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INVESTOR SUITABILITY ASSESSMENT FORM (ISAF) - CORPORATE

This Investor Suitability Assessment Form will guide your organization in choosing the unlisted capital market product that suits your 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 obtained from the suitability assessment. Investors are advised to exercise judgment in making an informed decision in relation to the unlisted capital market product.

Note:

1. New investor, investor who wants to invest in different category of fund from his/her earlier risk profile and existing investor who maintain the investment account with different agent must provide all information and complete the ISAF
2. Only High Net-Worth Entity and Accredited Investor may opt out from completing the ISAF (subject to changes).
3. An investor who has previously filled up the ISAF and who plans to top-up his/her investment in an existing fund with PBSNB is not required to fill up the ISAF, unless ISAF has exceeded a 2-years period or there is material change to the investor profile.

SECTION 1 : INVESTOR'S DETAIL (ALL FIELDS ARE MANDATORY)			
<input type="checkbox"/> New Investor		<input type="checkbox"/> Existing Investor (Update)	
Name of Organization (as per Certificate of Incorporation)			
Corporate Registration No.		Date of Incorporation	
Registered Business Address			
Correspondence Business Address			
Contact No / Fax		Email/Website address	
Nature of Business		Tax Identification Number	

SECTION 2 : SUITABILITY ASSESSMENT FOR COMPANY/INSTITUTION – PLEASE TICK <input checked="" type="checkbox"/> YOUR ANSWER			
QUESTION	SCORE	QUESTION	SCORE
1. How much is your company's latest audited profit? () RM0 – RM1,000,000 () RM1,000,000 – RM2,000,000 () RM2,000,000 – RM5,000,000 () RM5,000,000 – RM10,000,000 () Above RM10,000,000	[1] [2] [3] [4] [5]	5. What is your organisation's expected return from this investment? () 0% - 4% () 4% - 6% () 6% - 8% () 8% - 12% () More than 12%	[1] [2] [3] [4] [5]
2. What is your organisation's latest audited shareholders fund? () RM0 – RM1,000,000 () RM1,000,000 – RM2,000,000 () RM2,000,000 – RM5,000,000 () RM5,000,000 – RM10,000,000 () Above RM10,000,000	[1] [2] [3] [4] [5]	6. Which of the following best fits your company's current investment portfolio? () 100% Cash/Money Market Instrument (Maturity, 2years) () Cash + Fixed Income () Cash + Fixed Income + Equity () Full Equity	[1] [2] [3] [4]
3. What is your organization's investment objective? () Capital Preservation () Income () Income & Growth () Growth	[1] [2] [3] [4]	7. How long is your organisation's investment experience in financial products? () No experience at all () Less than 1 year () 1 – less than 2 years () 2 – less than 5 years () More than 5 years	[1] [2] [3] [4] [5]
4. Which statement can best describe your general attitude towards financial investment? () We cannot put up with any price fluctuation and have no interest on earnings. () We can only put up with little price fluctuation and wish to have earnings slightly higher than bank deposit rates. () We can put up with high degree of price fluctuation and wish to have earnings much better than bank deposit rates. () We can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes. () We can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes.	[1] [2] [3] [4] [5]	8. How long is your organisation's expected investment horizon? () Less than 1 year () 1 year – 5 years () 6 years – 10 years () 11 years – 20 years () More than 20 years	[1] [2] [3] [4] [5]
Total score for question 1 to 8			

SECTION 3 : INVESTMENT RISK PROFILE (Tick (v) based on total score)			
TOTAL SCORE	RISK PROFILE	TYPE OF FUND	YOUR INVESTMENT PROFILE
<input type="checkbox"/> 8 – 17	Low Risk	Money Market	Conservative You are a 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"/> 18 -27	Low Risk Medium Risk	Mixed Asset Balanced Fixed Income	Moderate 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"/> 28 - 38	Low Risk Medium Risk High Risk	Mixed Asset Equity	Aggressive 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 (To be completed by Unit Trust Consultant)	
Type of Fund	:
Fund Name	:
Basis of Recommendation/ #Non-recommendation #Please state reason	: <input type="checkbox"/> Suitable to the investor's risk profile. <input type="checkbox"/> Investor's own decision to invest in a fund(s) that is above the assessed risk level. <input type="checkbox"/> Others: _____ _____

