

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.

PARTICULARS OF INDIVIDUAL APPLICANT

Full Name (as per NRIC/ Passport) _____

New N.R.I.C. / Passport No. _____ Race _____ Religion _____

Date of Birth (dd/mm/yyyy) _____ Sex Male Female EPF No. _____

Nationality Malaysian, Bumi Malaysian, Non-Bumi Others (please specify) _____

Address (as per NRIC) _____

Yes No

Town/City _____ Postcode _____

Telephone No. _____ (O) Office _____ (M) Fax No. _____

Education Level Primary Secondary STPM / Diploma / Pre-U Degree Post Graduate

Occupation _____ E-mail Address _____

Source of Income Employment Business Savings / Inheritance Annual Household Income Below RM24,000 RM200,001- RM300,000

Investment Objective Capital Growth Regular Income Education RM24,001 -RM100,000 RM300,001- RM400,000

Capital Protection Retirement Wealth Accumulation RM100,001-RM200,000 RM400,001 and above

Mother's Maiden Name (for security verification) _____

PARTICULARS OF JOINT APPLICANT

Full Name (as per NRIC/ Passport) _____

New N.R.I.C. / Passport No. _____ Nationality Malaysian, Bumi Relationship _____

Birth Certificate No. _____ Sex Male Malaysian, Non-Bumi

Date of Birth (dd/mm/yyyy) _____ Female Others (please specify) _____

Signing Instruction to operate joint account (please select one, if the box is not ticked, we will assume "Both to sign").

Both to sign Either one to sign: We hereby understand and agree that either one of us can and have the right to give instruction to conduct any transaction for this account and we release and indemnify the Manager against any claims and demand in respect of any liabilities arising as result of the Manager acting upon this signing instruction even if those instruction are not genuine.

PARTICULARS OF CORPORATE APPLICANT

Company Name _____

Company Registration No. _____ Nature of Business _____

Date of Incorporation _____ Country of Incorporation _____

Status Bumi Controlled Non-Bumi Controlled Government Controlled Non-Malaysian Controlled

Contact Person (in full) _____ Designation _____

Correspondence Address _____

Town/ City _____ Postcode _____

Telephone No. _____ Fax No. _____

E-mail Address _____ Website _____

BANK ACCOUNT DETAILS

Name of Bank _____ Account No. _____ Branch _____

APPLICANT(S) DECLARATION/ SIGNATURE

- I/We acknowledge that I/we have received, read and understood the Master Prospectus, Supplementary Master Prospectus (if any), PHS, Terms and Conditions in this Form. I/We declare that all details given in this application are true and correct and undertake to be bound by the provisions of the Deed/Supplementary Deeds (if any), relating to the Fund(s).
- I am/We are aged 18 years and above as at the date of this application. Copy/Copies of my/our NRIC/Passport and copy of Birth Certificate for joint applicant below 12 years of age, is/are enclosed.
- For joint application, in the absence of expressed instruction, I/We agree that the Manager shall be entitled to act upon the instructions of the Jointholder whose name appears first in the Register of Unit Holders and shall treat as the person entitled to received any monies payable hereunder and the receipt of such Unit Holder of any moneys payable hereunder in respect of such Units shall be a good discharge to the Manager and the Trustee. I/We agree that all correspondences will be sent to the Jointholder whose name appears first in the Register of Unit Holders.
- I/We acknowledge that the Manager and/or the Trustee do not guarantee any particular returns.
- I/We hereby give consent to the Manager of my/our investments to disclose to its related companies, associates, agents or authorities.
- I/We are aware of fees and charges that I/we will incur directly or indirectly when investing in the fund.
- 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
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FOR OFFICE USE ONLY

Risk Status: <input type="checkbox"/>	Received by / Date	Checked By / Date	Approved By / Date
	Entered by / Date	Verified by / Date	CIN

NOTE, TERMS AND CONDITIONS

By applying for units in any of the Funds managed by Pheim Units Trusts Berhad ("PUTB", Company No. 545919-A), the applicant agrees that:

1. TERMS AND CONDITIONS

The applicant shall be bound by these Terms and Conditions and the terms of the constitution documents (such as the Deed and Prospectus) of each relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

2. INSTRUCTIONS / VOICE RECORDINGS

2.1 All instructions given or purported to be given via any written or facsimile transmission by the persons authorised to operate the Account as named in the Trust Account Application Form ("the Form") or otherwise in writing are binding on the applicant. PUTB shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.

