

MASTER ACCOUNT OPENING FORM

INDIVIDUAL

DOCUMENTATION CHECKLIST

For successful processing of this application, please enclose the relevant documents.
This application will be rejected and considered void if the form and/or supporting documents are incomplete.

- ☐ Duly completed and signed Master Account Opening Form Individual
- ☐ Photocopy of Principal Account Holder's IC/Passport (certified true copy)
- ☐ Photocopy of Joint Account Holder's (if any) IC/Passport or Birth Certificate if the Joint Account Holder is a minor (certified true copy)
- ☐ Duly completed and signed Suitability Assessment Form for Principal Account Holder
- ☐ Sophisticated Investor Declaration Form (investment into wholesale fund only)

For applicants with US indicia:

- ☐ Relevant US tax forms

Payment Options

For cash investments:

- ☐ Transaction Form – BUY
- ☐ Cheque made payable to “Eastspring Investments Berhad” (for MYR class only)
Note: Third party cheques and third party online transfers are not allowed.
- ☐ Online Transfer [GIRO/RENTAS]
Note: Please provide a copy of the online transfer receipt.

For EPF Members Investment Scheme withdrawals:

- ☐ Transaction Form – BUY
- ☐ KWSP 9N Form
- ☐ Latest KWSP statement (recommended)

For Regular Investments Plan:

- ☐ Transaction Form – REGULAR INVESTMENTS
- ☐ Auto Debit/Direct Debit Authorisation Form

OCCUPATION CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
01	Housewife, Homemaker	05	Executive	09	Business Owner/Self-Employed
02	Student	06	Professional	00	Others
03	Retiree	07	Management		
04	Clerical	08	Government Servant		

NATURE OF BUSINESS CODE AND DESCRIPTION

Code	Description	Code	Description
10	Debt Collector	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)
11	Freelance Traders	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service, Pawn Brokers, Recycling Business, etc.)
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	19	Night Club, Karaoke, Lounge, Sauna, Bar
13	Casinos, Betting and Other Gambling Related Activities	20	Snooker Centre, Internet Café Operator
14	Weapons or Armament Related Business Manufacturers, Dealers and Intermediaries	21	Federal or State Government, Regulatory Authority
15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	23	Financial Institution, Capital Market Institution/ Intermediary
		99	Others

FATCA AND CRS SELF-CERTIFICATION FORM (INDIVIDUAL) INSTRUCTIONS

Please read these instructions before completing the form.

- In compliance with relevant tax authorities requirement, Eastspring Investments Berhad is obliged to collect certain information about each investor's tax arrangement. Please complete the sections below as directed and provide any document that is requested. Please note that we may be legally obliged to share this information, and other financial information with respect to the financial accounts to which this form relates to Lembaga Hasil Dalam Negeri (“LHDN”), who in turn may share the information with relevant tax authorities of other jurisdictions where you are a tax resident.
- If you have any questions on how to define your tax residency status or US indicia, please consult your tax adviser or visit the OECD automatic exchange of information portal at (<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>) or IRS FATCA website (<https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>). Eastspring Investments Berhad does not provide tax advice.
- If any of the information provided changes or becomes incorrect due to change in circumstances, please advise of these changes promptly within 30 days from such changes with the supporting documents, as applicable.
- For joint account holders, each investor is required to complete this form.
- You may find summaries of key defined terms in the Appendix.
- **If you are filling in this form on behalf of someone else:**
 - Please tell us in what capacity you are signing in Part 4.
 - For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.
 - A legal guardian should complete the form on behalf of an account holder who is a minor.



MASTER ACCOUNT OPENING FORM

INDIVIDUAL

☐ **Eastspring/Prudential Staff Own Investment**
(Please provide a copy of staff ID card)

☐ **Eastspring Agent Own Investment**
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge
- Please complete AOIB form)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Master Account Opening Form ("MAOF") should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing the MAOF. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **All fields are mandatory. Please indicate N/A if not applicable.**

1 PRINCIPAL ACCOUNT HOLDER'S DETAILS

Note: A minor (i.e. below 18 years) cannot be named as a Principal Account Holder.

