



**MUAMALAT INVEST SDN BHD** 199601012286 (384635-P)  
 (a wholly owned subsidiary of Bank Muamalat Malaysia Berhad)  
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# ACCOUNT APPLICATION FORM Individual / Corporate

Individual  Joint  Corporate  
 Staff Application

This Form should not be circulated unless accompanied by the relevant Master Prospectus(es)/ Prospectus(es). Investor(s) should read and understand the contents of the relevant Master Prospectus(es)/ Prospectus(es) and Supplementary Master Prospectus(es)/ Prospectus(es) if any before completing this Form. In compliance with the Capital Markets and Services Act 2007, this application must be circulated together with the Master Prospectus(es)/ Prospectus(es) and Supplementary Master Prospectus(es)/ Prospectus(es) (if any). Please complete in BLOCK LETTERS only, and tick(✓) where applicable. For 1st time Investor(s), this Form is required to be completed.

## PARTICULARS OF INDIVIDUAL APPLICANT / CORPORATE APPLICANT

You MUST be 18 years old and above as at the date of this application. Please provide a copy of your NRIC or Passport.

Name of Individual/ Corporate Applicant \_\_\_\_\_  
 (as in NRIC/Passport No./Certificate of Incorporation)

NRIC(old)/Passport No./Company Registration No. \_\_\_\_\_ NRIC No. (new) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth (DD/MM/YYYY) \_\_\_\_\_ Sex  Male  Female

**(To be completed if Individual Applicant)**

Marital Status  Single  Married  Widowed  Divorced No. of Dependants (please indicate) \_\_\_\_\_

Nationality  Malaysian  Others (please specify) \_\_\_\_\_

Religion  Muslim  Non Muslim Bumiputera Status  Yes  No

Race  Malay  Chinese  Indian  Others \_\_\_\_\_

Occupation \_\_\_\_\_

Education Level  Primary  Secondary  STPM / Diploma /PreU  Degree  Post Graduate

Annual Household Income  Below RM20,000  RM20,001 - RM60,000  RM60,001 - RM120,000  
 RM120,001 - RM180,000  RM180,001 - RM240,000  RM240,001 and above

Source of Income  Employment  Business  Savings / Inheritance  Others (please specify) \_\_\_\_\_

Individual Applicant Email Address : \_\_\_\_\_

BY PROVIDING YOUR EMAIL ADDRESS TO MUAMALAT INVEST SDN BHD ("MISB"), YOU HAVE CONSENTED TO RECEIVE COMMUNICATIONS AND/OR INFORMATION FROM MISB RELATING TO YOUR INVESTMENT VIA EMAIL. NOTICES DELIVERED VIA EMAIL TO APPLICANT ARE DEEMED SENT AND RECEIVED ON THE DATE SUCH EMAIL IS SENT.

Mother's Maiden Name \_\_\_\_\_

**(To be completed if Corporate Applicant)**

Date of Incorporation (DD/MM/YYYY) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Country of Incorporation \_\_\_\_\_

Nature of Business \_\_\_\_\_

Status  Bumiputra Controlled  
 Non-Bumiputra Controlled  
 Non-Malaysian Controlled

Source of Income  Disposal of non-core business/asset/investments  Fund raising exercise such as right issue  
 Cash in hand/surplus funds/working capital

**Contact Person ( 1 )**

Designation \_\_\_\_\_  
 Department \_\_\_\_\_  
 Tel No. \_\_\_\_\_ - \_\_\_\_\_ ext. \_\_\_\_\_ Fax No. \_\_\_\_\_ - \_\_\_\_\_  
 Office Email Address \_\_\_\_\_

**Contact Person ( 2 )**

Designation \_\_\_\_\_  
 Department \_\_\_\_\_  
 Tel No. \_\_\_\_\_ - \_\_\_\_\_ ext. \_\_\_\_\_ Fax No. \_\_\_\_\_ - \_\_\_\_\_  
 Office Email Address \_\_\_\_\_

Please refer to clause 4 of the Terms and Conditions to ascertain the documents required to be submitted with this application.