2.2 PUTB shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

3. AGENT

3.1 Please check that the agent servicing you has a VALID authorisation and registration card.

3.2 If an agent is named in the Form, PUTB is entitled to process any instructions received from such Agent without further reference to the applicant unless PUTB has received prior contrary instructions in writing by the applicant.

3.3 PUTB shall be entitled to regard the Agent as the applicant's agent throughout the period of operation of the Account unless otherwise notified in writing. PUTB shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The applicant shall have no right of action against PUTB in connection with the execution by PUTB of such instructions and undertakes not to make any claim against PUTB in connection therewith.

4. JOINTHOLDER

4.1 For applications in joint names, only two person are allowed. There are two main types of joint accounts:

Joint-all account:-

- Where both applicants are above 18 years old, both parties must sign or affix their thumb prints on the Form. PUTB will only act on a mandate given jointly by both parties.

- Where one applicant is below 18 years old (i.e. a minor), the Form must be signed by the First Applicant (parent/guardian) and accompanied by such evidence of the minor's age as PUTB may reasonably request. PUTB will act on a mandate given by parent/guardian.

Joint-alternate account (both applicants must be above 18 years old):-

- Both parties must sign or affix their thumb prints on the Form for the first time purchase. For subsequent purchases, redemptions, switching of funds and any other matter relating to the investment, either applicant can sign the Form. PUTB will act on a mandate given by either applicant.

4.2 In the case of the death of a Jointholder of units, the survivor will be the only person recognised by PUTB and the Trustee as having any title to or interest in the units held except where the units have been pledged or mortgaged as collateral.

4.3 Unit 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 may request that the units be transferred to the minor's name. In case of the death of the parent/guardian, the Executor or Administrator of the deceased will be the only person recognised by PUTB and the Trustee as having title to such units.

5. CONFIRMATION ADVICES / STATEMENTS

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the applicant to the applicant's address as in our register. If the applicant fails to notify PUTB in writing of any errors in the confirmation advice within 14 days, or in the statement within 14 days of issue, the applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against PUTB or the Trustee.

6. REJECTION / CANCELLATION OF APPLICATION

PUTB as the Manager of the various Funds is entitled to:

- reject any Form which is not completed in full and supported by the requested documents and payments;
- cancel any units issued if the payment for the units cannot be matched within 7 business days of the receipt of the application or subscription instruction, and
- in its absolute discretion (without giving any reason) suspend the operation of the Account and/or reject in whole or part thereof any application for subscription or switching.

7. COOLING-OFF PERIOD

The applicant may withdraw his money, free of all charges within 6 business days commencing from the date of receipt of the application form. A cooling-off right is given only for the first time investment in any Fund managed by PUTB and is not eligible to corporation or institution, staff of PUTB and persons registered to deal in the Funds managed by PUTB. Investors applying for units through EPF Member's Investment Scheme may be subject to the terms and conditions imposed by EPF.

8.1 All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.

8.2 If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interest) by PUTB by cheque or, at the cost of the applicant, by telegraphic transfer, within 30 calendar days from the date of application.

8.3 The applicant hereby confirms that PUTB may issue in cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by PUTB. Such cheque shall be made to the Unit Holder(s) registered from time to time and as indicated in the transaction forms and sent to the last address of the Unit Holder(s) on PUTB's records unless otherwise notified in writing.

