



ACCOUNT OPENING FORM

In accordance with the requirement of the Capital Market and Services Act 2007, this Form should not be circulated unless accompanied by the Prospectus(es)/ Information Memorandum(s) and Supplement (s) (if any). Investors are required to read and understand the contents in the Prospectus(es)/ Information Memorandum(s) and Supplemental(s) (is any) of the Funds before completing this Form. Complete in BLOCK LETTERS, preferably in BLACK INK and Tick (v) where applicable.

Individual/ Joint, Cash, EPF, Corporate

1. INDIVIDUAL - PRINCIPAL APPLICANT

Form for individual principal applicant with fields for Full Name, NRIC/Passport/ Others, Date of Birth, Gender, Marital Status, Nationality, Race, Occupation, Annual Income, Source of Income, Religion, and Mother's Maideen Name.

2. INDIVIDUAL - JOINT APPLICANT

Form for individual joint applicant with fields for Full Name, NRIC/Passport/ Others, Date of Birth, Gender, Relationship with Principal Applicant, Occupation, Telephone No/Mobile No, Email, Annual Income, and Source of Income.

3. COMPANY / INSTITUTION / ASSOCIATION

Form for company/institution/association with fields for Name of Company/ Institution, Registration No, Nature of Business, Date of Incorporation, Status, Source of Income, and Authorized Contact Person details.

4. ADDRESS & CONTACT (PRINCIPAL APPLICANT / COMPANY / INSTITUTION)

Form for address and contact information with fields for Correspondence Address, Postcode, City, State, Country, Contact No, Mobile No, and Email.

Business Detail

Form for business details with fields for Name of Employer / Firm / Business, Business Address, Postcode, City, State, Country, Designation, Office No, Fax No, and Company Email.

If you are using P.O.Box, Please indicate reason for using the address :

**ACCOUNT OPERATING INSTRUCTION :**

**For Joint Application**, Please tick (v) for future transaction. If no instruction given, Principal Applicant is recognized as the authorized signatory.

Principal Applicant To Sign       Either One To Sign       Both To Sign

**FUND NAME(S)**

Amanah Saham Bank Simpanan Nasional       BSN Dana Dividen Al-Iffrah  
 BSN Dana Al-Jadid       Others .....

**DECLARATION & SIGNATURE (S)**

I/ We hereby declare that have received, read and understood;

1. the latest content of relevant Prospectus (es)/ Information Memorandum(s) and Supplemental(s) if any, and agree to abide by the Notes and Conditions as specified.
2. wish to invest in the Fund(s) mentioned above and agree to be bound by the provisions of the Deed(s) and Supplemental(s) if any.
3. declare that the above particulars are true and complete and that no information was withheld that may influence the acceptance of this application.
4. declare that this application is not funded by gains from any unlawful activities.
5. am/are over 18 years old on this application date.
6. am/are aware on the fees and charges that will be incurred indirectly or indirectly when investing in the Fund.
7. irrevocably consent & authorize Permodalan BSN Berhad to disclose any information/documents relating to me/us from time to time as PBSNB deems fit in its absolute discretion.
8. consent to the use of my personal data as per notice (please read the Personal Data Protection Act 2010 under Notes and Conditions).
9. understand that Permodalan BSN Berhad reserve the right to revise the notice from time to time and shall place any such revision on its website and/or by such other means of communication.
10. personal data information given by me/us is accurate, complete and not misleading.

Signature is not required for joint applicant who is below 18 years old. In the event there is a chance of Authority To Operate Account when the minor turns 18 years old, a fresh instruction has to be given by the Principal Applicant.

