

CUSTOMER KNOWLEDGE ASSESSMENT

Client's Name

NRIC/Passport No.

Contact Details

 (H) (HP) (O)

Email Address

It is important to find out if you have the knowledge or investment experience to understand the risks and features of unlisted "Specified Investment Products" (SIP) which include unit trusts or similar products. This assessment, known as Customer Knowledge Assessment, helps to assess your knowledge or investment experience before solution(s) may be offered to you.

I understand that any inaccurate or incomplete information provided by me may affect the suitability of the recommendations made.

PART 1: KNOWLEDGE ACQUIRED

Educational Qualifications

1. Do you have a diploma or higher qualification in any of the following fields?

If yes, please indicate as applicable:

- | | | |
|------------------------------------------------|------------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Accountancy | <input type="checkbox"/> Actuarial Science | <input type="checkbox"/> Business / Business Admin |
| <input type="checkbox"/> Capital Markets | <input type="checkbox"/> Commerce | <input type="checkbox"/> Economics |
| <input type="checkbox"/> Finance | <input type="checkbox"/> Financial Engineering | <input type="checkbox"/> Financial Planning |
| <input type="checkbox"/> Computational Finance | <input type="checkbox"/> Insurance | |

Yes No

2. Do you possess any other professional finance-related qualifications?

(e.g. AFP/AWP/CFP, AFC/ChFC, ACCA, CLU, CFA/CAIA, CPA/ACCA, CISI, CFPe, FRM, CMFAS M6/M7/M8)

If yes, please specify:

Yes No

Investment Experience

3. Have you made **at least 6 transactions** in the following unlisted "Specified Investment Products" in the **past 3 years**?

Please tick the type of investment traded*:

- Collective Investment Schemes (CIS) (e.g. Unit Trusts)
- Investment-Linked Policies (ILP)

Yes No

Yes No

* You may tick more than one box.

Work Experience

4. Do you have a minimum of **3 continuous years** of working experience* in the **preceding 10 years** involving the following fields?

If yes, please indicate as applicable:

- Development/Structuring/ Management / Sale / Trading / Research / Analysis of Investment Products
- Provision of training on Investment Products
- Accountancy, Actuarial Science, Treasury, Financial Risk Management and Legal work in financial areas

Yes No

* Provision of general support functions in the above mentioned areas such as operations, HR, corporate services and IT is **not** considered as relevant experience.

PART 2: OUTCOME OF CKA (from Part 1)

Based on guidelines prescribed by the Monetary Authority of Singapore (MAS), if any of the above response is 'Yes', you are deemed to have the relevant investment knowledge.

I am assessed:

TO HAVE the relevant knowledge and/or experience to understand and purchase specified investment products.

NOT TO HAVE the relevant knowledge and/or experience to understand and purchase specified investment products.

PART 3: CLIENT ACKNOWLEDGEMENT OF CKA OUTCOME

I acknowledge that

- I have been given a clear explanation of the objectives for the Customer Knowledge Assessment (CKA);
- I have answered all the relevant questions to the best of my knowledge;
- I understand and agree with the outcome of the Client Knowledge Assessment.

PART 3: CLIENT ACKNOWLEDGEMENT OF CKA OUTCOME (Continued)

Please TICK and ACKNOWLEDGE as appropriate:

PASS CKA

- I understand that I have **PASSED** the CKA assessment and I **DO NOT WISH** to receive any advice offered by my Adviser. I understand that by choosing not to receive any advice, I will not be able to rely on section 27 of the Financial Advisers Act (FAA) to file a civil claim in the event of a loss.
- I understand that I have **PASSED** the CKA assessment and **WISH** to receive advice offered to me by my Adviser.
Based on assessment of the suitability of the investment product, I have been advised that:
- The investment product/s that I intend to invest in is/are **SUITABLE** for me, and I would like to **PROCEED** with the investment.
- The investment product/s that I intend to invest in is/are **NOT SUITABLE** for me, and I would like to **PROCEED** with the investment.

