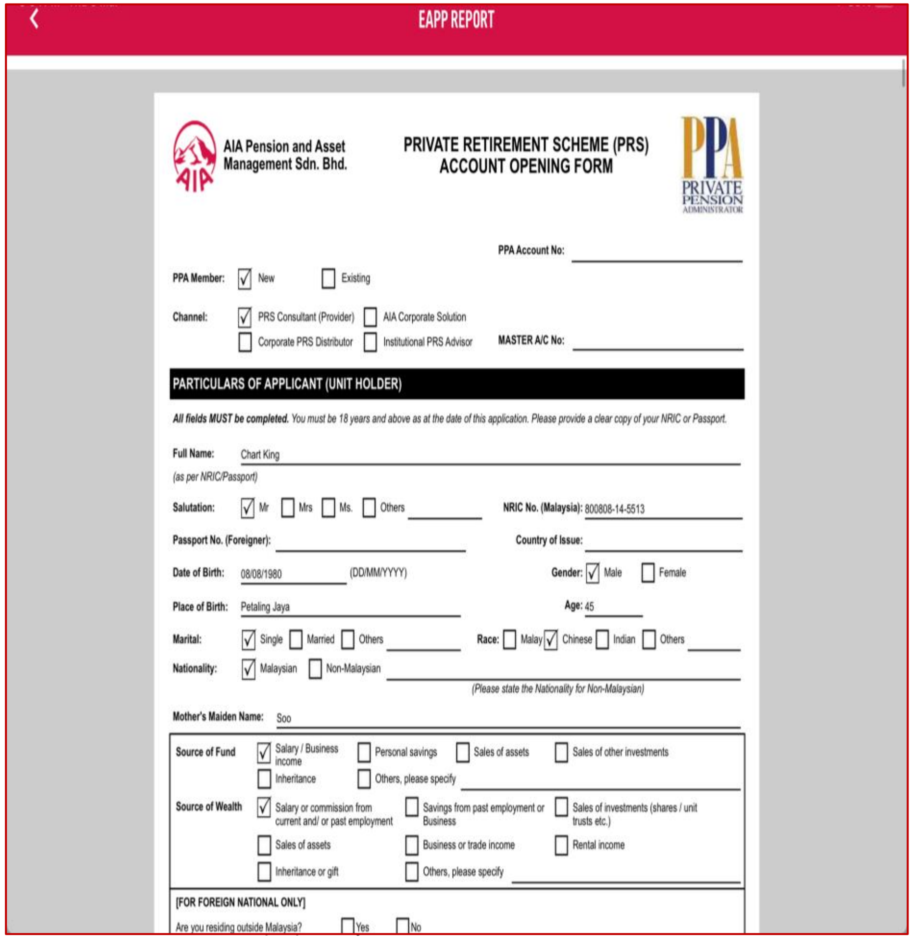
Ensure client to review and read all the documents (ie. **EAPP, Product Highlight Sheet, etc**) before proceeding with signing.

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | **E-Application (EAPP)** | Payment & Submit

Step 4.1:

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


EAPP REPORT

AIA Pension and Asset Management Sdn. Bhd.

PRIVATE RETIREMENT SCHEME (PRS) ACCOUNT OPENING FORM

PPA 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): 800808-14-5513

Passport No. (Foreigner):

Country of Issue:

Date of Birth: 08/08/1980 (DD/MM/YYYY)

Gender: ☑ Male ☐ Female

Place of Birth: Petaling Jaya

Age: 45

Marital: ☑ Single ☐ Married ☐ Others

Race: ☐ Malay ☑ Chinese ☐ Indian ☐ Others

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

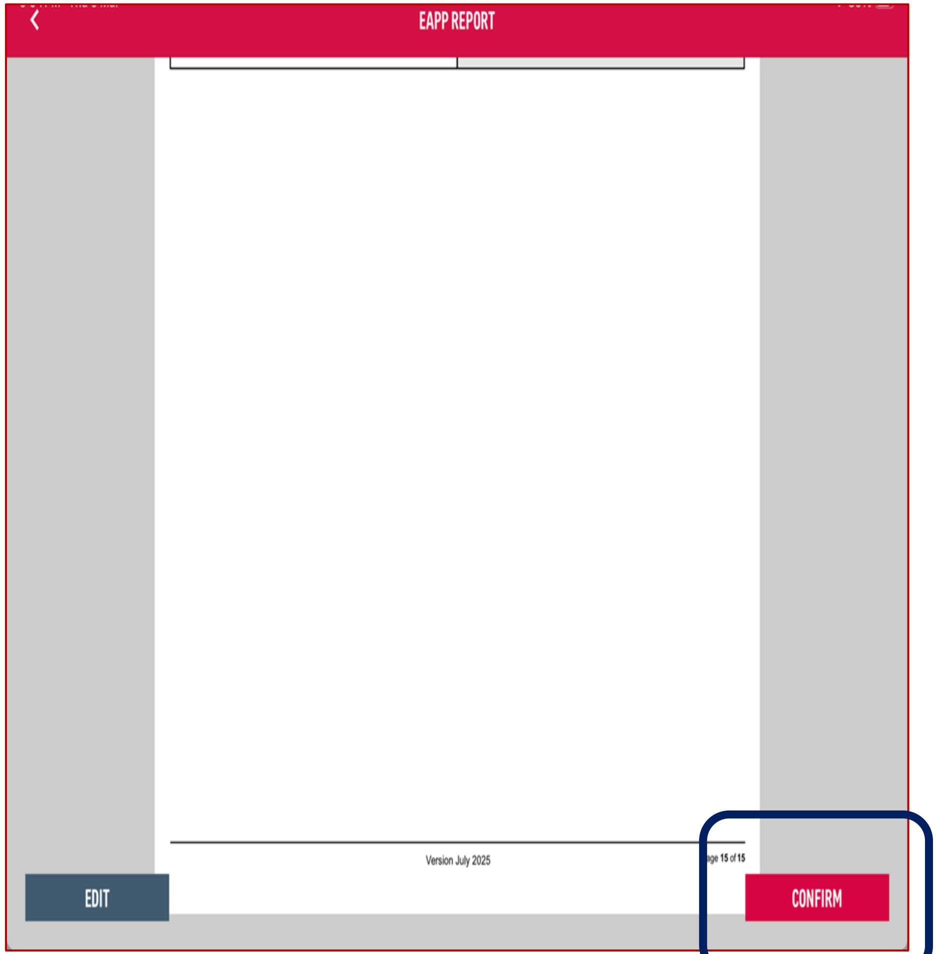
Mother's Maiden Name: Soo

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

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

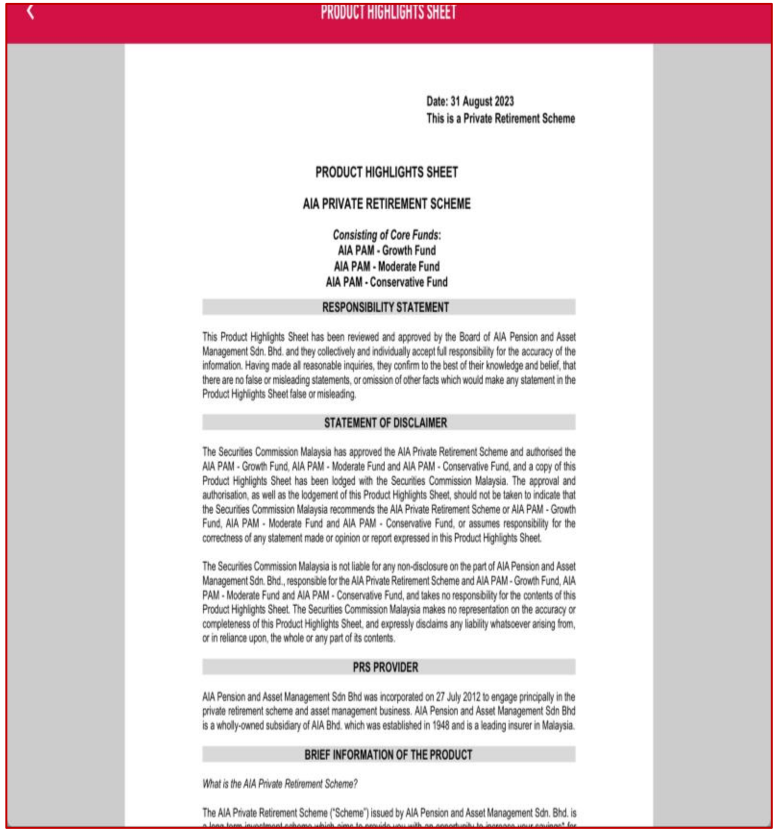
[FOR FOREIGN NATIONAL ONLY]

Are you residing outside Malaysia? ☐ Yes ☐ No



Step 4.2

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



PRODUCT HIGHLIGHTS SHEET

Date: 31 August 2023
This is a Private Retirement Scheme

PRODUCT HIGHLIGHTS SHEET

AIA PRIVATE RETIREMENT SCHEME

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

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

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

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

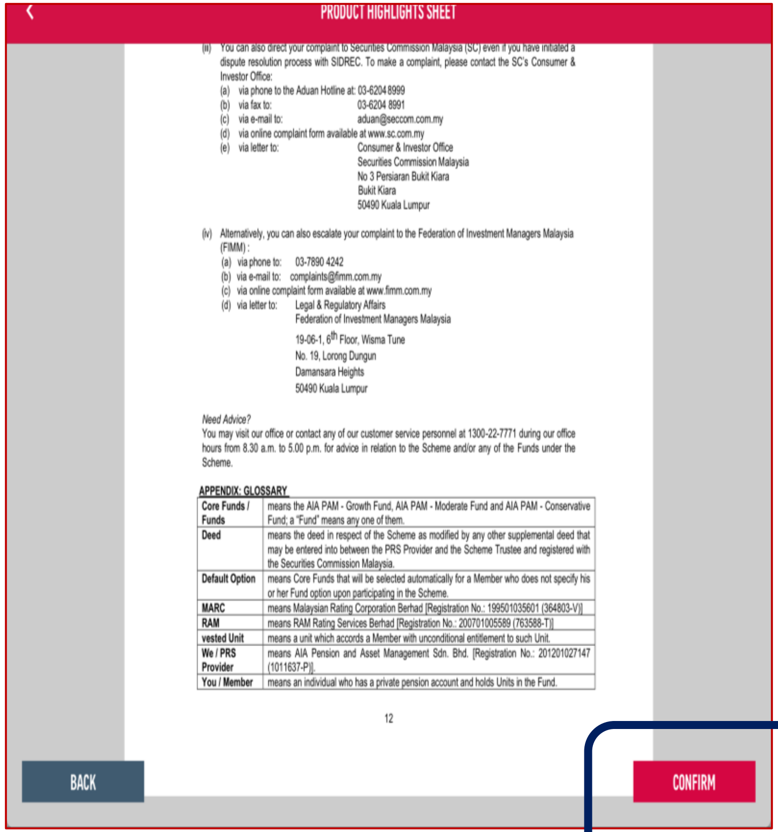
PRS PROVIDER

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

BRIEF INFORMATION OF THE PRODUCT

What is the AIA Private Retirement Scheme?

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



PRODUCT HIGHLIGHTS SHEET

(iii) You can also direct your complaint to Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
(a) via phone to the Aduan Hotline at: 03-6204 8999
(b) via fax to: 03-6204 8991
(c) via e-mail to: aduan@seccom.com.my
(d) via online complaint form available at www.sc.com.my
(e) via letter to: Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

(iv) Alternatively, you can also escalate your complaint to the Federation of Investment Managers Malaysia (FIMM) :
(a) via phone to: 03-7890 4242
(b) via e-mail to: complaints@fimm.com.my
(c) via online complaint form available at www.fimm.com.my
(d) via letter to: Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Tune
No. 19, Lorong 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

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

12

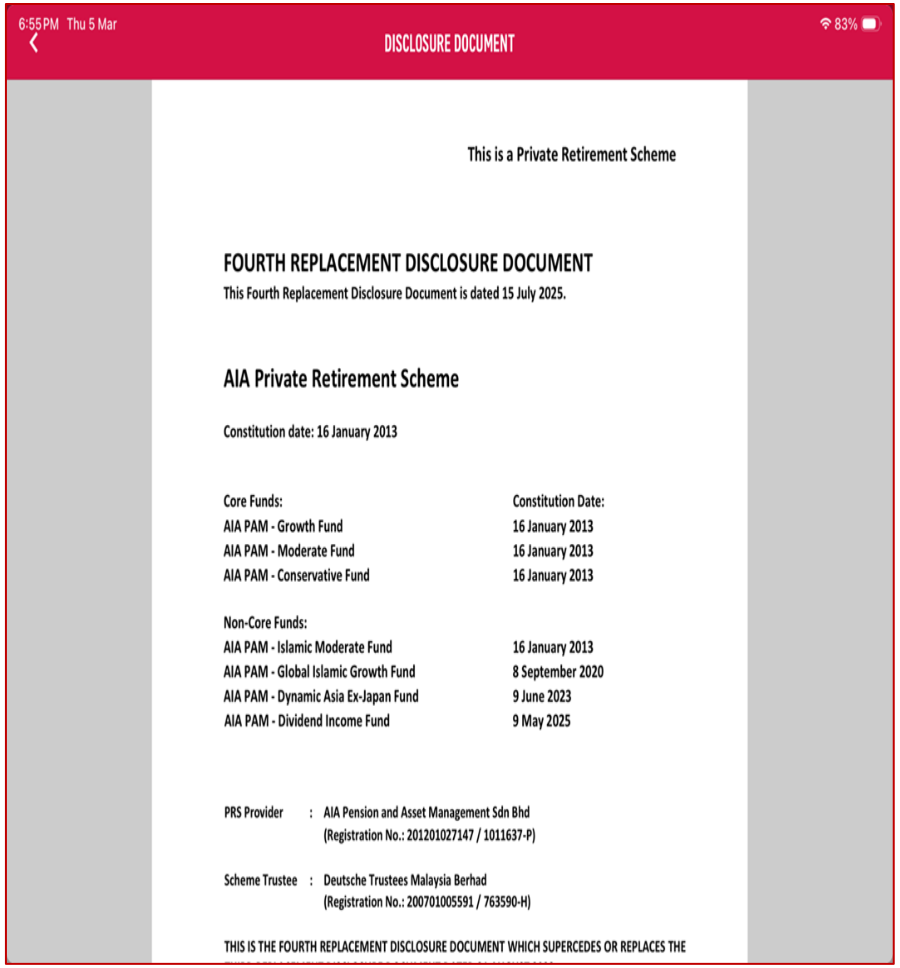
BACK CONFIRM

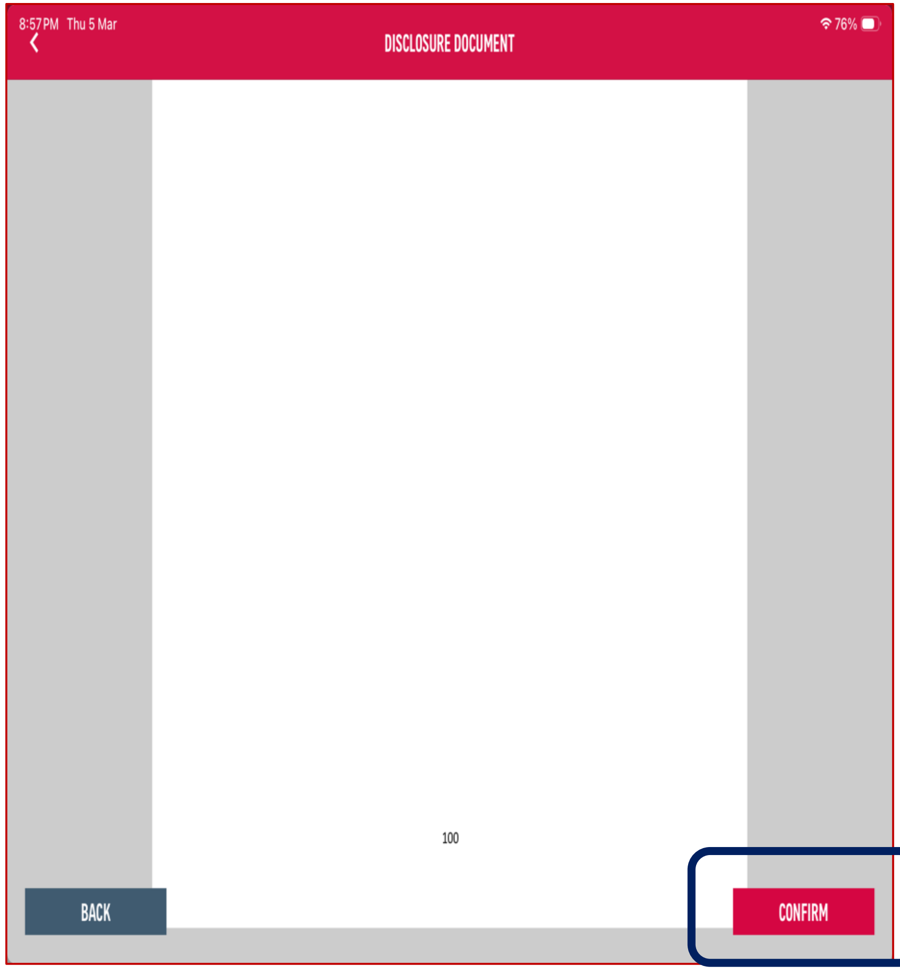
iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | **E-Application (EAPP)** | Payment & Submit

Step 4.3:

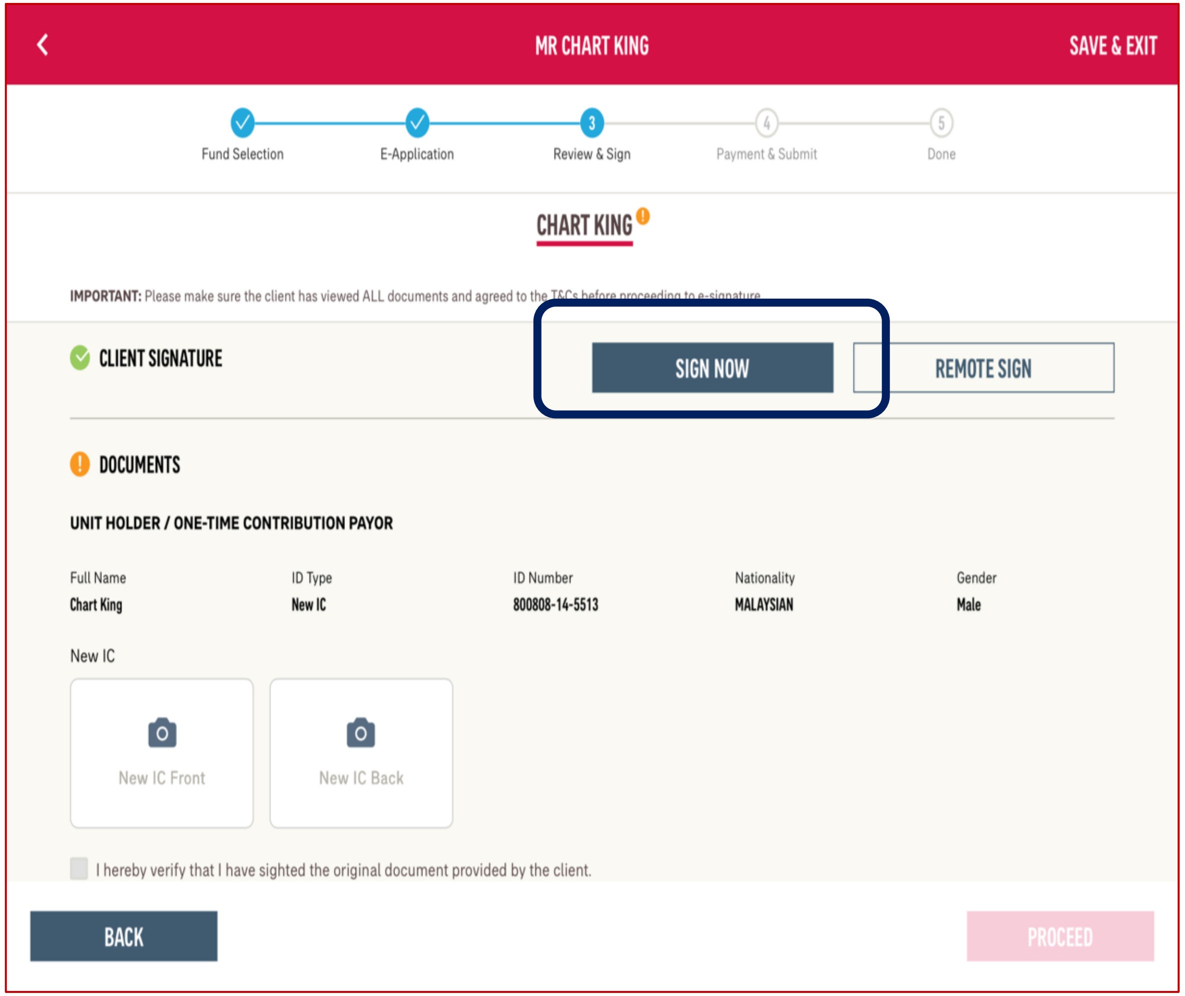
DISCLOSURE DOCUMENT: Scroll down to read and click **CONFIRM** to proceed.





iPOS for PRS

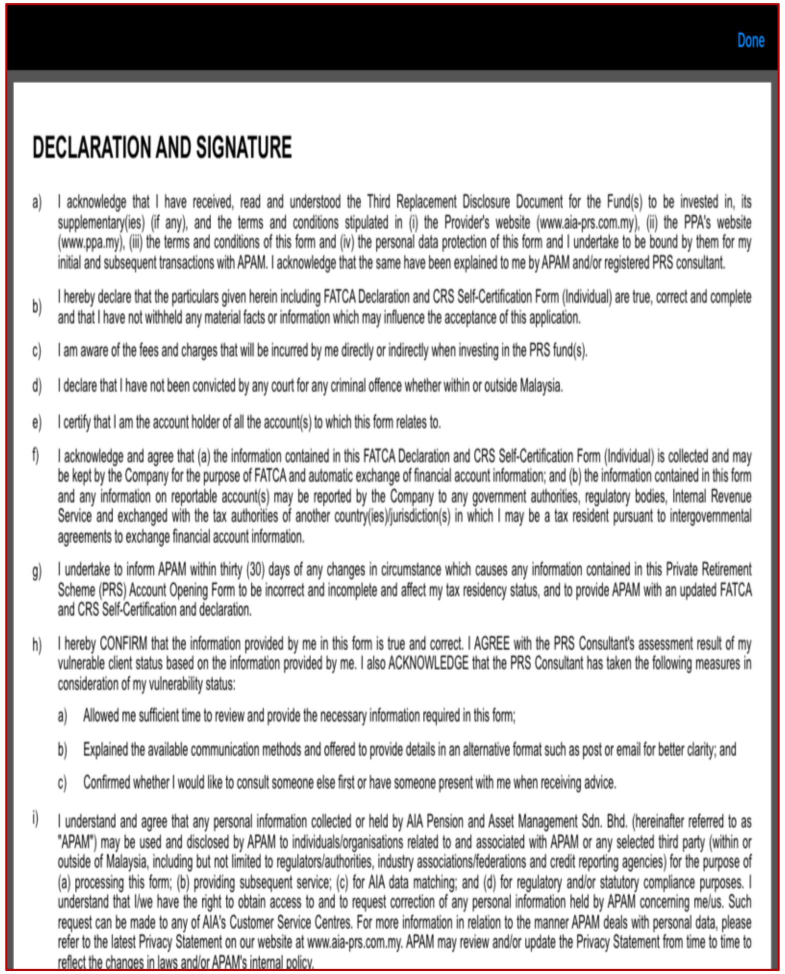
LOGIN | Client Fact Find (CFF) | Fund Selection | **E-Application (EAPP)** | Payment & Submit



Step 5:

CLIENT SIGNATURE:

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



Done

DECLARATION AND SIGNATURE

a) I acknowledge that I have received, read and understood the Third Replacement Disclosure Document for the Fund(s) to be invested in, its supplementary(ies) (if any), and the terms and conditions stipulated in (i) the Provider's website (www.aia-prs.com.my), (ii) the PPA's website (www.ppa.my), (iii) the terms and conditions of this form and (iv) the personal data protection of this form and I undertake to be bound by them for my initial and subsequent transactions with APAM. I acknowledge that the same have been explained to me by APAM and/or registered PRS consultant.

b) I hereby declare that the particulars given herein including FATCA Declaration and CRS Self-Certification Form (Individual) are true, correct and complete and that I have not withheld any material facts or information which may influence the acceptance of this application.

c) I am aware of the fees and charges that will be incurred by me directly or indirectly when investing in the PRS fund(s).

d) I declare that I have not been convicted by any court for any criminal offence whether within or outside Malaysia.

e) I certify that I am the account holder of all the account(s) to which this form relates to.

f) I acknowledge and agree that (a) the information contained in this FATCA Declaration and CRS Self-Certification Form (Individual) is collected and may be kept by the Company for the purpose of FATCA and automatic exchange of financial account information; and (b) the information contained in this form and any information on reportable account(s) may be reported by the Company to any government authorities, regulatory bodies, Internal Revenue Service and exchanged with the tax authorities of another country(ies)/jurisdiction(s) in which I may be a tax resident pursuant to intergovernmental agreements to exchange financial account information.

g) I undertake to inform APAM within thirty (30) days of any changes in circumstance which causes any information contained in this Private Retirement Scheme (PRS) Account Opening Form to be incorrect and incomplete and affect my tax residency status, and to provide APAM with an updated FATCA and CRS Self-Certification and declaration.