Principal Applicant / Authorised Signatory 1 Date :	Joint Applicant / Authorised Signatory 2 (if any) Date :	Company Seal or Stamp
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**UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT**

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal installments. If you fail to comply within the time prescribed, your units may be sold toward the settlement of your loan.
4. 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 you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of unit may fall just when you want your money back even though the investment may have done well in the past.
5. This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

**Acknowledgement of Receipt of Risk Disclosure Statement**

I/We acknowledge that I/we have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature :  
 Name / Company Name :  
 Date :

FOR DISTRIBUTOR'S USE ONLY		FOR OFFICE USE ONLY	
<input type="checkbox"/> Consultant	Name :	Remarks	Attended By/ Date
<input type="checkbox"/> IUTA	Code :		Approved By/ date
<input type="checkbox"/> Branch	Date :	Received By/Date	Processed By/Date
<input type="checkbox"/> HQ		Verified By/ Date	



**INVESTOR SUITABILITY ASSESSMENT FORM**

This Investor Suitability Assessment Form will guide the organisation in choosing the unlisted capital market product that suit the company's investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives. Warning: The recommendation is made based on information obtain from the suitability. Investors are advised to exercise judgment in making an informed decision in relation to the unlisted capital market product.

- Note:
- All investors should complete the Suitability Assessment Form (SAF), including the first time investor, investor who wants to invest in different category of fund from his/her earlier risk profile and for same investor who maintain the investment account with different agent.
  - Only High Net-Worth Entity may opt out from completing the SAF.
  - For joint account, the principal applicant answer for Section 2A and 2B will be treated as representing the joint response of both (principal & joint) applicant and both agreed to declare and sign at Section 5.
  - Investor who has previously fill up the SAF and who plans to top-up his/her investment in an existing fund with PBSNB is not required to fill up the SAF.
- All information will be treated with strictest confidence.

SECTION 1 : KNOW YOUR INVESTOR PROCESS (* MANDATORY FIELD)			
Principal Applicant Name*			
Telephone No *		Email	
No of Dependent *			
Occupation *	<input type="checkbox"/> Employed Please Specify : .....		<input type="checkbox"/> Self-employed Nature Business : .....
Source of Income *	<input type="checkbox"/> Employed <input type="checkbox"/> Business		<input type="checkbox"/> Inheritance <input type="checkbox"/> Others Please specify.....

SECTION 2A- FINANCIAL PROFILE ANALYSIS	SCORE	SECTION 2B- SUITABILITY ASSESSMENT ANALYSIS	SCORE
1. Which range describes your personal annual income? a. Below RM36,000 b. RM36,001 to RM72,000 c. RM72,001 to RM100,000 d. RM100,001 to RM299,999 e. RM300,000 and above	[ 2 ] [ 4 ] [ 6 ] [ 8 ] [ 10 ]	2. Which statements best describes your experience and knowledge in investments? a. Very limited (little knowledge) b. Basic knowledge (understand the differences between equities, bonds and fixed income) c. Fair amount of knowledge (aware of different Investment options and their risks) d. Considerable knowledge (understand different investment philosophies) e. Extensive knowledge (complete understanding of investment products and strategies)	[ 2 ] [ 4 ] [ 6 ] [ 8 ] [ 10 ]
3. How certain are you that your various sources of income will be stable in the future? a. Uncertain b. Somewhat certain c. Certain	[ 2 ] [ 5 ] [ 10 ]	4. What is your risk tolerance level towards losses? a. 0% b. 0% to 2% c. 2% to 5% d. 5% to 10% e. More than 10%	[ 0 ] [ 2 ] [ 4 ] [ 6 ] [ 8 ]
5. How old are you? a. Below 40 b. 40 to 44 c. 45 to 49 d. 50 to 60 e. 60 above	[ 10 ] [ 8 ] [ 6 ] [ 4 ] [ 2 ]	6. Suppose over a horizon of two to three years, your portfolio lost 25% of its initial value. What would you do? a. Sell all the investment and reinvest more conservatively. b. Sell the majority of the investment, moving it to a more conservative investment and allow to regain the value. c. Do nothing, realizing that the investment will rebound with the markets. d. Add to the investment, in order to take advantage of lower prices.	[ 2 ] [ 4 ] [ 6 ] [ 8 ]
7. What is the percentage that this investment will represent as a portion of your total investment? a. More than 75% b. 50% to 70% c. Less than 50%	[ 0 ] [ 5 ] [ 10 ]	8. How much of your investment do you expect to redeem over 3 years? a. 0% b. Up to 25% c. Up to 50% d. Up to 100%	[ 10 ] [ 6 ] [ 4 ] [ 0 ]
9. For how many years will you remain invested? a. More than 20 years b. 10 to 20 years c. 5 to 10 years d. 3 to 5 years e. Less than 2 years	[ 10 ] [ 8 ] [ 6 ] [ 4 ] [ 2 ]	10. How frequent do you wish to review your investment? a. Seldom, I want to focus on other things. b. Once a year, when I meet with the advisor to review my financial plan. c. Once a quarter, because I like to keep on top of things. d. Monthly or weekly because I enjoy keeping track of my investments.	[ 8 ] [ 6 ] [ 4 ] [ 2 ]