## PARTICULARS OF JOINT INDIVIDUAL APPLICANT (not applicable for EPF Investment Scheme("EPF"))

Name as in NRIC/Passport \_\_\_\_\_

NRIC(old)/Passport No./Birth Certificate No. \_\_\_\_\_ NRIC No. (new) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Date of Birth (DD/MM/YYYY) \_\_\_\_\_ Sex  Male  Female

Nationality  Malaysian  Others (please specify) \_\_\_\_\_

Bumiputera Status  Yes  No

Occupation \_\_\_\_\_

Relationship to Individual Applicant  Parent  Spouse  Child  Sibling  Relative  Others \_\_\_\_\_

## CORRESPONDENCE ADDRESS

Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Post Code \_\_\_\_\_ Town / City \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Tel No. \_\_\_\_\_ - \_\_\_\_\_ (house) \_\_\_\_\_ - \_\_\_\_\_ (mobile)  
 \_\_\_\_\_ - \_\_\_\_\_ (office) ext. \_\_\_\_\_ Fax No. \_\_\_\_\_ - \_\_\_\_\_

## FOR UTC/DISTRIBUTOR USE ONLY

MISB/Distributor \_\_\_\_\_ Name of Staff/ UTC/Distributor \_\_\_\_\_ Signature of Staff/ UTC/Distributor \_\_\_\_\_  
 Branch Code/ \_\_\_\_\_ Staff/UTC Code \_\_\_\_\_ FIMM Code \_\_\_\_\_  
 Stamp \_\_\_\_\_

## FOR OFFICE USE ONLY

Account No. \_\_\_\_\_ Trans. Sequence No. \_\_\_\_\_ Price of Transaction (RM/relevant currency) \_\_\_\_\_

## INVESTMENT OBJECTIVE & EXPERIENCE

Investment Objective		Investment Experience	
<input type="checkbox"/> Capital Growth	<input type="checkbox"/> Regular Income	<input type="checkbox"/> Capital Protection	<input type="checkbox"/> Retirement
<input type="checkbox"/> Education	<input type="checkbox"/> Wealth Accumulation	<input type="checkbox"/> Unit Trust _____ year(s)	<input type="checkbox"/> Trading on Bursa Malaysia _____ year(s)
Investment Time Frame		<input type="checkbox"/> Futures / Options _____ year(s)	<input type="checkbox"/> Others _____ year(s)
<input type="checkbox"/> Long Term (> 5 years)	<input type="checkbox"/> Medium (3-5 years)	<input type="checkbox"/> No experience	

## APPLICABLE SHARIAH CONTRACT

**Wakalah bil istithmar** - A form of wakalah contract (or agency contract) entered into for the purpose of investment.  
**Wakalah** means a contract in which a party (muwakkeel) authorises another party as its agent (wakil) to perform a particular task, in matters that may be delegated, either voluntarily or with imposition of fee.  
 Under this Fund, the applicant(s) or unitholder(s) as the **Muwakkeel** or principal, authorises MSB (the Manager) as **Wakeel** or agent to undertake investment activities and in return the Manager will receive a fee for the services provided.

## EXCHANGE CONTROL DECLARATION BY NON-MALAYSIAN RESIDENT(S) / REGISTERED ORGANISATION(S)

I/We declare that I am/We are non-Malaysian resident(s)/registered organisation(s). I am a/We are permanent resident(s) of/ Our organisation is incorporated in

## PARTICULARS OF TAKAFUL BENEFITS (if any)

Name of Beneficiary (as in NRIC/Passport/Birth Certificate)		
NRIC(old)/Passport No./Birth Certificate No.		NRIC No. (new)
Relation to Applicant		

## DECLARATIONS AND SIGNATURES

### INDIVIDUAL APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Master Prospectus(es)/ Prospectus(es) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my/our initial and subsequent transactions with Muamalat Invest Sdn Bhd. ("MSB").
- I/We acknowledge that I/We have received a copy of Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) i.e. Prospectus, Product Highlight Sheet and any marketing materials subscribed to as if I was/ we were a party thereto.
- I am/ I/We are 18 years old and above as at the date of this application. Copy/Copies of my/our NRIC/ Passport is/are enclosed.
- I/We do declare and represent that as at the date herof, I/We am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us.
- I/We declare that I am/ I/We are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We declare that I am/We are in compliance and undertake that I/We will comply with all applicable laws and regulations.
- I/We undertake to provide MSB with all information as it may reasonably require for the purpose of and in connection with completing the Account Application Form, including but not limited to, my/our information on financial position(s), where applicable.
- I/We acknowledge that I/We shall keep MSB informed of any change of my/our particulars as stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect my/our financial position(s), where applicable.
- I/We undertake to provide such information and documents that MSB 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 (AMLATFPUAA 2001) (including any amendments, variations, and/or modifications to AMLATFPUAA 2001 as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and/or statutory bodies.
- (For joint application only) In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.
- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- Save and except due to MSB's fraud, default, willful misconduct, negligence or breach of law, I/We hereby agree to indemnify MSB against all actions, suits, proceedings, claims, damages and losses which may be suffered by MSB as a result of any inaccuracy of the declarations herein.

