



Please fill up using **BLOCK LETTERS** and (✓) where appropriate.

First time applicants must complete the Account Opening Form and Suitability Assessment Form. In accordance with the requirements of the Capital Markets and Services Act 2007, this form should not be circulated unless accompanied by the relevant Prospectus with the Product Highlights Sheet and/or Information Memorandum including any Supplemental Prospectus and/or Supplemental/Replacement Information Memorandum (collectively known as “**Offering Document**”). Applicants are required to read and understand the contents of the Offering Document before completing this form.

For HLISAM Use Only:Unit holder Account No:

	Processed By:	Verified By:
Initial		
Date		

1. PARTICULARS OF ENTITY APPLICANTCorporation Registration No: Tax File No: Name of Corporation:
(as per Company Registration) Country of Incorporation: Date of Incorporation: SST No.:

Type of Corporation:

<input type="checkbox"/> 1 Corporation	<input type="checkbox"/> 3 Cooperative	<input type="checkbox"/> 5 Pension Fund	<input type="checkbox"/> 7 Statutory Body
<input type="checkbox"/> 2 Partnership	<input type="checkbox"/> 4 Sole-proprietor	<input type="checkbox"/> 6 Non-profit Organisation	<input type="checkbox"/> 8 Others (please specify) <input type="text"/>

Status of Incorporation:

<input type="checkbox"/> 1 Malaysian Bumiputra Controlled
<input type="checkbox"/> 2 Malaysian Non-Bumiputra Controlled
<input type="checkbox"/> 3 Non-Malaysian Controlled
<input type="checkbox"/> 4 Government Controlled

Source of Fund:

<input type="checkbox"/> 1 Disposal of Non-Core Business/Asset/Investments
<input type="checkbox"/> 2 Fund Raising Exercise
<input type="checkbox"/> 3 Cash in Hand/Surplus Fund/Working Capital

Nature of Business/Sector: Shareholders' Fund/Net Asset
(latest audited accounts): RM Investment Purpose: ☐ Seeking Income/Dividend Distribution ☐ Capital Growth ☐ Better Returns ☐ Short-Term Placement
☐ Others (Please Specify) **2. CORRESPONDENCE ADDRESS FOR ENTITY APPLICANT**Registered Address: Postcode: Town/City: State: Country: Correspondence Address: Postcode: Town/City: State: Country: Telephone No. (Office): Fax No: Contact Person (1): Designation (1): Email Address (1): Contact Person (2): Designation (2): Email Address (2): **3. BANK ACCOUNT DETAILS**Bank Name: Bank Account Number: Account Holder Name: **Important note: Payment to a third party account is strictly prohibited. Kindly provide your own bank account details.**

4. DISTRIBUTION INSTRUCTION

☐ Reinvest ☐ Pay to bank account as specified in Bank Account Details

5. FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") DECLARATION

SECTION A: Indicate the entity's category	
Select one of the following:	For Office Use:
<input type="checkbox"/> Non-U.S. government entities	If selected, the entity is classified as Non U.S. Person
<input type="checkbox"/> Non-U.S. central bank	
<input type="checkbox"/> Public listed entity that is regularly traded on Bursa Malaysia or another stock exchange outside the U.S., including its subsidiaries (exclude Financial institutions⁽¹⁾ outside U.S.)	
<input type="checkbox"/> The entity's revenue is mainly (at least 50%) derived from its core business activity (other than investment activities) <u>Declaration:</u> <input type="checkbox"/> An entity, out of U.S., engaged in an active business other than that of a financial institution	If selected, the entity is classified as active Non-Financial Foreign Entity ("NFFE")
<input type="checkbox"/> Financial institutions ⁽¹⁾ outside U.S. FATCA Classification (Refer to Form W-8BEN-E): _____	If selected, • Please fill up Form W-8BEN-E
<input type="checkbox"/> The entity is incorporated/organised in U.S. Please select one of the categories: <input type="checkbox"/> Specified U.S. person (Refer to Form W-9) <input type="checkbox"/> Non specified U.S. person (Refer to Form W-9)	If selected, • Please fill up Form W-9
<input type="checkbox"/> The entity's revenue is mainly (at least 50%) derived from investment activities <u>Declaration:</u> <input type="checkbox"/> An entity, out of U.S., engaged in business other than that of a financial institution <u>Please select one of the followings:</u> Does the entity have substantial U.S. Owners ^{(3)?} <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes" is selected: • The entity is classified as reportable passive NFFE and • Please fill up Form W-8BEN-E (Part XXX) If "No" is selected: • The entity is classified as non-reportable passive NFFE

SECTION B: DECLARATION

We hereby declare as follows:-

- We represent and declare that the information provided above is true, accurate and complete. We understand that the term "U.S. person⁽²⁾" means a person described in section 7701(a)(30) of the Internal Revenue Code.
- We hereby consent for Hong Leong Islamic Asset Management Sdn Bhd, or any of its affiliates, including branches (collectively "HLISAM") to report our information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- We hereby consent that HLISAM may withhold from our account(s) such amounts in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.
- We hereby consent that HLISAM may classify us as a recalcitrant account holder or non-participating foreign financial institution ("NPFFI") and/or suspend, recall or terminate our account(s) and/or facilities granted to us, in the event we fail to provide accurate and complete information and/or documentation as the Manager may require.
- We undertake to notify HLISAM in writing within 30 calendar days if there is a change in any information which we have provided to HLISAM.

Definitions

- Financial institutions means any entity that:
 - Accepts deposits in the ordinary course of a banking or similar (depository institution), or
 - Holds, as a substantial portion of its business, financial assets for the benefit of one or more other persons (custodial institution); or
 - Is an investment entity; or
 - Is an insurance company that is obligated to make payments with respect to, a cash value insurance or annuity contract (specified insurance company); or
 - Is an entity that is a holding company or treasury centre (that is part of the group of (i) - (v) as above or formed as a collective investment vehicle, mutual fund, exchange traded fund, private equity fund, hedge fund, venture capital fund, leveraged buyout fund, or any similar investment vehicle established with an investment strategy of investing, reinvesting, or trading in financial assets
- The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:
 - a citizen or resident of the United States,
 - a United States partnership,
 - a United States corporation,
 - any estate (other than an estate the income of which, from sources without the United States which is not effectively connected with the conduct of a trade or business within the United States, is not includible in gross income under the Internal Revenue Code), and
 - any trust if—
 - A court within the United States is able to exercise primary supervision over the administration of the trust, and
 - One or more United States persons have the authority to control all substantial decisions of the trust.
- Substantial United States owners mean:
 - With respect to any foreign corporation, any specified U.S. person that owns, directly or indirectly, more than twenty-five percent (25%) of the stock of such corporation (by vote or value)
 - With respect to any foreign partnership, any specified U.S. person that owns, directly or indirectly, more than twenty-five percent (25%) of the profits interests or capital interests in such partnership; and
 - In the case of a trust:
 - Any specified U.S. person treated as an owner of any portion of the trust under sections 671 through 679; and
 - Any specified U.S. person that holds, directly or indirectly, more than twenty-five percent (25%) of the beneficial interests of the trust.