Total score for question 1 to 10

SECTION 3 – INVESTMENT RISK PROFILE (Tick (✓) based on total score)			
TOTAL SCORE	RISK PROFILE	TYPE OF FUND	YOUR INVESTMENT PROFILE
<input type="checkbox"/> Below 30	Low Risk	Money Market	<b>Conservative</b> You are conservative investor who is looking for low risk investment and at the same time preservation of capital is very important to you. You are prepared to sacrifice higher returns for peace of mind.
<input type="checkbox"/> 30-69	Low Risk Medium Risk	Mixed Asset Balanced	<b>Moderate</b> You are a balance investor who can accept some risks to your capital you require an investment that has some potential to grow in value over the medium to long term.
<input type="checkbox"/> Above 70	Low Risk Medium Risk High Risk	Mixed Asset Equity	<b>Aggressive</b> You seek capital growth over the long term and are prepared to accept higher amount of risk of your potential capital appreciation.

SECTION 4: RECOMMENDATION	
Type of Fund	:
Fund Name	:
Basis of Recommendation/ #Non-recommendation	:
#Please state reason	

<input type="checkbox"/> The Authorised Signatory (ies) wish to proceed with the unit trust fund(s) recommendation. Please sign on the acknowledgement sections)	<input type="checkbox"/> The Authorised Signatory(ies) has decided to purchase other unit trust fund(s) that is not recommended by the Authorised Unit Trust Consultant and a copy of the respective fund's Product Highlight Sheet and Disclosure Documents have been given to us. <b>Name of Fund(s)</b> 1) _____ 2) _____	Initials of Authorised Signatory
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SECTION 5: ACKNOWLEDGEMENT		
Please tick to acknowledge the appropriate statement(s) provided below.	YES	NO
The adviser has explained and I/we have understood the features and risks of the Fund.		
All information disclosed is true, complete and accurate. I understand that any misleading, inaccurate or incomplete information provided by me will affect the outcome of the assessment.		
I/We acknowledge receipt a copy of Product Highlight Sheet and relevant disclosure documents which have given to me/us.		
<b>If Applicable</b>		
I/We have previously done an assessment and there has been no material change in the information provided.		
I/We declared I/we is/are an accredited investor as set out in Schedule 1 of the Securities Commission Malaysia's Guidelines on Sales Practices of Unlisted Capital Market Products, and hence this suitability assessment need not be conducted on the organization.		
I/We declared I/we is/are a High Net Worth Entity and wishes to opt out from taking this suitability assessment.		
I/We have decline to provide certain information required in this assessment form. I/We understand that the result of the assessment will be affected by the non-disclosure of certain information.		
I/We have decided to invest into another category of fund(s) that is not match with my risk profile and understand the different risk involve of the fund(s) of certain information.		

Principal Applicant/ Authorised signatory  
(Company/Institution)

Name:

Date :

Joint Applicant/ Authorised signatory  
(Company/Institution)

Name:

Date :

Company Stamp or Seal

#### SECTION 6: ADVISER'S (UTC/IUTA) DECLARATION

I declare that:

1. The information provided to me in this Suitability Form is strictly confidential and is used for the purpose of fact finding and to facilitate the advisory process.
2. I have explained all the required information to you and have attached the relevant documents
3. I am trained/qualified and licensed by UTC/IUTA by Federation of investment Managers Malaysia (FiMM).

Signature	:
Adviser's Name	:
Adviser's Code	:
Date	:

For Office Use :

Received By/ Date :	Processed By/ Date :	Verified By/ Date :



**ATTENTION UNIT TRUST INVESTORS**  
IMPORTANT!

Your Unit Trust Consultant (UTC) is required to explain all of the following to you

Signing this form does not preclude you from taking action against relevant party/parties under any circumstances.