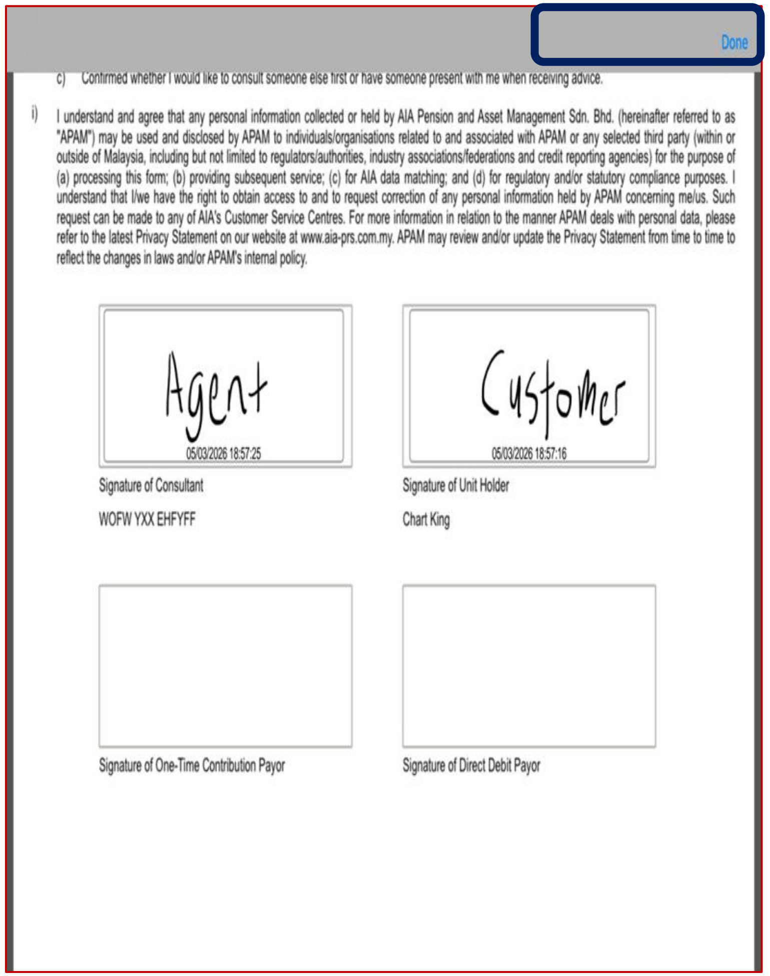
h) I hereby CONFIRM that the information provided by me in this form is true and correct. I AGREE with the PRS Consultant's assessment result of my vulnerable client status based on the information provided by me. I also ACKNOWLEDGE that the PRS Consultant has taken the following measures in consideration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

a) Allowed me sufficient time to review and provide the necessary information required in this form;

b) Explained the available communication methods and offered to provide details in an alternative format such as post or email for better clarity; and

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

i) I understand and agree that any personal information collected or held by AIA Pension and Asset Management Sdn. Bhd. (hereinafter referred to as "APAM") may be used and disclosed by APAM to individuals/organisations related to and associated with APAM or any selected third party (within or outside of Malaysia, including but not limited to regulators/authorities, industry associations/federations and credit reporting agencies) for the purpose of (a) processing this form; (b) providing subsequent service; (c) for AIA data matching; and (d) for regulatory and/or statutory compliance purposes. I understand that I/we have the right to obtain access to and to request correction of any personal information held by APAM concerning me/us. Such request can be made to any of AIA's Customer Service Centres. For more information in relation to the manner APAM deals with personal data, please refer to the latest Privacy Statement on our website at www.aia-prs.com.my. APAM may review and/or update the Privacy Statement from time to time to reflect the changes in laws and/or APAM's internal policy.



Done

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

i) I understand and agree that any personal information collected or held by AIA Pension and Asset Management Sdn. Bhd. (hereinafter referred to as "APAM") may be used and disclosed by APAM to individuals/organisations related to and associated with APAM or any selected third party (within or outside of Malaysia, including but not limited to regulators/authorities, industry associations/federations and credit reporting agencies) for the purpose of (a) processing this form; (b) providing subsequent service; (c) for AIA data matching; and (d) for regulatory and/or statutory compliance purposes. I understand that I/we have the right to obtain access to and to request correction of any personal information held by APAM concerning me/us. Such request can be made to any of AIA's Customer Service Centres. For more information in relation to the manner APAM deals with personal data, please refer to the latest Privacy Statement on our website at www.aia-prs.com.my. APAM may review and/or update the Privacy Statement from time to time to reflect the changes in laws and/or APAM's internal policy.

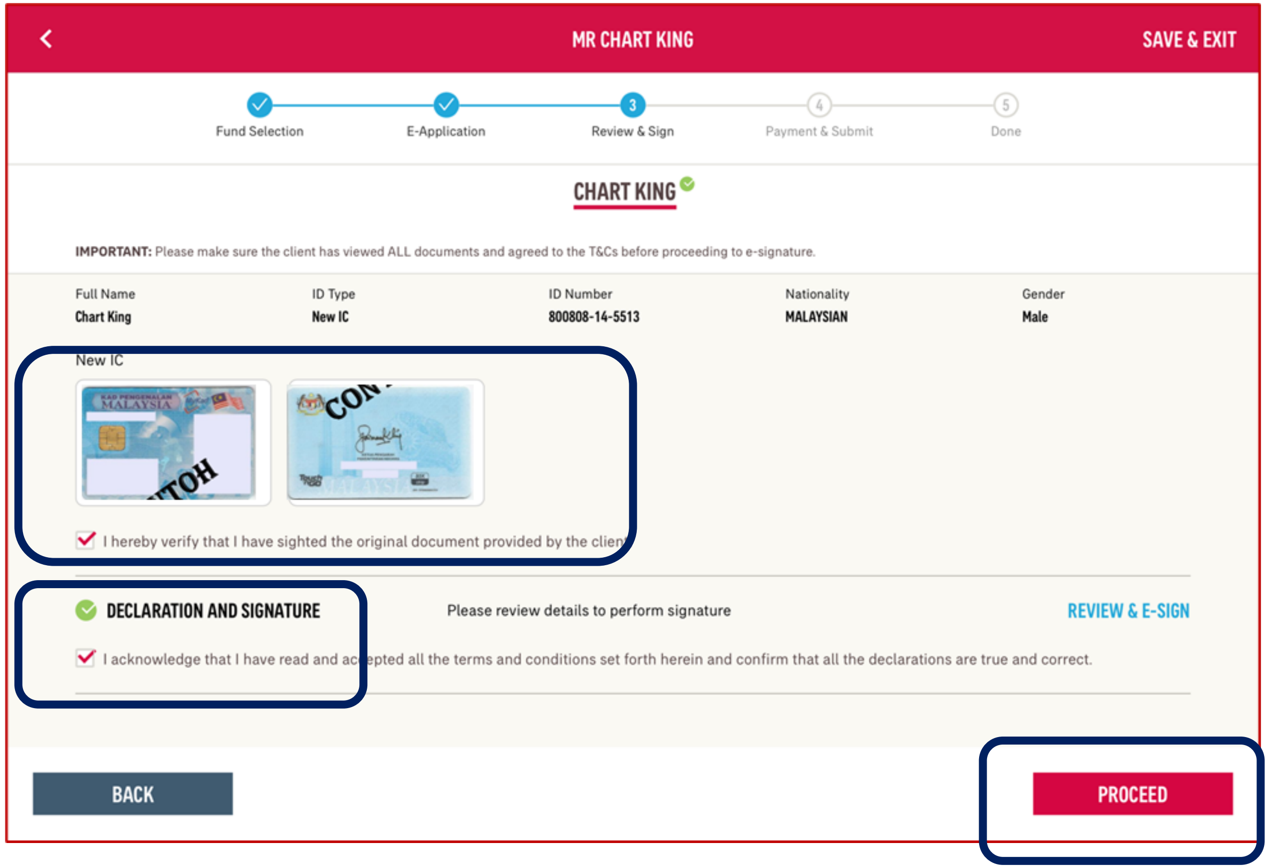
Agent 05/03/2026 18:57:25	Customer 05/03/2026 18:57:16
Signature of Consultant	Signature of Unit Holder
WOFW YXX EHFYFF	Chart King
Signature of One-Time Contribution Payor	Signature of Direct Debit Payor

Step 6:

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

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

iPOS for PRS



Step 7:

Please capture image of **NRIC** front and back and tick the required verification and declaration boxes accordingly.

Then click **PROCEED**.

Note:

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

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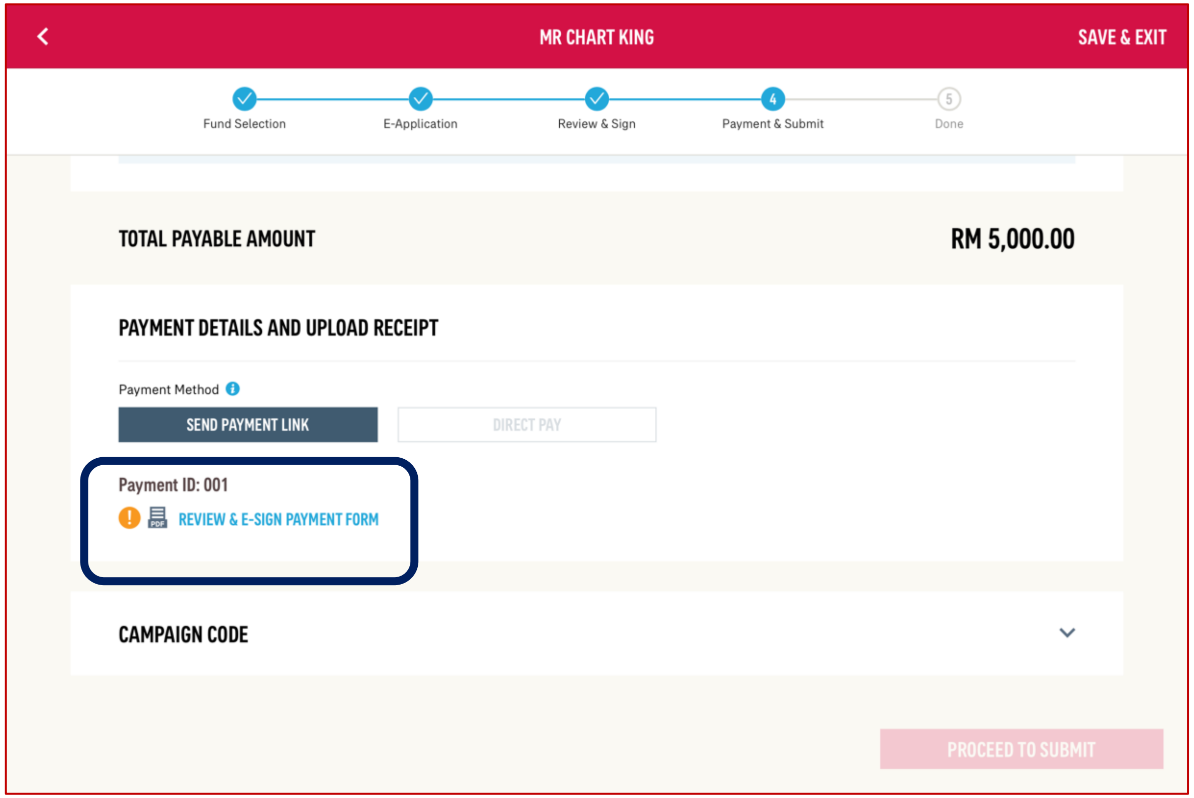
PAYMENT & SUBMIT

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | **Payment & Submit**



Step 1:

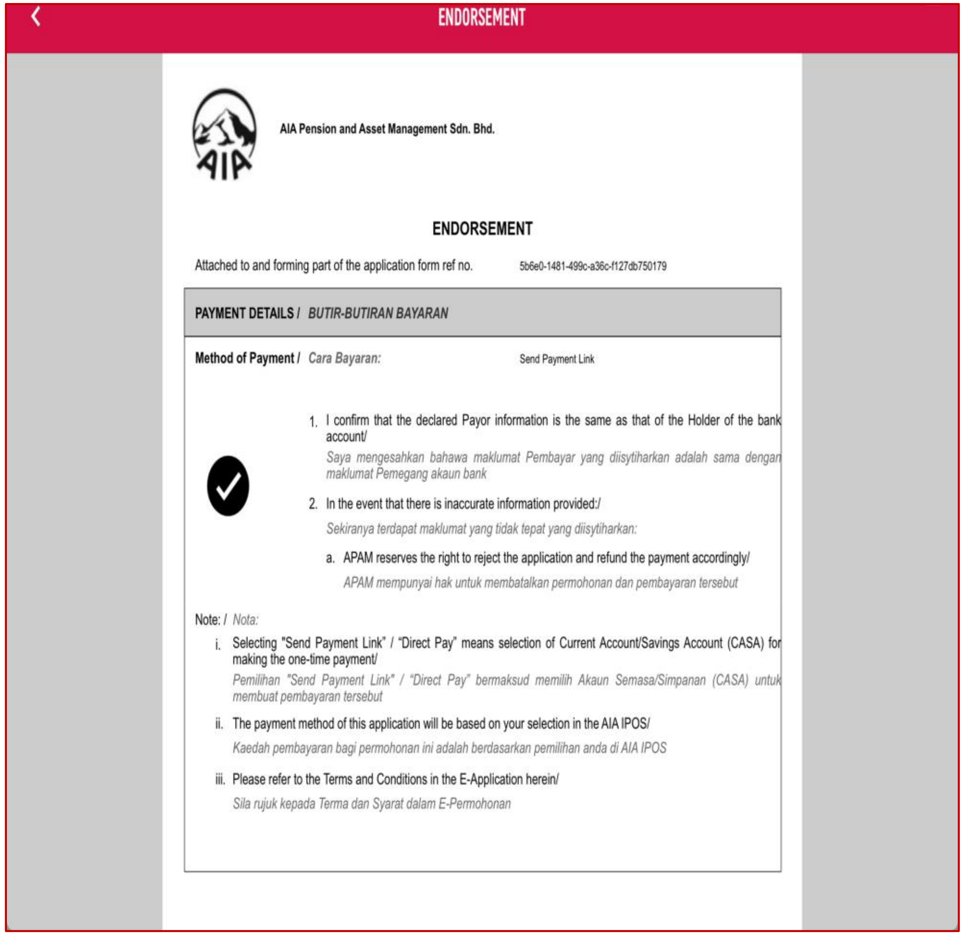
To proceed with payment, please click the **REVIEW & E-SIGN PAYMENT FORM**.

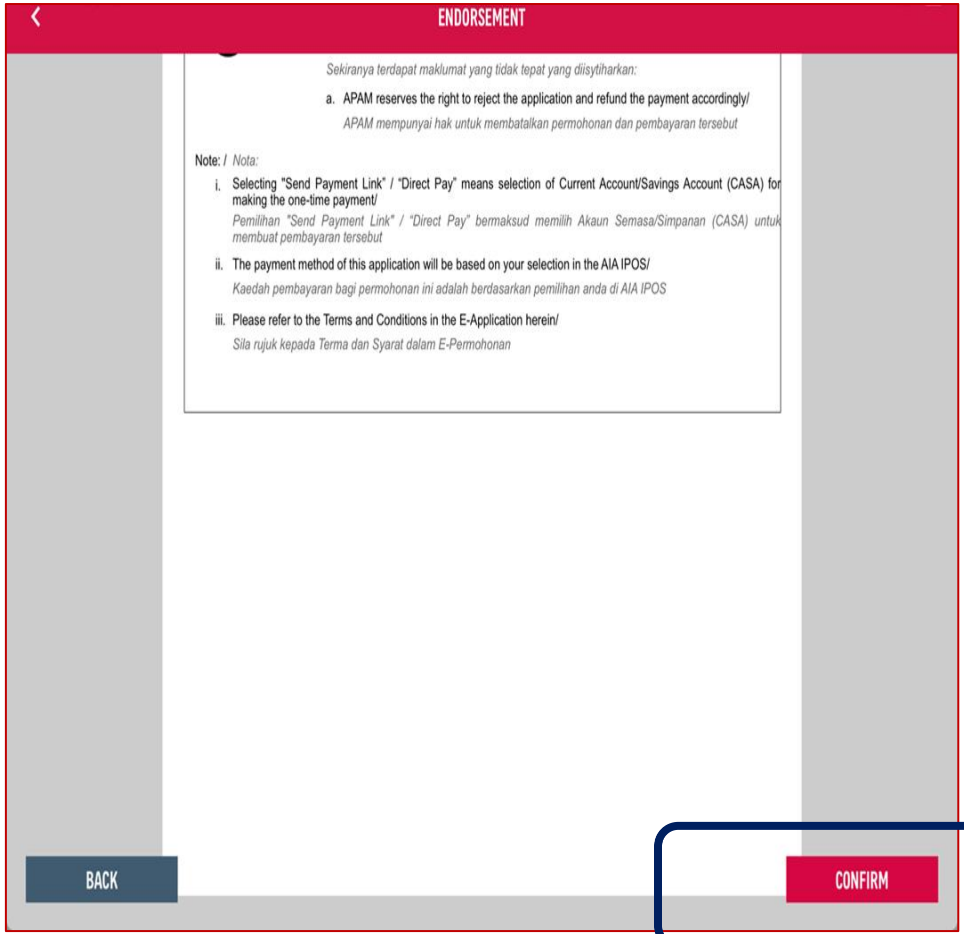
iPOS for PRS

LOGIN › Client Fact Find (CFF) › Fund Selection › E-Application (EAPP) › **Payment & Submit**

Step 2:

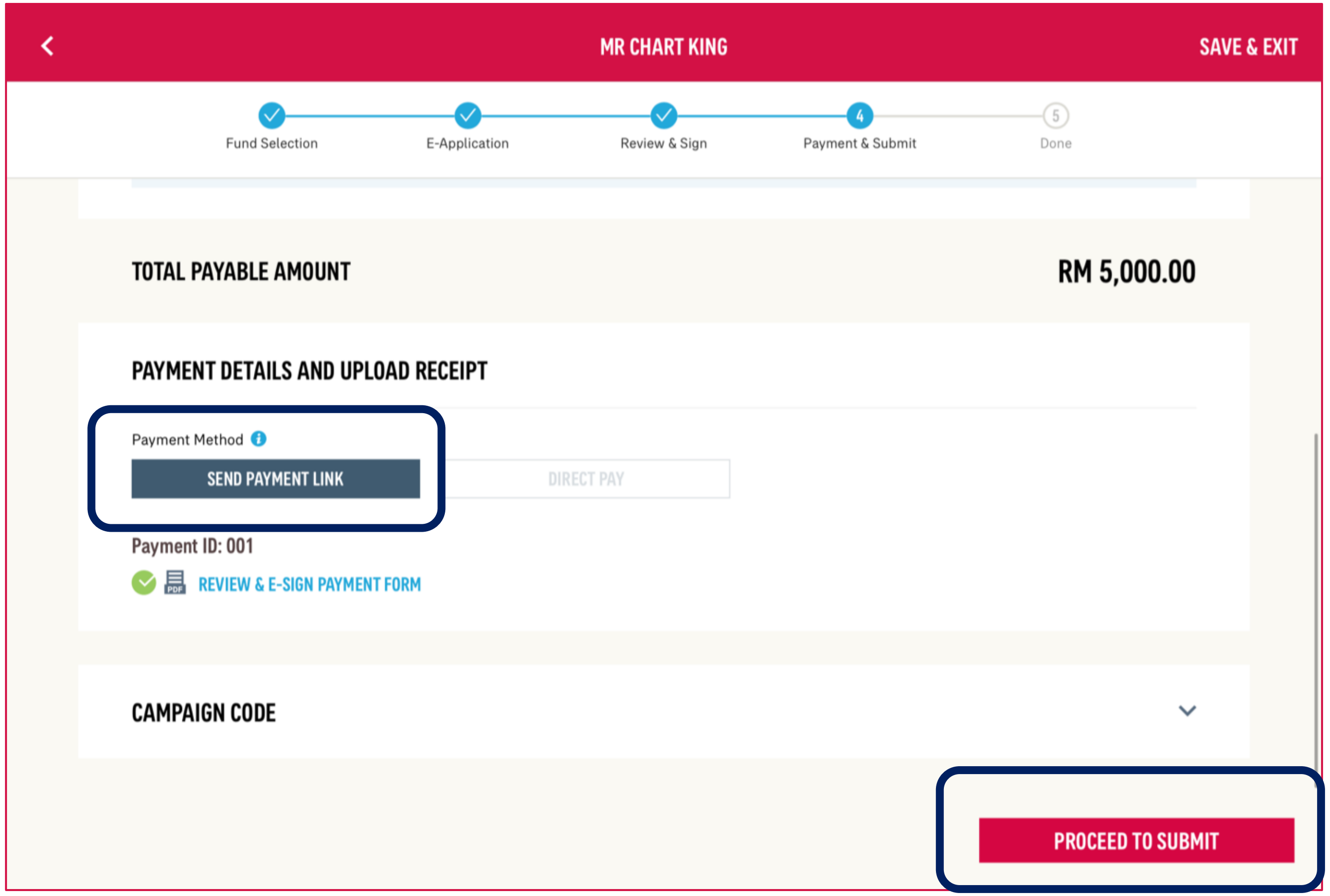
REVIEW & E-SIGN PAYMENT FORM: Please read and Click **CONFIRM** to proceed.





iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | **Payment & Submit**



Step 3:

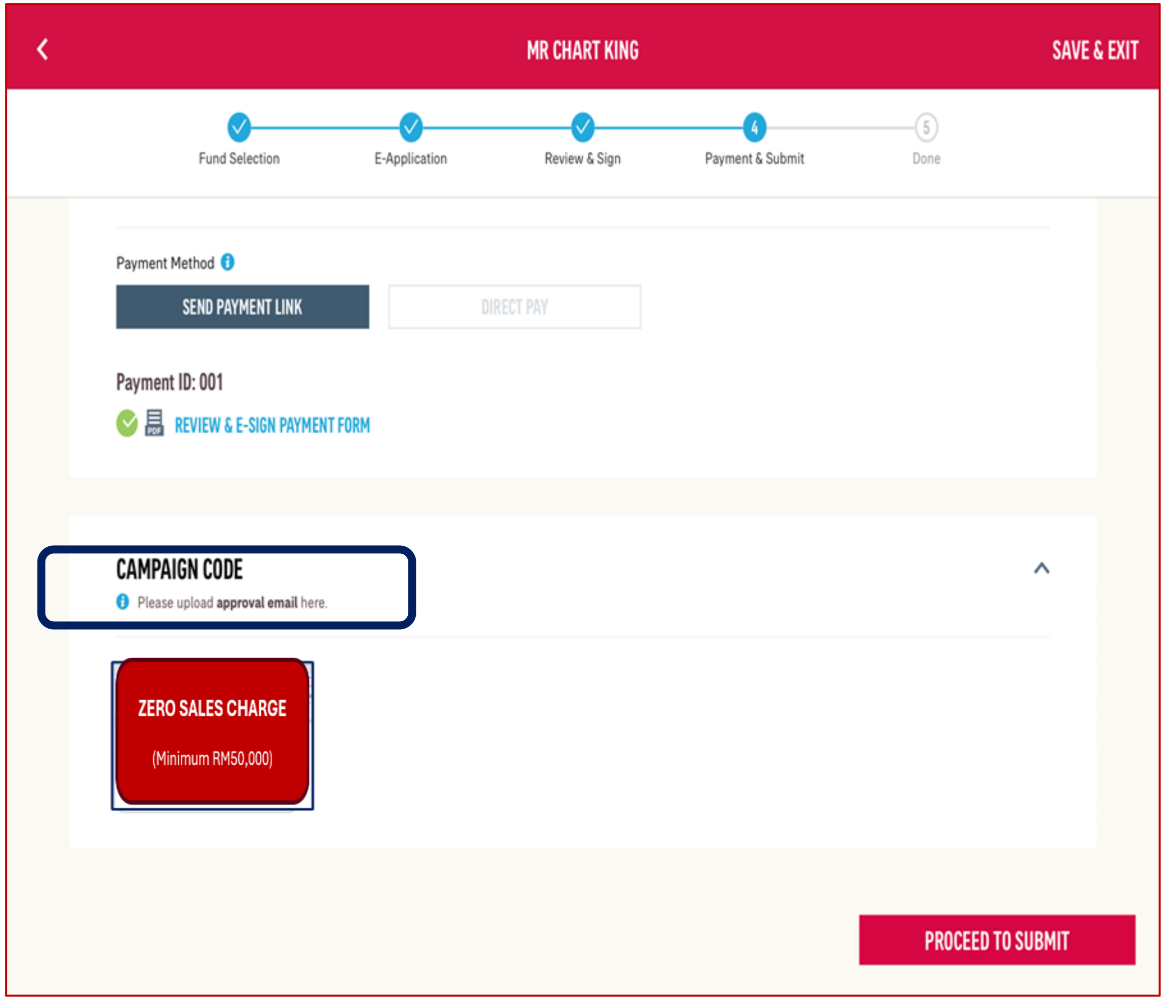
Click **SEND PAYMENT LINK** as payment method (FPX transaction) and **PROCEED TO SUBMIT**.

Note:
*The maximum amount allowed for SEND PAYMENT LINK is **RM300,000.***
*For any amount exceeding **RM300,000**, the customer may:*

i. Make additional submissions; or

ii. Submit payment via DIRECT PAY (cheque or bank draft).