SECTION A: Overview

- 1.1 The Common Reporting Standard, developed in response to the G20 request and approved by the OECD Council on 15 July 2014, calls on jurisdictions to obtain information from their financial institutions and automatically exchange that information with other jurisdictions on an annual basis. It sets out the financial account information to be exchanged, the financial institutions required to report, the different types of accounts and taxpayers covered, as well as common due diligence procedures to be followed by financial institutions.
- 1.2 Completion of the FATCA declaration does not substitute or relinquish your obligation to complete this CRS declaration.
- 1.3 HLISAM as a financial institution does not provide tax or legal advice to you. If you any questions concerning your tax residency, you are advised to consult a tax adviser or visit the OECD website for further information (<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>).
- 1.4 Do not use this CRS declaration form, if you are an individual or an executor/administrator or an estate.

SECTION B: CRS Status of Account Holder

Please check "✓" one of the following:-

Is the Account Holder ONLY a Malaysian tax resident?

<input type="checkbox"/> Yes (please do not complete Tax Residence Information section below)	<input type="checkbox"/> No (please complete Tax Residence Information section below)
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1. Tax Residence Information

No	Country/Jurisdiction of Tax Residence	Tax Identification No. (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason* (A, B or C)	For Reason B, Account Holder is unable to obtain TIN or equivalent number, please state reason* (B(i), B(ii), B(iii) or B(iv))
1				
2				
3				

*Note:

Reason A - The country/jurisdiction where **Account Holder** is a resident does not issue TINs to its resident.

Reason B - The **Account Holder** is otherwise unable to obtain a TIN or equivalent number due to any one of the reasons as follows:-

B(i)	No tax obligation, therefore country does not issue TIN.	B(iii)	Recently became tax resident/citizen, therefore no TIN is issued yet. (TIN to be provided within 90 days)
B(ii)	Minor/Retiree, therefore country does not issue TIN.	B(iv)	Exempted from tax, therefore country does not issue TIN. (require a copy of exemption letter issued by Tax Authority)

Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

2. Entity Type

#	Description	Action Required
Financial Institutions ("FI")		
A	<input type="checkbox"/> Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution	See "Controlling Person" Section below
B	Other Financial Institution	-
B1	<input type="checkbox"/> Depository Institution, Custodial Institution or Specified Insurance Company	-
B2	<input type="checkbox"/> Investment Entity	-
Non-Financial Entity ("NFE")		
C	<input type="checkbox"/> Active NFE - A corporation that is publicly traded or a related entity of such corporation:- <input type="checkbox"/> The Account Holder is a publicly traded corporation and having its shares in a stock exchange. <input type="checkbox"/> The Account Holder is a related entity of a publicly traded corporation which is traded on a stock exchange.	- <i>Please specify the relevant stock exchange:</i> <i>Please specify the corporation:</i> <i>Please specify the relevant stock exchange in which the shares of the corporation are traded:</i>
D	<input type="checkbox"/> Active NFE - A Government Entity	-
E	<input type="checkbox"/> Active NFE - A Central Bank	-
F	<input type="checkbox"/> Active NFE - An International Organisation	-
G	<input type="checkbox"/> Active NFE - (other than Entity's stated in C to F)	Active business Holding company that is a member of a non-financial group Start-up company Liquidating company Treasury centre that is member of a non-financial group Charity or non-profit organization
H	<input type="checkbox"/> Passive NFE - Not an active NFE	See "Controlling Person" Section below

Details of Controlling Person ("CP")					
1	Name (as per NRIC/Passport):				
2	NRIC/Passport No.:				
3	Date of Birth (DD/MM/YYYY):				
4	Country of Birth:				
5	Residential Address:	Country:			
6	Correspondence Address (if different from Residential Address):	Country:			
7	Please check "✓" one of the following:-				
Is the Controlling Person ONLY a Malaysian tax resident?					
<input type="checkbox"/> Yes (please do not complete Tax Residence Information section below) <input type="checkbox"/> No (please complete Tax Residence Information section below)					
1. Tax Residence Information					
No	Country/Jurisdiction of Tax Residence	Tax Identification No. (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason* (A, B or C)	For Reason B, Controlling Person is unable to obtain TIN or equivalent number, please state reason* (B(i), B(ii), B(iii) or B(iv))	
1					
2					
3					
*Note: Reason A - The country/jurisdiction where Controlling Person is a resident does not issue TINs to its resident. Reason B - The Controlling Person is otherwise unable to obtain a TIN or equivalent number due to any one of the reasons as follows:-					
B(i)	No tax obligation, therefore country does not issue TIN.	B(iii)	Recently became tax resident/citizen, therefore no TIN is issued yet. (TIN to be provided within 90 days)		
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Reason C - No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)					
List of Type of Controlling Person ("CP")					
#	CP of Legal Person	#	CP of a Trust	#	CP of a Legal Arrangement (Non-Trust)
1A	Controlled by ownership	2A	Settlor	3A	Settlor-equivalent
1B	Control by other means	2B	Trustee	3B	Trustee-equivalent
1C	Senior Managing Official	2C	Protector	3C	Protector-equivalent
		2D	Beneficiary	3D	Beneficiary-equivalent
		2E	Other	3E	Other-equivalent
Type of Controlling Person (Select one from the above list):		Reason if selection is 2E or 3E:			
8	If you are a controlling person of an Entity that maintains an existing Entity account with HLISAM, you are required to provide us with the Entity's name				
	Name of CP's Controlled Entity	Type of "CP": (Select one from the above list)		Reason if selections is 2E or 3E:	
Entity (1)					
Entity (2)					
Entity (3)					