**Do You Know?**

Yes(√) /  
No(x)

- 1) You can buy unit trusts either through a Unit Trust Consultant(UTC), Institutional Unit Trust Advisers(IUTA), Corporate Unit Trust Advisers(CUTA) or directly from Unit Trust Management Company(UTMC) or online, but each has different sales charge and level of service. Choose the one that best suits your needs.
- 2) If you redeem your units in a unit trust fund and then purchase units in another, you will probably have to pay a sales charge. However, if you switch from one fund to another managed by the same UTMC, it is likely that you may not have to pay any sales charge. Ask about switching before you redeem.
- 3) Different types of unit trust funds carry different levels of risk. Some are higher in risk than others. Ask about the risks before investing in a fund. Make sure you know what your fund is investing in.
- 4) If you are a first time investor in a UTMC, you may be eligible for cooling-off rights, whereby you can change your mind within six (6) business days after investing and withdraw your unit trust investment. Ask about your eligibility for cooling-off.
- 5) Your UTC may represent a company that uses a nominee system and your rights as a unit holder may be limited if you invest in unit trust funds through it. If his or her company uses a nominee system, ask if your rights as a unit holder will be limited in any way.

**You Should Also Know**

- a) Only registered UTCs are allowed to sell unit trust funds. Your UTC should show you a valid authorisation card confirming that he/she is registered with the Federation of Investment Managers Malaysia (FIMM).
- b) A unit trust fund may only be offered to the public if it is approved by the Securities Commission Malaysia (SC). Go to [www.sc.com.my](http://www.sc.com.my) for a list of unit trust funds currently available in the market or call 603 – 6204 8777 for assistance.
- c) When you buy into a unit trust fund, you should be given the latest copy of prospectus for free. Read the prospectus carefully; understand its contents before investing.
- d) You may have to pay direct and indirect fees and possibly other charges too. Ask about applicable fees.
- e) If you have concerns or complaints about any unit trust fund, you can contact FIMM at 603-2092 3800 ([www.fimm.com.my](http://www.fimm.com.my)) or the Investor Affairs & Complaints Department of the SC at 603-6204 8999.
- f) You should not make payment in cash to the UTC or issue a cheque in the name of UTC.

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**Investor's Confirmation**

I/We confirm that the UTC has explained all the points overleaf to me/us.

1) Applicant

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

NRIC / Identification Number / Passport No. : \_\_\_\_\_

Date : \_\_\_\_\_

2) Joint Applicant (If applicable)

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

NRIC / Identification Number / Passport No. : \_\_\_\_\_

Date : \_\_\_\_\_

**Unit Trust Consultant's Declaration**

I declare that I have explained the points overleaf and the investor(s) understand(s) them.

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

NRIC / Identification Number / Passport No. : \_\_\_\_\_

Registered as UTC of UTMC/IUTA/CUTA^ : \_\_\_\_\_

^ *Delete where not applicable.*

Note: This form is required for investments in a new fund by INDIVIDUAL investors (excluding additional investment/top ups), including switching-in to new funds after 15<sup>th</sup> February 2010.

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TRANSACTIONS FORM

- Notes \* Please complete this form in BLOCK LETTERS and  Tick Box where appropriate
- \* For joint account, please ensure that particular of first dan joint applicant are filled completely.

Account Number / Client Reference No :       Date :   -   -

Investment Type  Unit Trust Fund  
Transaction Type  Initial Investment  Additional Investment

**A : PARTICULARS OF FUND**

Fund Name :  Amanah Saham Bank Simpanan Nasioanl (ASBSN)  BSN Dana Al-Jadid  
 BSN Dana Dividen Al-Ifrah  
 Others (Please specify) \_\_\_\_\_

**B : PARTICULARS OF FIRST APPLICANT**

Full Name (as per NRIC / Passport) :   
  
NRIC No. / Passport No :  -  -  Old NRIC :

**C : PARTICULARS OF JOINT APPLICANT**

Full Name (as per NRIC / Passport) :   
  