### CORPORATE APPLICANT

- I/We acknowledge that I/We have received, read and understood the relevant Master Prospectus(es)/ Prospectus(es) for the Fund(s) to be invested in, the Terms and Conditions of this Form and I/We undertake to be bound by them for my/our initial and subsequent transactions with Muamalat Invest Sdn Bhd. ("MSB").
- I/We acknowledge that I/We have received a copy of Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.
- I/We acknowledge that I/We are aware of the fees and charges that I/We will incur directly or indirectly when investing in the Fund(s).
- I/We undertake to be bound by the provisions of the documents constituting the Fund(s) i.e. Prospectus, Product Highlight Sheet and any marketing materials subscribed to as if I was/We were a party thereto.
- I am/ I/We are duly authorised officer(s) of the Corporation, and warrant that the Corporation has the power and capacity to enter into this agreement and undertake transactions involving the Fund(s). Attached is a certified true copy of the Corporation's list of authorised signatories.
- I/We, as directors of the Corporation do hereby declare that the Corporation is a legally incorporated Corporation. Copy of my/our Certificate of Incorporation is enclosed.
- I/We, hereby declare and represent that as at this date, the Corporation is not wound up nor has there been any winding-up petition presented to the Corporation which would have material adverse effect.
- I/We declare that I am/ I/We are neither engaged in any unlawful activity nor are my/our monies obtained from any illegal source or related to any illegal activity.
- I/We undertake to provide MSB with all information as it may reasonably require for the purpose of and in connection with completing the Account Application Form, including but not limited to, the Corporation and its group of companies' information on financial position, where applicable.
- I/We acknowledge that I/We shall keep MSB informed of any change of the information stated in this Account Application Form and/or of any material facts that will, direct or indirectly, affect the Corporation and its group of companies' financial position, where applicable.
- I/We undertake to provide such information and documents that MSB may reasonably require for the purpose of due diligence/ enhanced due diligence as required under the AMLATFPUAA 2001 (including any amendments, variations, and/or modifications pursuant to AMLATFPUAA 2001 as may be made at any time and from time to time, provided that prior written notice is given by MSB to the Corporation) and any guidelines issued by any regulators, authorities and/or statutory bodies.
- (Distribution Instruction as per Purchase/ Switch Form) Depending on the Fund invested and subject to each respective Fund's Master Prospectus(es)/ Prospectus(es), income distribution will either be reinvested into further units in the relevant fund or be paid out.
- I/We hereby declare and acknowledge that I/We have sole legal and proprietary right over all monies accompanying this application.
- Save and except due to MSB's fraud, default, willful misconduct, negligence or breach of law, I/We hereby agree to indemnify MSB against all actions, suits, proceedings, claims, damages and losses which may be suffered by MSB as a result of any inaccuracy of the declarations herein.

### \*AMLATFPUAA 2001 - Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

### DECLARATION FOR PERSONAL DATA PROTECTION ACT 2010 (Applicable for Individual/Corporate Applicant)

- I/We shall fully comply with the provisions of the Personal Data Protection Act 2010 ("the Act") applicable to the processing of personal data as defined in the Act and specifically, that all necessary consents have been obtained from individuals whose personal data may be disclosed to MSB or its representatives ("Disclosed Data") in respect of such disclosure and processing by MSB and its representatives and that I/We will always furnish MSB or its representatives with up-to-date Disclosed Data.
- I/We shall procure any third party that processes Disclosed Data for or on behalf of me/us to agree in writing to the same terms as I/We agree in line with the Act and in this declaration.
- I/We shall immediately notify MSB in the event of any claim or complaint from any data subject of Disclosed Data and/or where there has been an event of non-compliance with the Act by me/us, whether discovered by me/us or forming the subject of an investigation and/or action by the relevant authorities.
- Save and except due to MSB's fraud, default, willful misconduct, negligence or breach of law, I/We shall indemnify MSB against all proceedings, costs, expenses, liabilities or damages arising from my/our failure to comply with the Act with respect to Disclosed Data and the terms of this declaration. The remedies available to MSB contained in this clause are without prejudice to and in addition to any warranties, indemnities, remedy or other rights provided by law or any prior agreement.
- Based on the above declaration, I/We undertake that this declaration shall not be assigned without MSB's prior written consent; will be binding upon my/our servants, agents, personal representatives, assigns and successor-at-law; will inure to the benefit of MSB and its successors and assigns, and shall supersede all prior representations, registrations, arrangements, understandings or agreements and all other communications between MSB and me/us in connection with the processing and disclosure of Disclosed Data to MSB.