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Definitions	
Account Holder	Means a person listed or identified as the holder of a Financial Account by the Financial Institutions that maintains the 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. With respect to a jointly held account, each joint holder is treated as an Account Holder.
Active NFE	<p>means any Non-Financial Entity that meets any of the following criteria:</p> <p>Less than 50 per cent of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 per cent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;</p> <p>The stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;</p> <p>The NFE is a Governmental Entity, an International Organization, a Central Bank, or an Entity wholly owned by one or more of the foregoing;</p> <p>Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;</p> <p>The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;</p> <p>The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;</p> <p>The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or</p> <p>The NFE meets all of the following requirements;</p> <p>It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</p> <p>It is exempt from income tax in its jurisdiction of residence;</p> <p>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.</p>
Controlling Person	Controlling Persons are the natural person(s) who ultimately have a controlling ownership interest (25%) in the entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the entity will be the natural person(s) who exercises control of the entity through other means. Where no natural person(s) is/are identified as exercising control of the entity through ownership interests, then under the CRS, the Reportable Persons is/are deemed to be the natural person(s) who is authorised to represent the entity concerned.
Investment Entity	<p>Any entity that primarily conducts as a business, one or more of the following activities or operations for and on behalf of their customer: trading in money market instruments (cheques, bills, certificate of deposits, derivatives, etc.), foreign exchange, exchange, interest rates, index instruments, transferable securities or commodity futures trading;</p> <p>individual and collective portfolio management;</p> <p>otherwise investing, administering, or managing financial assets or money on behalf of other persons (An investment manager/investment advisor falls under the definition of Investment Entity).</p> <p>Any entity where the gross income of which is primarily attributable to investing, reinvesting or trading in Financial Assets, if the Entity is managed by another Entity which is a Depository Institution, a Custodial Institution, a Specified Insurance Company or an Investment Entity as described in (a) above.</p> <p>An entity is "managed by" another entity if the managing entity performs, either directly or indirectly, or through another service provider on behalf of the managed entity, any of the activities or operations described in (a) above.</p> <p>An entity only manages another entity if it has discretionary authority to manage the other entity's assets (either whole or in part). Where an entity is managed by a mix of Financial Institutions, NFEs or individuals, the entity is considered to be managed by another entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the other Investment Entity as described in (a) above, if any of the managing entities is such an entity.</p>
Investment Entity located in a non-participating jurisdiction	An Investment Entity (defined in (a) above) which is located in a non-participating jurisdiction. Please refer to the website http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/ for the countries listed as participating jurisdictions. This list may be revised from time to time and you are advised to keep yourself updated of any changes.
Malaysia Tax Resident	For the definition of Malaysian tax resident entity, please refer to the link: http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/Malaysia-Residency.pdf the contents of which may be amended from time to time.
NFE	is an entity that is not a Financial Institution;
Passive NFE	<p>means any:</p> <p>NFE that is not an Active NFE; or</p> <p>an Investment Entity that is located in a Non-Participating Jurisdiction and managed by another Financial Institution.</p>
Reportable Jurisdiction	means a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

Definitions

Reportable Person	A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes; and
TIN	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 entity and used to identify the entity for the purpose of administering the tax laws of such jurisdiction. For e.g. in Malaysia, the TIN will be the identification number issued by the Inland Revenue Board of Malaysia.

Disclaimer: the above definitions have been included to assist you to complete this form only and are not meant to supersede any of the definitions issued by the OECD. Please refer to the OECD website for more detailed definitions. Additionally, if you have any doubts or queries, please consult your tax, legal or such other professional advisor for assistance.

Part 4: Declaration

We hereby declare as follows:-

1. General

- 1.1 the information supplied by us is subject to the terms and conditions governing the Account Holder's relationship and accounts with HLISAM and its related and associated corporations setting out how HLISAM may use and share information supplied by us;
- 1.2 the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or country/jurisdiction in which the Account Holder may be resident for tax purposes pursuant to the agreements between competent authorities to exchange such information;
- 1.3 we are the account holder or we are authorised to sign for the account holder, of the account(s) to which this form relates;
- 1.4 if there is a change in circumstances that affects the tax residence of the account holder or causes the information contained herein to become incorrect or incomplete, we further declare that we are obligated to inform HLISAM of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification form; and
- 1.5 pursuant to section 113A of the Income Tax Act 1967 including any amendments, modifications and variations thereof, if we make or give any incorrect information, we understand that we may be liable on conviction to a fine not less than RM20,000 and not more than RM100,000 or to imprisonment for a term not exceeding 6 months or to both.

2. Controlling Person (if applicable)

- 2.1 the information contained in this form and information regarding the Controlling Person and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or country/jurisdiction in which the Controlling Person may be resident for tax purposes pursuant to the agreements between competent authorities to exchange such information;
- 2.2 We are the Controlling Person or are authorised to sign for the Controlling Person, of the account(s) to which this form relates; and
- 2.3 if there is a change in circumstances that affects the tax residence of the Controlling Person or causes the information contained herein to become incorrect or incomplete, we further declare that we are obligated to inform HLISAM of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification form.

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7. DECLARATION

The Applicant hereby declares, confirms and agrees:-

- that the information provided herein is accurate, complete and true and that the Applicant has not withheld any information which is material to the Applicant's application or could result in HLISAM rejecting the Applicant's application;
- to be bound by the Application T&C and HLISAM's Privacy Policy including any amendments, variations and/ or modifications thereof;
- that the Applicant is aware of the fees and charges that the Applicant will incur, both directly and indirectly, when investing in the relevant fund;
- that the Applicant has read the unit trust loan Financing Risk Disclosure Statement and understands its contents in the Application T&C (if applicable);
- that the information provided in the Suitability Assessment, Foreign Account Tax Compliance Act Declaration and Common Reporting Standard Declaration contained in the Applicant's application is accurate, complete and true and that the Applicant will immediately notify HLISAM if there is any change in the information; and
- for the purposes of investments in wholesale funds, the Applicant is a Sophisticated Investor (if applicable).

Authorised Signatory

Name: _____

Designation: _____

Authorised Signatory

Name: _____

Designation: _____



Date

8. DOCUMENTS REQUIREMENT

Prior to 31/3/2017	Photocopy of NRIC/Passport of Authorised Signatories	Board of directors resolution/Extract a board resolution for appointment and specimen authorized signatories (with name and NRIC/passport or any identification no) to operate the investment account	Duly certified true copy of certificate of incorporation or similar documents	Duly certified true copy of latest form 24, 44, 49 annual return	Duly certified true copy of memorandum article of association or constitution or by laws or certificate of registration	Audited Financial Statement
Post 31/3/2017			Notice of Registration	Section 14	Constitution (if any)	
Company	✓	✓	✓ (Form 8 or 9)	✓	✓	✓
Partnership	✓	✓	✓		✓ (including Partnership Agreement)	✓
Sole Proprietor	✓		✓ (Business Registration Certificate)			✓
Club/Society/Charities/Cooperative	✓	✓	✓	✓		✓
Pension Fund	✓				✓ (Trust Deed)	✓
Limited Partnership	✓	✓	✓ (Notice of Registration)			✓
Others	As determined by the Manager from time to time.					✓

9. FOR DISTRIBUTOR USE ONLY

Distributor Name : _____

Distributor Code

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Distributor's Signature	Branch
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PART A: GENERAL TERMS AND CONDITIONS

