

INITIAL

ADDITIONAL

TRUST ACCOUNT NO.: _____

In accordance with the requirements of the CMSA, the application form should not be circulated unless accompanied by the Prospectus.

Investor should read and understand the contents of the Master Prospectus and /or Supplementary Master Prospectus (if any) before completing this Form.

TRUST ACCOUNT DETAILS

Primary Applicant Name (in full)											NewN.R.I.C. / Passport No.									
Joint Applicant Name (in full)											NewN.R.I.C. / Passport No.									

INITIAL / ADDITIONAL INVESTMENT

Fund Code	Investment Amount (RM)	Investment Plan			Distribution Instructions	
		Cash	Regular	EPF	Reinvest	Payout
Pheim Emerging Companies Balanced Fund		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dana Makmur Pheim		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Income Fund		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Asia Ex-Japan Fund		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Asia Ex-Japan Islamic Fund		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Distribution payout will be in the name of Primary Holder and sent by post to the latest address maintained in the Register of Unit Holders.

In the event that a distribution payment is made and the cheque is returned through mail or not encashed after a period of 6 months from the cheque date, PUTB will automatically reinvest the distribution payment in the purchase of additional units of the relevant Fund and affected Unit Holder's behalf.

Pheim Unit Trusts Berhad reserves the right to enquire further information from unit trust applicant that are deemed appropriate for compliance to Anti-Money Laundering and Anti-Terrorism Financing Act 2001 and/or other requirements issued by Malaysia's governing authorities from time to time.

Payment Mode: Direct Bank-in to Maybank (Account No: 5143-5630-3644) *Cheque/Bank Draft/Money Order No. _____
 *Please make cheque/ bank draft/ money order payable to "PHEIM UNIT TRUSTS BERHAD"

Important: Sending cash is strictly not allowed. Our Agents / Distributors are not authorized to accept cash in any circumstances. Applicants who give cash to our Agents / Distributor do so at their own risk. The Manager shall not be held responsible.

CONFIRMATION IN RELATION TO INVESTMENT ABROAD BY THE FUND(S)

- I/We hereby confirm that as at the date hereof, I am/we are:

<input type="checkbox"/> Malaysian resident(s) with NO domestic credit facilities.	<input type="checkbox"/> Malaysian resident companies and have less than RM50 million invested abroad for current year
<input type="checkbox"/> Malaysian resident individuals with domestic credit facilities and have less than or up to RM1 million invested abroad for the current year	<input type="checkbox"/> Non-Malaysian resident(s) <input type="checkbox"/> None of the above
- I/We make this confirmation in full knowledge and awareness of the reliance placed by Pheim Unit Trusts Berhad (Company No.545919-A) on such confirmation as a basis to make investments abroad through the Fund(s) that I/we will invest.
- I/We understand that under the Bank Negara Malaysia Foreign Exchange Administration rules, domestic credit facilities means any ringgal advance, loan, trade financing, hire purchase, factoring, leasing facilities, redeemable preference shares or similar facility in whatever name or form, other than:

a) Trade credit terms extended by suppliers for all types of goods and services;	e) Credit card & charge card facilities;
b) Forward foreign exchange contracts entered into with licensed onshore banks;	f) Operational leasing facilities;
c) Performance guarantees and financial guarantees;	g) Factoring facilities without recourse; and
d) One personal housing loan and one vehicle loan obtained from residents;	h) Inter-company borrowings within a corporate group in Malaysia

APPLICANT(S) DECLARATION/ SIGNATURE

- I/We aware of all fees/charges that I/we will directly / Indirectly incur when investing in the fund. I/We agree that I/we will absorb all fees/charges incurred in executing the above transaction(s), as per prospectus and/or inform from time to time.
- I/We agree that all instructions in the initial investment application form remain unchanged unless instructed otherwise in writing.
- I/We agree that the Manager reserves the right to accept or reject any application in whole or in part thereof without assigning any reasons in respect thereof.
- I/We hereby give consent to the Manager of my/our investments to disclose to its related companies, associates, agents or authorities.
- With the completion of this form, I/we acknowledge and accept that Pheim Unit Trusts Berhad has absolute discretion to rely on this confirmation from me/us and I/we undertake to indemnify and hold harmless Pheim Unit Trusts Berhad, its employees and agents against all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.
- I/We aware that I/we will receive Statement of Investment every Half-Yearly.
- I/We acknowledge that I/we have read and understood the PHS, Unit Trust Loan Financing Risk Disclosure Statement and Investor Alert Checklist printed in this transaction form.
- I/We consent to the processing of my/our personal data in accordance with the Personal Data Protection Notice of Pheim Unit Trusts Berhad.

 Signature of Applicant/
 Authorised Signatory

 Signature of Joint Applicant/
 Authorised Signatory

 Company's Stamp
 (for Corporate Applicant only)

 Date

FOR AGENT USE ONLY

Agent Code	Agent Name	Date	Agent Verification / Signature
------------	------------	------	--------------------------------

FOR OFFICE USE ONLY

Received By/ Date	Checked By/ Date	Approved By/ Date
Entered By/ Date	Verified By/ Date	Unit Price/ Date
Sales Charges (%)	CIN	
Master Account No.	Fund Account No.	

LOAN FINANCING FOR UNIT TRUST INVESTMENTS

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 instalments. If you fail to comply within the time prescribed, your units may be sold towards 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 units may fall just when you want your money back even though the investment may have done well in the past.

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

Signature : _____

Name : _____

NRIC/Passport No.: _____

Date : _____

PRE-INVESTMENT FORM (ATTENTION UNIT TRUST INVESTOR, IMPORTANT)

Signing this form does not preclude you from taking action against relevant party/parties under any circumstances. Your Unit Trust Consultant (UTC) is required to explain all of the following to you.

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 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 for 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 fund carry different level of risk. Some are higher in risk than others. Ask about the risk before investing in a fund. Make sure you know what your fund is investing in.
4. If you are 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 UTC's 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 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 possible 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) 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.

Investor's Confirmation

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

1. Applicant

Signature : _____

Name : _____

NRIC/Passport No.: _____

Date : _____

2. Joint Applicant (if applicable)

Signature : _____

Name : _____

NRIC/Passport No.: _____

Date : _____

Unit Trust Consultant's Declaration

I declare that I have explained the points stated above and the investor(s) Understand(s) them.

Signature : _____

Name : _____

NRIC/Passport No.: _____

Registered as UTC of UTMC/IUTA/CUTA*

*Please strike off whichever not applicable

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