



10101-1

ACCOUNT OPENING FORM

Important:

1. Please complete this form in **BLOCK LETTERS** and **BLACK INK ONLY**.
2. All applicant **MUST** enclose a photocopy of their NRIC or other identification documents.
3. Please insert ☒ where appropriate.

ACCOUNT NO.

ACCOUNT TYPE

☐ KWSP☐ CASH

NRIC NO.

OLD IC / PASSPORT /
OTHER ID / ROC NO.

Alphabet Only

Alphabet Only

NAME (Full name as in Identification Document / Registration Certificate)

CORRESPONDENCE ADDRESS

POSTCODE

CITY

STATE

COUNTRY

TEL NO.
(House)TEL NO.
(Office)TEL NO.
(Mobile)

FAX NO.

EMAIL
ADDRESS

By providing your email address, you agree to receive future electronic investment/promotion information from Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad) ("Principal").

NRIC NO.

OLD IC /
PASSPORT /
OTHER ID NO.

Alphabet Only

Alphabet Only

NAME (Full name as in Identification Document)

RELATIONSHIP TO
FIRST APPLICANT☐ Parent☐ Sibling☐ Spouse☐ Child / Next-of-Kin☐ Relative☐ Others☐ KWSP☐ Cash

FUND CODE

AMOUNT

FUND CODE

AMOUNT

TOTAL
INVESTMENT

PAYMENT DETAILS FOR CASH PLAN:

☐ Cheque / Bank Draft (Issuing Bank and No. _____) (Please refer to item 3.1 overleaf for instruction on payment by cheque/bank draft).

IMPORTANT: Investors are advised not to give "CASH" or transfer money to any Unit Trust Scheme Consultant's bank account. Investors are also reminded not to pre-sign/pre-thumbprint any form relating to their investments. Such practices are prohibited and Principal will not be responsible for any loss incurred.

☐ TT (Bank and TT Details: _____)

Exchange Control Declaration (Non-Malaysians & Malaysians residing outside Malaysia / Corporations not incorporated in Malaysia under the Companies Act 2016)

- ☐ I / We declare that I am / we are resident(s) of Malaysia.
- ☐ I / We declare that I am / we are a permanent resident(s) of _____ and I am / we are non-resident(s) for exchange control purpose.
(Country)
- ☐ We declare that our Company is incorporated in _____ and we declare that we are non-resident for exchange control purpose.
(Country)

Authority To Operate Joint Account (Authorisation for all transactions in respect of units held. Please refer to Declaration 19.1 to 19.3 overleaf).

- ☐ ONLY Applicant to Sign ☐ BOTH Applicants to Sign ☐ EITHER Applicant to Sign

10101

SERIAL NO. [20]

Principal Asset Management Berhad

(formerly known as CIMB-Principal Asset Management Berhad)

Please read these notes before completing the Application Form

1. General Terms and Conditions

- 1.1. The Applicant shall be bound by these Terms and Conditions and the terms of the constitution documents (such as the Deed and Prospectus or Information Memorandum) of each relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed and/or the Prospectus or Information Memorandum shall prevail. Aside from these Terms and Conditions, the Applicant further agrees to be bound by all the Terms and Conditions pertaining to transactions as stated in the Transaction Form, Transfer Form and/or other forms (if any) that may be applicable.
- 1.2. Principal Asset Management Berhad (*formerly known as CIMB-Principal Asset Management Berhad*) ("Principal") shall be entitled at any time and without prior reference to the Unit holder to add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion and without any compensation to the Applicants.

2. Applicants/Joint Applicants/Non-Individual Applicants

- 2.1. The Applicant including a Non-individual Applicant warrants that they have the capacity, power and all necessary authorization under the laws of the jurisdiction to which they or their organization is subject to validly invest in the Fund(s) under such laws.
- 2.2. All Applicants (including joint Applicant) must be 18 years old and above as at the date of application. Application by individual or joint Applicants must be accompanied by a copy of the Applicant's identity card/passport/birth certificate and/or such other documents as Principal may require from time to time.
- 2.3. For corporations, the common seal must be affixed. Corporations or organizations filing the application under hand of the official must sign and state the official's representative capacity supported by the original copy of the Board of Directors' Resolution approving and authorizing such person to operate the account. Corporate Applicants must attach an original or certified true copy of the Memorandum and Articles of Association (M & A), Board of Directors' Resolution approving investment in the Fund(s), Form 49 and copies of the NRIC and specimen signatures of the Authorized Persons. All documents must be certified by the Company Secretary as named in the latest Form 49. Non-individual Applicant shall promptly notify Principal of any changes that may be made from time to time to the list of its Authorized Persons. Until Principal has received the Applicant's notification of such changes, Principal is entitled to rely on the last list of Authorized Persons on the record with Principal. Principal shall have the right to request any other documents or evidence before acting on any such change.