1. ACCOUNT OPENING APPLICATION 1.1. By completing the account opening application, whether made available by Hong Leong Islamic Asset Management Sdn Bhd ("HLISAM") as the Manager in physical form or electronically via an online platform or system ("Application"), the Applicant hereby acknowledges and agrees that the Applicant has read, understood and accepted: - (a) the terms and conditions contained herein. The Applicant further agrees to be bound by any variations or amendments to the T&C published from time to time at www.hlam.com.my/hlisam/ ("Website") (collectively, "Application T&C"); and (b) the prevailing Product Highlight Sheet, Prospectus, Information Memorandum, Deed and/or Disclosure Document including but not limited to any supplement and/or replacement made thereof (collectively referred to as "Offering Document"). 1.2 In the event of any inconsistency between the Application T&C and the terms and conditions contained in the Offering Document, the terms and conditions contained in the Offering Document shall prevail to the extent of such inconsistency. 1.3 An Application will only be processed by HLISAM upon submission of the Application, duly completed together with the relevant supporting documents. The information contained therein will be used by HLISAM for creation of account and record purposes. 1.4 Notwithstanding anything contained herein, HLISAM may exercise their sole and absolute discretion, without assigning any reason and/ or providing any notice to the Applicant to accept, reject and/ or take such other actions as it deems fit and proper relating and/ or in connection with the Applicant's Application and/ or instructions. 1.5 With respect to any Application submitted via electronic systems/mode (online), HLISAM may request the Applicant to provide HLISAM with the original duly completed physical Application, notwithstanding the Application may have been processed earlier by HLISAM. Any failure to comply with this request shall entitle HLISAM to take such action as it deems fit and proper, which includes but is not limited to redeeming the Applicant's investment and/ or terminating the Applicant's account.

2. REPRESENTATIONS AND WARRANTIES 2.1. The Applicant hereby represents and warrants to HLISAM the following: - (a) the contents of the Offering Document constitute the entire understanding of the Applicant in respect of the relevant fund that the Applicant has subscribed to and the Applicant has not relied upon any other advice, recommendation, information and/ or interpretation (whether oral or in writing), other than those contained in the Offering Document and which is the basis upon which the Applicant has derived the Applicant's decision to invest in the fund; (b) the Applicant is neither engaged in any unlawful activity nor are the Applicant's monies obtained from any illegal source or associated with any illegal activity; (c) any transaction and dealings contemplated under this arrangement will not contravene any applicable anti-money laundering laws or provisions; (d) any document, instruction and/ or information provided is accurate, true and complete and the Applicant undertakes to provide such information and documents as HLISAM may reasonably require for the purpose of due diligence/enhanced due diligence as required under the prevailing money-laundering laws; (e) the Applicant has the legal right, capacity and power to enter into this arrangement; (f) the Applicant is not a bankrupt and/ or subject to any material proceedings that if brought to the attention of and/ or made known to HLISAM may result in the arrangement being rejected or terminated; (g) the Application T&C, each transaction and/ or dealing (i) are binding on the Applicant and enforceable against the Applicant; and (ii) do not contravene and/ or violate the provisions of any applicable law, rule and/ or regulation; (h) save where the Applicant has notified HLISAM in writing and HLISAM agrees, the Applicant shall act as principal and sole beneficial owner (not as trustee and/ or nominee) in entering into these terms and conditions, transactions and/ or dealings; and (i) if the Applicant is a trustee, intermediary and/ or nominee, the Applicant shall undertake to ensure that the beneficiary is not in contravention of any anti-money laundering laws or provisions and the Applicant further undertakes to HLISAM that the requisite processes required under any anti-money laundering laws or provisions have been complied with. 2.2 Notwithstanding the generality of the foregoing the Applicant shall be deemed to represent and warrant to HLISAM at all material times that the representations and warranties contained above are accurate, true and correct in all respects and manner as if it were made on such date and repeated by virtue of each and every subsequent transaction envisaged thereafter entered into between the Applicant and HLISAM. It is the Applicant's responsibility to notify HLISAM in writing should any of the representations and warranties made by the Applicant be or becomes inaccurate, untrue or incorrect.

3. GOVERNMENT TAXES AND/OR STATUTORY/REGULATORY IMPOSED CHARGES, FEES ETC. 3.1 For the purpose of this clause, "Tax" means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including, without limitation, any consumption tax such as the sales and services tax, goods and services tax and other taxes by whatever name called, and any gharamah or ta'widh (where applicable) in respect thereof. "Appropriate Authority" means any government or taxing authority. 3.2 The fees and/ or all other monies to be paid by the Applicant to HLISAM under the terms and conditions herein, including any amount representing reimbursements to be paid by the Applicant to HLISAM, is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding. 3.3 In the event the Applicant is required by law to make any deduction or withholding from the fees and other monies payable to HLISAM under the terms and conditions herein in respect of any Tax or otherwise, the sum payable by the Applicant in respect of which the deduction or withholding is required shall be increased so that the net fees and/ or the net amount of monies received by HLISAM is equal to that which HLISAM would otherwise have received had no deduction or withholding been required or made. 3.4 The Applicant shall in addition to the fees and/ or all other monies payable, pay to HLISAM all applicable Tax at the relevant prevailing rate and/ or such amount as is determined by HLISAM to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the Applicant directly to any Appropriate Authority, which the Applicant shall remit directly to the Appropriate Authority. 3.5 If at any time an adjustment is made or required to be made between HLISAM and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with the terms and conditions herein by HLISAM, a corresponding adjustment may at HLISAM's discretion be made as between HLISAM and the Applicant and in such event, any payment necessary to give effect to the adjustment shall be made. 3.6 All Tax as shall be payable by the Applicant to HLISAM as herein provided shall be paid at such times and in such manner as shall be requested by HLISAM, failing which the Applicant shall pay to HLISAM the gharamah or ta'widh (where applicable) at the maximum rate of ten per centum (10%) per annum calculated on a day-to-day basis on the amount of Tax unpaid from the due date until payment. The gharamah or ta'widh (where applicable) amount shall not be compounded. HLISAM may prescribe any other rate as long as it does not exceed ten per centum (10%) per annum. 3.7 The Applicant hereby agrees to do all things reasonably requested by HLISAM to assist HLISAM in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction(s) contemplated in the terms and conditions herein, the Applicant agrees to provide its fullest cooperation to HLISAM in assisting HLISAM in complying with its obligations under the relevant laws. 3.8 The Applicant shall indemnify HLISAM and shall hold HLISAM harmless from any liability arising as a result of any breach of obligation on the part of the Applicant to pay the Tax as set out herein, together with all loss, costs and expenses resulting from such breach. Nothing in the terms and conditions herein requires HLISAM to pay any amount of gharamah or ta'widh (where applicable) or other amount for which the Applicant is liable for. 3.9 For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in the terms and conditions herein has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.