Salutation ☐ MR ☐ MS ☐ MDM ☐ Others (Please specify) _____

Full Name
(as in NRIC/Passport) _____

NRIC/Passport No. _____ **Date of Birth** _____

dd - mm - yyyy

Town/City of Birth* _____ **Country of Birth*** _____

Correspondence Address
Note: "Hold mail" or "c/o" is not acceptable. _____

Postcode _____ **City** _____

State _____ **Country*** _____

Permanent Address
(Please leave blank if address is the same as correspondence address) _____

Postcode _____ **City** _____

State _____ **Country*** _____

Contact No.*
(Please provide at least one number) **Mobile** _____ - _____ - _____

Office _____ - _____ - _____ **Office Extension** _____

Home _____ - _____ - _____
Country code* Area code Phone number

Email Address _____

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Occupation **Code** _____ **Others** (Please specify) _____

Nature of Business **Code** _____ **Others** (Please specify) _____

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

Name of Employer/ Company Name _____

PLEASE COMPLETE THIS SECTION (MANDATORY)

Nationality/Status <input type="checkbox"/> Malaysian, Bumiputera <input type="checkbox"/> Malaysian, Non-Bumiputera <input type="checkbox"/> Non-Malaysian (Country/Citizenship)* _____	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female Race <input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others (Please specify) _____	Source of Income <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Savings/Inheritance Estimated Annual Income <input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000
---	--	---

FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES

Please tick (✓) the applicable box.

Do you currently file a tax return in the United States? <input type="checkbox"/> Yes (Please provide relevant US tax forms)* U.S. TIN No. _____ <input type="checkbox"/> No	Are you a US citizen or resident for tax purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No
--	---

* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

CRS DECLARATION OF TAX RESIDENCY

Note: You may indicate more than one country/jurisdiction.
Please indicate your/the investor's country of tax residence (if resident in more than one country, please detail all countries of tax residence and associated Tax Identification Numbers ("TINs")). Account Holder with only tax-residency of Malaysia need not provide the TIN and reason.

Country/Jurisdiction of tax residence	TIN	If no TIN available, please provide the appropriate reason
1.		
2.		
3.		

2 JOINT ACCOUNT HOLDER'S DETAILS

Note: A minor (i.e. below 18 years) will be named as Designated Account Holder. Please read and understand Clause 12 of the Eastspring Master Account terms and conditions.

Salutation

☐ MR☐ MS☐ MDM☐ Others (Please specify)

Full Name
(as in NRIC/Passport/
Birth Certificate (if minor))

NRIC/Passport No. or
Birth Certificate No. (if minor)

Date of Birth

dd

-

mm

-

yyyy

Town/City of Birth*

Country of Birth*

Permanent Address
(Please leave blank if address is the same
as Principal Account Holder's address)

Postcode

City

State

Country*

Contact No.*

Mobile

-

-

Office

-

-

Office Extension

Home

-

-

Country code*

Area code

Phone number

Email Address

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms).
Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Occupation

Code

Others (Please specify)

Nature of Business

Code

Others (Please specify)

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

Name of Employer/
Company Name

PLEASE COMPLETE THIS SECTION (MANDATORY)

<div>Nationality/Status</div> <div><input type="checkbox"/> Malaysian, Bumiputera</div> <div><input type="checkbox"/> Malaysian, Non-Bumiputera</div> <div><input type="checkbox"/> Non-Malaysian (Country/Citizenship)*</div> <div></div>	<div>Gender</div> <div><input type="checkbox"/> Male<input type="checkbox"/> Female</div>	<div>Source of Income</div> <div><input type="checkbox"/> Employment<input type="checkbox"/> Business</div> <div><input type="checkbox"/> Savings/Inheritance</div>
	<div>Race</div> <div><input type="checkbox"/> Malay<input type="checkbox"/> Chinese<input type="checkbox"/> Indian</div> <div><input type="checkbox"/> Others (Please specify)</div> <div></div>	<div>Estimated Annual Income</div> <div><input type="checkbox"/> < RM50,000<input type="checkbox"/> RM200,001 - RM300,000</div> <div><input type="checkbox"/> RM50,001 - RM100,000<input type="checkbox"/> RM300,001 - RM400,000</div> <div><input type="checkbox"/> RM100,001 - RM200,000<input type="checkbox"/> > RM400,000</div>
<div>Relationship with Principal Holder</div> <div><input type="checkbox"/> Parent<input type="checkbox"/> Child<input type="checkbox"/> Others (Please specify)</div> <div><input type="checkbox"/> Spouse<input type="checkbox"/> Sibling</div> <div></div>		

FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES

Please tick (✓) the applicable box.