3. Investment

- 3.1. Cheques for investment must be made payable to Principal Asset Management Berhad - Clients' Trust Account 1 - MYR or Principal Asset Management Berhad - Clients' Trust Account 2 - USD. At the back of the cheque, please write your full name, new NRIC number or company registration number, name of fund, account number and telephone number.
- 3.2. No physical CASH shall be accepted as payment for unit trust investment.
- 3.3. Without prejudice to the generality of the foregoing, all Unit Trust Scheme Consultants ("Consultants") of Principal are prohibited from receiving from any party monies for unit trust investment (whether by way of cash or cheque or any other instrument made out in favour of the Consultants) for their onwards transmission to Principal and in the event that you do hand over such monies to our Consultants, such Consultants shall for the purposes of such transmission of monies to Principal, be your agent and not ours and we shall not be liable for any loss whatsoever occasioned to you or any other person as a result of you handing over such monies to the said Consultants. We are under no obligation to accept payments for unit trust investment via Consultants of Principal or any third party and may at our sole and absolute discretion reject any such payments.
- 3.4. The sale of units to an investor will be executed at the selling price. The selling price per unit should be the NAV per unit of the fund as at the next valuation point (forward pricing) after the application for units is received by Principal. Prices of units of the funds are published daily in major newspapers.

4. KWSP Investment Scheme - Declaration By Applicant

- 4.1. I am below 55 years of age and at the point of this application, I have not applied/will not be doing so in the next 14 days, for any type of withdrawal from my KWSP Account 1. (e.g. investments in annuity scheme, Government shares, unit trust with Principal or other management companies or any other form of investments).
- 4.2. I also confirm that the disbursement date of my last withdrawal from KWSP Account 1. if any, is at least 3 months from this application.
- 4.3. Subject to this declaration and complete submission of documents, I acknowledge that Principal reserves the right to:
 - 4.3.1 create units in my name based on forward pricing on the date Principal receives my documents in full; and
 - 4.3.2 cancel the above units created in my name and I consent to this cancellation should the KWSP monies not be received by Principal within a period of 60 days from the date of this application.
- 4.4. I understand that if I resubmit a fresh application in the event of KWSP rejection, Principal has the right to process my application based on forward pricing on the date Principal receives my fresh application.

5. Rights Of Manager

- 5.1. Principal reserves the right to accept or reject any application in whole or in part thereof without assigning any reason in respect thereof, without compensation to the Applicant and the duly completed Application Form received by Principal are deemed irrevocable by the Applicant.
- 5.2. Notwithstanding anything contained herein, Principal shall be at liberty to disregard or refuse to carry out any of the Applicant's instruction if the carrying out of such instructions, would be in contravention of any existing laws or regulatory requirements, whether or not having the force of law and/or would or may expose Principal to any liability (whether valid or otherwise).

6. Instructions/Voice Recordings

- 6.1. All instructions given in writing by completing a Principal's Application Form delivered or sent by facsimile transmission by persons authorised to give instructions (being the Applicant or, in the case of a joint account, as provided overleaf failing which the provision in the relevant Deed shall apply, and references to "Applicant" in these Terms and Conditions shall include such person authorised to give instructions and the joint Applicant, if any), are binding on the Applicant or, as the case may be, the joint Applicants. Principal shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 6.2. Non-individual Applicant shall promptly notify Principal in writing of any changes that may be made from time to time to the list of its Authorized Persons. Until Principal has received the Applicant's notification of such changes, Principal is entitled to rely on the last list of Authorized Person on the record with Principal. Principal shall have the right to request any other documents or evidence before acting on any such change.
- 6.3. Applicant(s) must submit a written request to Principal to change their personal records. Principal shall have the right to request any other documents or evidence before acting on any such change.
- 6.4. Any instruction or communication given to Principal shall only take effect upon actual receipt by Principal and during the normal working hours of Principal.
- 6.5. Principal shall be entitled to use voice recording devices to record telephone instructions communicated to it and such recording(s) may constitute evidence of the instructions.