DID NOT PASS CKA

- I understand that I **DID NOT PASS** the CKA assessment and **WISH TO PROCEED** with my investment. I understand that I will need to receive advice from my Adviser, who will assess and advise me on the suitability of the investment product for my investment.
Based on assessment of the suitability of the investment product, I have been advised that:
- The investment product/s that I intend to invest in is/are **SUITABLE** for me, and I would like to **PROCEED** with the investment.
- The investment product/s that I intend to invest in is/are **NOT SUITABLE** for me, and I would like to **PROCEED** with the investment.

IMPORTANT NOTICE TO CLIENT 重要声明

NOTA PENTING UNTUK PELANGGAN வாடிக்கையாளர்களுக்கு முக்கிய அறிவிப்பு

Please note that should you choose to proceed with the investment after being advised that the product/s is/are not suitable for you, you will not be able to rely on section 27 of Financial Advisers Act (FAA) to file a civil claim should you suffer a loss in the future.

根据以上的“产品适合度”评估结果，您想要投资的产品并不适合您。倘若往后您在该投资蒙受亏损，您将丧失根据财务顾问法第27节来采取民事索赔的权利。

Perhatian jika anda terus memilih untuk melabur degan pelaburan tersebut, anda tidak akan dapat bergantung kepada seksyen Undang-Undang penasihat kewangan (FAA) untuk mengemukakan tututan undang sivil jika anda mengalami kerugian di masa hadapan.

உற்பத்திப் பொருள்/பொருட்கள் உங்களுக்குப் பொருத்தமானது அல்ல என்று அறிவுறுத்தியப் பிறகும் நீங்கள் முதலீடு செய்ய முடிவு செய்து, எதிர்காலத்தில் ஒரு வேளை உங்களுக்கு நஷ்டம் ஏதும் ஏற்பட்டால், உங்களால் நஷ்ட ஈடு கோர நிதி ஆலோசகர்கள் சட்டம் (டிஐஏ) பிரிவு 27-ஐ சார்ந்திருக்க முடியாது என்பதைத் தயவுசெய்து தெரிந்து கொள்ளுங்கள்.

PART 4: SECTION 27, FINANCIAL ADVISERS ACT - EXTRACT

Recommendations by licensed financial advisers

27. —(1) No licensed financial adviser shall make a recommendation with respect to any investment product to a person who may reasonably be expected to rely on the recommendation if the licensee does not have a reasonable basis for making the recommendation to the person.
- (2) For the purposes of subsection (1), a licensed financial adviser does not have a reasonable basis for making a recommendation to a person unless —
- (a) he has, for the purposes of ascertaining that the recommendation is appropriate, having regard to the information possessed by him concerning the investment objectives, financial situation and particular needs of the person, given such consideration to, and conducted such investigation of, the subject-matter of the recommendation as is reasonable in all the circumstances; and
- (b) the recommendation is based on the consideration and investigation referred to in paragraph (a).
- (3) Where —
- (a) a licensee, in making a recommendation to a person, contravenes subsection (1);
- (b) the person, in reliance on the recommendation, does a particular act, or refrains from doing a particular act;
- (c) it is reasonable, having regard to the recommendation and all other relevant circumstances, for the person to do that act, or to refrain from doing that act, as the case may be, in reliance on the recommendation; and
- (d) the person suffers loss or damage as a result of doing that act, or refraining from doing that act, as the case may be,
- then, without prejudice to any other remedy available to that person, the licensed financial adviser is liable to pay damages to that person in respect of that loss or damage.
- (4) In this section, a reference to the making of a recommendation is a reference to the making of a recommendation expressly or by implication.
- (5) This section shall not apply to any licensed financial adviser or class of licensed financial advisers in such circumstances or under such conditions as may be prescribed.

[2/2005]
[SF Bill, Clause 121]

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Name & Signature of Client

Date (DD/MM/YY)

Note: If the investment product is assessed as unsuitable for your investment and you have chosen to proceed with the investment, approval is required from members of the senior management of the company before the investment can be executed. The company management will have to contact you for verification. Kindly provide us with your contact number.