8.4 In the absence of any express instructions, the applicant hereby authorises PUTB to automatically reinvest any distributions in the relevant Fund(s) without further reference to the applicant.

9. REPRESENTATION

The applicant shall not rely on any information or representations other than those contained in the relevant Deed and Prospectus.

10. NOTICES

All notices and other communications sent by or to the applicant shall be sent at the risk of the applicant. Unless due to wilful default or negligence of PUTB, PUTB shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. PUTB shall not be liable for any direct or indirect consequential losses arising from the foregoing.

11. SET OFF

PUTB is entitled to set off any claim which PUTB or the Trustee may have against any of the assets, units or cash of the applicant held by PUTB or the Trustee.

12. INDEMNITY

12.1 The applicant hereby indemnifies PUTB and the Trustee and any of their agents against any actions, proceedings, claims, losses, damages, costs and/or expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly or indirectly out of or in connection with this Trust Account or in connection with PUTB accepting, relying on or failing to act on any instructions given by or on behalf of the applicant unless due to the wilful default or negligence of PUTB.

12.2 The applicant acknowledges and accepts that PUTB has absolute discretion to rely on facsimile confirmation from the applicant and undertakes to indemnify and hold harmless PUTB, its employees and agents against all cost, expenses, losses, damages, claims and/or demands arising out of relying on the applicant's confirmation.

13. LEGAL AND TAX IMPLICATIONS

The applicant shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of his citizenship, residence or domicile.

14. PERSONAL DATA

The applicant may have provided and may, from time to time, provide personal information ("Data") to PUTB. The applicant irrevocably consents for the Data to be used by PUTB to provide the same to the Trustee, or any or PUTB's associated companies, which provides services to PUTB, within or outside Malaysia, for the purposes of the provision of financial services or any related services and any other related purposes, including direct marketing.

15. MISCELLANEOUS

15.1 References to persons include corporations, references to one gender include both genders and references to the singular includes the plural and vice versa.

15.2 The Trust Account is personal to the applicant and cannot be changed, assigned or transferred in any way by the applicant.

15.3 PUTB reserves the right to vary the Terms and Conditions at any time without notifying the applicant.

15.4 If any of these Terms and Conditions is held or deemed to be void or unenforceable, the other Terms and Conditions will remain in full force and effect.

16. RIGHT OF MANAGER

The Manager reserves the right to accept or reject any application in whole or part thereof without assigning any reason.

17. SUCCESSORS BOUND

The Form shall be binding upon the heirs, personal representatives, successors in title and permitted assigns of the applicant.

18. APPLABLE LAW

These Terms and Conditions shall be governed by the construed in accordance with the Laws of Malaysia.

19. DECLARATION

19.1 I/We confirm that I/we independently and without any reliance on the Manager made my/our own judgement and decision with respect to the Funds. The Manager will be under no liability whatsoever in respect of any information or recommendation rendered by its employees and the Manager will be under no liability whatsoever in respect of any information or recommendation rendered by its employees.

19.2 I/We hereby give consent to the Manager to disclose to the related companies, associates, agent or authorities of my/our investments detail.

19.3 I/We declare that I am / We are the Corporation neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.

19.4 I/We undertake to provide such information and documents as PUTB may reasonably require for the purpose of due diligence / enhanced due diligence as required under the Anti-Money Laundering, Anti-terrorism Financing and Proceeds of unlawful Activities Act 2001 ("AMLATFA").

19.5 I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.

20. For Loan Financing please complete "Unit Trust Loan Financing Risk Disclosure Statement" printed at the back of the "Transaction Form – Investment" form.

21. New applicant to any PUTB's funds and applicant who wish to switch into other PUTB's managed funds (excluding additional investment) are required to read and complete the "Investor Alert" declaration form.

22. Applicant is required to provide necessary information to comply with the Anti-Money Laundering, Anti-terrorism Financing and Proceeds of unlawful Activities Act 2001 ("AMLATFA") and other regulatory requirements issued by any regulatory bodies from time to time.