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



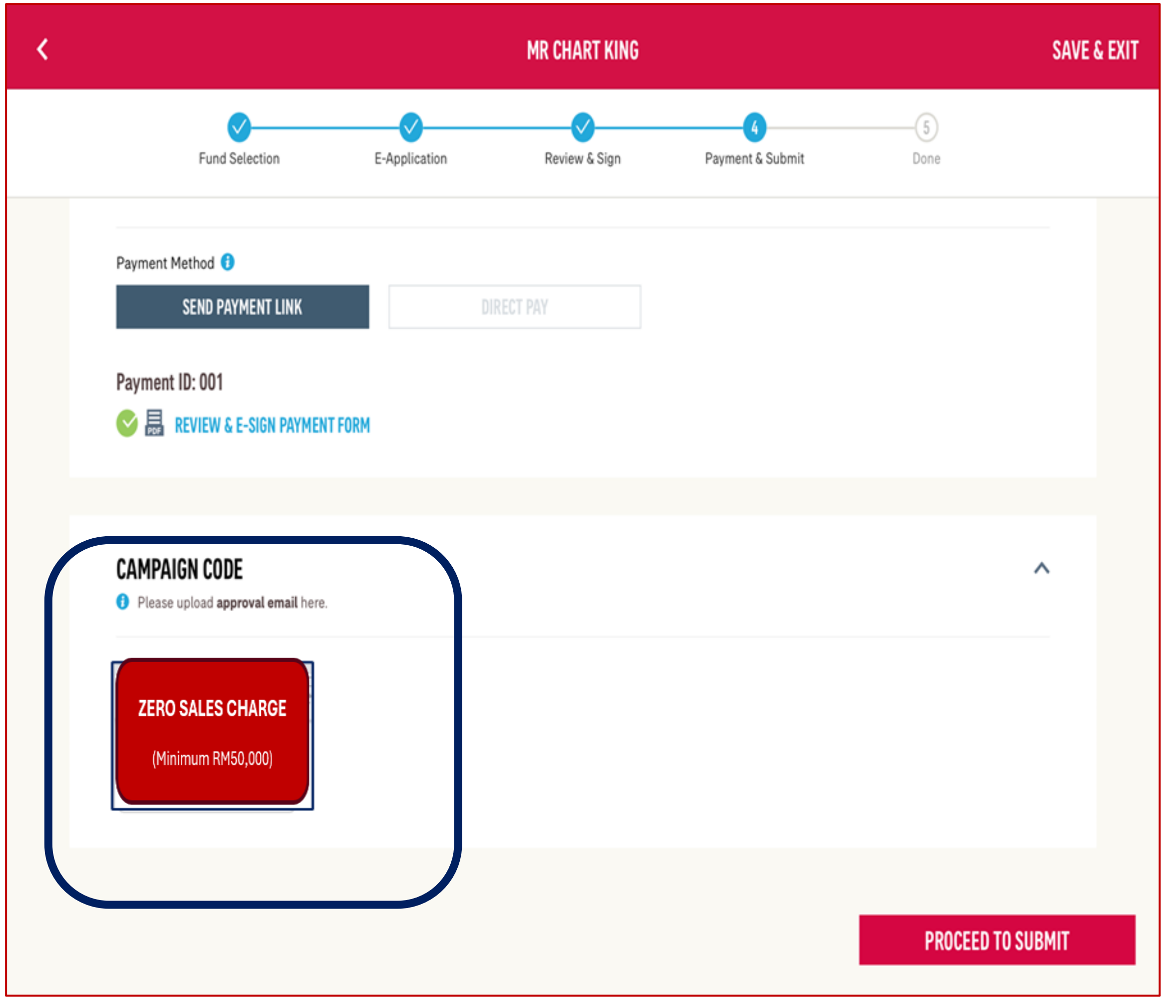
Note:

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)



Pleae 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

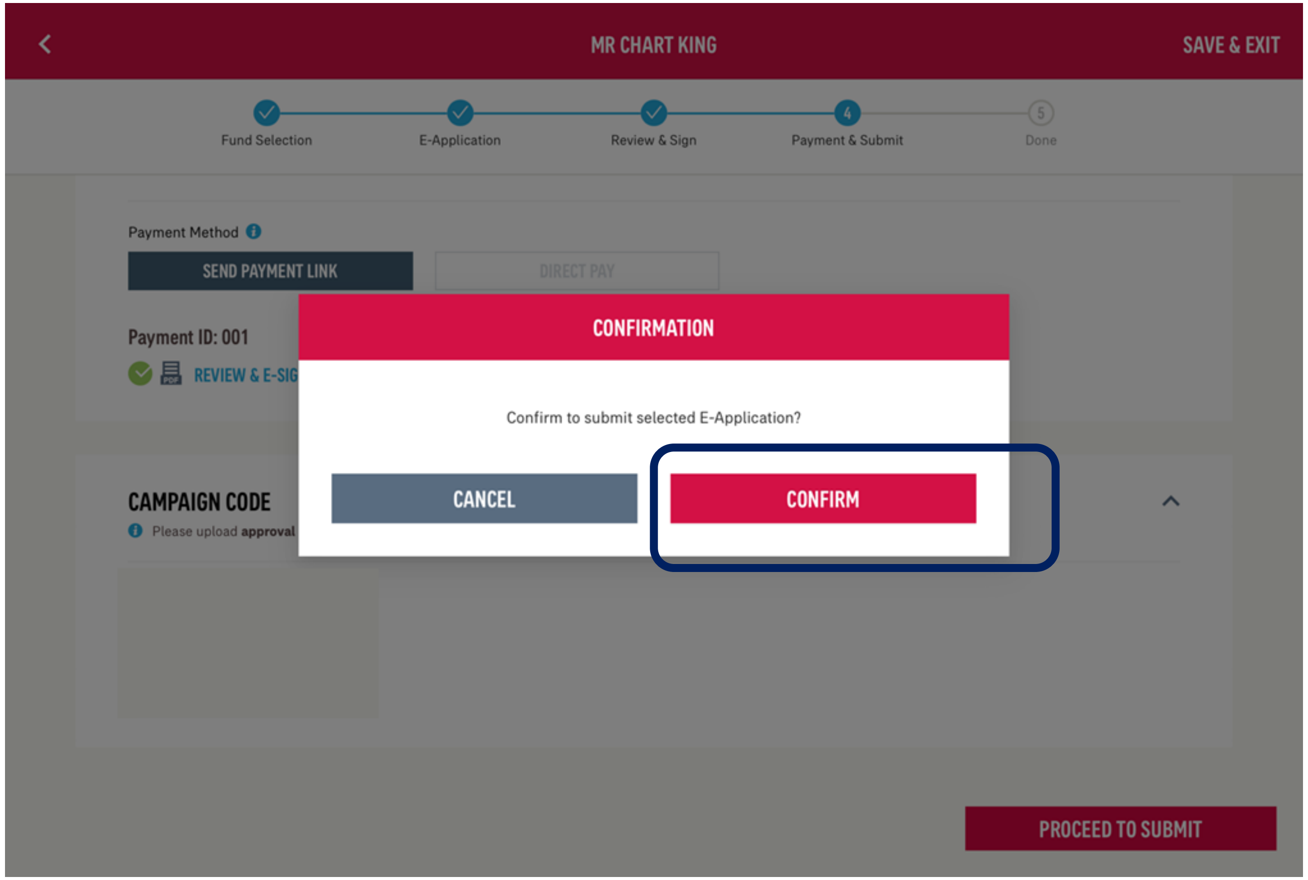
(Minimum RM30,000)

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.*

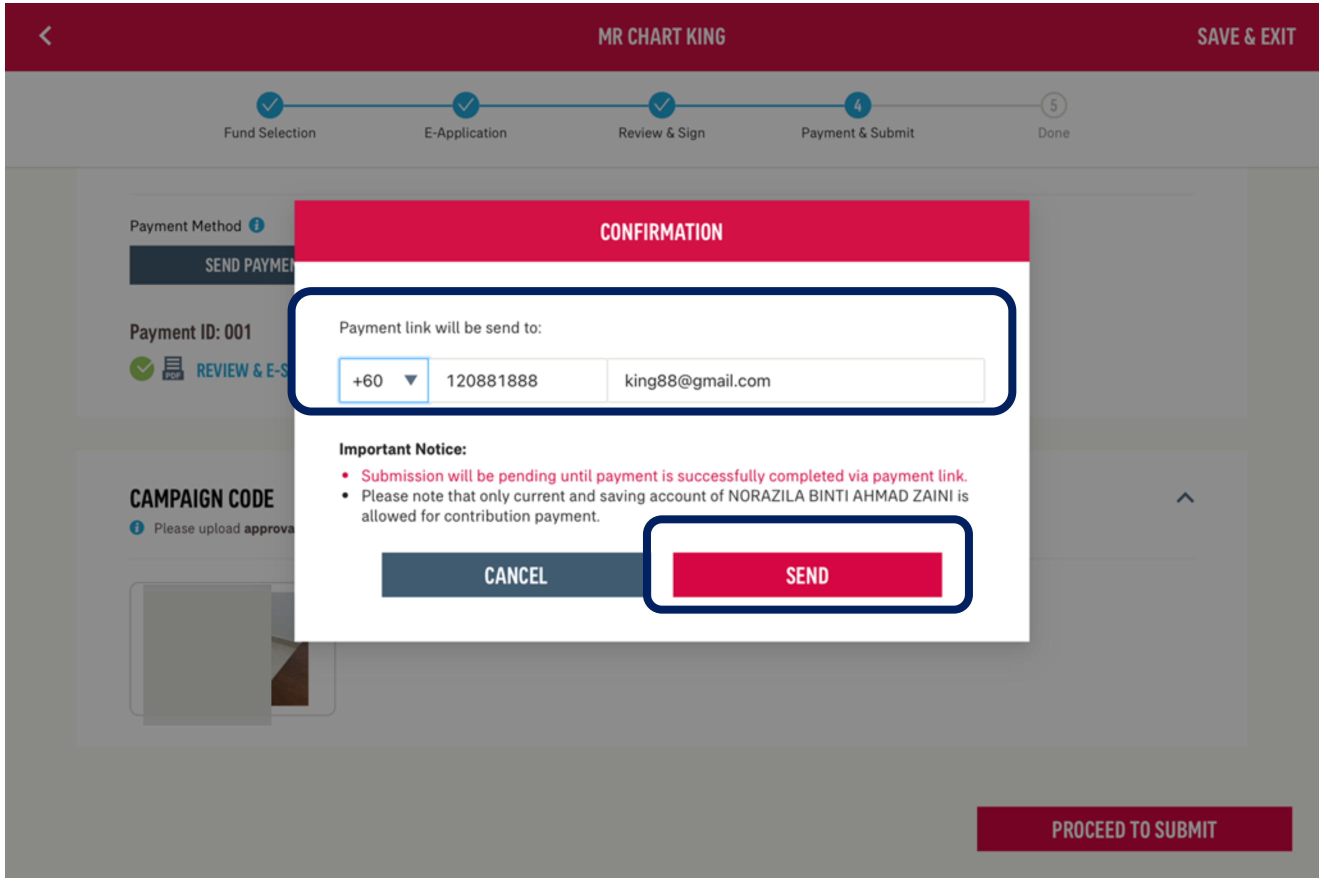


Step 3.1:

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

iPOS for PRS

LOGIN > Client Fact Find (CFF) > Fund Selection > E-Application (EAPP) > **Payment & Submit**



Step 4:

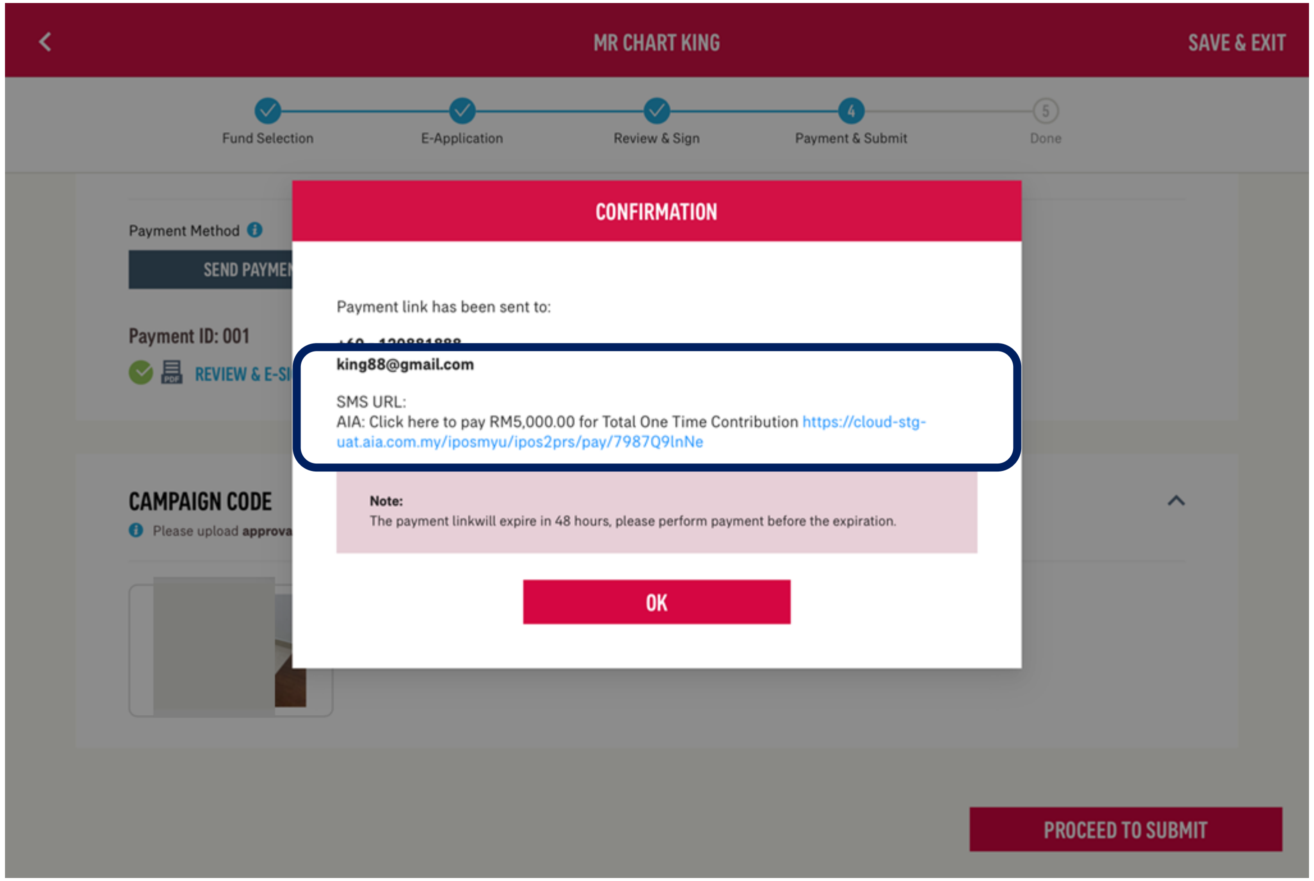
Client's mobile number and email will be displayed.

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.

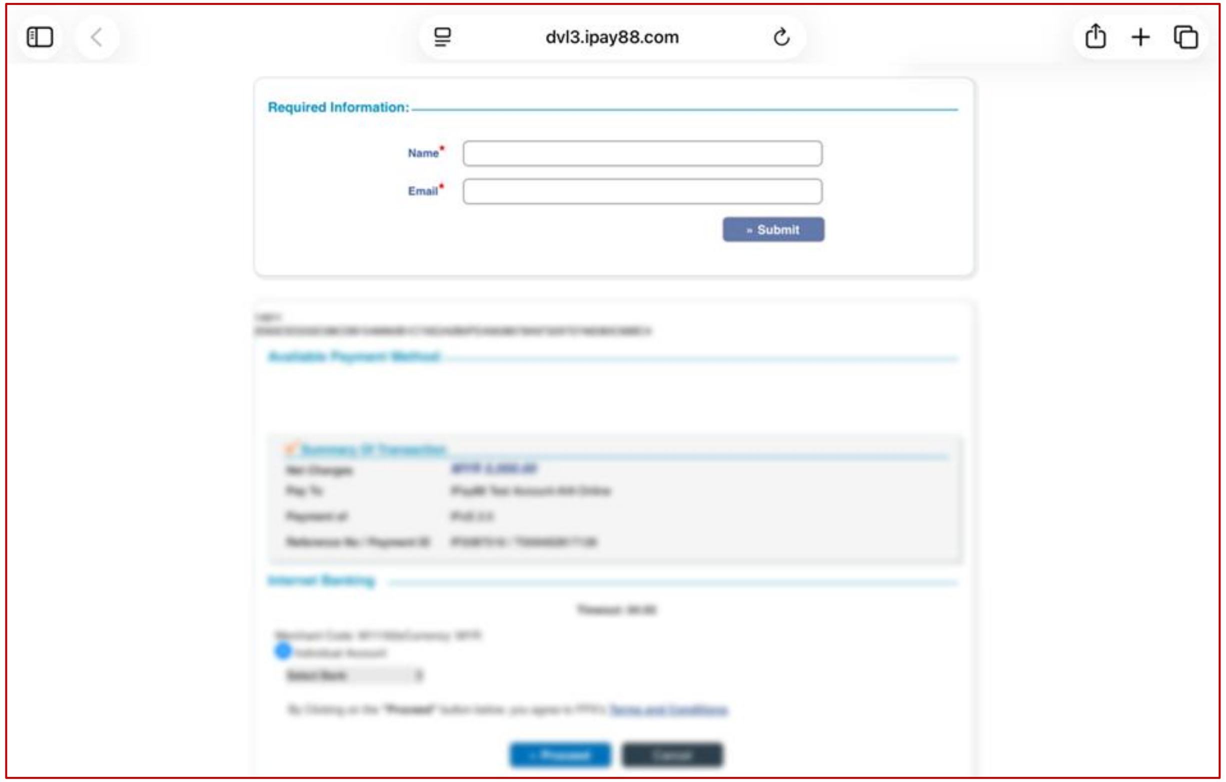


Sample of **SMS URL** with Payment Link that will be sent to client.

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.

iPOS for PRS



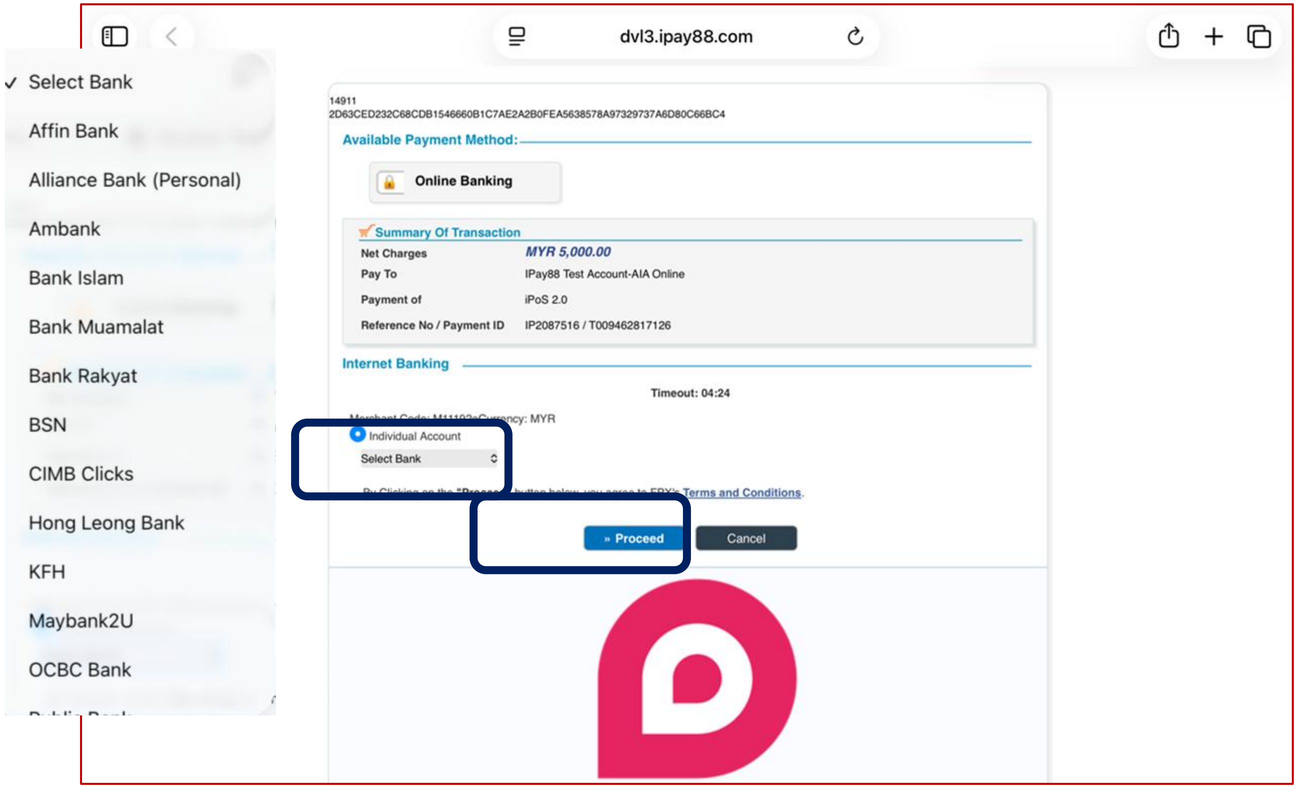
Step 5:

Sample page of Payment Link.

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

iPOS for PRS

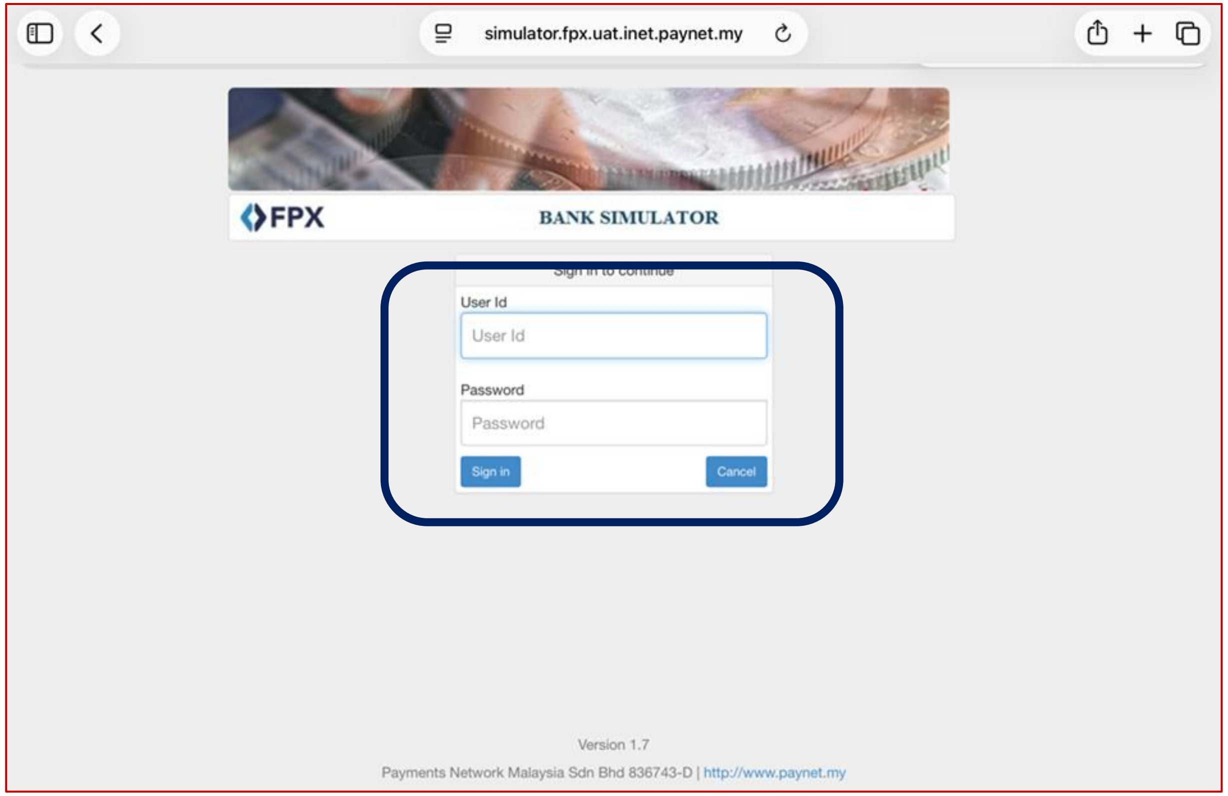
LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | **Payment & Submit**



Step 5.1:

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

iPOS for PRS



Step 5.2:

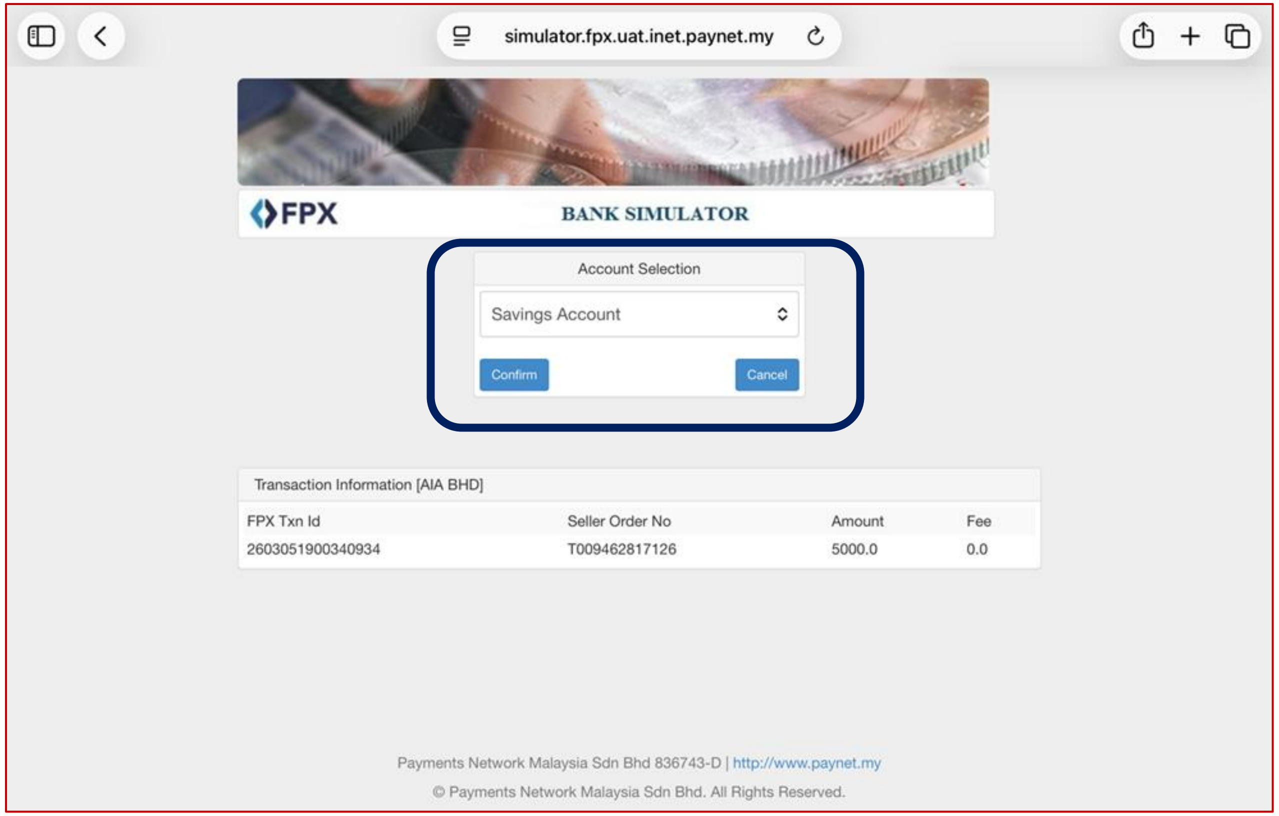
Sample Page of Bank:

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.