SECTION 5: PERSONAL ADVICE	
	Part 5.1
5.1.1	In relation to the provision of personal advice to the Applicant by the Consultant:
<p>The consultant –</p> <p><input type="checkbox"/> Has provided personal advice to me. (Please proceed to Part 5.2)</p> <p><input type="checkbox"/> Did not provide any personal advice to me. (Please proceed to Part 5.3)</p>	
	Part 5.2
5.2.1	The Consultant confirms that the Consultant has explained to or informed the Applicant, prior to gathering the Applicant's information, as follows:
<p>a) The Consultant is gathering the Applicant's information disclosed in the account opening application and suitability assessment, which will enable the Consultant to provide personal advice that is suitable for the Applicant after having regard to the Applicant's particular circumstances hence it is in the Applicant's best interests to provide current, accurate and complete information;</p> <p>b) Inaccurate or incomplete information provided by the Applicant will affect the personal advice given to the Applicant and the Consultant will not be made accountable for such personal advice; and</p> <p>c) The risk involved in investing all or a large portion of the Applicant's available funds, including savings and retirement funds, in a single fund.</p>	
5.2.2	The Consultant to provide the basis for providing such personal advice to the Applicant:
<p><u>The Consultant may select more than (1) response.</u></p> <p><input type="checkbox"/> The Consultant gathered the Applicant's information having regard to the Applicant's background and particular circumstances of the Applicant.</p> <p><input type="checkbox"/> Financial situation (example employment status, amount of income, financial commitments, net assets, number of dependents).</p> <p><input type="checkbox"/> Investment objectives and needs (example purpose of investment, duration of investment, capital protection security, investment preferences such as sustainable and responsible investments (SRI) or Islamic-based investments).</p> <p><input type="checkbox"/> Risk tolerance (example amount of losses the Applicant is willing to bear).</p> <p><input type="checkbox"/> Level of knowledge and investment experience for the purposes of determining that the Applicant has sufficient understanding of the features and risk associated with the product recommended (example Applicant's educational qualification, training, work experience, investment experience and current investment portfolio). The required level of knowledge and investment experience should also correspond to the complexity of the funds.</p> <p><input type="checkbox"/> Others (Please specify): _____.</p> <p>Supporting documents</p> <p><input type="checkbox"/> For each of the selection made above, the supporting documents refer to the account opening application and suitability assessment.; and/ or</p> <p><input type="checkbox"/> Others (Please specify): _____.</p>	

5.2.3	The Consultant to provide the description of the personal advice provided to the Applicant:
<input type="checkbox"/> Based on latest Fund Factsheet (FFS)* (*FFS is a periodical publication by PBSN that contains the relevant fund's objective, information, Asset Allocation & Weighting, Sector Allocation, Geographical Allocation, Top Five Holdings, Highlight, Performance Records, Calendar Year Returns, Income Distributions and Historical Fund Prices). <input type="checkbox"/> The Applicant has chosen not to accept the personal advice given and has chosen to proceed with a transaction in another fund which is not recommended by the Consultant. <input type="checkbox"/> Others (Please specify): _____	

5.3	NO PERSONAL ADVICE PROVIDED (PLEASE TICK WHERE APPLICABLE.)
5.3.1	Personal advice was not provided by the Consultant to the Applicant due to the following reasons:
The Applicant – <input type="checkbox"/> Did not request for personal advice. <input type="checkbox"/> is an Accredited Investor. <input type="checkbox"/> wishes to top-up investments in existing funds. <input type="checkbox"/> has invested in funds recommended by the Consultant contained in the suitability assessment form and the Applicant now seeks to invest within the range of recommended funds. <input type="checkbox"/> does not want to provide information requested by the Consultant.	

SECTION 6: ACKNOWLEDGEMENT & DECLARATION BY INVESTOR				
Please tick to acknowledge the appropriate statement(s) provided below.			YES	NO
1	The Authorised Signatory (ies) wish to proceed with the investment recommendation.			
2	The organization has decided to invest other 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.			
3	The Authorised UTC has explained, and I/we have understood the features, nature and risks of the Fund.			
4	We confirm that all information disclosed is true, complete, and accurate. We understand that any misleading, inaccurate or incomplete information provided by us will affect the outcome of the assessment. In such a case, the UTC will not be held liable for such recommendation (if any).			
5	We acknowledge receipt a copy of Product Highlight Sheet and the relevant disclosure documents which have been given to us.			
If Applicable				
6	We have previously done an assessment and there has been no material change in the information provided.			
7	We have declined 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.			
8	We have decided to invest into another category of fund(s) that is not match with our risk profile and understand the different risk involve of the fund(s) of certain information.			

Authorised Signatory 1 Name: Date:
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Authorised Signatory 2 Name: Date:
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Official Organisation Seal/Stamp

TO BE COMPLETED BY CONSULTANT			
The Consultant hereby declares, confirms and agrees that the information provided in this section is accurate, correct and true.			
1. Name of Consultant:	2. Consultant FiMM Code:		
3. Date:	4. Signature of Consultant:		

Latest updated on 11 December 2024