<div>Do you currently file a tax return in the United States?</div> <div><input type="checkbox"/> Yes (Please provide relevant US tax forms)*<div>U.S. TIN No.</div><div></div><input type="checkbox"/> No</div>	<div>Are you a US citizen or resident for tax purposes?</div> <div><input type="checkbox"/> Yes<input type="checkbox"/> No</div>
--	--

* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

CRS DECLARATION OF TAX RESIDENCY

Note: You may indicate more than one country/jurisdiction.
Please indicate your/the investor's country of tax residence (if resident in more than one country, please detail all countries of tax residence and associated Tax Identification Numbers ("TINs")). Account Holder with only tax-residency of Malaysia need not provide the TIN and reason.

Country/Jurisdiction of tax residence	TIN	If no TIN available, please provide the appropriate reason
1.		
2.		
3.		

3 PAYMENT DETAILS

Note: Only bank accounts in Malaysia are accepted. PAYMENT CANNOT BE MADE TO THIRD PARTY ACCOUNTS.
For joint accounts, the bank account provided must either be in the name of the principal account holder or in the names of both account holders.

Bank Account Holder Name		
	Malaysian Ringgit (MYR)	Other Currency Classes (e.g. AUD/JPY/USD/SGD)
Currency	MYR	
Bank Name		
Account No.		

Income distribution
All distributions will be **reinvested** automatically unless otherwise specified herewith.

☐ Pay to bank account as specified in the payment details.

☐ Pay by cheque (for MYR class only)

4 DECLARATION AND SIGNATURE(S)

I/we acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments ("Eastspring") Master Account ("Eastspring Master Account") prior to completing the Eastspring MAOF.

I/we undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/we am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/we hereby declare that I/we am/are the sole legal and beneficial owner of all the monies invested with Eastspring.

I/we am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

I/we hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

I have attained the age of majority (18 years) and am eligible to be named as Account Holder Based on Eastspring Master Account Term & Conditions.

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Eastspring Investments Berhad ("Eastspring") setting out how Eastspring may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, accurate and complete.

I undertake to advise Eastspring within 30 days of any change in circumstances which affects the US indicia/tax residency status of the Account Holder or causes the information contained herein to become incorrect or incomplete, and to provide Eastspring with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Account Operating Mode

For Joint Application, please tick (✓) account operating mode for future transactions.

☐ Either applicant to sign

☐ Both applicants to sign

In the absence of express instruction, future instructions must be given by both applicants.

Personal Data Protection Act 2010

I hereby confirm receipt of your Notice under the Personal Data Protection Act 2010 and consent to the processing of my personal data in accordance with the said Notice and for direct marketing purposes.

☐ Please tick (✓) here if you do not consent to the processing of your personal data for direct marketing purposes.

Principal Account Holder

Date:

Joint Account Holder

Date:

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity:

5 DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")/DISTRIBUTOR

UTC Code		Distributor Stamp
Name		
Reporting Branch		
Contact No.		

NOTICE UNDER THE PERSONAL DATA PROTECTION ACT 2010**NOTIS DI BAWAH AKTA PERLINDUNGAN DATA PERIBADI 2010**

The Personal Data Protection Act 2010 (the "Act"), which regulates the processing of personal data in commercial transactions, applies to Eastspring Investments Berhad ("our", "us" or "we"). For the purpose of this written notice ("Notice"), the terms "personal data" and "processing" shall have the same meaning as prescribed in the Act. We reserve the right to change any portion of this Notice from time to time.

Akta Perlindungan Data Peribadi 2010 ("Akta" tersebut) yang mengawal selia pemprosesan data peribadi dalam transaksi komersial, terpakai kepada Eastspring Investments Berhad ("kami"). Untuk tujuan notis bertulis ini ("Notis"), terma-terma "data peribadi" dan "pemprosesan" mempunyai maksud yang sama seperti yang ditakrif dalam Akta tersebut. Kami berhak melakukan sebarang perubahan di dalam Notis ini dari masa ke semasa.