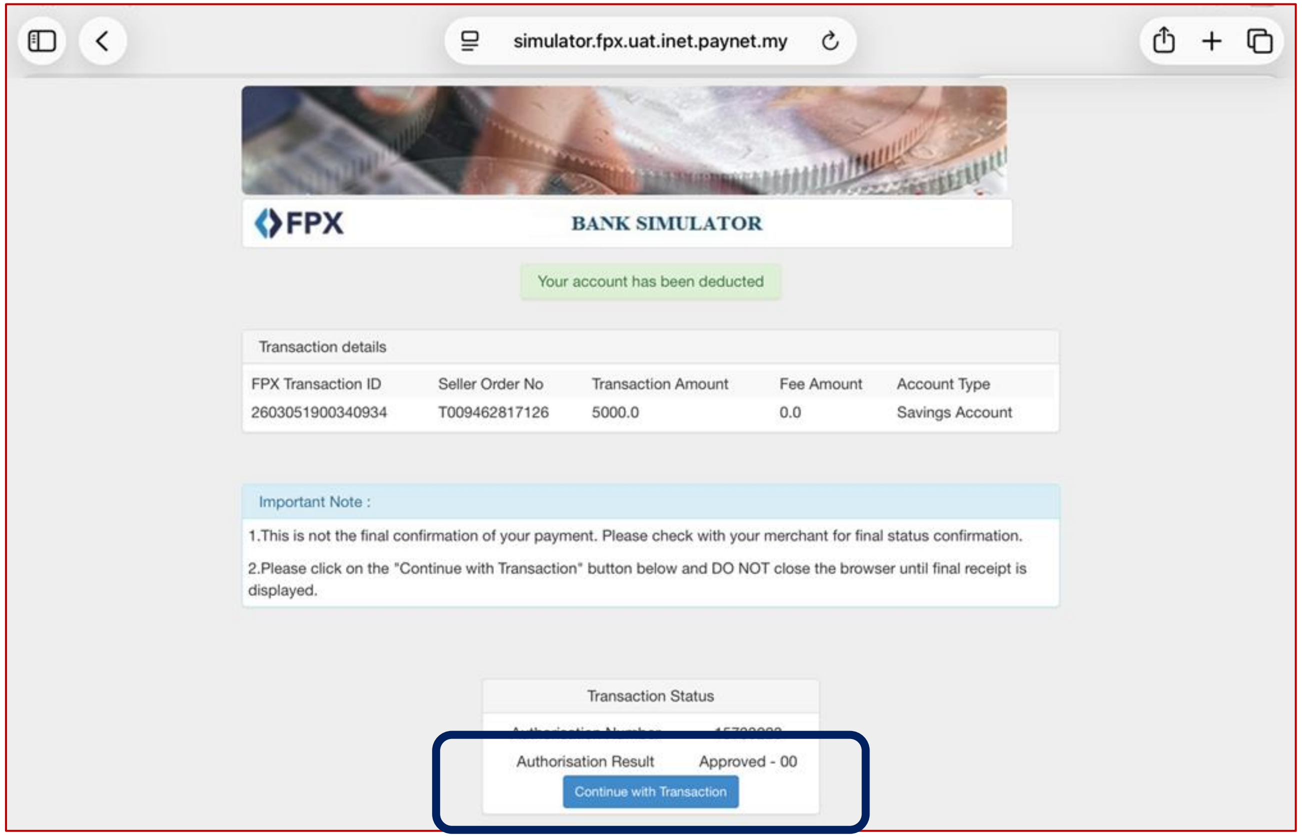


Step 5.3:

Client to complete the transaction.

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | **Payment & Submit**

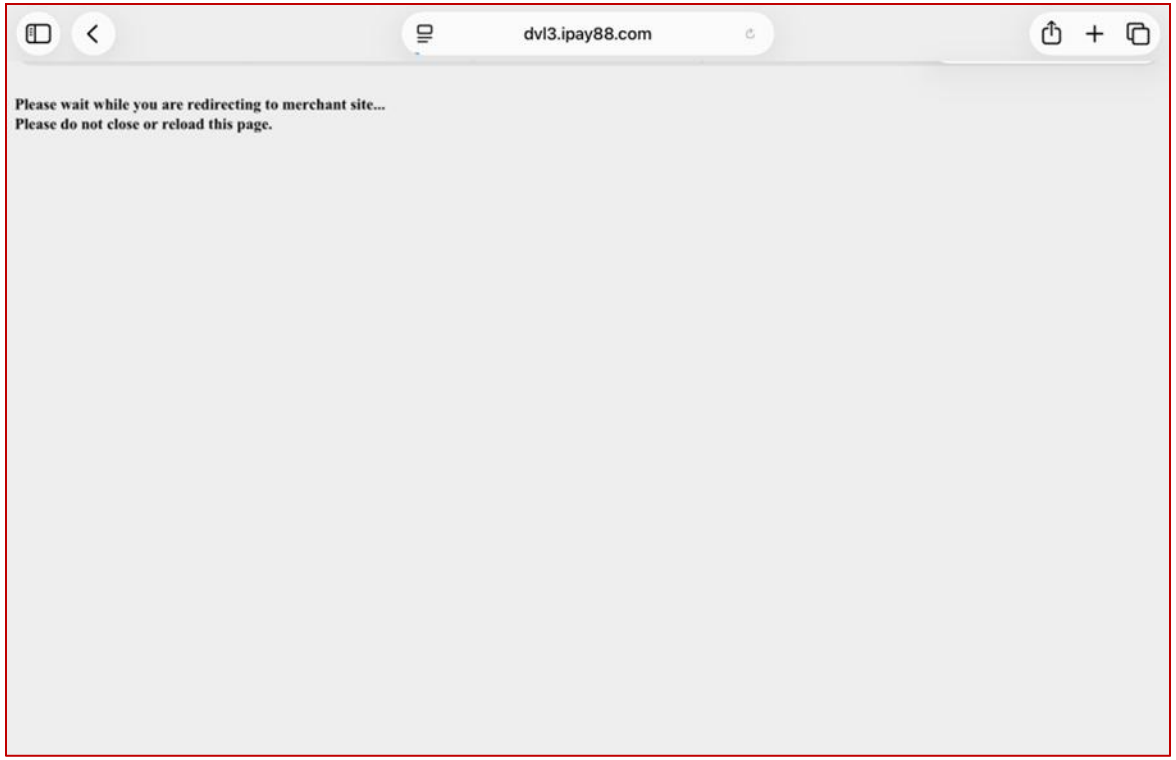


Step 5.4:

Transaction completed.

iPOS for PRS

LOGIN | Client Fact Find (CFF) | Fund Selection | E-Application (EAPP) | **Payment & Submit**

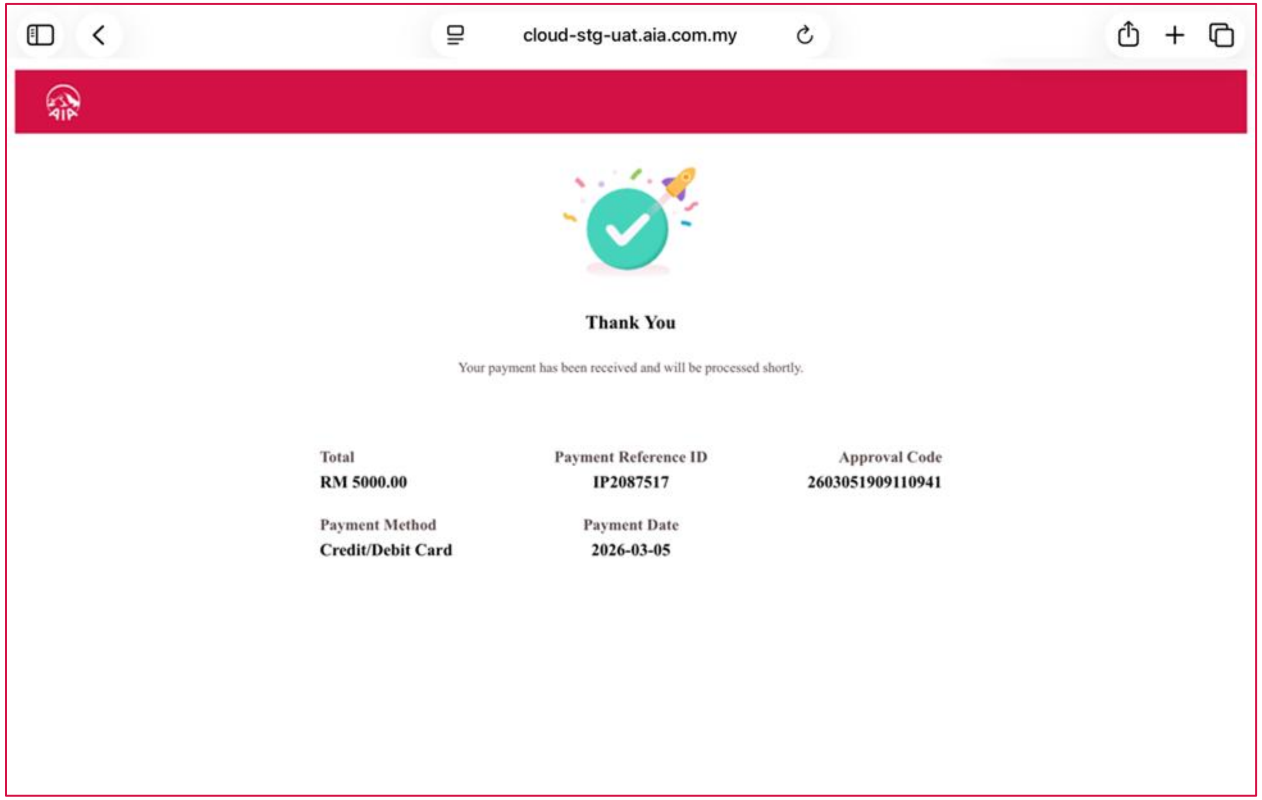


Do not close or reload the page.

Note:

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

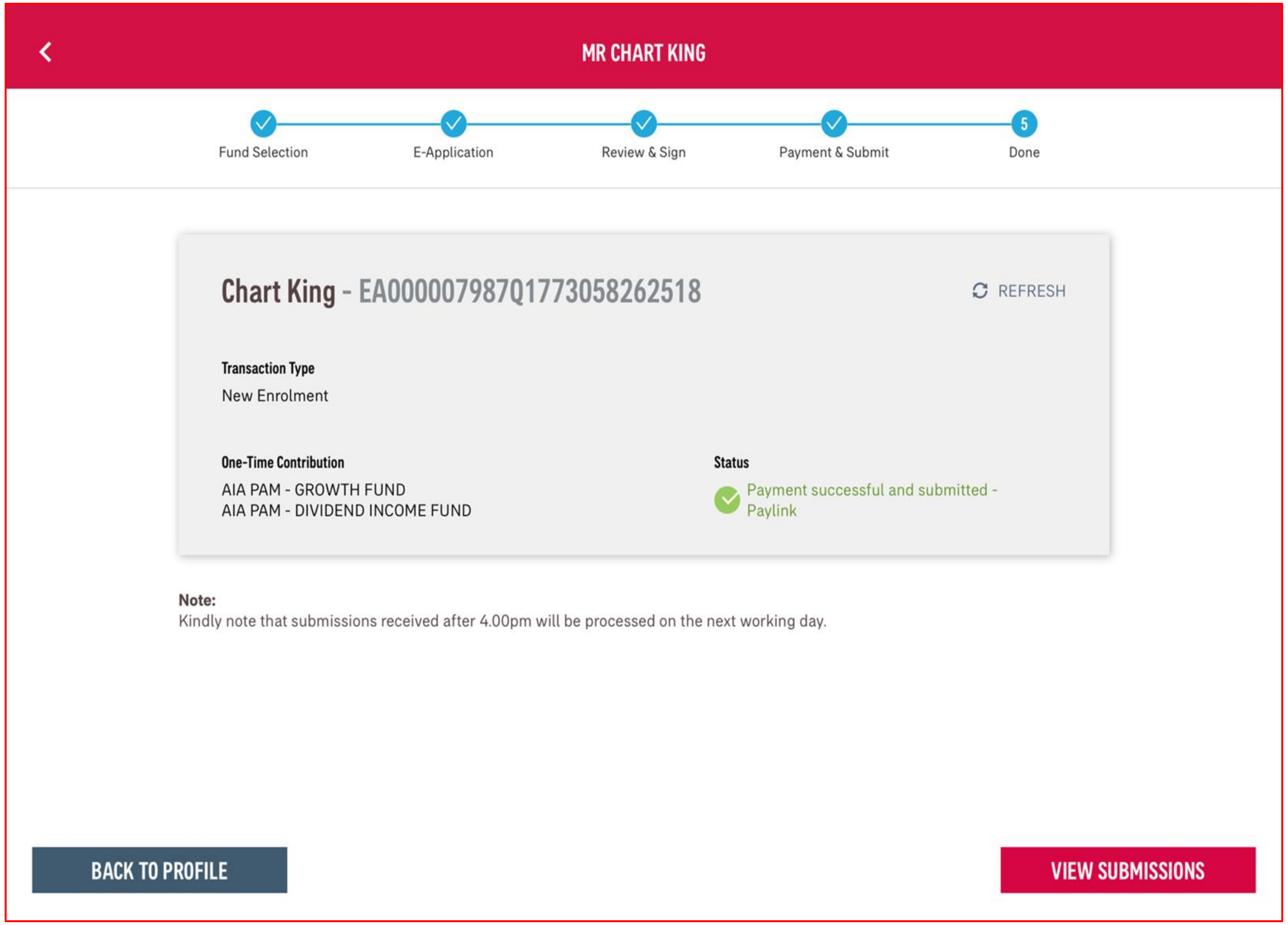
iPOS for PRS



Acknowledgement of payment received.

iPOS for PRS

LOGIN > Client Fact Find (CFF) > Fund Selection > E-Application (EAPP) > **Payment & Submit**



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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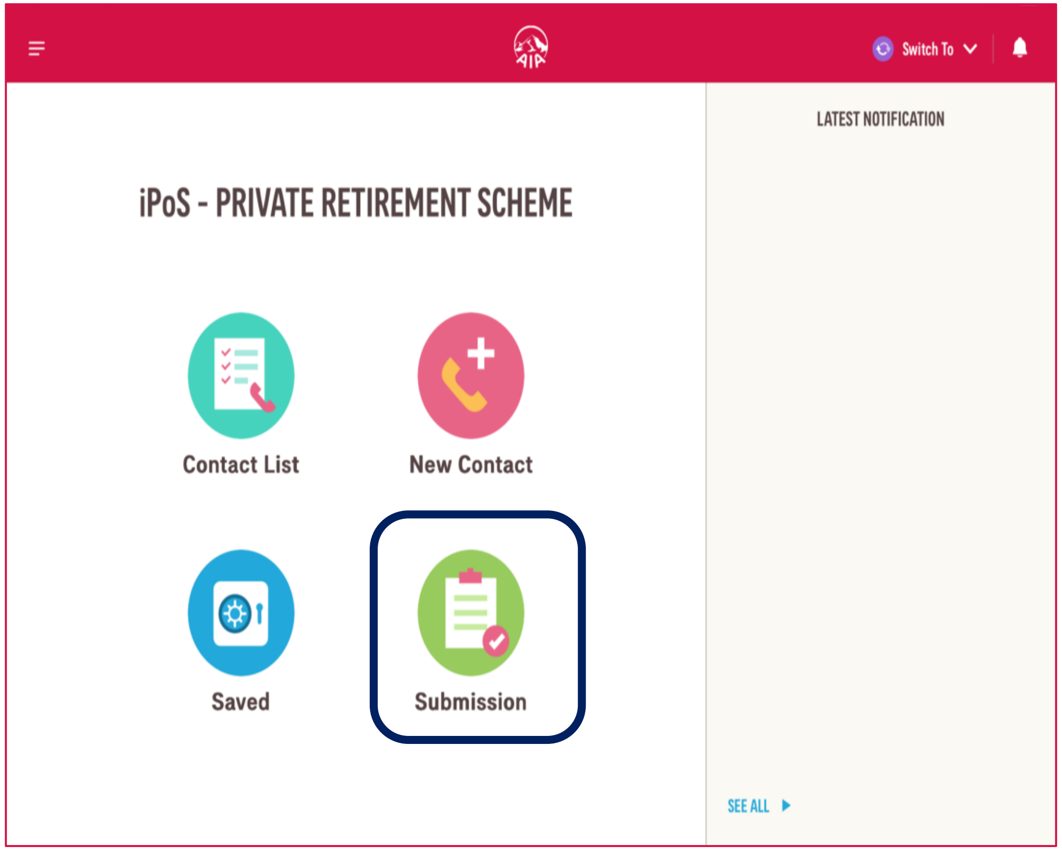
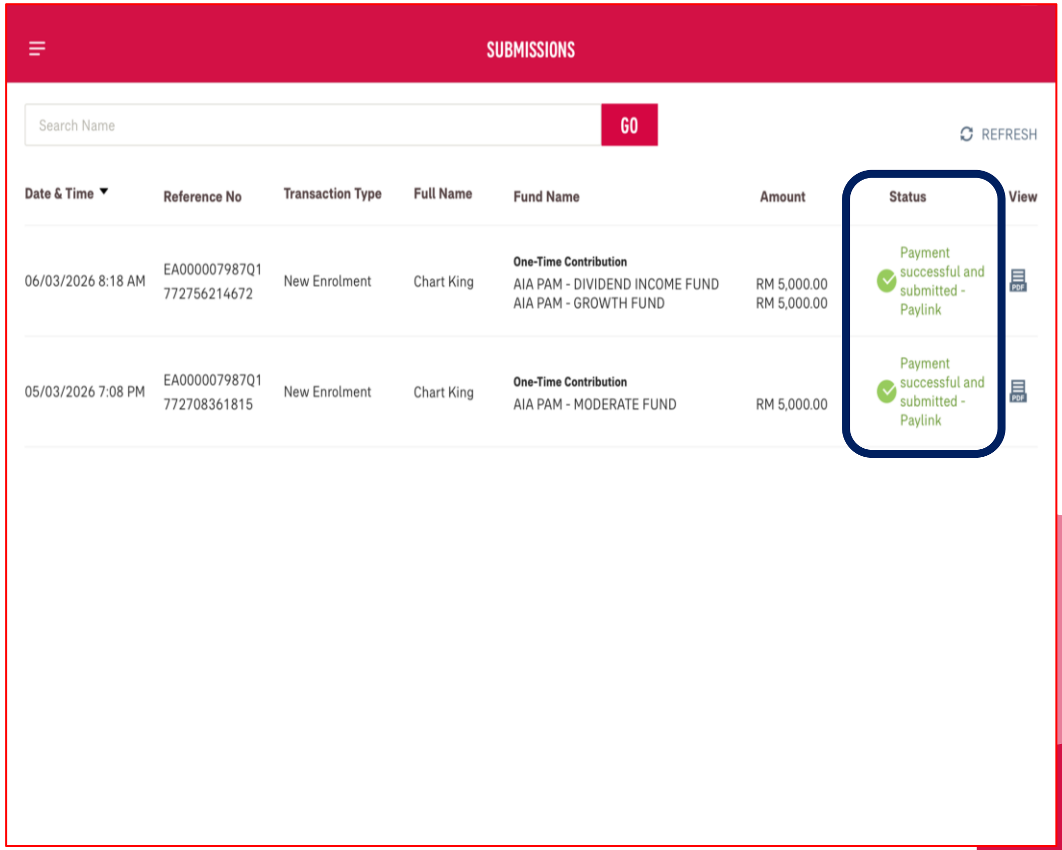
SUBMISSION COMPLETED

iPOS for PRS

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

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



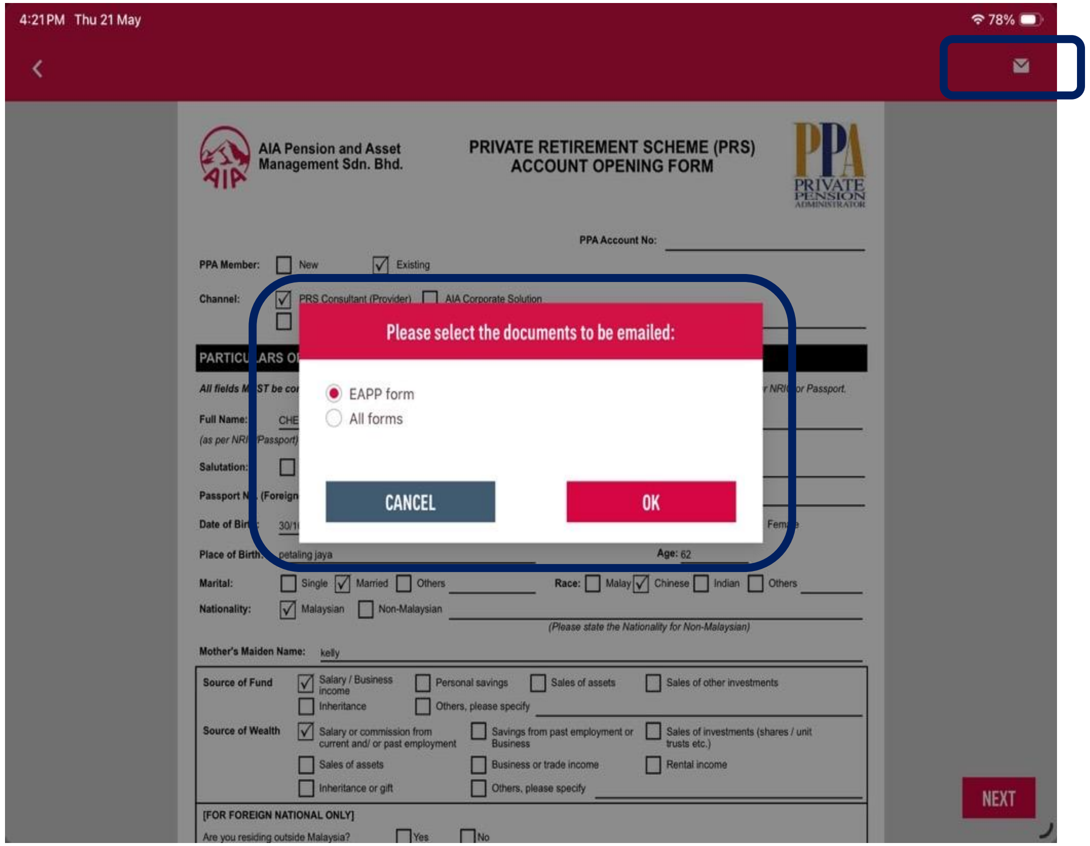


Note: You may click the REFRESH button to update the STATUS.

iPOS for PRS

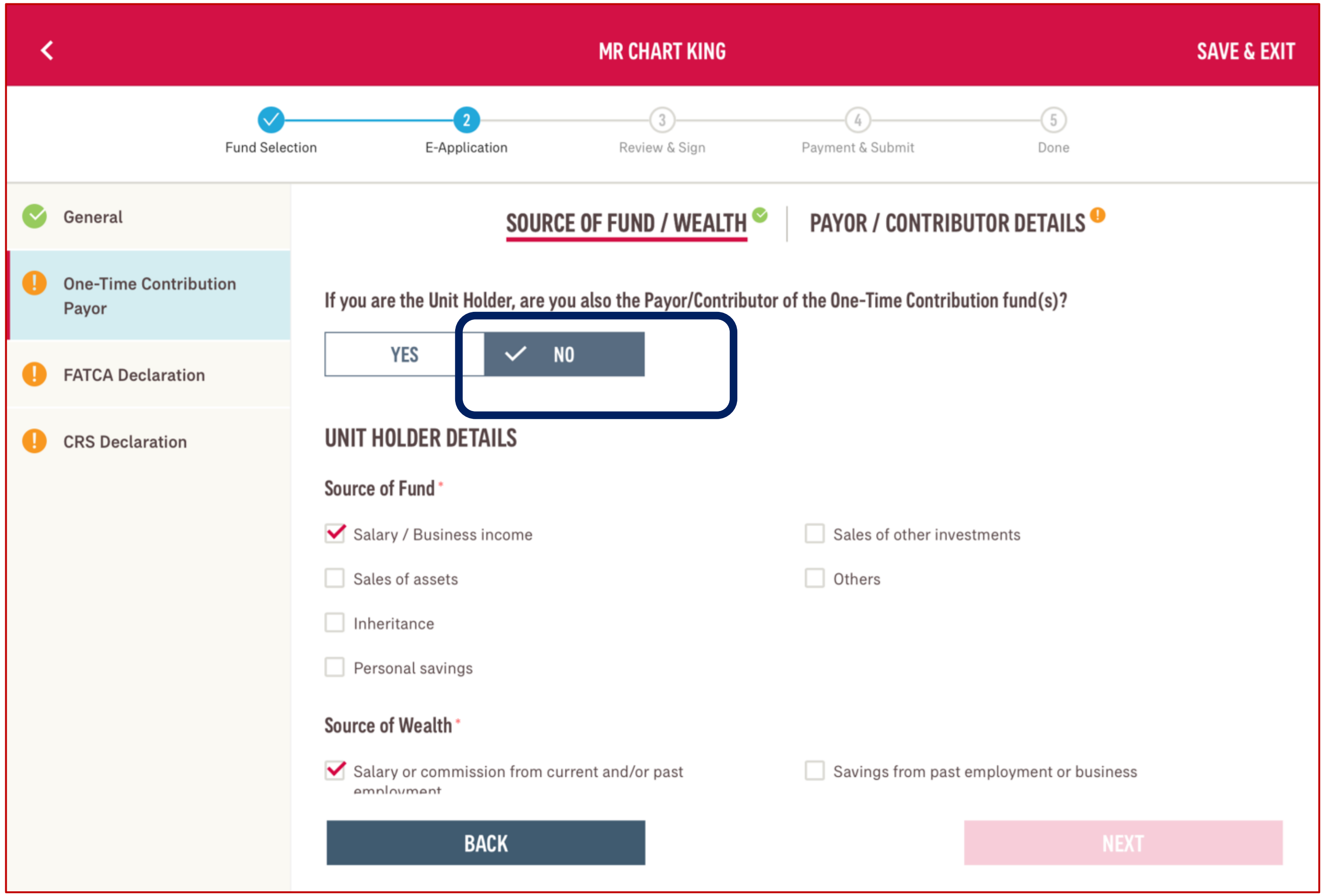
The email will be password-protected for security purposes.