7. Distribution Instruction

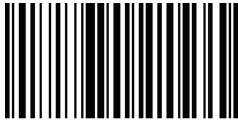
- 7.1. For KWSP Plan, all distribution will be automatically reinvested.
- 7.2. For Cash Plan, all distribution will be as per the provision in the relevant fund's Prospectus or Information Memorandum, unless written instructions to the contrary are communicated by the Applicant to Principal.
- 7.3. Distribution payout to the unitholder, if any, which remain unclaimed for 6 months will be automatically be reinvested into the Fund based on the prevailing NAV per unit of the Fund.

8. Fees, Charges And Expenses

- 8.1. Principal reserves the right to impose additional administration related expenses that may be incurred in carrying out any instructions given by the Applicants.
- 8.2. The Applicant shall be responsible for the payment of any charges, fees, costs, expenses and other liabilities properly payable or incurred by Principal and in holding or executing transaction in respect of any of the units.
- 8.3. Principal shall not be liable to pay any interest to the Applicant for any monies held by Principal for the Applicant for any reason whatsoever.

9. Unit Trust Scheme Consultants

- 9.1. Please check that the Consultant servicing you has a VALID authorization and registration card.
- 9.2. If a Consultant is named in this Application Form, Principal is entitled to process any instructions received from such Consultant without further reference to the Applicant unless Principal has received prior written instructions to the contrary from the Applicant.
- 9.3. Principal shall not be responsible for any action or omission on the part of the Consultant and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorized. The Applicant shall have no right of action against Principal in connection with the execution by Principal of such instructions and undertakes not to make any claim against Principal in connection thereof.



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2. All applicant **MUST** enclose a photocopy of their NRIC or other identification documents.
3. Please insert ☒ where appropriate.

General Declaration / Signatures

I/We have read, understood and accepted: (a) to be bound by the Terms and Conditions (see overleaf) of Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad) ("Principal"); (b) the Privacy Notice issued by Principal (which is available at your branches as well as at www.principal.com.my or otherwise made available to me/us) and confirm my/our agreement to the same. I/We confirm that all personal information provided by me/us are true and correct; (c) the contents of the Terms and Conditions: (i) for unit trust fund, also bound by the relevant Product Highlight Sheet and Prospectus including any supplemental and replacement Prospectus; and (ii) for wholesale fund, also bound by the relevant Product Highlight Sheet and Information Memorandum including any supplemental and replacement Information Memorandum, whichever is applicable, for the relevant fund before completing this Application; (d) the fees and charges that will be incurred directly and indirectly when investing in the relevant fund; and (e) the unit trust Loan Financing Risk Disclosure Statement and I/We have received a copy of the same (if applicable).

Please affix
common seal
(For Corporate
Applicant only)

SIGNATURE OF APPLICANT /
AUTHORISED SIGNATORY

SIGNATURE OF JOINT APPLICANT /
AUTHORISED SIGNATORY *(Cross out if not applicable)*

DATE

For Consultant / Bank Branch Use (Where Applicable)

I / We have read and understood the Declaration By Consultant (see item 21 overleaf) and I / we have complied with the requirements of the said Declaration.

CONSULTANT / BANK
CODE :

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CONSULTANT H/P NO. : _____

SIGNATURE : _____

NAME OF CONSULTANT /
BANK BRANCH : _____

DATE : _____

For Office Use

INITIAL & DATE

HOLDER TYPE :

☐ N ☐ D ☐ M ☐ G

TRANSACTION
DATE :

(DD)		(MM)		(YYYY)			

STATUS :

☐ Bumi ☐ Non-Bumi ☐ Foreign

DISTRIBUTOR CODE :

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Principal Asset Management Berhad

(formerly known as CIMB-Principal Asset Management Berhad)

Please read these notes before completing the Application Form

10. Notices

- 10.1. Any instruction or communication to be given by the Applicant to Principal shall be in writing and sent to such address as may be notified by Principal from time to time to the Applicant and shall take effect upon actual receipt by Principal and during the normal working hours of Principal.
- 10.2. All written communication from Principal to the Applicant shall be sent to the last address notified by the Applicant.