4. COMMUNICATIONS 4.1. HLISAM may communicate Statements (as defined below), annual reports, semi-annual reports and/ or such other notices or documents required under the applicable law with the Applicant via facsimile, electronic mail, short message service (SMS), announcements published on the Website or portal, mobile application including messenger platforms, social media and/ or such other form or manner as determined by HLISAM from time to time (collectively "Communications"). Unless HLISAM states otherwise, the Applicant shall only communicate with HLISAM in writing and deliver instructions via post, via facsimile, by hand or via email to HLISAM (collectively "Instructions"). 4.2 Communications and Instructions are processed in the ordinary course of business and are not dealt with on a priority basis. In the event that the transmitted information is time sensitive, the Applicant agrees to choose an alternative means of issuing Instructions that enables timely processing. Any such change in Communications shall be effective only upon receipt and acknowledgment thereof by HLISAM. 4.3 Such Communications by HLISAM to the Applicant shall be deemed to be duly served and/ or received by the Applicant, if the Communications are delivered, published, sent, issued, posted and/ or transmitted to the last known contact details available in HLISAM's records as provided by the Applicant. The Applicant acknowledges and agrees that it is the Applicant's responsibility to immediately inform HLISAM in writing of any changes to the Applicant's personal and correspondence/contact details and/ or particulars. 4.4 In no event, however, shall HLISAM be deemed to have received any Instructions given and/ or sent by the Applicant unless and until HLISAM affirmatively confirms receipt of the same in writing (if applicable). Any Instruction verbally, electronically and/ or such method duly accepted by HLISAM shall not be deemed to violate any applicable law including but not limited to any law requiring contracts to be made in writing. 4.5 HLISAM is entitled (but not obliged) to verify and be satisfied with the identity of the Applicant or any person acting on behalf of the Applicant (whether authorised or otherwise) purporting to give any Instructions. HLISAM shall be entitled to act in good faith, to act or otherwise, upon such Instructions from the Applicant without requiring further written confirmation. All instructions and/ or information given in writing to HLISAM are binding on the Applicant. 4.6 HLISAM shall be entitled to record any and all conversations between HLISAM and the Applicant and the Applicant consents without any reservation, to the use of such recordings and transcript thereof by HLISAM as conclusive evidence in any dispute between the Applicant and HLISAM. HLISAM shall not be required to maintain copies of such recording or transcript. 4.7 It is the Applicant's sole responsibility to ensure that all Instructions (including those Instructions communicated by the person acting on behalf of the Applicant) are accurate, correct and clearly transmitted to HLISAM.

5. ELECTRONIC COMMUNICATION 5.1. Unless the Applicant has stated otherwise in the Application, the Applicant agrees that any notice, demand or other document shall be delivered to the Applicant electronically via email, short message service (SMS), mobile application, facsimile and/ or such other method as determined by HLISAM ("Electronic Communication") based on the information as stated in the Application or the information last made known to HLISAM by the Applicant and shall be deemed to have been received by the Applicant immediately upon successful transmission thereof notwithstanding any delay caused by mechanical or electronic failure or any reasons whatsoever. 5.2 The Applicant acknowledges and accepts that any Electronic Communication to and from HLISAM may be associated with the following risks: - (a) non-delivery for whatever reason; (b) the disclosure of confidential information to third parties (whether authorised or otherwise); (c) the Electronic Communication may not be transmitted via a private, secure link, may not be encrypted and/ or contain such other security features; (d) unauthorised interception or modification by third parties; (e) the uninterrupted use of Electronic Communication cannot be guaranteed due to technical, maintenance or security reasons; and/ or (f) other usual hazards and/ or inherent risks arising out of and/ or in connection with Electronic Communication. 5.3 In the event there are any concerns or problems arising out of and/ or in connection with the Electronic Communication, the Applicant agrees that HLISAM may use any other mode of Communications.

6. ONLINE ACCESS 6.1. HLISAM may provide the Applicant with access to HLISAM's Online Member website ("Electronic Services") upon execution of this form. Such access shall be made available on no-obligations basis. The use of the website shall be subject to the terms and conditions posted on the website. 6.2 Information regarding the grant of such access will be sent to the Applicant's email address provided in the Application. 6.3 HLISAM shall be entitled to: - (a) modify, suspend or terminate the operation of the Electronic Services; and/ or (b) suspend or terminate the Applicant's access to or use of the Electronic Services at any time. 6.4 While HLISAM shall endeavour to provide prior notice of such modification, suspension or termination as set out in clause 6.3, in certain circumstances, HLISAM may not be able to provide prior notice. In such event, HLISAM shall endeavour to provide notice as soon as reasonably possible. 6.5 For the avoidance of doubt, any Electronic Services downtime, modification, cancellation, termination or suspension of the Electronic Services shall not entitle any Applicant to any claims against HLISAM or compensation arising from any losses or damages suffered or incurred by the Applicant as a direct or indirect result of the downtime, modification, cancellation, termination or suspension of the Electronic Services.

7. PERSONAL DATA AND APPLICANT'S INFORMATION 7.1. The Applicant agrees that the Applicant's personal data and information may be made available, without limitation, to HLISAM's distributors, vendors, agents or advisors, the Hong Leong Group of Companies⁵⁵, all relevant and applicable authorities/regulators, and/ or any other person requiring the same for the performance of their services to HLISAM or for the performance of the contract between HLISAM and the Applicant including, but not limited to, for the purposes of sharing information for credit, administration, reference, business development and marketing purposes. The Applicant agrees and consents that HLISAM may disclose the Applicant's personal data or information to any or all of the parties stated above and may if necessary, do so notwithstanding that the recipient's place of business is outside Malaysia, or that such information following disclosure will be collected, held, processed or used by such recipient in whole or in part, in one or more locations outside Malaysia. Additionally, HLISAM shall deal with the Applicant's personal data and information in accordance with its prevailing privacy policy as may be amended or supplemented from time to time. The Applicant hereby confirms that the Applicant has read, understood and accepted HLISAM's prevailing privacy policy⁵⁶ and the Applicant's continued holding of an account with HLISAM and/ or any further investment made shall be deemed as acceptance of the terms and conditions. Institutional or corporate Applicants represent and warrant that in relation to any individual's personal data provided to HLISAM, the Applicant has obtained the individual's requisite consent for disclosure to and processing of such personal data by HLISAM pursuant to HLISAM's prevailing privacy policy.