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



Appendix 1 – Third Party Payment

iPOS for PRS – Third Party Payment



Step 1:

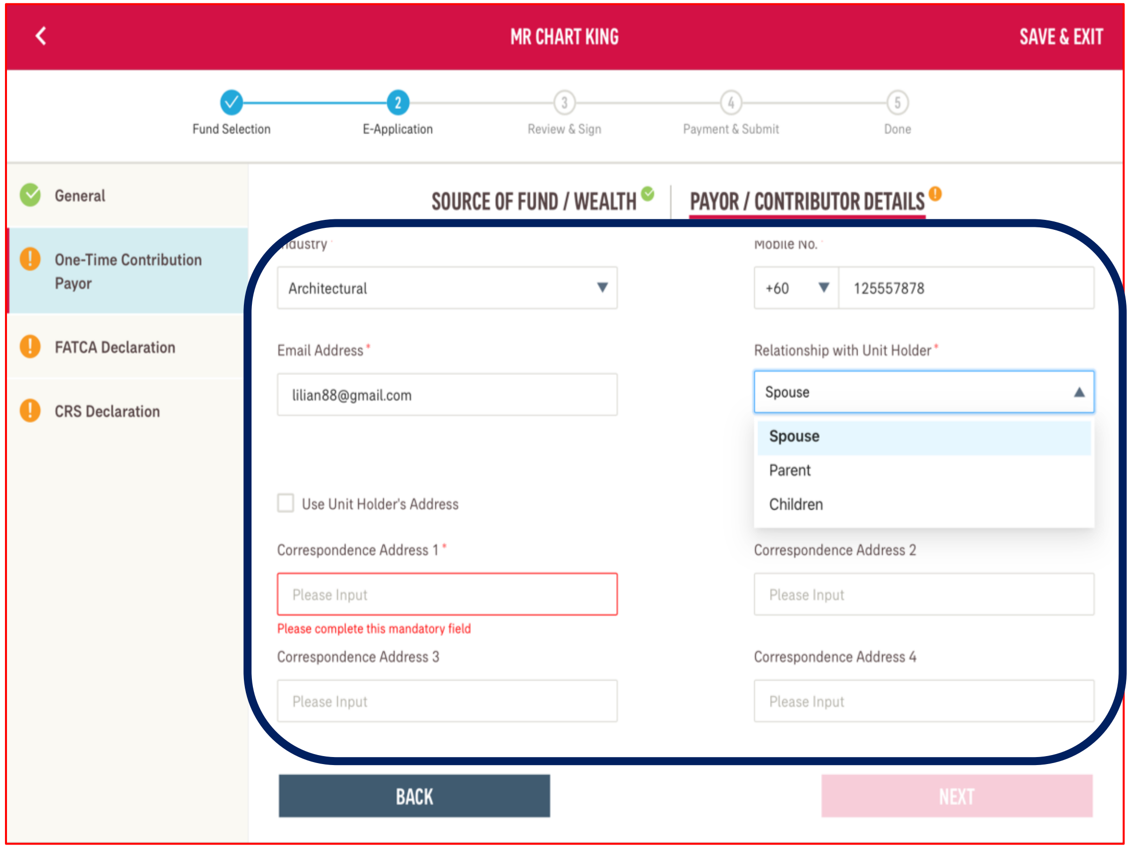
Please click **NO** if the Unit Holder (client) is not the Payor/Contributor (i.e., in the case of third-party payment).

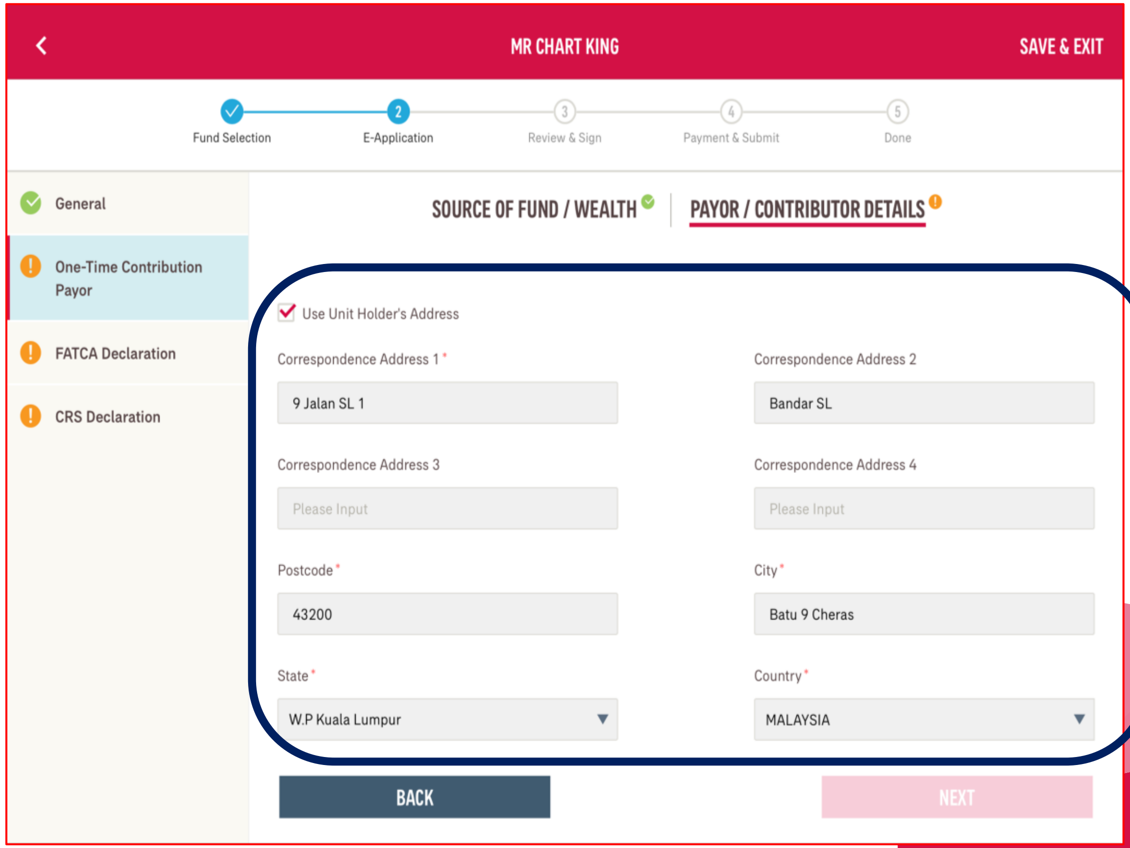
Note:
Clients are strongly encouraged to use their own accounts for contributions rather than third-party payments.

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

iPOS for PRS – Third Party Payment

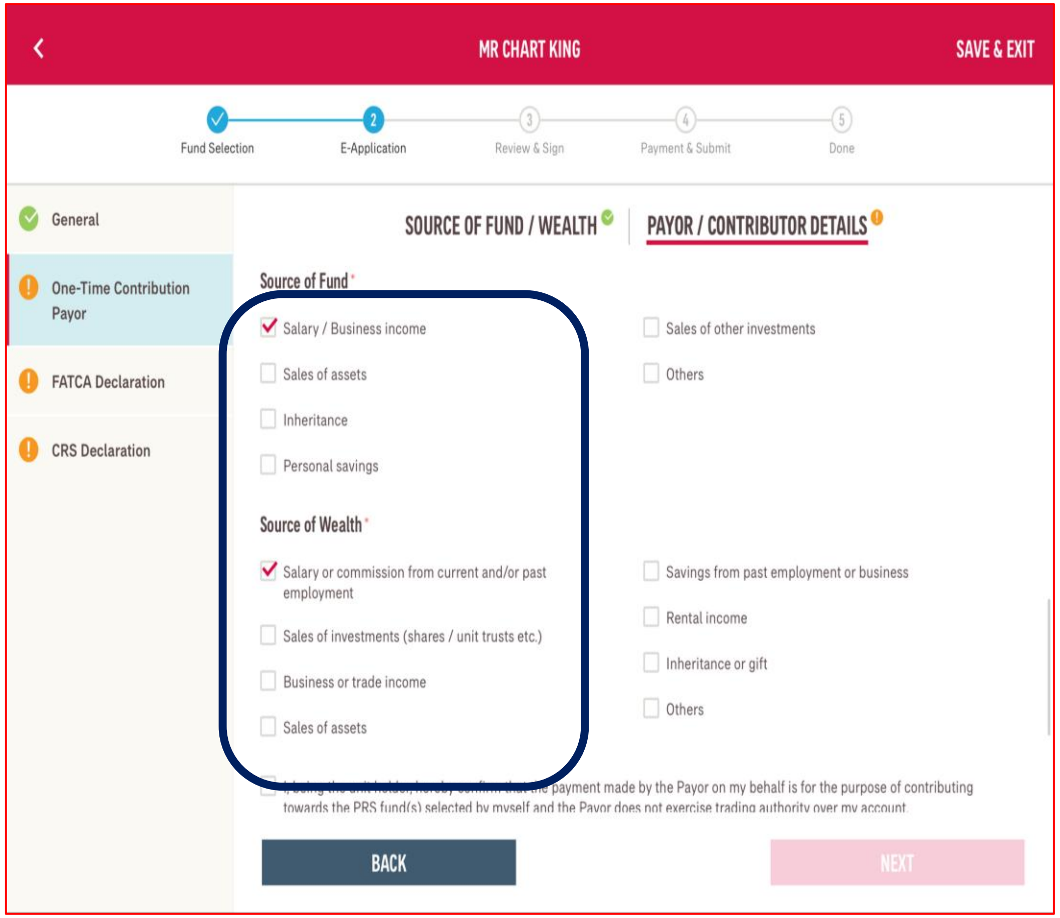
Step 2: Please key in the information for the Payor.

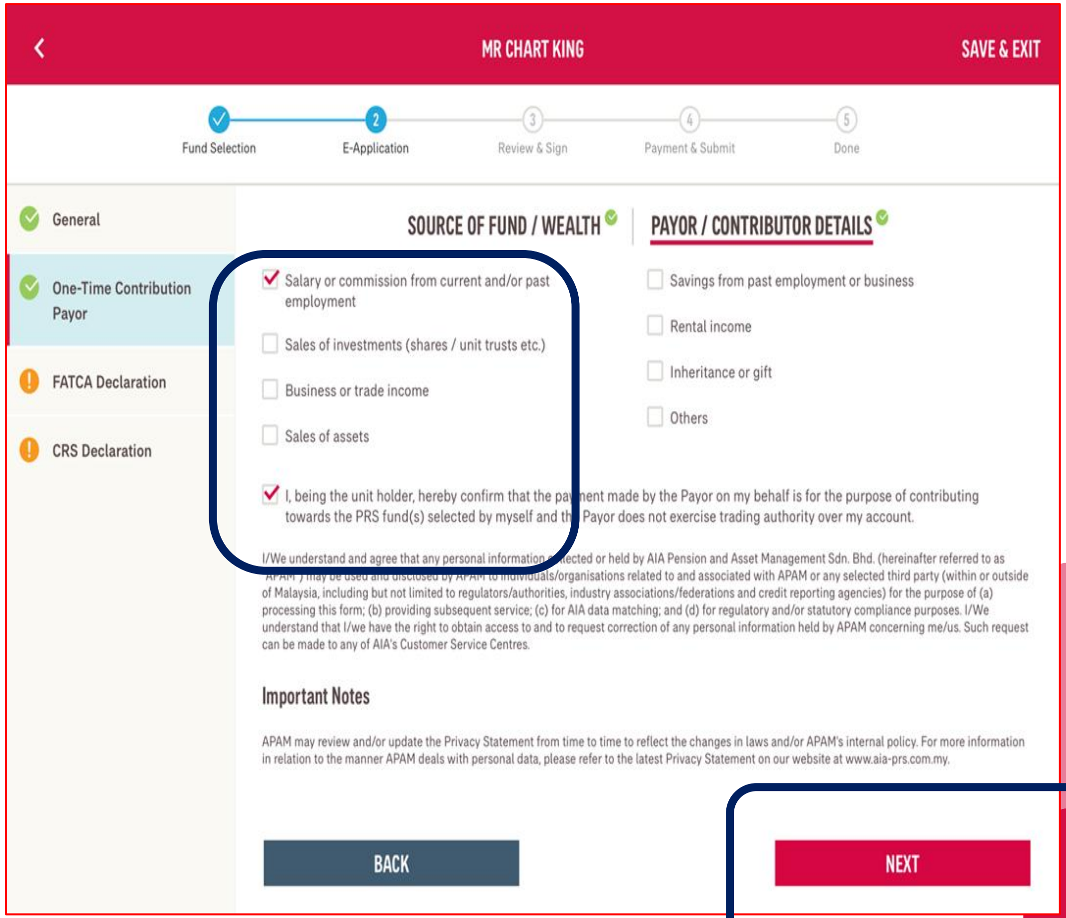




iPOS for PRS

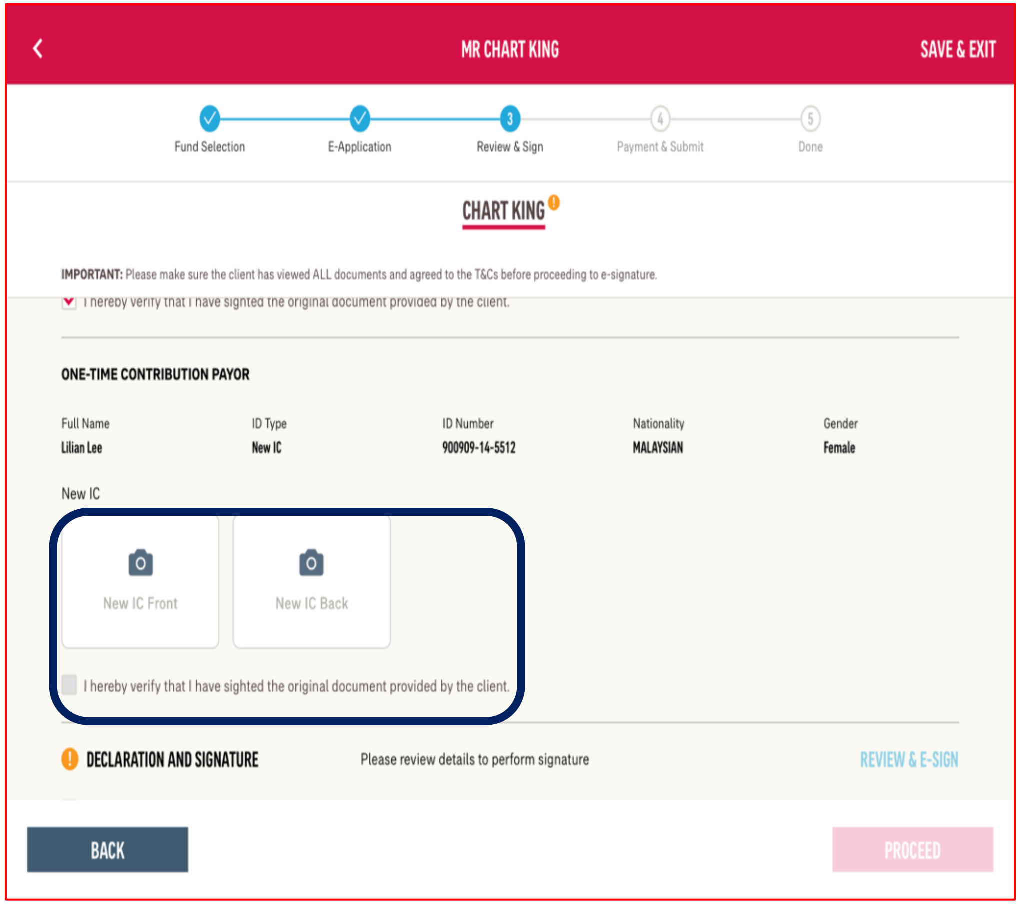
Step 2.1: Upon completion, please click **NEXT.**

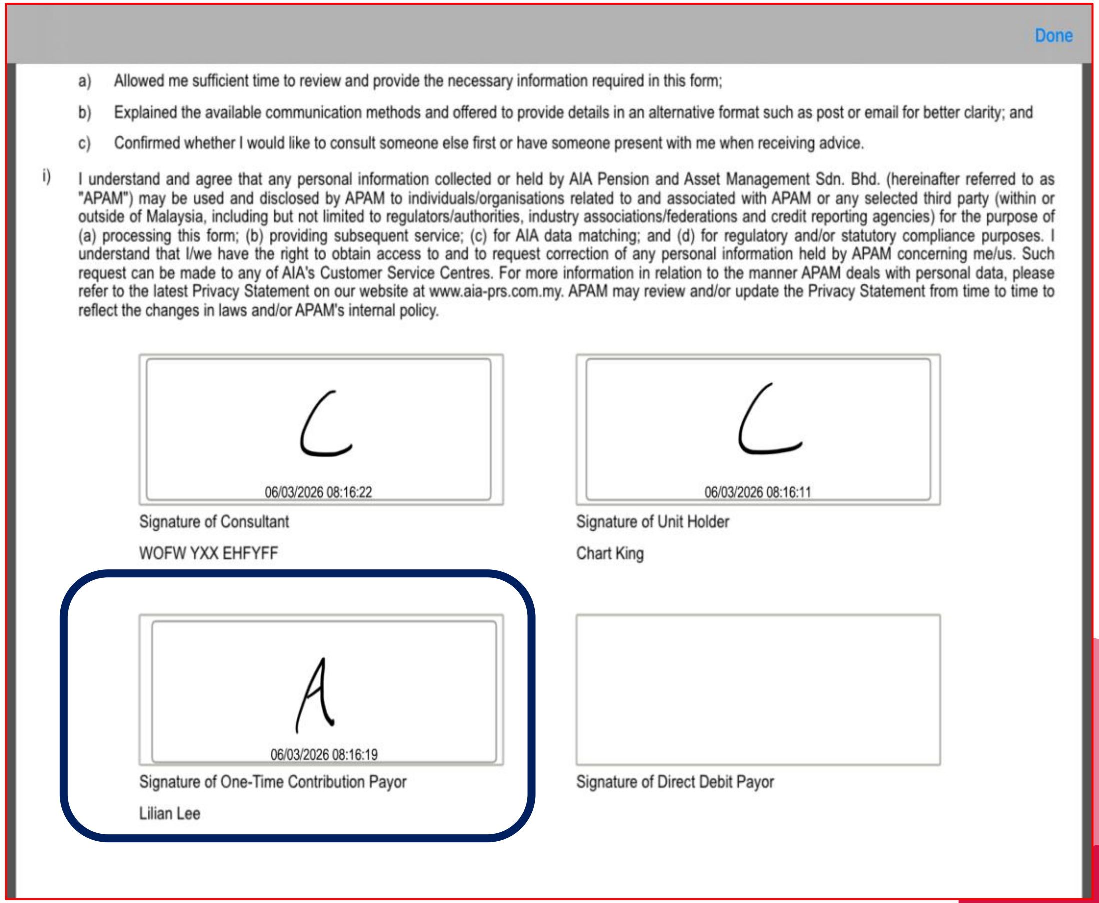




iPOS for PRS

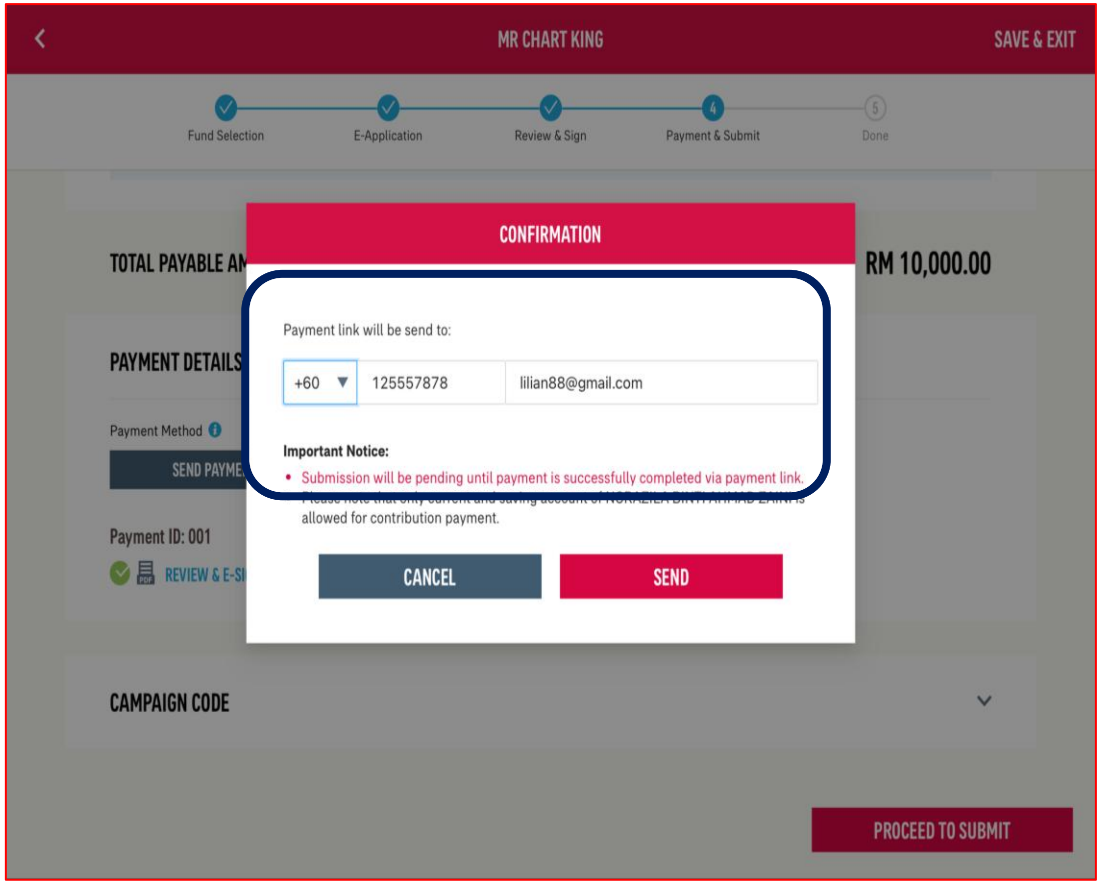
*Note: the **PAYOR** is also required to capture image of NRIC and Signature as part of submission process.*