NRIC No. / Passport No :  -  -  Old NRIC :

**D : PARTICULARS OF COMPANY / INSTITUTION**

Name of Company / Institution (as per Certificate of Incorporation) :   
  
Business Registration / Certificate of Incorporation No :

**E : INITIAL / ADDITIONAL INVESTMENT**

Kindly invest RM \_\_\_\_\_  
Fund Name as stated above. ( Please provide the bank-in Slip / Copy of the TT transaction form)

**F : PAYMENT MODE**

Cash  KWSP  
 Cheque No.   
 Other (Please specify) \_\_\_\_\_

Affix seal or Company Stamp Here For Company / Institutions

Signature of First Applicant / Authorised Signatory  
Name : \_\_\_\_\_  
Date : \_\_\_\_\_

Signature of First Applicant / Authorised Signatory  
Name : \_\_\_\_\_  
Date : \_\_\_\_\_

**G : TO BE COMPLETED BY UT CONSULTANT**

Name : \_\_\_\_\_ Signature : \_\_\_\_\_  
NRIC / No. FIMM : \_\_\_\_\_ Date : \_\_\_\_\_

**H : FOR OFFICE USE ONLY**

AMLA STATUS

Yes  No  
 if Yes (Please specify) \_\_\_\_\_

Checked : \_\_\_\_\_

Branch : \_\_\_\_\_ Date : \_\_\_\_\_  
Trans No. : \_\_\_\_\_ Unit : \_\_\_\_\_  
Data Entry : \_\_\_\_\_ Checked : \_\_\_\_\_  
Verified : \_\_\_\_\_

## IMPORTANT

**NOTES AND CONDITIONS** – Please read the following before completing this Form. By applying for units of the Funds managed by Permodalan BSN Berhad (“PBSNB” or “the Manager”), you are bound by the terms stated below.

### 1. INSTRUCTIONS

All instructions given or purported to be given via any written or facsimile transmission by the applicant, as named in this Form or otherwise in writing are binding on the applicant. **Duly completed forms or instructions from the applicant are deemed irrevocable.**

### 2. DOCUMENTS REQUIRED

#### a) Principal/Joint Applicant – (Cash Investment)

Account Opening Form;  
A photocopy of principal/joint applicant NRIC, passport or other form of identification;  
Payment.

#### b) Principal Applicant – (EPF Investment)

Account Opening Form;  
KWSP 9N (AHL) Form;  
A clear photocopy of principal NRIC.

#### c) Company/Institution/Association

Account Opening Form; The latest Audited Financial Statement  
The Certificate of Incorporation; Board Resolution to authorize the investment;  
The Memorandum and Articles of Association; A list of authorized signatories & their specimen signatures;  
Form 24 (List of Shareholders); The payment;  
Form 44; The Company Seal or Stamp, if applicable, must be affixed on this form.  
Form 49 (List of Directors);

PBSNB reserve the right to request additional documents from applicant(s) to support the application.

### 3. JOINT APPLICANT

- Joint applicant is also required to sign this form.
- A joint applicant who is under 18 years of age need not sign this form. Instead, a photocopy of the NRIC or Birth Certificate is required.
- In the event of the death of a joint applicant, the survivor will be the only person recognised by the Manager as having any title to or interest in the units.
- Units registered in joint names with a minor can be redeemed or transferred by the parent/guardian. On or after the minor’s 18th birthday, the parent/guardian may request that the units be transferred to the minor’s name. In the event of the death of the parent/guardian, the Executor or Administrator of the deceased’s estate will be the only person recognized by the Manager as having title to such units.

### 4. ACCOUNT OPERATING INSTRUCTION

- The operating instruction empowers the authorised signatory (ies) to operate the account.
- All redemption proceeds will be made payable only to the principal applicant, unless there is a request by the principal applicant that the proceeds be made payable to the joint applicant.
- Proceeds cannot be paid to any third party’s account.