⁵⁵Hong Leong Group is defined as Hong Leong Company (Malaysia) Berhad and includes the subsidiaries, related companies and affiliates of HLISAM.

⁵⁶For the most current version of the privacy policy at all material times, please refer to HLISAM's website.

8. ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001 8.1. The Applicant hereby warrants that: - The Applicant shall at all times adhere to and comply with the Anti-Money Laundering, Anti-Terrorism Financing And Proceeds of Unlawful Activities Act 2001 ("AMLA") including any amendments from time to time and any laws and regulations relating to anti-money laundering and anti-terrorism financing activities with respect to all transactions or matters whatsoever and howsoever arising whether directly or indirectly with HLISAM, and in particular: - (a) HLISAM shall be entitled to keep records of the Applicant's transactions and to further disclose any information pertaining to the Applicant, as may be required by law or any governmental or regulatory authority for purposes of compliance with anti-money laundering and anti-terrorism financing laws and regulations; and (b) the Applicant undertakes to provide HLISAM with all relevant information and documents, as and when requested, for purposes of identification of the Applicant and verification of the source of funds; 8.2. No person other than the Applicant has or will have any interest in the account (where applicable); 8.3 All monies as may be paid to HLISAM from time to time shall come from a legitimate (and not illegal) source; 8.4 The Applicant agrees to provide such information and documents as may be necessary to verify the Applicant's identity and do all such acts and things as may be necessary to enable HLISAM to comply with AMLA and the governing laws, rules and regulations (whether in Malaysia or elsewhere) and the Applicant agrees that HLISAM shall not be liable or responsible in anyway whatsoever and shall be held harmless for matters in relation thereto; 8.5 The Applicant agrees that HLISAM shall not be liable or responsible in any way whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by HLISAM have not been promptly provided to HLISAM; and 8.6 HLISAM reserves the right to terminate the relationship if any documents requested pursuant to the AMLA requirements are not received within the requested period.

10. TERMS & CONDITIONS (CONT.)

9. SUSPENSION AND TERMINATION 9.1. HLISAM reserves its sole and absolute discretion to terminate any arrangement and/or relationship with the Applicant without any compensation, by giving seven (7) days written notice or if such termination is required by any relevant laws, authority, then termination may be issued to take effect immediately. 9.2 HLISAM reserves the right to suspend, close or terminate any arrangement and/or relationship with the Applicant for any reason whatsoever at any time without assigning any reason whatsoever and without recourse notwithstanding any terms stating otherwise. In the event of suspension, HLISAM need not stipulate a time period for the suspension. Any termination or suspension of any arrangement and/or relationship with the Applicant or any of the services offered by HLISAM or any part thereof (with or without cause) and any redemption of units or withdrawal of monies, whether or not following termination, shall be without prejudice to the right of HLISAM to settle any transactions entered into or to settle any liability incurred on behalf of the Applicant prior to termination at the discretion of HLISAM. HLISAM shall be entitled to cancel any unexecuted instructions. The Applicant shall remain liable for all resulting costs, losses and expenses incurred. Additionally, upon termination, HLISAM shall be entitled in its absolute discretion to deal with the Applicant's units maintained in the relevant fund as HLISAM deems fit and proper to do so.

10. LIABILITY & INDEMNITY 10.1. Neither HLISAM nor any of HLISAM's directors, employees, agents, contractors, Consultants (as defined) shall be liable for any direct, indirect, special or consequential damages which may be suffered and/or to be suffered by the Applicant, such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, (whether in contract or in tort) arising directly or indirectly in connection with or arising out of the Application and the Application T&C, save where such damages or loss was caused by fraud or wilful default on the part of HLISAM. 10.2 The Applicant hereby indemnifies and hold harmless HLISAM and any of their agents against any actions, proceedings, claims, losses, damages and costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with the Application, account or in connection with any Instructions given by or on behalf of the Applicant unless due to fraud or wilful default of HLISAM. 10.3 Notwithstanding any loss or damage that the Applicant might incur for any reason whatsoever (including, without limitation, all damages referenced in clauses 10.1 and 10.2 above), the total aggregate liability of HLISAM and any of HLISAM's directors, employees, agents, contractors, Consultants in connection with any claims (for loss or damage) made by the Applicant shall not exceed the fees and commissions paid by the Applicant to HLISAM during the six (6) months immediately preceding the Applicant's first written claim in relation to the loss or damage. Notwithstanding the preceding sentence, HLISAM's maximum amount of liability to each Applicant in each calendar year shall not exceed Ringgit Malaysia Five Thousand (RM5,000.00).

11. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) 11.1. Notwithstanding anything to the contrary herein contained: - (a) Any payment made by, or on behalf of HLISAM to, or for the benefit of the Applicant shall be made subject to any withholding or deduction imposed on such payment pursuant to or on account of Foreign Account Tax Compliance Act ("FATCA") or any other arrangements with foreign governments or regulators or no additional payment shall be required, nor any payment increased, on account of any such withholding or deduction. HLISAM shall not be required to indemnify the Applicant on account of any loss, liability or cost imposed as a result of, or otherwise arising from, such withholding or deduction; (b) If HLISAM is required to make any deduction or withholding pursuant to or on account of FATCA or any other arrangements with foreign governments or regulators in respect of any payment, and HLISAM does not so deduct or withhold and a liability resulting from such failure to withhold or deduct is assessed directly against HLISAM, then the Applicant hereby agrees to indemnify HLISAM therefor (notwithstanding any limitation on indemnification otherwise included in these terms and conditions) and to promptly pay to HLISAM the amount of such liability. The Applicant's indemnification obligation hereunder shall include any related liability for gharamah or ta'widh (where applicable) or other charges and if the Applicant has failed to provide HLISAM, in a timely fashion, with sufficient information necessary for HLISAM to determine whether and/or to what extent it is required to make any deduction or withholding pursuant to or on account of FATCA or any other arrangements with foreign governments or regulators, shall include any related liability for penalties; and (c) The Applicant hereby consents to the disclosure of information on the Applicant by HLISAM to local and foreign regulatory and/or tax authorities including those in the United States.

Note: "FATCA" means sections 1471 through 1474 of the United States Internal Revenue Code of 1986, as amended and/or supplemented, any current or future regulations or official interpretations thereof, any agreement entered into thereunder, or any fiscal or regulatory legislation, rules or practices adopted pursuant to any intergovernmental agreement entered into in connection with the implementation thereof.