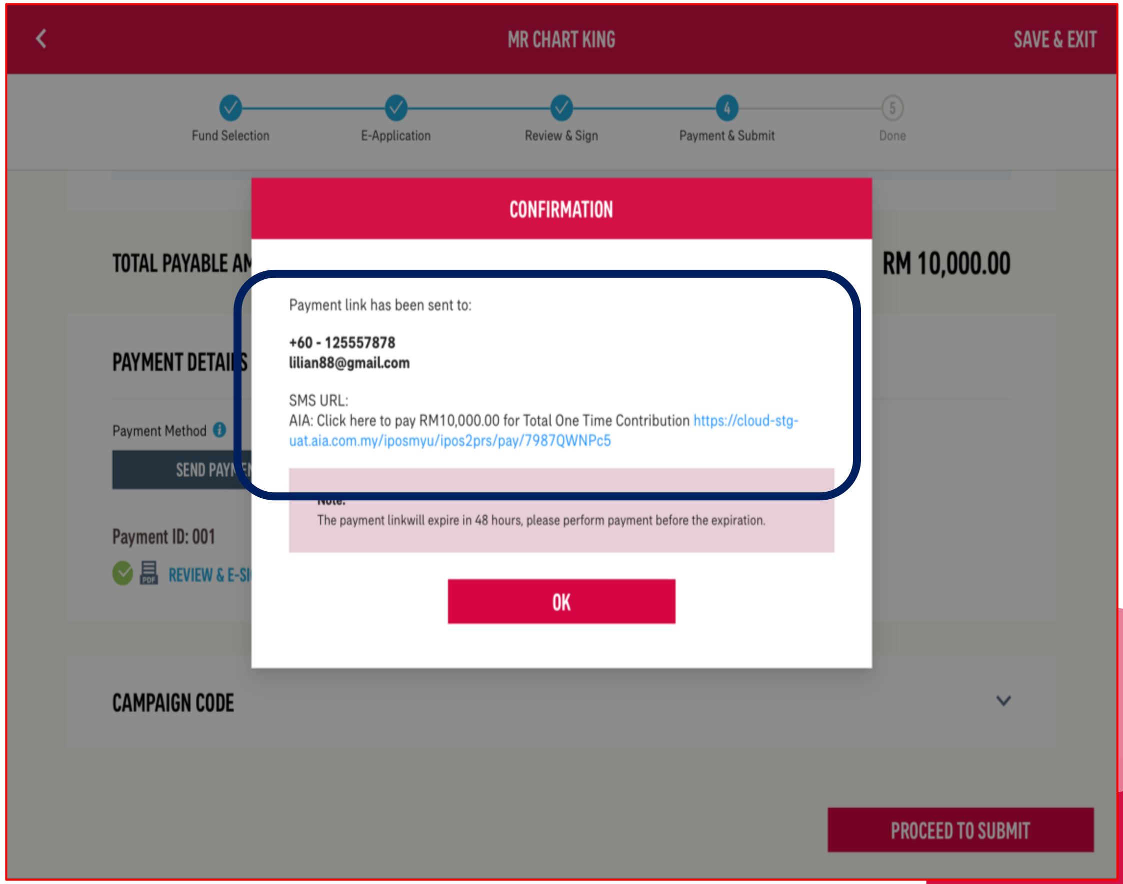




iPOS for PRS

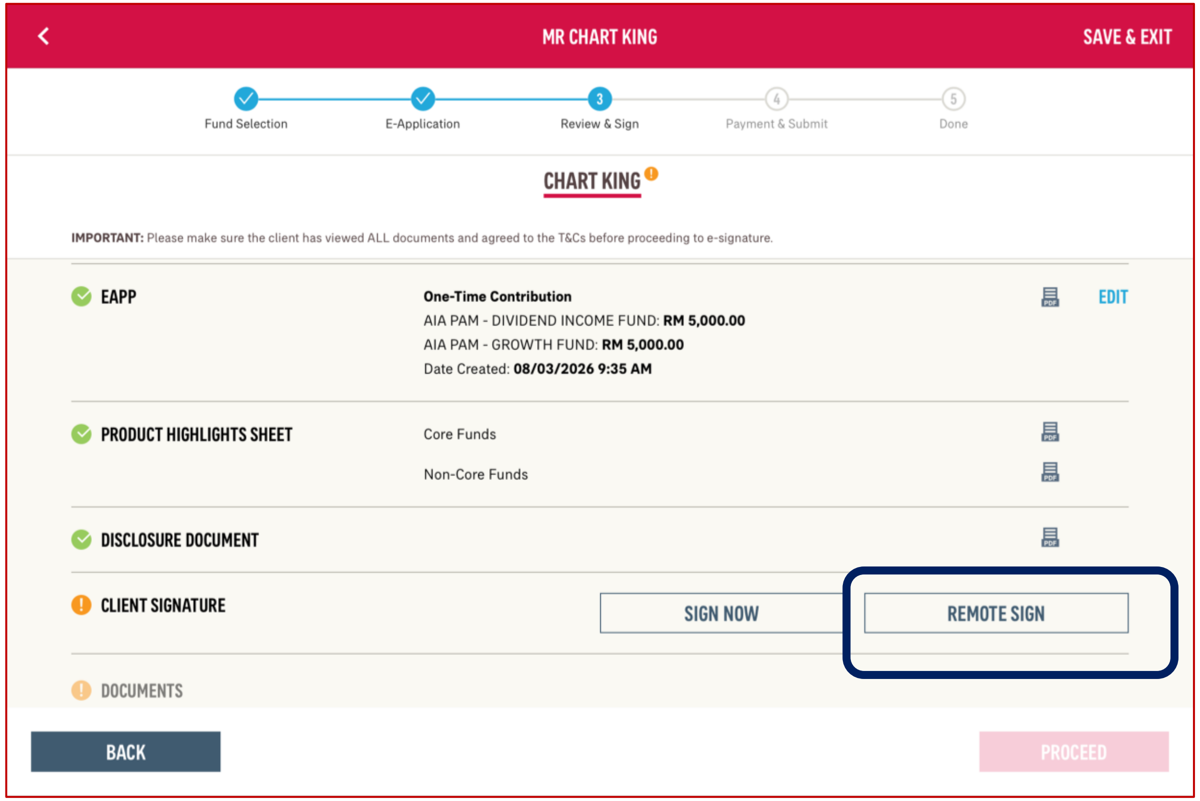
Note: PAYMENT LINK will be sent to PAYOR rather that to the UNIT HOLDER.





Appendix 2 – REMOTE SIGN

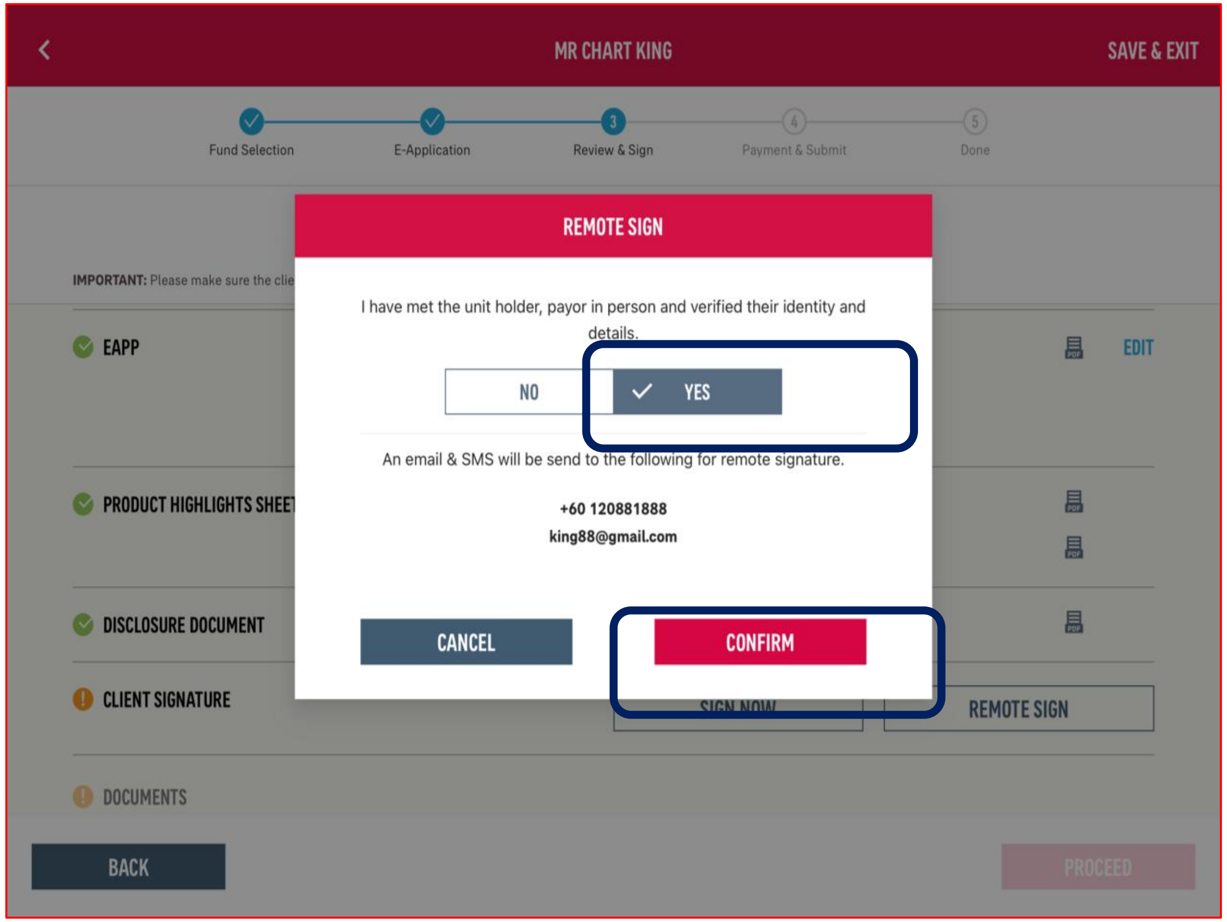
iPOS for PRS – REMOTE SIGN



Step 1:

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

iPOS for PRS – REMOTE SIGN



Step 2:

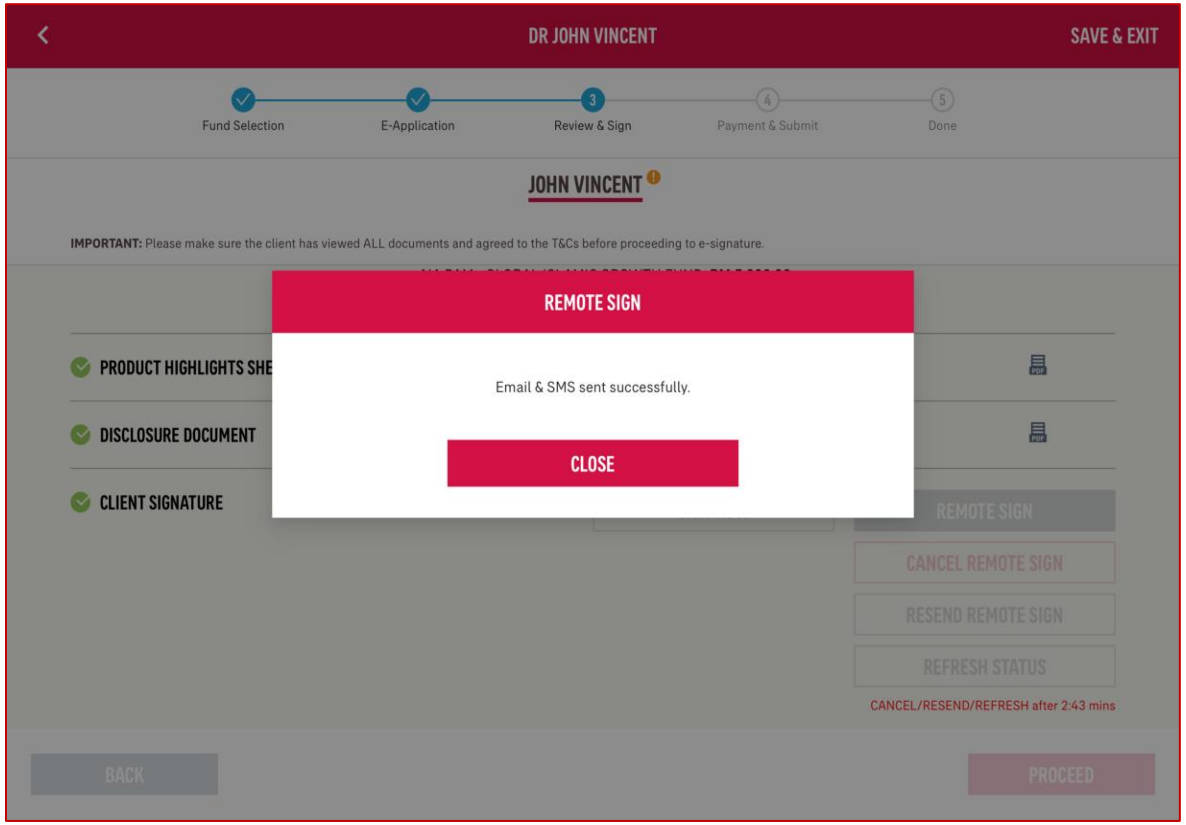
Consultant to click **YES** as declaration of having met the client in person and has verified their identity and details.

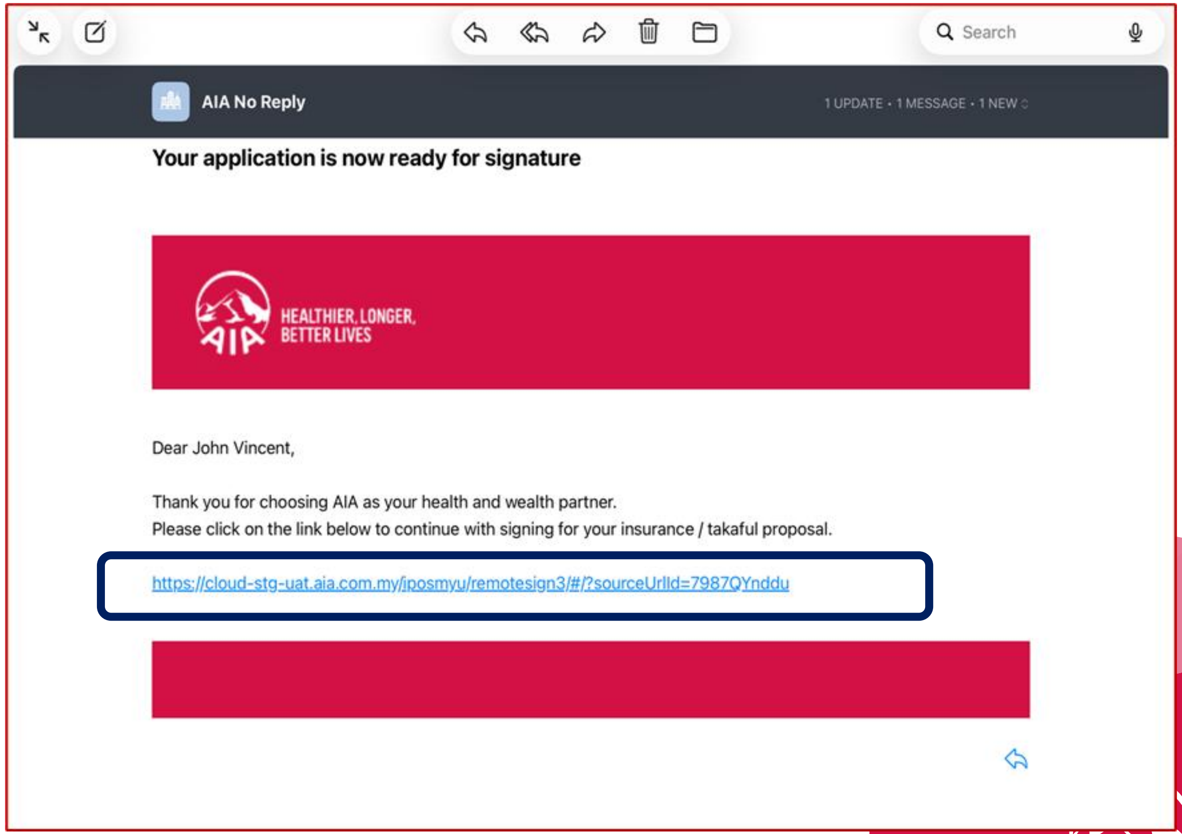
An email and SMS will be sent to the client to proceed with **REMOTE SIGN**.

iPOS for PRS

Step 3:

Customer to access their personal email for further action.

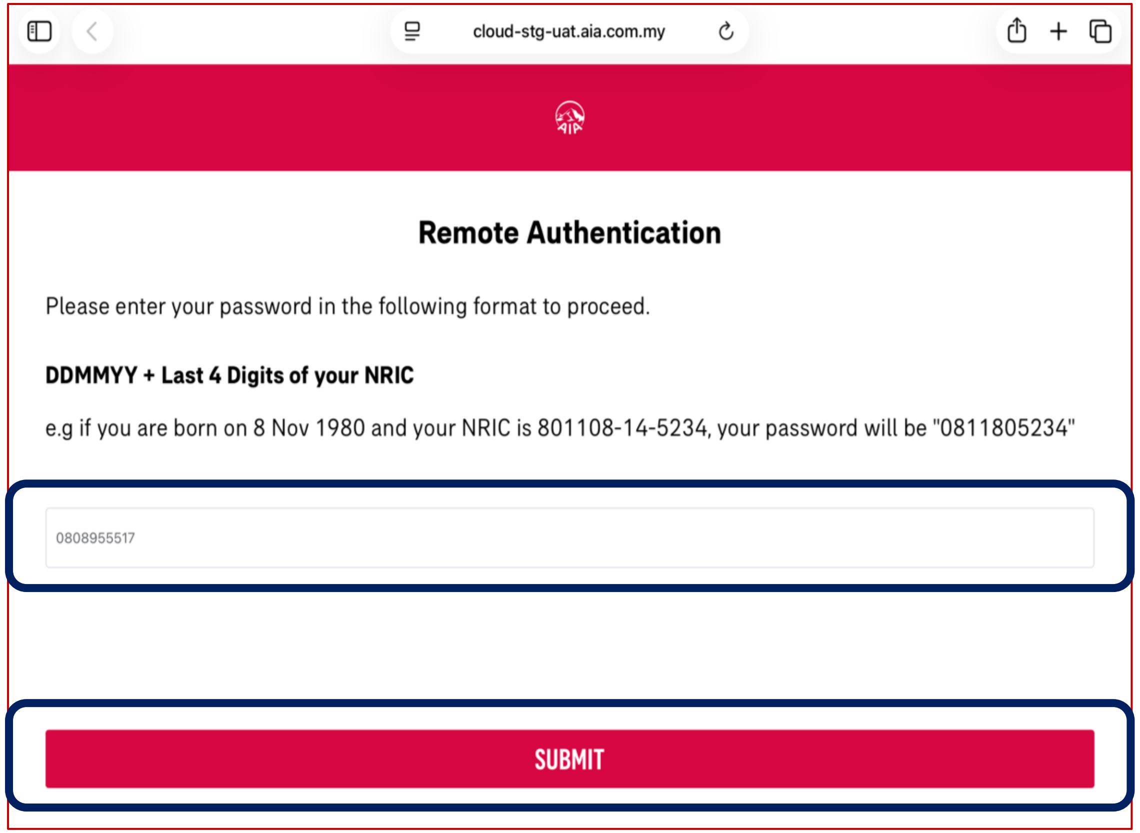


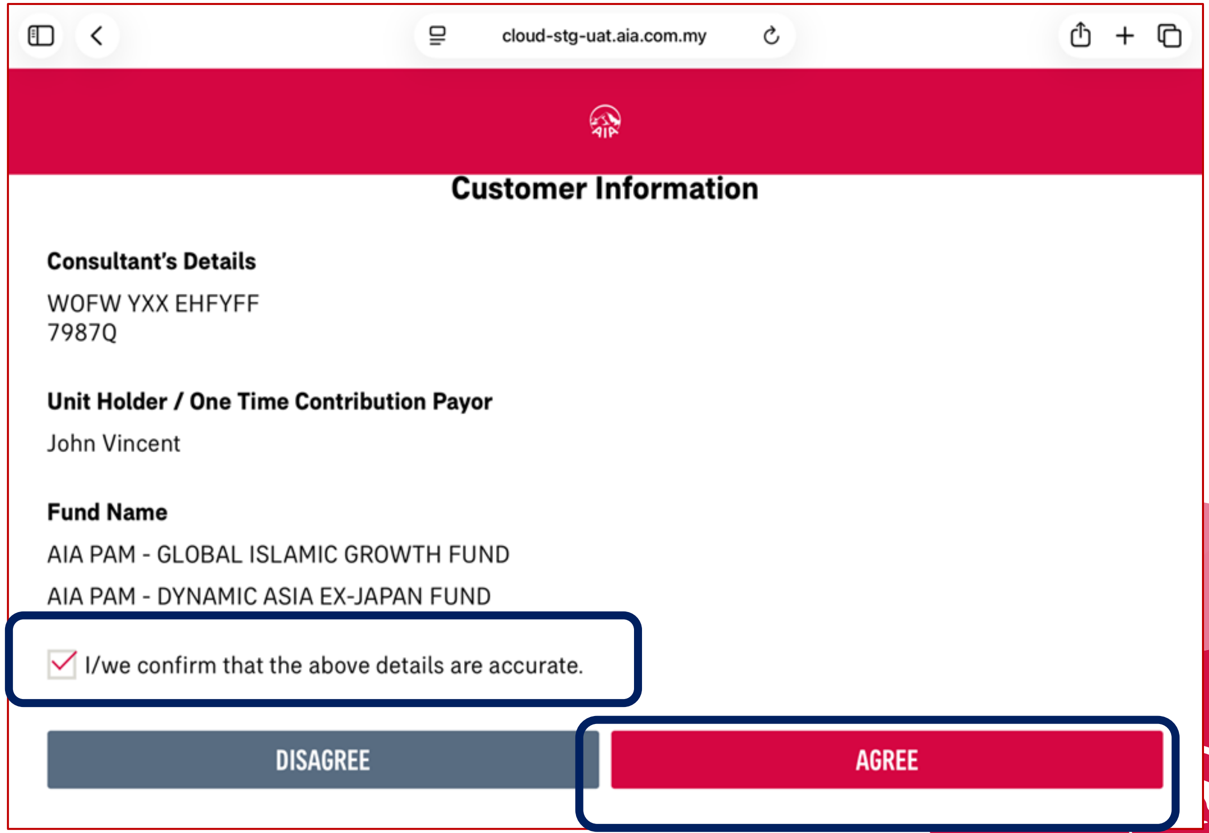


iPOS for PRS

Step 4:

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

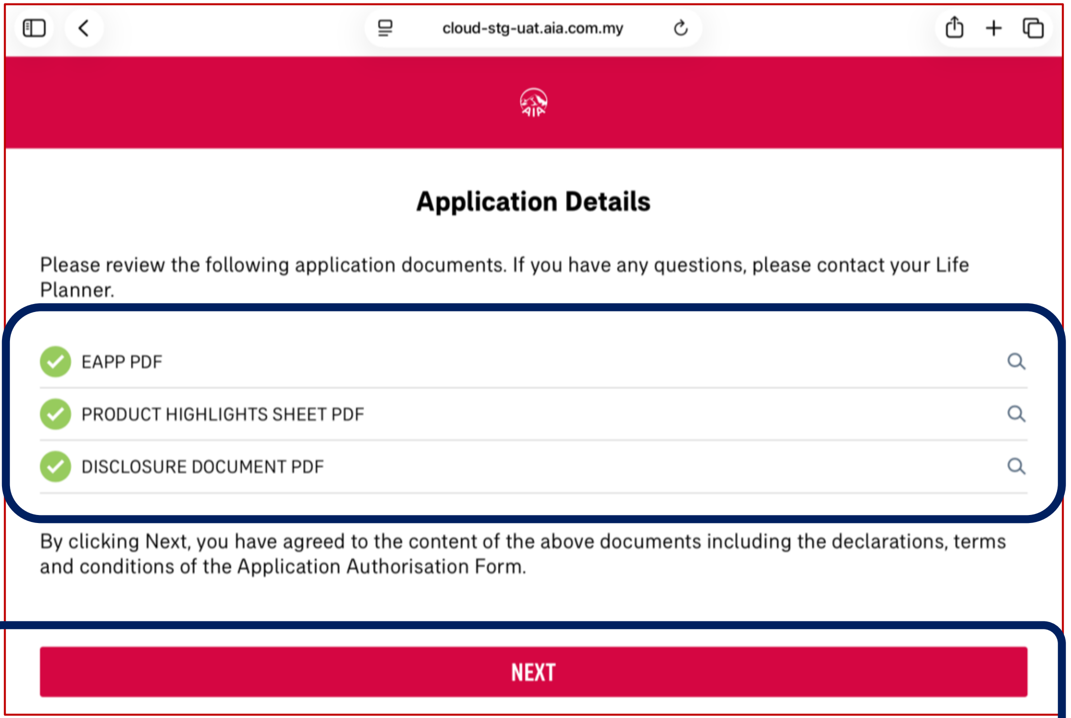


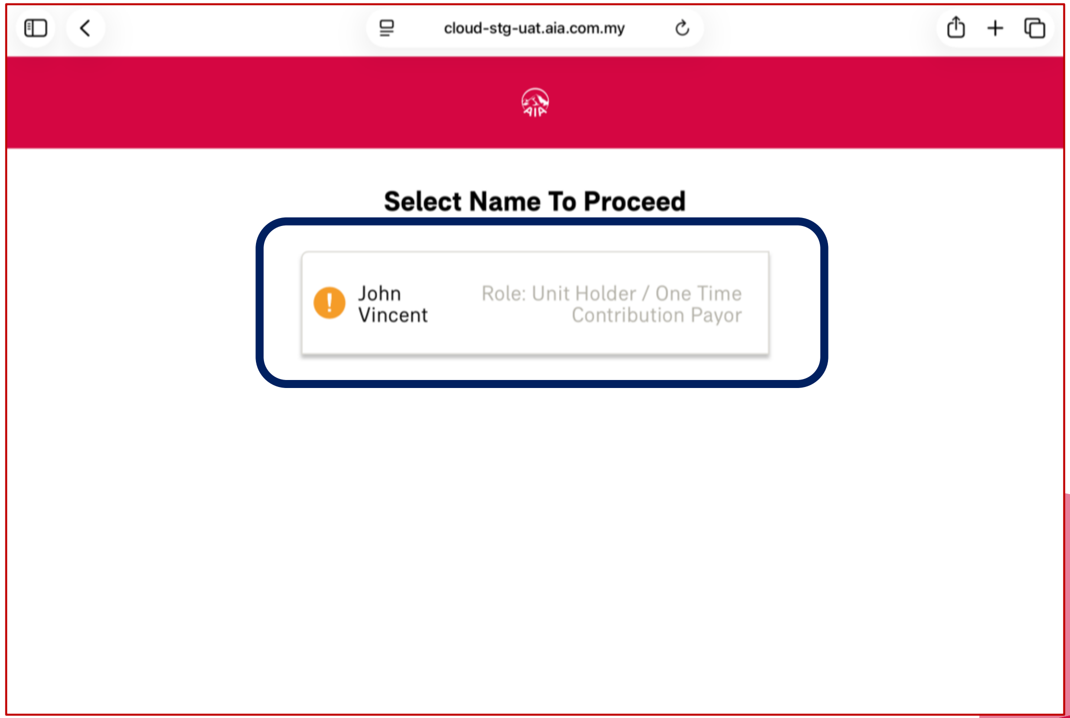


iPOS for PRS

Step 5:

Customer to review each of the documents.