No delay or omission by MSB in exercising any right under this declaration will operate as a waiver of that or any other right. The covenants set out in this declaration are separate and severable and enforceable accordingly and whilst the restrictions are considered by the parties to be reasonable in all the circumstances as at the date hereof, it is acknowledged that restrictions of such a nature may be invalid because of changing of the circumstances or other unforeseen reasons and accordingly, if any restrictions shall be adjudged to be void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wording thereof were deleted or the periods thereof reduced, such modifications shall be applied as may be necessary to make them valid and effective.

## INSTRUCTION FOR REDEMPTION PAYMENT (for joint applicants account only)

We would like to request the redemption payment to be issued in the name of : -

Applicant only       Joint Applicant only       All Applicants

## ALL APPLICANTS MUST SIGN THIS FORM

Applicant / Authorised Signatory (ies) Date	Joint Applicant / Authorised Signatory (ies) Date	 <p>For Joint Application, please tick (✓) account operating mode for future transactions</p> <p><input type="checkbox"/> Applicant Only  <input type="checkbox"/> Joint Applicant Only  <input type="checkbox"/> Either Applicant to sign  <input type="checkbox"/> Both Applicants to sign</p>
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## TERMS AND CONDITIONS

- You are advised to read and understand the relevant Master Prospectus(es)/ Prospectus(es) and deed(s) which shall be made available upon request before
- MINIMUM INVESTMENT**
    - Initial and subsequent investment must be for a minimum amount stated in the relevant Master Prospectus(es)/ Prospectus(es).
  - INDIVIDUAL APPLICANT**
    - Applicant must be 18 years old and above.
    - Please enclose a photocopy of your identity card or passport.
  - JOINT INDIVIDUAL APPLICANT**
    - Please enclose a photocopy of your identity card or passport.
    - If aged 18 years old and above, he/she is also required to sign the application form.
    - In the case of death of a joint-holder, the surviving holder will be the only person recognised by the Manager and the Trustee as having any title to or interest in the units held.
    - In the absence of written explicit instructions, I/We acknowledge that instructions must be given by both of us.
  - CORPORATE APPLICANT**
    - Please enclose a copy of the Memorandum and Articles of Association, Company's latest audited accounts, list of Authorised Signatories and Specimen Signatures.
    - For a corporation, the Common Seal or the Company stamp will have to be affixed. If the Company stamp is used, an Authorised Officer must sign and state his/her representative capacity.
    - Certified True Copy (by company secretary, if applicable) of the Board Resolution, Form 11, Form 9, Form 13 (if applicable), Form 24, Form 44, Form
  - RIGHTS OF THE MANAGER**
    - The Manager reserves the right to accept or reject any application in whole or in part thereof and reject any Fund Application Form which is not completed in full and supported by the requested documents and payments.
  - CUSTOMER CARE**
    - If you require further information or clarification, please contact our Customer Service for assistance.
    - All notices and other communications sent by or to the applicant shall be sent at the risk of the applicant.
- Unless due to willful default or negligence of the Manager, the Manager 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. The Manager shall not be liable for any direct or indirect consequential losses arising from the foregoing.
- The information that you have provided will be used strictly for our own purpose and shall not be shared with any other parties unless as required by law.

**Loan/Financing Risk Disclosure****Investing in a Unit Trust Fund with Borrowed/Financed Money is More Risky than Investing with Your Own Savings**

It is important for you to conduct your own assessment if loan/financing is suitable for you in light of your objectives, attitude to risk and financial circumstances.

Before you proceed you must be aware of the risks, which would include the following:

1. The higher the margin of loan/financing (that is, the amount of money you borrow / finance 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.
2. You should assess whether you have the ability to service the repayments/ payments on the proposed loan/financing. If your loan/financing is a variable rate loan/financing, and if interest rates/profit rate rise, your total repayment/payments amount will be increased.
3. 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 / financing.
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.

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 a loan/financing. 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/financing.