1. This Notice serves to inform you that your personal data is being processed by us or on our behalf for the purposes listed in clause no.3 below.

Notis ini bertujuan untuk memaklumkan kepada anda bahawa data peribadi anda sedang diproses oleh kami atau bagi pihak kami bagi tujuan yang disenaraikan di klausa no.3.

2. In order to enable us to deal with your inquiries, open and operate an account/ investment for you and/or to generally provide you with our products and services, we may need to and/or may be required to collect, record, hold, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to:

Untuk membolehkan kami mengendalikan pertanyaan anda, membuka dan mengoperasikan akaun/pelaburan untuk anda dan/atau untuk secara amnya memberikan anda produk dan perkhidmatan kami, kami mungkin perlu dan/atau mungkin diperlukan untuk mengumpul, merekod, memegang, menggunakan, mendedahkan dan menyimpan (iaitu "memproses") maklumat peribadi dan maklumat kewangan anda, termasuk tetapi tidak terhad kepada:

- (i) personal information to establish your identity and background; maklumat peribadi untuk mengesahkan identiti dan latar belakang anda;
- (ii) personal information to establish your financial standing, creditworthiness and/or suitability for any of our products/services applied for (if required); and/or maklumat peribadi untuk mengesahkan kedudukan kewangan, kepercayaan kredit anda dan/atau kesesuaian untuk mana-mana produk/perkhidmatan yang dipohon; dan/atau
- (iii) personal information that you provide when you apply for any of our products and services. Your personal data includes but not limited to (e.g. Name, NRIC No., Telephone No., E-mail Address, House Address, etc.) and all other personal data we again collect from you on any subsequent occasion. Maklumat peribadi yang anda berikan apabila anda memohon mana-mana produk dan perkhidmatan kami. Data peribadi anda termasuk dan tidak terhad kepada (contohnya, Nama, No. KP, No. Telefon, Alamat E-mel, Alamat Rumah, dsb.) dan semua data peribadi lain kami sekali lagi kumpul daripada anda pada bila-bila masa kemudiannya.

3. Your personal data is being or is to be collected and further processed:

Data peribadi anda sedang atau akan dikumpulkan dan diproses selanjutnya:

- (a) to communicate with you including but not limited to notify you about benefits and changes to the features of our products and services and to administer offers, competitions and promotions; untuk berhubung dengan anda serta untuk memberi notifikasi kepada anda mengenai manfaat dan perubahan kepada ciri-ciri produk dan perkhidmatan dan untuk mentadbir tawaran, pertandingan dan promosi;
- (b) to provide services to you; untuk memberi khidmat kepada anda;
- (c) to respond to any of your inquiries; untuk menjawab pertanyaan-pertanyaan anda;
- (d) to conduct internal activities including for audit, compliance and risk management purposes; untuk melaksanakan kegiatan-kegiatan dalaman termasuk untuk tujuan audit, pematuhan dan pengurusan risiko;
- (e) to conduct market surveys and trend analysis; untuk tinjauan pasaran dan analisis kecenderungan;
- (f) to provide you with information on products and services of our and our related corporations; untuk memberi anda maklumat tentang produk-produk dan perkhidmatan-perkhidmatan kami dan perbadanan-perbadanan berkaitan kami;
- (g) to manage and maintain your account(s) and/or investment(s) with us; untuk mengurus dan mengekalkan akaun dan/atau pelaburan anda dengan kami;
- (h) to better manage our business and your relationship with us including to understand your current and future investment needs and your financial situation; untuk menguruskan perniagaan kami dan hubungan anda dengan kami dengan lebih baik dan untuk memahami keperluan pelaburan anda yang semasa dan akan datang dan keadaan kewangan anda dengan lebih baik;
- (i) to provide you with information on our and third party products, services and offers which may be of interest to you; untuk menyediakan anda dengan maklumat mengenai produk, perkhidmatan dan tawaran kami serta pihak ketiga yang mungkin menarik minat anda;
- (j) to improve our products and services and to develop new products and services; untuk memperbaiki produk dan perkhidmatan kami dan untuk membangunkan produk dan perkhidmatan yang baru;
- (k) to respond to your enquiries and complaints and to generally resolve disputes; untuk membalas pertanyaan dan aduan anda dan secara amnya menyelesaikan pertikaian;