### 5. PAYMENT

- a) Cash
- Cash may be accepted when the purchase of units is done at PBSNB Office only.
  - Investors are advised NOT to make payment in cash when purchasing units of the Fund via any IUTAs/ Unit Trust Consultant.
- b) Cheque/bank draft/direct banking/online/telegraphic transfer by investor
- Cheque, original deposit slip, online or transfer statement must be attached to this form. It must clearly state the Applicant’s full name, NRIC/ Passport number, Fund Name & Fund Account Number.
  - The applicant may deposit cash/ cheque or make payment via online or telegraphic transfer into our **BSN GIRO Account** as below.
  - The cheque/ bank drafts should be crossed and made payable as below.

Fund	Account Number	Payable to
Amanah Saham Bank Simpanan Naional	141002-986-450888-7	Permodalan BSN Berhad
BSN Dana Al-Jadid	141002-986-450888-7	Permodalan BSN Berhad
BSN Dana Dividen Al-Ifrah	141002-986-450888-7	Permodalan BSN Berhad

- c) The Manager will not accept any investment application which is incomplete or not accompanied by the required documents although payment has been credited into PBSNB’s account.

### 6. COOLING-OFF PERIOD

Investors have the right to request for a cancellation of their investment within 6 business days or any other period as mentioned in the Prospectus(es)/ Information Memorandum(s) and Supplemental(s) (if any) from the day of purchase. For details, please refer relevant Prospectus(es)/ Information Memorandum(s) and Supplemental(s) (if any).

### 7. DISTRIBUTION INSTRUCTION

- a. For KWSP Plan, all distribution will be automatically reinvested.
- b. For Cash Plan, all distribution will be as per the provision in the relevant fund’s prospectus.

### 8. RIGHT OF THE MANAGER

The Manager shall be entitled to reject any application for units at its sole discretion without having to furnish any reasons for its rejection to investors.

### 9. GENERAL

- a. This Form must be received by PBSNB before 4.30pm and if accepted, will be transacted at the NAV as determined at the end of the Business Day on which this application is received.
- b. No certificates will be issued. Once your application is accepted, you will receive a transaction advice slip from the Manager indicating the number of units allotted and the confirmed NAV..
- c. Applicant utilizing their EPF savings are not allowed to invest in Funds that are not EPF approved.
- d. All investors will be issued with a Statement of Account together with the Fund’s interim and annual report.
- e. For the wholesale fund(s) investors will be issued with a monthly Statement of Account, quarterly and annual reports.
- f. In the case of joint applicants, distribution and tax vouchers will be issued in the name of the first applicant.

- g. PBSNB reserves the right to reassign another qualified person to replace applicant's consultant at any time it deems fit without having to give any reason whatsoever.
- h. The service rendered are subject to the 6% GST (goods and service tax), wherever applicable.

#### 10. CONTACT DETAILS

- a. The responsibility is on the applicant to notify PBSNB of any change in address and contact number immediately to ensure continuity in the receipt of mails from the Manager.
- b. Transaction advice slips, statements of account and other documents shall be sent to the applicant's correspondence address as detailed in the Form, at the risk of the applicant. In the event of undelivered mails, PBSNB reserves the right to send future mails to the business address as detailed in the Form until further notice from the applicant.
- c. All details shown in the transaction advice slips or statements of account are deemed to be correct unless PBSNB is notified in writing of any discrepancy within 14 days of issue or 30 days of issue respectively.

#### 11. INDEMNITY

- a. The applicant shall fully indemnify PBSNB and any of their consultants against any actions, proceedings, claims, losses, damages, 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 PBSNB accepting, relying on or failing to act on any instructions given by or on behalf of the applicant unless due to the willful default or negligence of PBSNB.
- b. The applicant acknowledges and accepts that PBSNB has absolute discretion to rely on facsimile confirmation from the applicant and undertakes to indemnify and hold harmless PBSNB, its employees and agents against all costs, expenses, losses, damages, claims and demands arising out of relying on the applicant's confirmation.

#### 12. MONEY LAUNDERING STATEMENTS

The applicant hereby warrants that:-

- a. The applicant is the underlying principal of the Account (where applicable)
- b. No person other than the applicant has or will have any interest in the Account (where applicable); and
- c. All monies as may be paid to PBSNB from time to time shall come from a legitimate (and not illegal) source
- d. The applicant agrees to provide all 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 PBSNB to comply with all applicable anti-money laundering and counter financing of terrorism (AML/ CFT), and know-your-customer laws, rules and regulations (whether in Malaysia or elsewhere). The applicant agrees that PBSNB shall not be liable or responsible in anyway 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 PBSNB have not been promptly provided by the applicant to PBSNB.