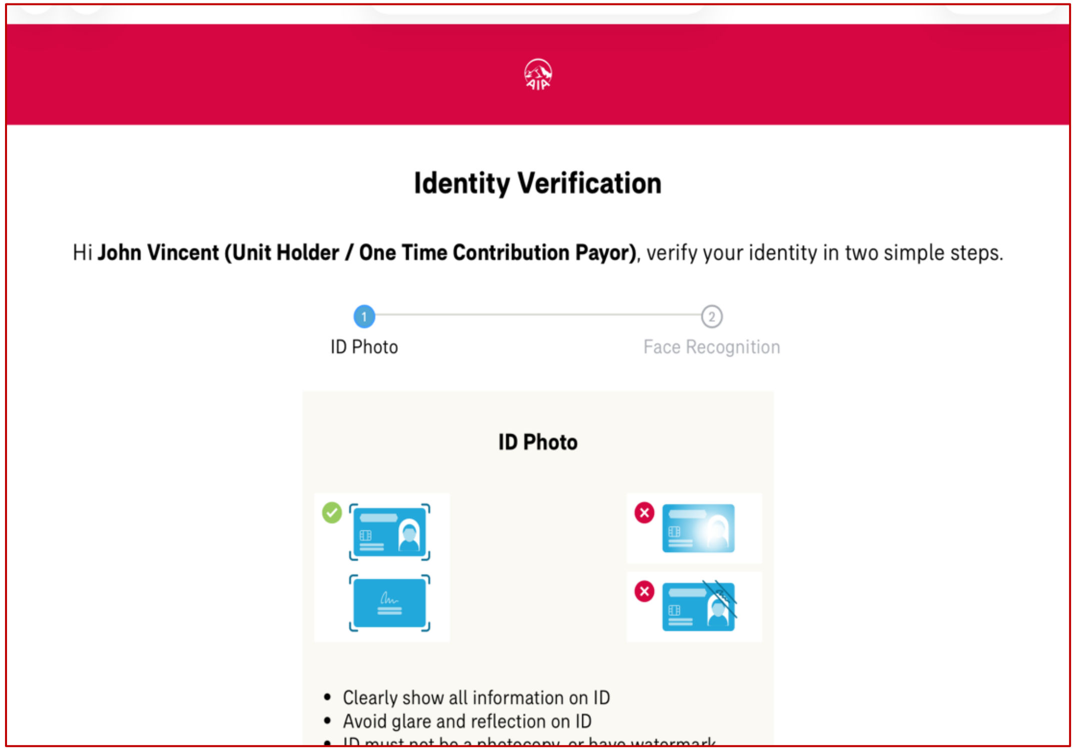


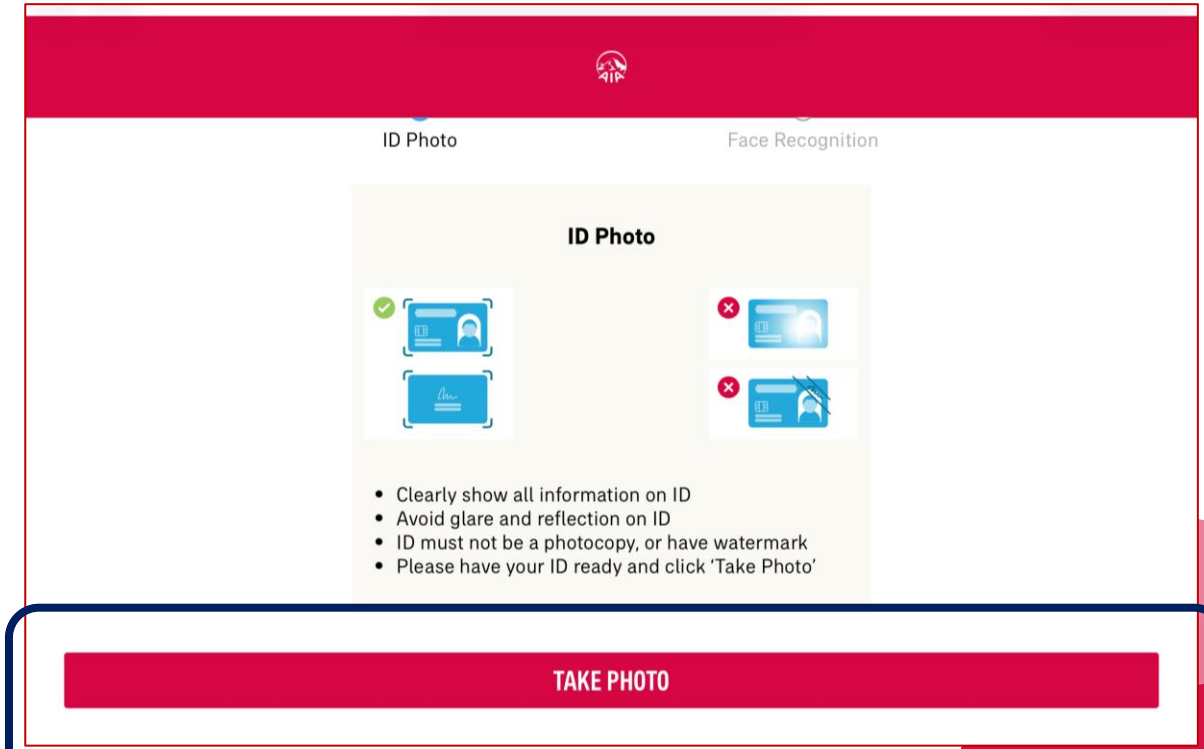


iPOS for PRS

Step 6:

Customer to capture image of NRIC for verification.

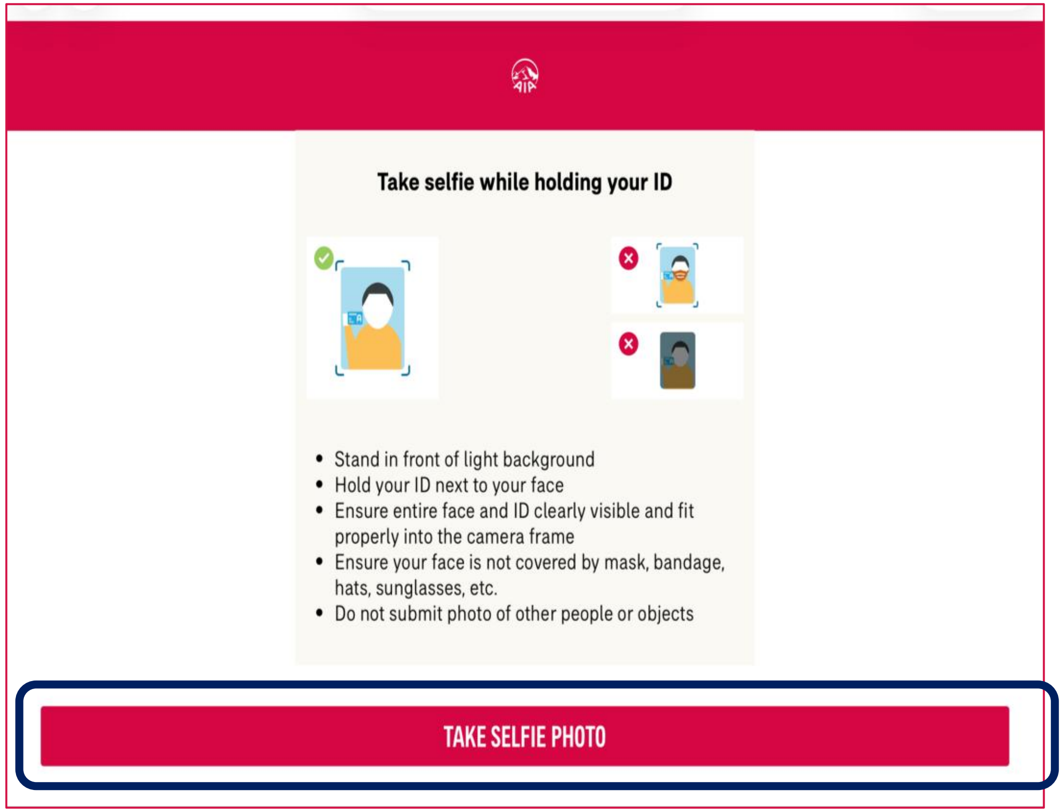


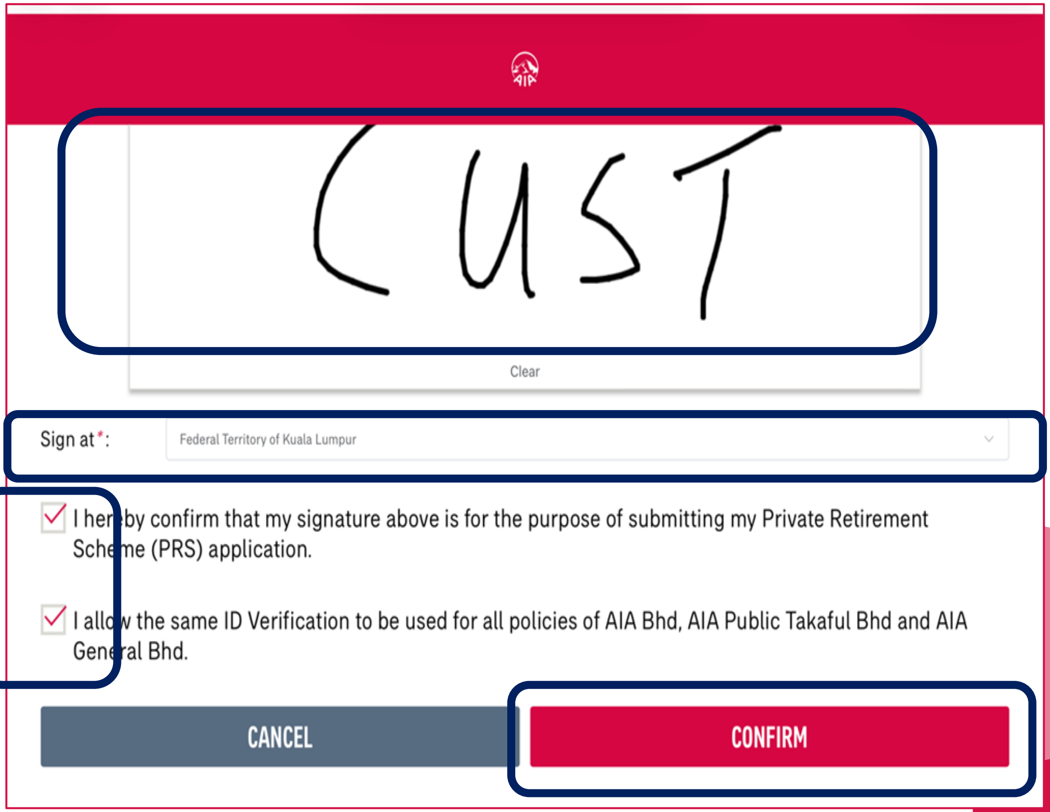


iPOS for PRS

Step 7:

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



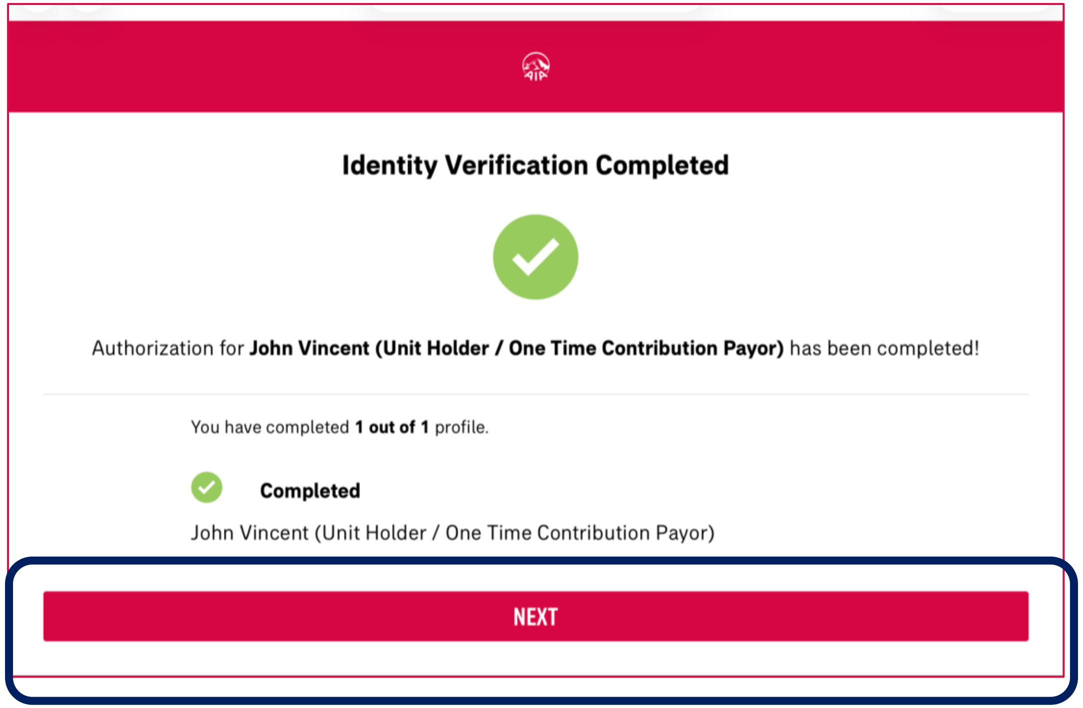


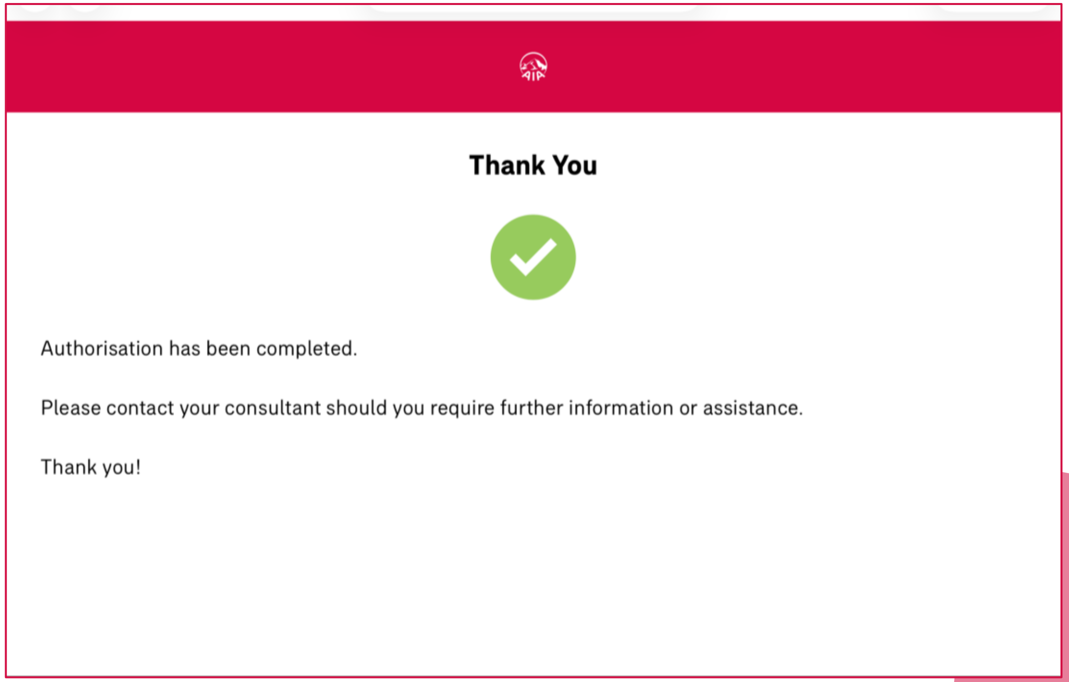
Note: Please remind client to take selfie based on the instruction provided.

iPOS for PRS

Step 8:

Verification completed. Click NEXT to proceed.

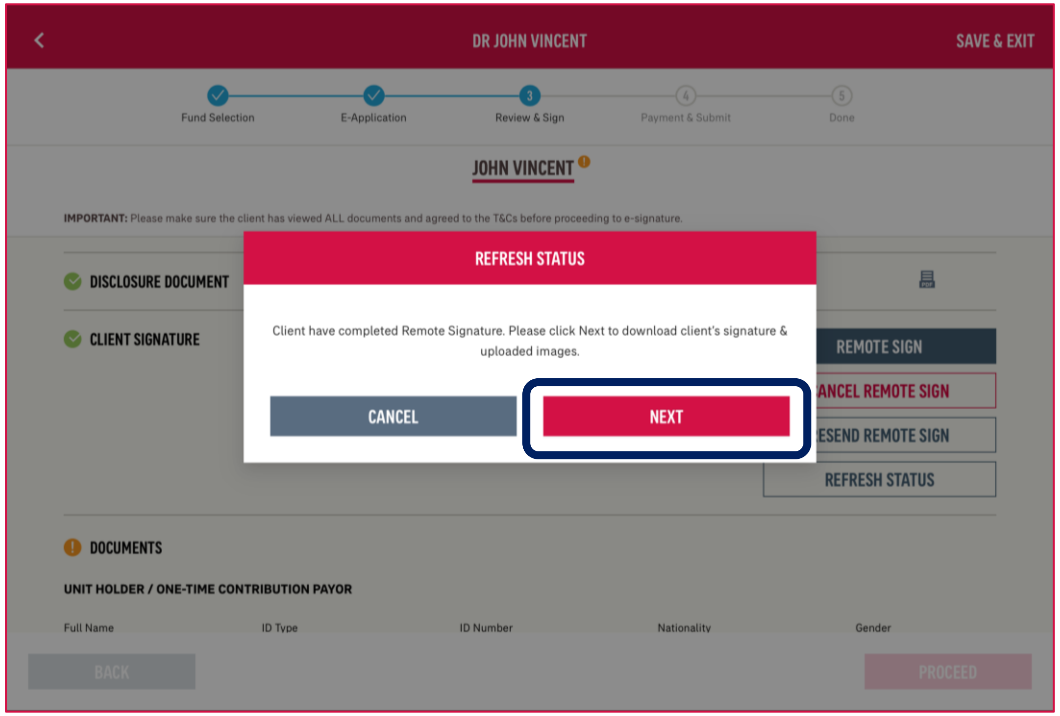


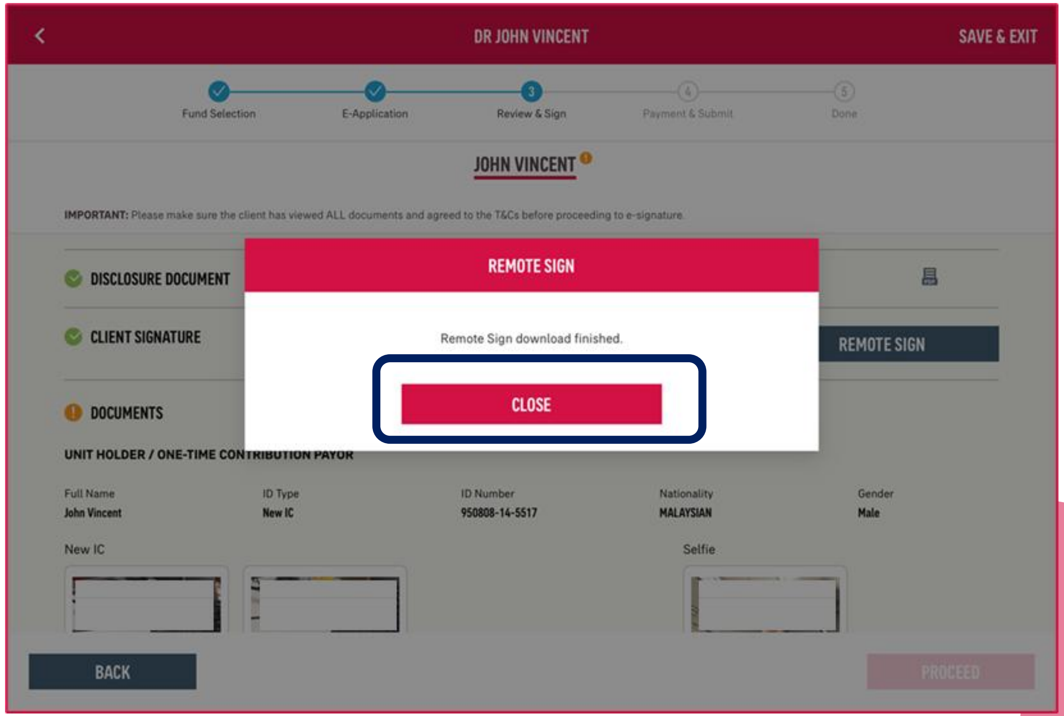


iPOS for PRS

Step 9:

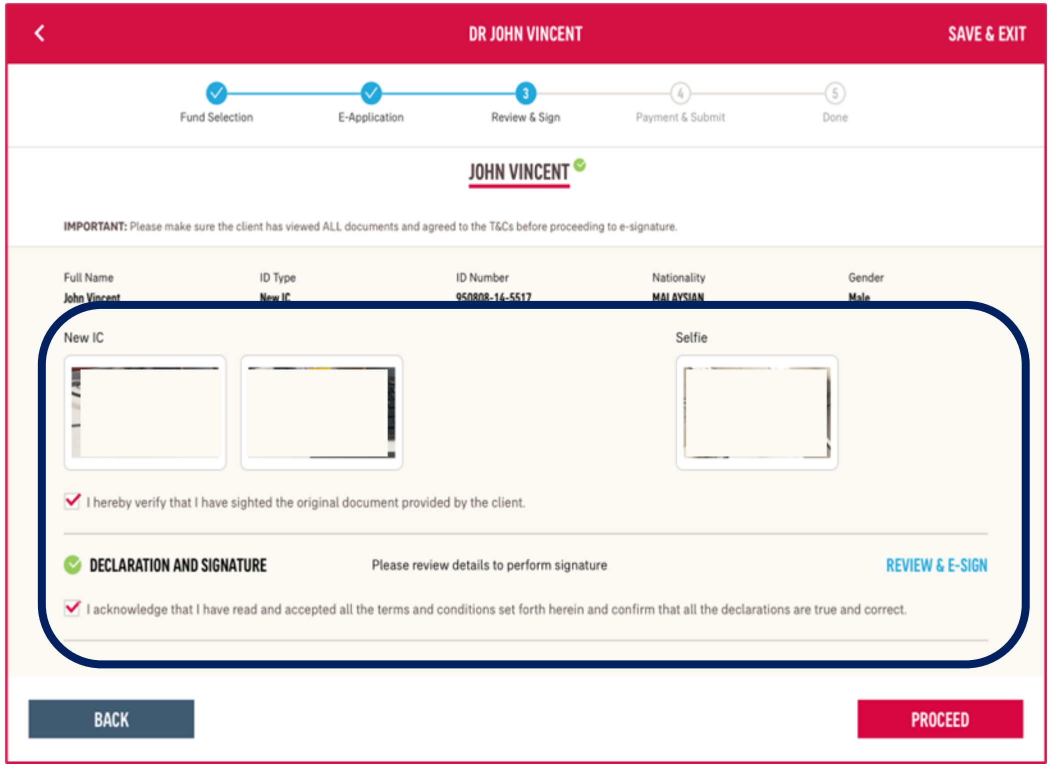
Verification completed. Click NEXT to proceed.