- (l) to assess your application(s)/request(s) for our products and services; untuk menilai permohonan/permintaan anda untuk produk dan perkhidmatan kami;
- (m) to update, consolidate and improve the accuracy of our records; untuk mengemas kini, menyatukan dan memperbaiki ketepatan rekod kami;
- (n) to transfer or assign our rights, interests and obligations under any of your agreements with us; untuk memindahkan atau memberikan hak, kepentingan dan kewajipan kami di bawah mana-mana perjanjian anda dengan kami;
- (o) to conduct anti-money laundering checks; for crime detection, prevention and prosecution; to comply with any sanction requirements; untuk menjalankan pemeriksaan pencegahan pengubahan wang haram; untuk pengesanan, pencegahan dan pendakwaan jenayah; untuk mematuhi mana-mana syarat sanksi;
- (p) for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities; bagi apa-apa tujuan lain yang dikehendaki atau dibenarkan oleh mana-mana undang-undang, peraturan, garis panduan dan/atau pihak berkuasa yang berkenaan;
- (q) for meeting the requirements to make disclosure under the requirements of any laws binding on and for the purposes of any guidelines issued by regulatory or other authorities with which Eastspring Investments Berhad or any of its branches and any of Eastspring Investments Berhad's holding companies, subsidiaries, affiliates, representatives are expected to comply; bagi memenuhi keperluan untuk membuat pendedahan di bawah keperluan mana-mana undang-undang yang mengikat dan bagi maksud mana-mana garis panduan yang dikeluarkan oleh pihak berkuasa kawal selia atau lain-lain yang mana Eastspring Investments Berhad atau mana-mana cawangannya dan mana-mana syarikat Eastspring Investments Berhad induk, anak syarikat, sekutu, wakil-wakil yang dijangka akan mematuhi;
- (r) for the purpose of enforcing its legal rights and/or obtaining legal advice; bagi tujuan menguatkuasakan hak-hak perundangan dan/atau mendapatkan nasihat undang-undang;
- (s) for other legitimate business activities; and/or untuk kegiatan-kegiatan perniagaan sah yang lain; dan/atau
- (t) for such other purposes directly related to the foregoing; bagi maksud-maksud lain yang berhubungan secara langsung dengan yang tersebut di atas;

(collectively, the "Purposes").

(secara kolektif, "Maksud-maksud" tersebut).

4. We may obtain your personal data information from yourself or is to be collected from a variety of sources, including but not limited to: Kami boleh mendapatkan maklumat data peribadi anda daripada anda atau akan dikumpul daripada pelbagai sumber, termasuk tetapi tidak terhad kepada:

- (i) all application/registration forms, information that you may provide us, when using our products or services, when taking part in customer surveys, competitions and promotions, from time to time; semua borang permohonan/pendaftaran, maklumat yang anda mungkin akan berikan kami, apabila menggunakan produk atau perkhidmatan kami, apabila mengambil bahagian dalam kaji selidik pelanggan, pertandingan dan promosi, dan semasa ulasan kewangan; dari masa ke semasa;
- (ii) from third parties connected with you, such as employers, joint account holders, security providers, guarantors and indemnitors, and our authorized distributors/unit trust consultants, subject to your prior consent; and/or daripada pihak ketiga berkaitan dengan anda, seperti majikan, pemegang akaun bersama, pemberi sekuriti/jaminan, penjamin dan indemnitör, tertakluk kepada persetujuan anda; dan/atau
- (iii) from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted; daripada apa jua sumber lain dari mana anda telah memberikan persetujuan anda untuk mendedahkan maklumat berkaitan dengan anda dan/atau di mana ia sebaliknya tidak dihadkan.