12. AMENDMENTS 12.1. HLISAM may in its absolute discretion change, amend or vary any of the Application T&C at any time or from time to time including but not limited to imposing additional clauses which shall bind the Applicant from the date such amendments come into effect. 12.2 Notice to the Applicant of any such change, amendment or variation shall be deemed effected: (a) where such change, amendment or variation was posted on the Website - thirty (30) days after the date of such posting. The onus of checking the Website for any variations or supplements/supplemental terms shall rest with the Applicant; (b) where written notification of such change, amendment or variation was given - fourteen (14) days after issuance of written notification to the Applicant (whether via email, post or courier) subject at all times to HLISAM's right to provide a shorter notice period where such change, amendment or variation is required by law to be brought into effect immediately or at a sooner date; or (c) immediately upon the Applicant's acceptance of such change, amendment or variation via the Website. 12.3 The relevant provisions of these terms and conditions shall thereafter be deemed to have been changed, amended or varied accordingly and shall be read and construed as if such changes, amendments or variations had been incorporated in and had formed part of the Application T&C at the time of execution hereof. 12.4 In addition, when using any particular services, the Applicant may be subject to guidelines, rules, product requirements and/or sometimes, additional terms applicable to such services. All such guidelines, rules, product requirements and additional terms are hereby incorporated by reference into the Application T&C. By continuing to maintain any arrangement and/or relationship with HLISAM and/or by continuing to invest with HLISAM, the Applicant is deemed to have accepted and agreed to, at all material times, all of HLISAM's prevailing terms and conditions as posted on the Website for its accounts and any related services as amended or supplemented from time to time. 12.5 In the event of any inconsistency in the terms and conditions or any interpretations thereof between the various versions, the latest terms and conditions in respect of the relevant subject matter as published on the Website shall prevail.

13. SEVERABILITY 13.1. Each of the provisions contained herein is severable and distinct from the others and if at any time one or more of such provisions is or becomes invalid, void and/or illegal, the enforceability of the remaining provisions hereof shall not in any way be effected or impaired thereby.

14. SUCCESSORS BOUND 14.1. The Application T&C and the rights and obligations created under it shall be binding upon and inure solely for the benefit of the Applicant or HLISAM (as the case maybe) and their respective heirs, personal representatives, successors in title and permitted assigns of the Applicant or HLISAM (as the case maybe).

15. GOVERNING LAW 15.1. The Application T&C shall be read and construed in accordance with the laws of Malaysia and the parties hereby submit to the exclusive jurisdiction of the courts of Malaysia.

16. DIGITAL / ELECTRONIC SIGNATURE 16.1. The receipt by HLISAM of a duly completed Application from the Applicant via electronic mail (in any format deemed acceptable by HLISAM) may have the same effect as an original duly completed physical Application. 16.2. HLISAM may allow or stipulate the use of digital or electronic signatures from time to time and the Applicant agrees and accepts that the use of digital or electronic signatures shall have the same force and effect as manual signatures.

17. ANTI-BRIBERY AND CORRUPTION POLICY 17.1. The Applicant acknowledges that HLISAM practices a zero-tolerance position towards any form of bribery and corruption in line with its Anti-Bribery and Corruption Policy ("ABC Policy") available at the Website and does not condone or consent to the Applicant corruptly authorising, giving, agreeing to give, promising, offering, soliciting, receiving, or agreeing to receive any gratification (as defined in Malaysian Anti-Corruption Commission Act 2009) whether for the benefit of itself or of another person, including HLISAM. 17.2 The Applicant shall, and where applicable, shall cause its directors, officers, employees, agents and contractors to comply with HLISAM's ABC Policy and all applicable anti-bribery and corruption laws and regulations ("Anti-Bribery Laws"). 17.3 The Applicant shall immediately notify HLISAM of any non-compliance or attempted non-compliance with HLISAM's ABC Policy and/or Anti-Bribery Laws affecting HLISAM. The Applicant may also report the same through HLISAM's whistleblowing channel available at the Website. 17.4 If the Applicant is in non-compliance with or has breached HLISAM's ABC Policy and/or Anti-Bribery Laws, HLISAM shall be entitled to suspend or terminate the Applicant's Account with immediate effect and without prejudice to any other rights or remedies of HLISAM.

PART B: SPECIFIC TERMS AND CONDITIONS

18. FEES, CHARGES AND EXPENSES 18.1 The Applicant shall be responsible for the payment of any charges, fees, costs, expenses and other liabilities properly payable or incurred by HLISAM in holding or executing transactions in respect of any relevant fund(s). For further information on the fees and charges charged by HLISAM, please refer to the Offering Document and/or the Website. 18.2 HLISAM reserves the right to impose additional administration related expenses that may be incurred in carrying out any Instructions given by the Applicant. 18.3 HLISAM shall not be liable to pay any gharamah or ta'widh (where applicable) / profit to the Applicant for any monies held by HLISAM for the Applicant for any reason whatsoever.

19. PRINCIPAL APPLICANT AND/OR JOINT APPLICANT 19.1 Individual Applicant (a) The individual Applicant shall have attained the age of majority at the time of the Application. 19.2 Principal and Joint Applicant (a) In the case where there are two (2) applicants, the first applicant shall be referred to as the Principal Applicant, whom shall have attained the age of majority at the time of the Application. (b) The second or other applicant in the Application shall be known as the "Joint Applicant". (c) The Applicant may, by completing the relevant sections in the Application instruct HLISAM on how the account is to be operated i.e., either solely or jointly. In default of any such instruction, the HLISAM reserves its sole and absolute discretion to act upon the instructions of the applicant whose name appears first in the Application. Where the Joint Applicant is a minor, such minor Joint Applicant: - (i) shall not be required to provide the Joint Applicant's specimen signature to HLISAM; (ii) shall not be required to sign the Application; (iii) shall not have the right to operate the account and/ or instruct HLISAM and HLISAM shall not be obliged to carry out any such instruction; and/ or (iv) shall not enjoy the rights of a Principal Applicant and registered holder of the relevant fund(s). (d) Upon attaining the age of majority, the minor Joint Applicant will be recognised by HLISAM as a Joint Applicant and will enjoy rights of a registered holder of the relevant fund(s) subject to submitting additional due diligence documentation which may include but not be limited to the minor Joint Applicant's specimen signature and certified true copy of IC/Passport to HLISAM. 19.3 Other Matters (a) In the event of death, bankruptcy, insanity and/ or any other circumstances which render any Applicant or Joint Applicant legally incapable of holding any units, any person becoming entitled to the units (so long as such person has attained the age of majority) may apply to HLISAM to be registered as the registered unit holder. (b) In the case of the death of any Muslim Joint Applicant, and subject to applicable law, the surviving Joint Applicant will be considered as wasi (trustee) for the estate of the deceased Muslim Joint applicant and distribution shall be made in accordance with Shariah.