11. Confirmation Advices/Statements

- 11.1. These shall be sent at the risk of the Applicant to the Applicant's address as in our register. If the Applicant fails to notify Principal in writing of any errors in the confirmation advice within 14 days, or in the statement within 21 days of issue, the Applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against Principal or the Trustee.

12. Set-Off

- 12.1. Principal is entitled to set off any monies due to the Applicant in relation to the account against any debts or liabilities due and/or owing by the Applicant to Principal from time to time.

13. Liability

- 13.1. Neither Principal nor any of its Consultants 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 (which includes but is not limited to negligence), arising directly or indirectly in connection with or arising out of these Terms and Conditions or the Units and/or the application of the Units.

14. Indemnity

- 14.1. The Applicant hereby agrees to fully indemnified Principal against all claims by third parties which may be made against Principal in connection with these Terms and Conditions or its service hereunder or the application by the Application of the Units.

15. Severability

- 15.1. 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 affected or impaired thereby.

16. Successors Bound

- 16.1. This Application Form shall be binding upon the heirs, personal representatives, successors in title and permitted assigns of the Applicant.

17. Applicable Law

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

18. Online Services

- 18.1. In relation to using Principal's online services and other new services which Principal may introduce in the future, the Applicant will be sent a Personal Identification Number ("PIN") and that the Applicant is responsible for the confidentiality of the PIN.
- 18.2. Access to such online services and any other new service which Principal may introduce in the future, will only be given to any person who uses the PIN and complies with all security procedures specified by Principal from time to time.
- 18.3. Principal shall have the right to suspend access or cancel the online services and any other new services which Principal may introduce in the future, at anytime, without notice and/or compensation to the Applicant.

- 18.4. The online services and any other new services which Principal may introduce in the future will not be available to all investors but only to clients of selected approved distributors.

19. Declaration By Joint Applicant

- 19.1. We permit all transactions and declarations given to be based on this authorisation provided. We acknowledge that any changes to this shall not be done unilaterally and shall be communicated in writing to Principal and duly acknowledged.
- 19.2. Multiple signatories who elect to have either Applicant (signatory) operate the account (which includes switching, redemption, transfer and/or such other request or instructions), will bind the other Applicant(s) to all future applications, withdrawals and request for changes.
- 19.3. In case of the death of one unit holder, the surviving Applicant will be the only person recognised by Principal and the Trustee as having any title to or interests in the units (except where the units have been pledged as collateral to a licensed financial institution).

20. Declaration By Applicant(s) on Anti-Money Laundering, Anti-Terrorism Financing And Proceeds Of Unlawful Activities Act 2001 (AMLA Or AMLATFPUAA)

I/We understand and accept the following:

- 20.1. I/We shall at all times adhere to and comply with AMLA or AMLATFPUAA with respect to all transactions or matters whatsoever and howsoever arising whether directly or indirectly with Principal, and in particular:
 - 20.1.1. Principal shall be entitled to keep records of all my/our transactions and to further disclose any information pertaining to me/us, as may be required by law or any governmental or regulatory authority for purposes of compliance with AMLA or AMLATFPUAA; and
 - 20.1.2. Undertake to provide Principal with all relevant informations and documents, as and when requested, for purposes of identification of the client and verification of the source of funds under the "Know Your Client" principle.
- 20.2. I/We further confirm that all monies paid to Principal come from lawful sources and not from unlawful activities.

21. Declaration By Consultant

- 21.1. I/We agree to abide by all relevant policies of Principal and applicable laws including amendments as may be in force from time to time.
- 21.2. I/We hereby confirm that I/we have sighted the original personal identity documents (i.e. either NRIC or Passport) of the Applicant(s) and I/we have satisfactorily completed the verification of the identity of the Applicant(s) and the names, address, contact numbers, occupation and/or nature of business shown on this application correspond with my/our records, and agree to make such relevant documentation available to you on request.
- 21.3. I/We hereby confirm that I/we witnessed the signature of the Applicant(s) and I/we confirm that the particulars of the Applicant(s) stated herein to be true and correct.

Important Note:

You are required to satisfactorily verify the identities and addresses of all parties and have adequate records to demonstrate that fact under the local Anti-Money Laundering and Anti-Terrorism Financing Laws, Guidelines and/or Regulations. You should ensure that the names and address of the Applicant(s) are accurate and complete and in accordance with the relevant records.