5. You have the right to request access to and to request correction of your personal data and to contact us with any inquiries or complaints in respect of your personal data (including the possible choices and means for limiting the processing of your personal data or to cease or not begin processing your personal data for purposes of direct marketing) at:

Anda berhak untuk meminta akses kepada dan meminta pembetulan terhadap data peribadi anda dan untuk menghubungi kami tentang apa-apa pertanyaan atau aduan berkenaan dengan data peribadi anda (termasuk pilihan-pilihan dan cara-cara yang mungkin untuk menghadkan pemprosesan data peribadi anda atau untuk memberhentikan atau tidak memulakan pemprosesan data peribadi anda bagi maksud pemasaran langsung) di:

Telephone No.: 03-2778 3888
No. Telefon: 03-2778 3888

Fax No: 03-2789 7220
No. Fax: 03-2789 7220

E-mail address: cs.my@eastspring.com
Alamat e-mel: cs.my@eastspring.com

6. Subject to provisions of the Act:

Tertakluk kepada peruntukan-peruntukan Akta tersebut:

- (i) you may, upon payment of a prescribed fee, make a data access request in writing to us; and
Anda boleh, apabila dibayar fi yang ditetapkan, membuat suatu permintaan mengakses data secara bertulis kepada kami; dan
- (ii) we may refuse to comply with a data access request or a data correction request and shall, by notice in writing, inform you of our refusal and the reasons of our refusal.
Kami boleh enggan mematuhi permintaan mengakses data atau permintaan pembetulan data dan hendaklah, melalui notis bertulis, memaklumkan anda mengenai keengganan tersebut dan sebab-sebab bagi keengganan tersebut.

7. We disclose or may disclose your personal data to the following third parties for the above Purposes:

Kami menzahirkan atau boleh menzahirkan data peribadi anda kepada pihak ketiga untuk Maksud-maksud di atas:

- (i) Companies and/or organisations that act as our agents, affiliates, business partners, subsidiary(ies), shareholders and its related companies and/or professional advisers;
syarikat dan/atau organisasi yang bertindak sebagai agen, ahli gabungan, rakan perniagaan, anak-anak syarikat, pemegang saham dan syarikat bekaitannya dan/atau penasihat profesional;
- (ii) companies and/or organisations (including but not limited to custodians, trustees, distributors, brokers) that assist us in processing and/or otherwise fulfilling transactions that you have requested;
syarikat dan/atau organisasi (termasuk tetapi tidak terhad kepada penjaga, pemegang amanah, pengedar, broker) yang membantu kami dalam memproses dan/atau sebaliknya memenuhi transaksi yang anda minta;
- (iii) companies and/or organisations that assist us in providing value added services that you have requested;
syarikat dan/atau organisasi yang membantu kami dalam menyediakan perkhidmatan tambah nilai yang anda minta;
- (iv) your advisers and/or agents (including but not limited to brokers, accountants, auditors, lawyers, financial advisers or other professional advisers) where authorised by you;
penasihat dan/atau agen anda (termasuk tetapi tidak terhad kepada broker, akauntan, juruaudit, peguam, penasihat kewangan atau penasihat profesional yang lain) di mana kebenaran diberikan oleh anda;
- (v) any other person notified by you as authorised to give instructions or to use the account(s)/investment(s) or products or services on your behalf;
mana-mana pihak lain yang anda telah memaklumkan kepada kami sebagai mempunyai kuasa untuk memberi arahan atau menggunakan akaun/pelaburan atau produk atau perkhidmatan bagi pihak anda;

- (vi) any other agents and/or counterparties that we are required to provide such information to by any laws (including any regulations, guidelines and/or obligations) and/or court orders; and/or

mana-mana agen dan/atau kaunterparti yang kami perlu memberi maklumat sebegitu melalui mana-mana undang-undang (termasuk mana-mana peraturan, garis panduan dan/atau obligasi-obligasi) dan/atau perintah mahkamah; dan/atau

- (vii) any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us.

mana-mana pihak yang berkaitan dengan penguatkuasaan atau pemeliharaan mana-mana hak kami di bawah perjanjian anda dengan kami.

subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to Eastspring Investments Berhad. The afore-mentioned third parties may in some instances be located outside of Malaysia.

tertakluk pada setiap masa kepada undang-undang (termasuk peraturan, garis panduan dan/atau kewajipan) berkaitan dengan Eastspring Investments Berhad (sama ada di dalam atau di luar Malaysia). Pihak-pihak ketiga yang disebutkan di atas boleh dalam keadaan tertentu terletak di luar Malaysia.

- 8. We may require your assistance if the personal data relating to other persons is required to process your personal data for the Purposes and you hereby agree to use your best endeavors to assist us when required.