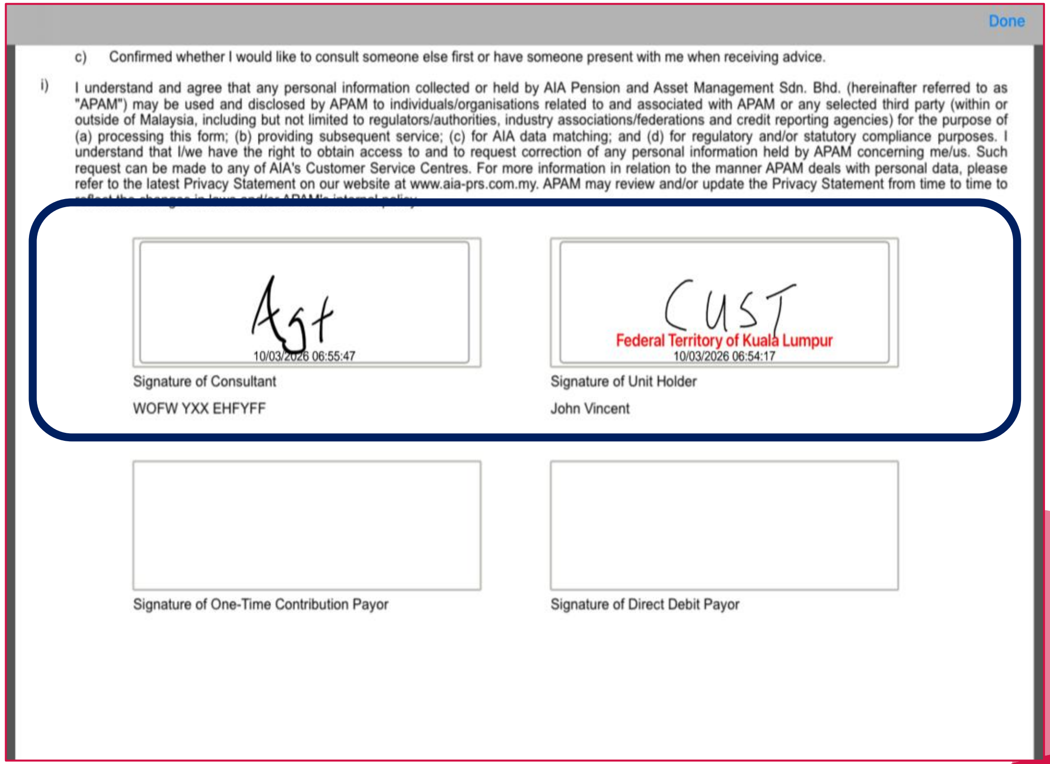




Step 10:

Please proceed with Declaration and Signature to complete the process.



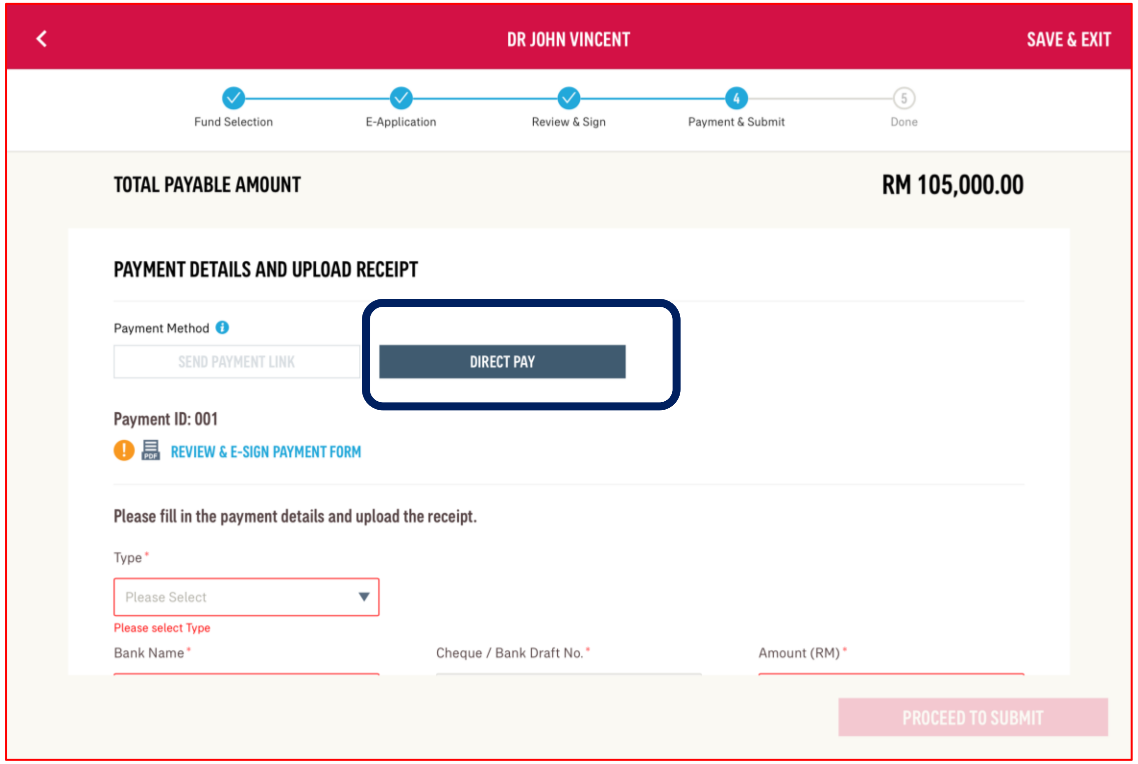


Appendix 3 – Direct Pay (ie.Submission via Cheque)

iPOS for PRS

Step 1:

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



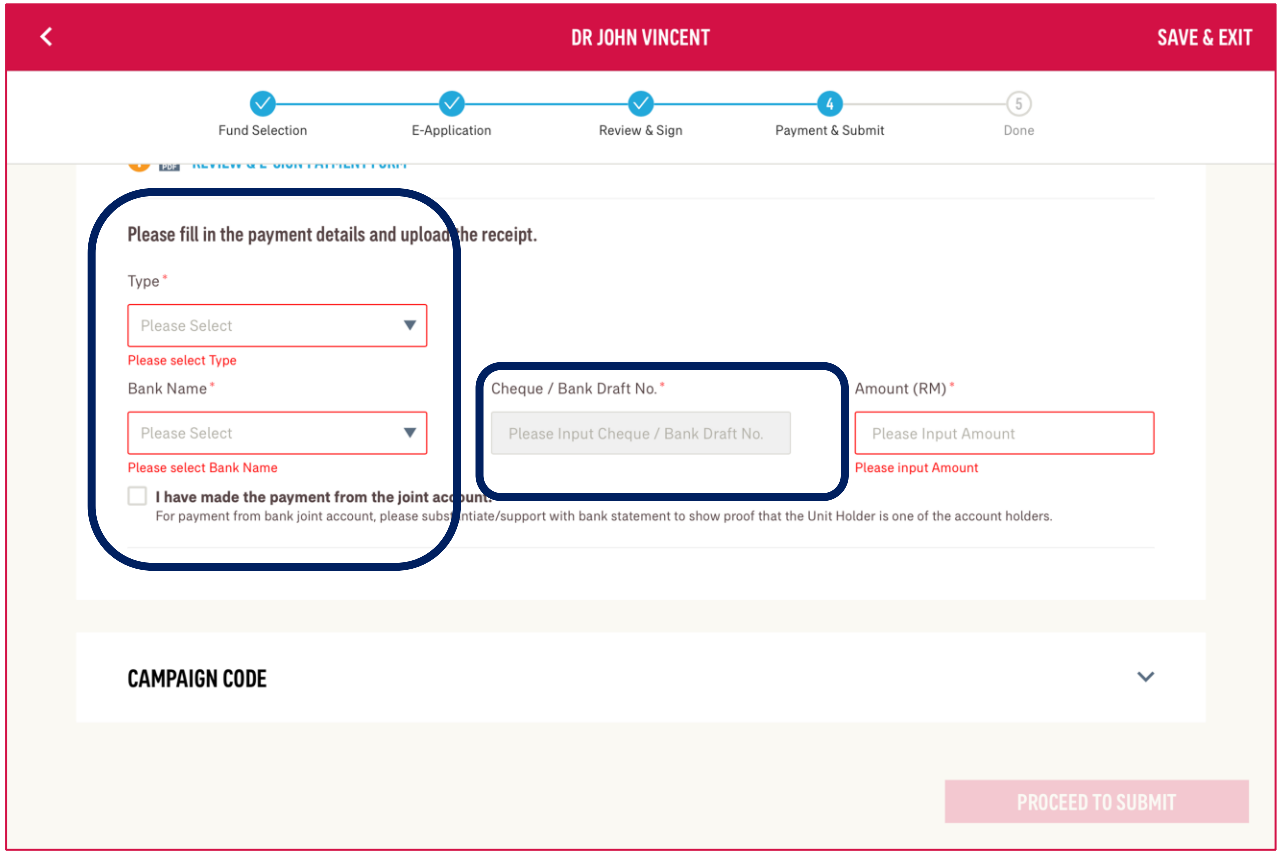
Note:
The minimum amount allowed for DIRECT PAY is ***RM100.***

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.



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

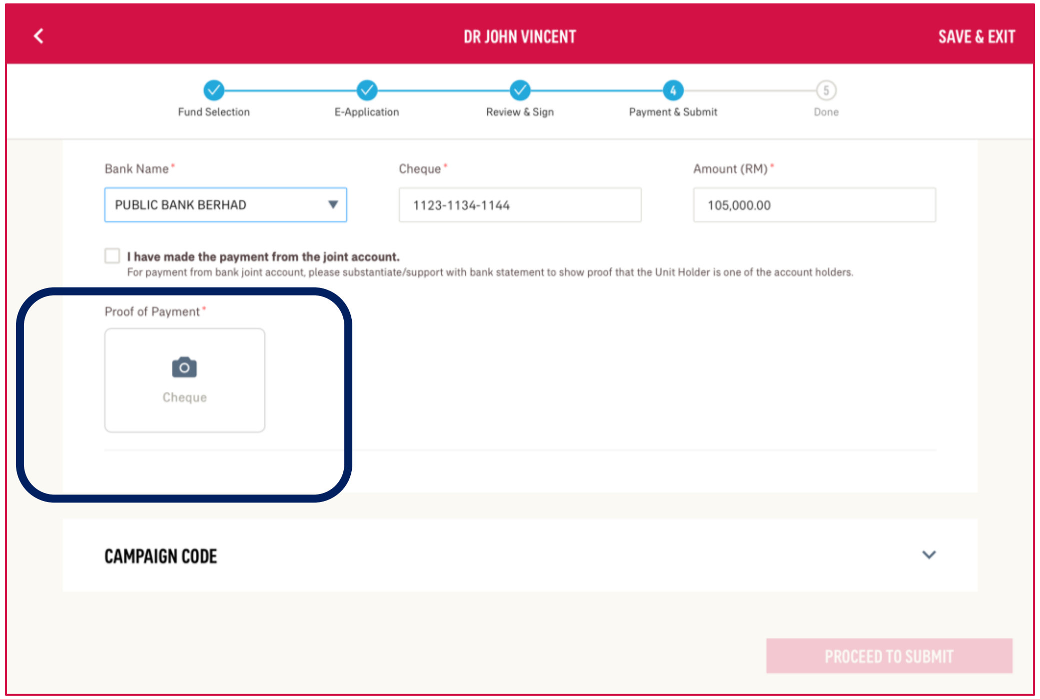
i. subject to a maximum of 45 characters

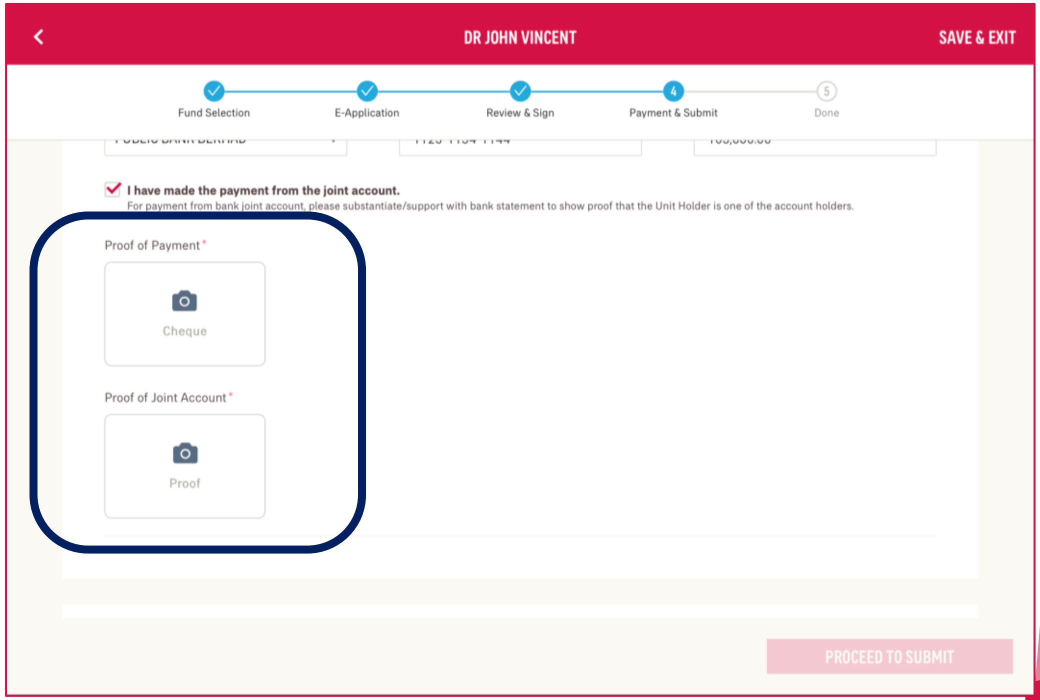
ii. if exceeds, please submit another iPOS submission.

iPOS for PRS

Step 2.1:

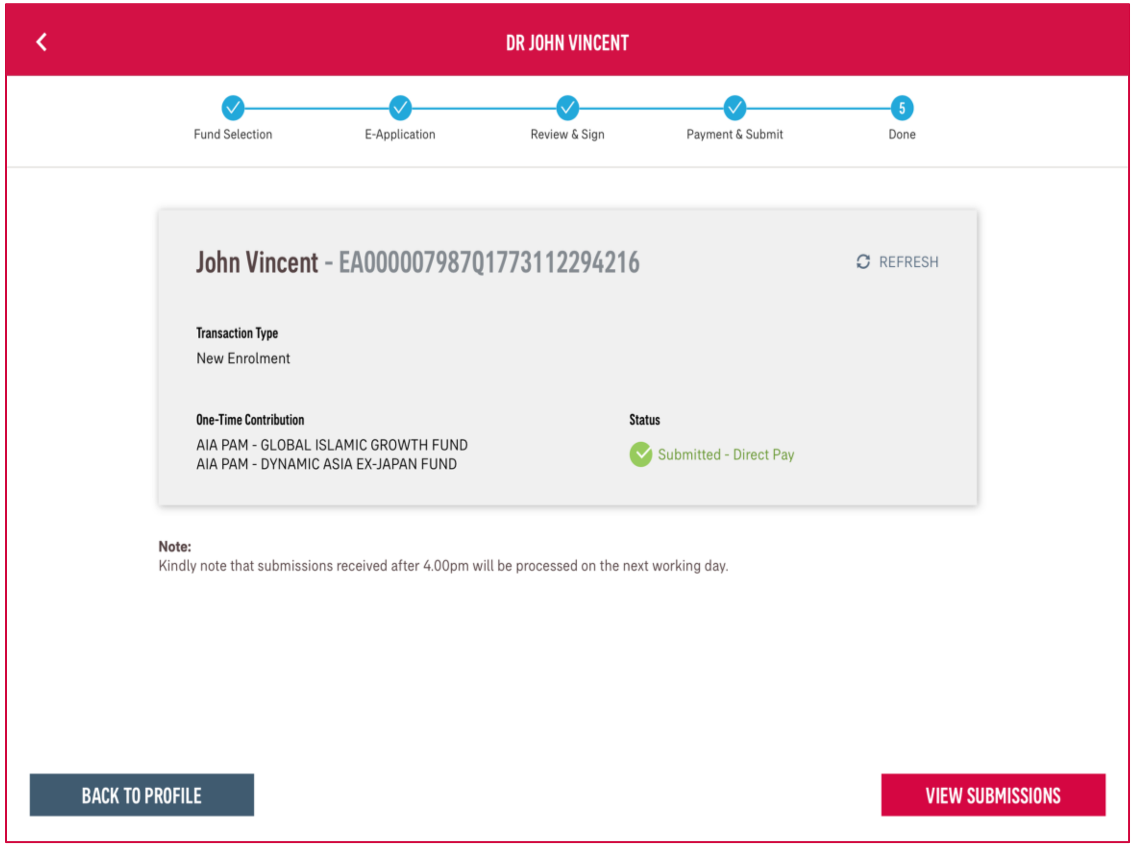
Capture image of the Cheque. If payment is from a joint account, please capture image of joint account statement showing the name of the customer.





iPOS for PRS

Completion of Direct Pay.



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.

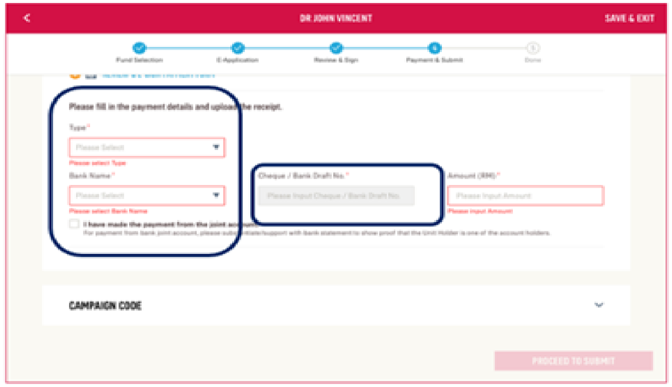
Q: What is the minimum and maximum contribution amount under Direct Pay (Cheque)?
A: Minimum: RM100 Maximum: No limit

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
i. subject to a maximum of 45 characters
ii. 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

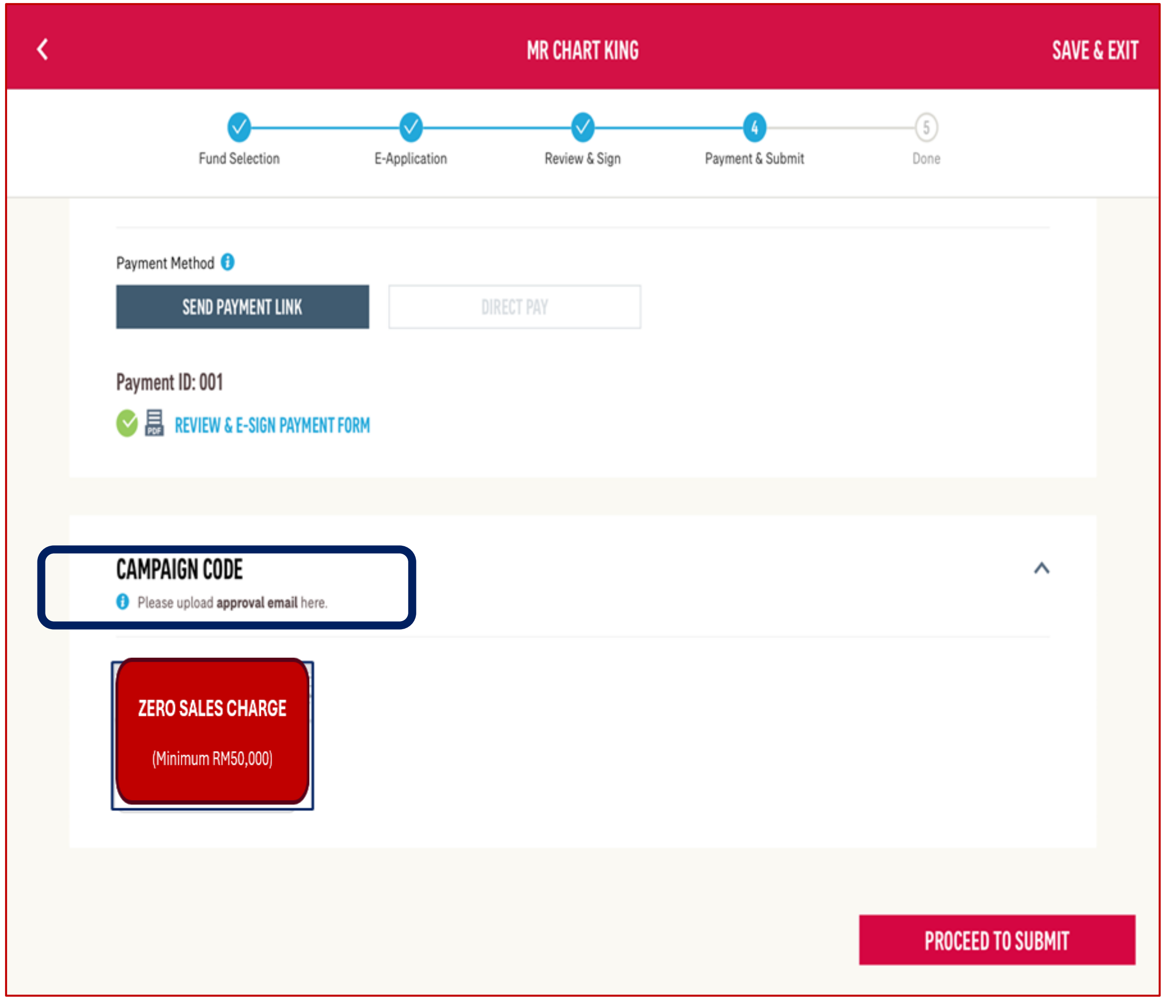
<u>General Enquiries</u>

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



Note:

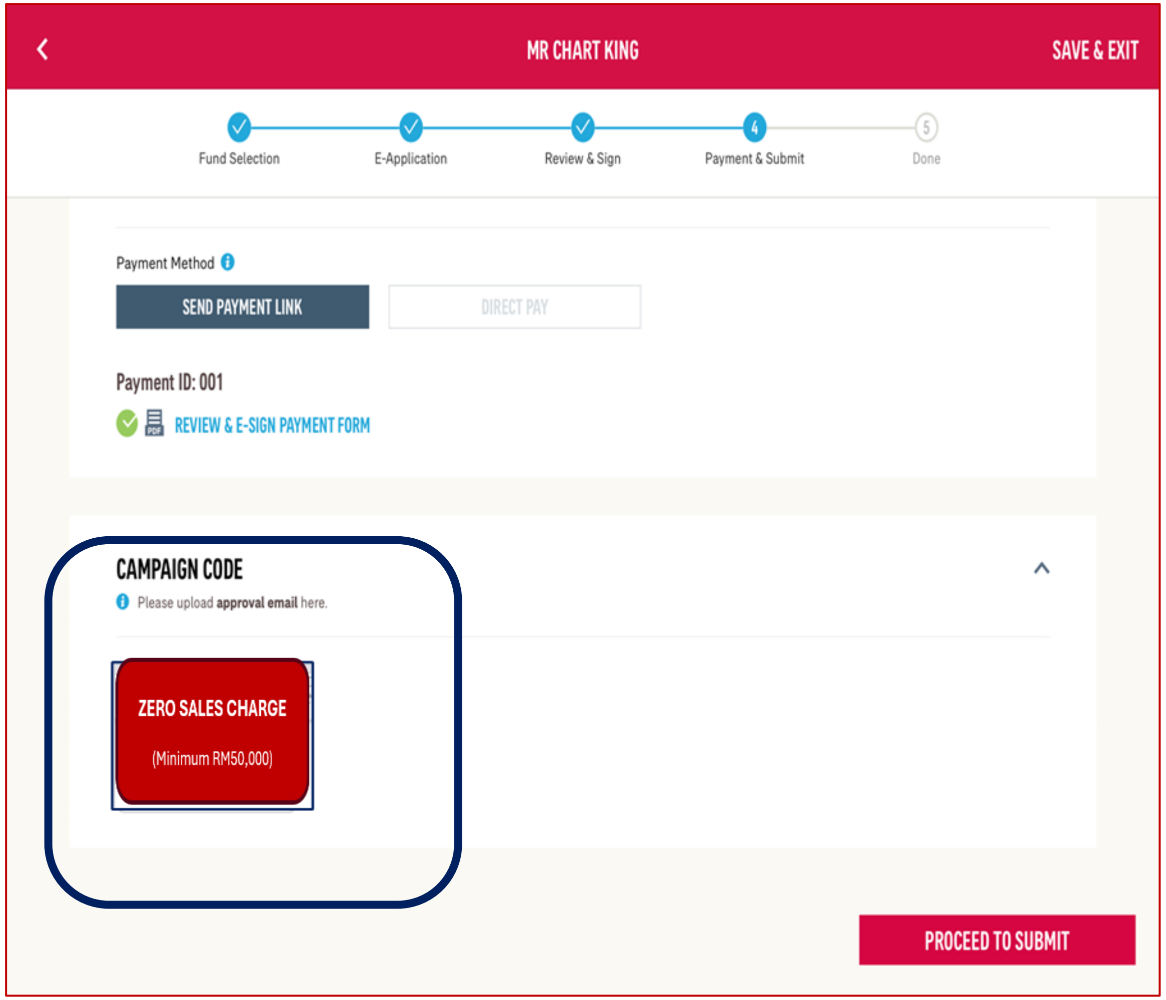
For submission with request of Variation of Sales Charge (ie. ZERO SALES CHARGE) only.

Do not click if not applicable.

Please see FAQ section for more information.

iPOS for PRS – FAQ

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



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.*

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Thank you