#### 13. PERSONAL DATA PROTECTION DATA ACT 2010 (Notice Pursuant to Section 7)

The Personal Data Protection Act 2010 (hereinafter referred to as the "Act"), which regulates the processing of personal data in commercial transactions, applies to Permodalan BSN Berhad (hereinafter referred to as "PBSNB", "our", "us" or "we"). For the purpose of this personal data notice, the terms "personal data" and "processing" shall have the meaning prescribed in the Act.

This personal data notice applies to any person whose personal data is processed by PBSNB.

1. This personal data notice serves to inform you how your personal data is being processed by or on behalf of PBSNB.
2. The personal data processed by us may include your name, contact details, email address, username, password, information of any past breaches of or convictions under any law, the relevant services provided to you and any other personal data required for the purposes set out in paragraph 3 below.
3. Subject to the relevant laws, including Capital Markets and Services Act 2007 and Securities Commission Malaysia Act 1993, PBSNB may use your personal data for the following purposes ("Purposes"):
  - a. To enable it to discharge its duties and obligations under the Capital Markets and Services Act 2007, the Securities Commission Act 1993, any other written law or any co-operation arrangement with any relevant authority;
  - b. To enable it to discharge its contractual obligations;
  - c. To provide investor and other capital market education events and activities;
  - d. To enable the resolution of a concern or complaint;
  - e. To create directories or data bases whether for publication or not;
  - f. To provide on going information about events and programs, our products and services to people that we believe may be interested in such event, programs, products and services;
  - g. To provide services;
  - h. To research, develop and improve our events, programs, products and services; and
  - i. For any other purpose that is incidental or ancillary or in furtherance to the above purposes.
4. Your personal data is collected from various sources, including information you have provided us, information from third parties and information in the public domain.
5. You may access and request for correction of your personal data. Please contact us using any of the following modes if you have any enquiries or complaints in respect of your personal data:

Designated Contact Person	:	Customer Service & Marketing
Mailing address	:	Permodalan BSN Berhad, Aras 19, Lot 1 Bangunan TH Selborn, 153 Jalan Tun Razak, 50400 Kuala Lumpur
Telephone No.	:	03-2180 9000
Fax No.	:	03-7966 5660
E-mail address	:	info@pbsn.com.my

6. Subject to relevant laws, your personal data may be disclosed to:
  - a. our parent company, subsidiaries, related and associated companies;
  - b. our licensees, co-organisers of events, business partners and service providers;
  - c. Bursa Malaysia, Securities Commission, Federation of Investment Managers Malaysia, Bank Negara Malaysia, the Police, Malaysian Anti- Corruption Commission, Companies Commission of Malaysia, Registrar of Societies and other supervisory, governmental or relevant authority;
  - d. any other stock or derivatives exchange, clearing house, securities depository authorised by the relevant laws;
  - e. the public at large by publishing the same in accordance with the relevant rules of Bursa Malaysia / Securities Commission / Federation of Investment Managers Malaysia;
  - f. auditors, professional firms or entities; and
  - g. any other person which PBSNB may think fit, notwithstanding that any such persons may be outside Malaysia, for any of the above Purposes or any other purpose for which your personal data was to be disclosed at the time of its collection or any other purpose directly related to any of the above Purposes or where such disclosure is required or authorised by law or by the order of a court.
7. Unless otherwise specified by us at the time the personal data is collected, it is obligatory that you supply us with the personal data requested for by us.
8. If you fail to supply to us the above personal data, we may not be able to carry out the Purpose for which you have provided us the personal data and in addition, you may be in breach of the requirements of the relevant rules of Securities Commission / Federation of Investment Managers Malaysia.
9. Your personal data may be transferred to a place outside Malaysia.

By providing to us your personal data, you hereby consent to the processing of your personal data in accordance with all of the foregoing.