Kami boleh menghendaki bantuan anda jika data peribadi yang berhubungan dengan orang lain dikehendaki untuk memproses data peribadi anda untuk Maksud-maksud tersebut dan anda dengan ini bersetuju untuk menggunakan usaha terbaik anda untuk membantu kami bila dikehendaki.

- 9. It is obligatory that you supply us your personal data (for example in application forms or account opening forms), (collectively, "compulsory personal data"). If you fail to supply us the compulsory personal data, we may refuse to process your personal data for any of the above Purposes.

Ia adalah wajib untuk anda memberikan kepada kami (contohnya dalam borang permohonan atau borang pembukaan akaun) anda (secara kolektif, "data peribadi wajib"). Jika anda gagal untuk memberikan kami data peribadi wajib tersebut, kami boleh enggan untuk memproses data peribadi anda untuk mana-mana Maksud-maksud tersebut.

- 10. We may transfer your personal data to a place outside Malaysia and you hereby give your consent to the transfer.

Kami boleh memindahkan data peribadi anda ke sesuatu tempat di luar Malaysia dan anda dengan ini memberikan persetujuan anda terhadap pemindahan tersebut.

- 11. You are responsible for ensuring that the information you provide us is accurate, complete, not misleading and is kept up to date.

Anda bertanggungjawab untuk memastikan bahawa maklumat yang anda berikan kami adalah tepat, lengkap, tidak mengelirukan dan terkini.

- 12. In the event of any inconsistency between the English version and the Bahasa Malaysia version of this Notice, the English version shall prevail over the Bahasa Malaysia version. Sekiranya terdapat apa-apa ketidak-konsistenan antara versi Bahasa Inggeris dan versi Bahasa Malaysia Notis ini, versi Bahasa Inggeris akan mengatasi versi Bahasa Malaysia.

TERMS AND CONDITIONS OF THE EASTSPRING INVESTMENTS MASTER ACCOUNT

Note: When your account becomes dormant (zero balance for at least 7 years), you are required to re-open a new account if you decide to carry out any new transactions.

Definitions

“**Agent**” means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

“**Applicant**” means a person or entity applying to open a Master Account with Eastspring.

“**Deed**” means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

“**Designated Account Holder**” means the named secondary holder of the account who has not reached the age of majority (i.e. 18 years old).

“**Eastspring**” means Eastspring Investments Berhad.

“**Fund**” or “**Funds**” means any unit trust schemes managed by Eastspring.

“**Joint Holder**” means the person who jointly (equally) share concomitant rights and liabilities as Unit Holders of the Fund.

“**Offering Document**” means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

“**Trustee**” means Deutsche Trustees Malaysia Berhad

“**Unit Holder**” means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

APPENDIX – DEFINITIONS

Note: These are selected summaries of defined terms provided to assist you with the completion of this form. Further details can be found at the OECD automatic exchange of information portal or IRS FATCA website. If you have any questions then please contact your tax adviser or domestic tax authority.

Account Holder

The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

OECD

The Organisation for Economic Co-operation and Development (OECD) (French: Organisation de coopération et de développement économiques, OCDE) is an intergovernmental economic organisation with 36 member countries, founded in 1960 to stimulate economic progress and world trade.

TIN

(including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

By applying to open a Master Account with Eastspring, the Applicant agrees that:

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

1. Instructions/Voice Recordings

- 1.1. All instructions given or purported to be given via any written or facsimile transaction by the persons authorised to operate the Eastspring Master Account as named in the Eastspring Master Account Opening Form (“the Form”) or otherwise in writing are binding on the Applicant. Eastspring shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 1.2. Eastspring shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

2. Agent

- 2.1. If an Agent is named in the Form, Eastspring is entitled to process any relevant instructions received from such Agent without further reference to the Applicant unless Eastspring has received prior contrary instructions in writing duly signed by the Applicant.
- 2.2. Eastspring shall be entitled to regard the Agent as the Applicant's agent throughout the period of operation of the Eastspring Master Account unless otherwise notified in writing. Eastspring shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The Applicant shall have no right of action against Eastspring in connection with the execution by Eastspring of such instructions and undertakes not to make any claim against Eastspring in connection thereof.
- 2.3. Eastspring reserves the right to reassign another qualified person to replace Applicant's Agent at any time deemed fit and without having to give any reason whatsoever by prior notice.