20. COOLING-OFF PERIOD 20.1 The Applicant may exercise their cooling-off right within such period as stipulated under the relevant laws or guidelines from the date of investment and receive a full refund of the investment monies paid to HLISAM. 20.2 Notwithstanding the above, the following first-time Applicants are not entitled to the benefit of a cooling-off period: (a) a corporation or institution; and (b) a staff of HLISAM. 20.3 Some specific funds (as may be stipulated in the Offering Document) will not have any applicable cooling-off period for any type of first-time Applicant. The Applicant is advised to read the relevant Offering Document carefully to be aware of the applicable cooling-off period.

21. SUBSCRIPTION 21.1 Any cheque, bank draft, telegraphic transfer, inter-bank GIRO and/ or such other methods of payment accepted by HLISAM shall be made payable to "Hong Leong Islamic Asset Management Sdn Bhd-Client Trust Account" and must be correctly referenced to ensure that HLISAM is able to identify the Applicant's payment and correctly allocate it to the Applicant's account for the referenced transaction. HLISAM will not be held responsible where the Applicant issues payment which does not include a reference or correctly reference the payment. HLISAM shall not be held liable for any cheque(s) / draft(s) that may be lost, misplaced, misappropriated or rejected for whatsoever reason. 21.2 The Applicant agrees that the Applicant will not make any payment in cash or other types of payment instrument in favour of the Consultant for the relevant fund. HLISAM shall not be liable for any loss howsoever occasioned by the Applicant or any other person as a result of the Applicant making any payments in favour of the Consultant or any person holding themselves out as a representative of HLISAM. 21.3 The Applicant must take reasonable care and precautions to prevent theft and fraudulent alteration of cheques or banker's draft(s) in anyway and must notify HLISAM immediately if the Applicant has not received receipt for the payment within fourteen (14) days of the payment date or if the Applicant has any cause whatsoever to suspect that the cheque has been misappropriated, tampered, stolen or altered. 21.4 In making payments by way of telegraphic transfer or by way of direct deposit of monies into the HLISAM's bank account (including but not limited to by way of electronic fund transfer) the Applicant is responsible to ensure that the Applicant also provides the relevant Application, receipts and/ or supporting documents for HLISAM's reference and/or as evidence that no third party payment was involved. HLISAM shall not be held liable for any payment declined or unaccounted for as a reason thereof by reason of insufficient or untimely information provided by the Applicant. 21.5 HLISAM is under no obligation to accept payments from any third party and HLISAM may exercise its sole and absolute discretion to reject any such payments. 21.6 Funds are subject to minimum investment amounts. Please refer to the respective Offering Document for the relevant minimum investment amount.

22. STATEMENT 22.1 To the extent permitted under the applicable laws, the Applicant agrees that all confirmation advice, letters and/ or statements of investment for transaction of units such as sales, redemption, switching, transfer and/ or distribution (collectively referred to as "Statements") shall be delivered by HLISAM to the Applicant electronically by default. The Applicant is advised to peruse their Statements promptly. The Applicant shall notify HLISAM of any discrepancies within thirty (30) days from the date stipulated in the respective Statements, failing which the contents of the Statements shall be deemed correct, conclusive and binding on the Applicant and the Applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against HLISAM. 22.2 Notwithstanding the above, it is the Applicant's responsibility to notify HLISAM promptly of any non-receipt of Statements. 22.3 All Statements including but not limited to electronic medium or by postal services shall be sent by HLISAM at the risk of the Applicant. HLISAM will send the Statement to the Applicant's last known contact details in HLISAM's records or register as provided by the Applicant. 22.4 The Applicant accepts and agrees that any communication with or by HLISAM may not be transmitted via a private or secure link or in encrypted form and therefore may be subject to the usual hazards and inherent risk arising out of and/ or in connection with internet communication. Also, HLISAM cannot guarantee that any communication has not been the subject of unauthorised interception or modification by any third party. If the Applicant has any doubts or requires clarification about the Applicant's Statements, the Applicant should notify HLISAM as soon as possible for assistance. 22.5 Notwithstanding the above, the Applicant may notify HLISAM in writing should the Applicant wish to receive or continue receiving physical copy of the Statements.

10. TERMS & CONDITIONS (CONT.)

23. DISTRIBUTION (WHERE APPLICABLE) 23.1 Unless specified otherwise in the Application by the Applicant and/or subject to restrictions imposed by the relevant fund, all income distribution from the relevant fund will be re-invested by HLISAM. HLISAM reserves the right to reinvest the Applicant's income distribution. 23.2 Unless specified otherwise in Application by the Applicant, the option indicated by the Applicant in the "Distribution Instruction" section of the Application will be applicable to all funds maintained in the same account.

24. SET OFF 24.1 In addition to any rights granted in the Application T&C and the applicable law, the Applicant hereby authorises HLISAM to set off any monies due to the Applicant including any of the assets, units or cash of the Applicant held by HLISAM against any debts or liabilities due and/or owing by the Applicant to HLISAM from time to time.

25. UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT (WHERE APPLICABLE) 25.1 Investing in a unit trust fund with borrowed money is more risky than investing with the Applicant's own savings. 25.2 The Applicant should assess if loan financing is suitable for the Applicant in light of the Applicant's objectives, attitude to risk and financial circumstances. The Applicant should be aware of the risks, which would include the following:- (a) The higher the margin of financing (that is, the amount of money the Applicant borrows for every ringgit of the Applicant's own money which the Applicant puts in as deposit or down payment), the greater the loss or gain on the Applicant's investment. (b) The Applicant should assess whether the Applicant has the ability to service the repayments on the proposed loan. If the Applicant's loan is a variable rate loan, and if interest rates rise, the Applicant's total repayment amount will be increased. (c) If unit prices fall beyond a certain level, the Applicant may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of the Applicant's normal installments. If the Applicant fails to comply within the time prescribed, the Applicant's units may be sold towards the settlement of the Applicant's loan. (d) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether the Applicant eventually realises a gain or loss may be affected by the timing of the sale of the Applicant's units. The value of units may fall just when the Applicant wants the Applicant's money back even though the investment may have done well in the past. (e) This brief statement cannot disclose all the risks and other aspects of loan financing. The Applicant should therefore carefully study the terms and conditions before the Applicant decides to take a loan. If the Applicant is in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, the Applicant should consult the institution offering the loan.

26. WHOLESALE FUND (WHERE APPLICABLE) 26.1 In the event the Applicant invests in a wholesale fund, the Applicant hereby declares that the Applicant is a Sophisticated Investor pursuant to Part 1, Schedule 6 and 7 of the Capital Market and Services Act 2007 including any amendments thereof. Kindly refer to the Website for details and prerequisites about investing in a wholesale fund. The Applicant is advised to read and understand the Offering Document relating to any Fund before investing in the Fund.

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