



AmanahRaya Investment Management Sdn Bhd (309646-H)
 Level 7&8, Wisma AmanahRaya, 2, Jalan Ampang, 50508 Kuala Lumpur
 Tel (603) 2687 5200 Fax (603) 2687 5300

**FUND APPLICATION FORM
 (NON-INDIVIDUAL/ CORPORATE)**

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust scheme 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 –

- The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment) the greater the potential for losses as well as gains.
- 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.
- If unit prices fall beyond a certain level, you may be asked to provide additional acceptable 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 to settle your loan.
- 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 instead. Whether you eventually realize 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.

The 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 in respect of 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.

Authorised Signatory (1)

Name :
 Date :

Authorised Signatory (2)

Name :
 Date :

TERMS AND CONDITIONS

CLIENT IDENTIFICATION

In compliance with the Securities Commission Malaysia's Guidelines on Prevention of Money Laundering and Terrorism Financing for Capital Market Intermediaries, applicants are required to submit the following:

(Investment in Retail Funds)

Agents Check	Item
	Application Form
	Specimen signature(s) of the authorised signatory(ies)
	EPF 9N Form (for EPF investment only)
	FIMM Pre Investment Form
	Investor Suitability Assessment Form
	Consent and Privacy Notice (PDPA form)
	KYC Form

(Investment in Wholesale Fund)

- Only "Sophisticated Investor" may invest in Wholesale Funds.

Agents Check	Item
	Application Form.
	Declaration Form
	Specimen signature(s) of the authorised signatory(ies)
	Financial Statement (e.g. Bank Statement, CDS Statement and Company Account)
	EPF 9N Form (for EPF investment only)
	FIMM Pre Investment Form
	Investor Suitability Assessment Form
	Consent and Privacy Notice (PDPA form)
	KYC Form

(Additional Documents Required For Investment (Retail Funds / Wholesale Funds))

Agents Check	Category Of Investor	Item
	Society/ Association	Cert. of Registration & Committee Resolution to approve investment
	Company (Malaysian)	Form 9, Form 49, Board Resolution to approve investment & Memorandum of Association
	Company (Foreign)	Form 13, Form 49, Board Resolution to approve investment & Memorandum of Association
	Government Link Company	Minutes of Board Meeting to approve investment
	Cooperative	Cert. Of Registration & Committee Resolution to approve investment
	Pension Fund	Trustee's Resolution to approve investment
	Partnership	Cert. Of Registration & Committee Resolution to approve investment
	Sole-Proprietor	Business Registration

Note:-

1. Agent to confirm that the above documents are submitted.
2. To obtain the latest definition of "Sophisticated Investor", kindly refer to the Guidelines on Unlisted Capital Market Product under the Lodge and Launch Framework issued by the Securities Commission Malaysia.

PAYMENT TO THE MANAGER

1. Payment may be in the form of crossed Cheque / Bank Draft / Cashier's order / Postal Order / Money Order/ TT made payable to AmanahRaya Investment Management Sdn Bhd.

Collection Account	Category of Funds
Account 1 MALAYAN BANKING BERHAD : 514598-221822	Conventional
Account 2 MALAYAN BANKING BERHAD : 564593 - 221837	Shariah

PAYMENT TO THE MANAGER (VIA CASH DEPOSIT MACHINE)

1. Payment can be made through CDM to the following account number:

N.B. Please ensure the name "AMANAH RAYA INVESTMENT MANAGEMENT SDN BHD" appears on the screen before executing the transaction.

For Conventional

Account Holder	AmanahRaya Investment Management Sdn Bhd-A/C 1
Account Number	514598-221822

For Shariah

Account Holder	AmanahRaya Investment Management Sdn Bhd-A/C 2
Account Number	564593-221837

APPLICATION & ACCEPTANCE

1. Application can be made through AmanahRaya Investment Management Sdn Bhd, Collecting Points or authorised agents (UTC) after completing this form and attaching a copy of NRIC / Passport or other acceptable identification, where applicable.
2. For application received or deemed to have been received by the Manager before **4.00p.m (Retail Fund)** and **10.30 a.m (Wholesale Fund)** on any Business Day, units will be issued at selling price of the relevant Fund calculated at the end of the Business day (forward pricing) on which the applications were received (Please refer to the Prospectus / Information Memorandum on forward pricing).

TRANSACTIONS STATEMENT / REPORT

1. A Transaction Statement will be issued to the unit holder as a record of each and every payment or transaction made.
2. Interim and Annual Transaction Statement will be issued to the unit holder on every half yearly and financial year end of the Fund.

AUTHORITY TO OPERATE ACCOUNT

1. The authorised signatory (ies) will be the only person recognised by the Manager as having the authority to effect transactions on repurchase, transfer, switching and any other request or carry out any instructions in the operations of the account.

COOLING-OFF PERIOD

1. Only applicable to any person investing for the first time in any unit trust fund purchase from the Manager and excludes corporations / institutions, staff of the Manager, Amanah Raya Berhad and its group of companies and persons registered to deal in unit trust fund.
2. Unit holder has the right, within six (6) business days of the receipt by the Manager of their application for units, to call for a withdrawal of their investment. A full refund of the money initially invested will be refunded to unit holder (upon bank clearance of payment) within 10 calendar days of receipt of the application for cooling-off by the Manager.

RIGHTS OF THE MANAGER

1. The Manager reserves the right to accept or reject any application in whole or part thereof without assigning any reasons.
2. The Manager shall refund the payment to the unsuccessful application within fourteen (14) business days from date of rejection.

RIGHTS TO REPURCHASE

1. The Manager has the right to repurchase all units of a unit holder in the event such repurchase is necessary to ensure that the Manager is in compliance with relevant laws.
2. The Manager shall provide prior notification to the unit holders of such repurchase.