3. Confirmation Advices/Statements

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant's address as detailed in the Form. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

4. Monies

- 4.1. All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 4.2. If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interests, or any returns in the case of Islamic funds) by Eastspring by cheque or, at the cost of the Applicant, by telegraphic transfer, within 30 calendar days from the date of application.
- 4.3. The Applicant confirms that Eastspring may issue a cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by Eastspring. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and sent to the last registered address of the Unit Holder(s) on Eastspring's records unless otherwise notified in writing.
- 4.4. In the absence of any expressed instructions in the Form, the Applicant hereby authorises Eastspring to automatically reinvest any distributions in the relevant Fund(s) without further reference to the Applicant.

5. Rejection/Cancellation of Application

- Eastspring as the Manager of the respective Funds is entitled to:
- (a) Reject any Form, which is not completed in full and supported by the requested documents and payments;
 - (b) Cancel any units issued if the payment for the units cannot be matched within 7 business day of the receipt of the application or subscription instruction; and

- (c) In its absolute discretion (without giving any reason) reject in whole or part hereof any application for subscription or switching and suspend the operation of the Eastspring Master Account.

6. Representation

The Applicant shall not rely on any information or representations other than those contained in the relevant Deed, Offering Documents and their supplementals, if any.

7. Notices

All notices and other documents shall be sent at the risk of the Applicant to the Applicant's address as stated in the Form. Unless due to wilful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction. Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

8. Indemnity

- 8.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the wilful default or negligence of Eastspring.
- 8.2. The Applicant acknowledges and accepts that Eastspring has absolute discretion to rely on facsimile confirmation from the Applicant and undertakes to indemnify and hold harmless Eastspring, its employees and Agents against all costs, expenses, loss of liabilities, claims and demands arising out of relying on the Applicant's confirmation.

9. Set Off

Eastspring is entitled to set off any claim, which Eastspring or the Trustee may have against any of the assets, units or cash of the Applicant held by Eastspring or relevant Trustee(s).

10. Tax Implications

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia's Tax regulations and any other applicable law.

11. Sophisticated Investors

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- (a) a holder or an executive director or a chief executive officer of a holder of a Capital Markets Services License.
- (b) an individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM 3 million or its equivalent in foreign currencies, excluding the value of the individual's primary residence;
- (c) an individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
- (d) an individual who jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

12. Designated Account Holder

- 12.1. The Designated Account Holder will not enjoy the rights of a Joint Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s).
- 12.2. Upon the death, bankruptcy or insanity of the Principal Account Holder or the occurrence of anything which renders the Principal Account Holder legally incapable of holding any units and where the Designated Account Holder is a minor (i.e. person below the age of 18 years), any person becoming entitled to the Units held by the Principal Account Holder may apply to Eastspring to be registered as the Unit Holder in place of the Principal Account Holder in question. Such application shall be in such form as Eastspring may prescribe and shall be accompanied by such evidence as Eastspring may require of that person's right to be so registered.
- 12.3. Upon attaining the age of maturity, the Designated Account Holder will be registered by Eastspring as a Joint Holder. The Joint Holder is required to submit additional due diligence documentation including but not limited to specimen signature and certified true copy of IC/Passport to Eastspring for its processing and record purpose.

13. Information or representation by Principal Account Holder

The Joint Holder agrees that the Principal Account Holder will be responsible to provide information or representations on behalf of the Principal Account Holder and Joint Holder to the Agent and/or Eastspring for the purpose of assessing suitability of any investment in the fund(s). In this regard, the Agent and/or Eastspring can rely on the information or representations made by the Principal Account Holder for such purpose and will not be liable for any recommendations made by the Agent and/or Eastspring which has been based on the information or representations provided by the Principal Account Holder.

14. Miscellaneous

- 14.1. References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 14.2. The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- 14.3. Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

15. Compliance with laws in various jurisdictions

- 15.1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or selfregulatory bodies (the “Authorities” and each an “Authority”) in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the “Applicable Requirements”).
- 15.2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- 15.3. If a Unit Holder and Joint Holder, where applicable do not:
 - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
 - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.