

## LETTER OF MANDATE

To: **UOB BULLION AND FUTURES LIMITED ("UOBBF")**

Date: (DD/MM/YY)

80 Raffles Place

5<sup>th</sup> Storey UOB Plaza 1

Singapore 048624

Attention: Client Admin Unit

Dear Sirs,

With reference to the account(s) opened and maintained by me/us with you (collectively, the "**Accounts**" and each, an "**Account**"), I/we hereby write to formally confirm the following:

1. I/We hereby authorise any one/\_\_\_\_\_ of the following acting singly/jointly:

	Full Name	NRIC/Passport No.	Signature	Relationship
1)				
2)				
3)				
4)				
5)				

2. Particulars of Mandatee

Name of Mandatee as per NRIC / Passport (*Mr / Mrs / Mdm / Miss / Dr)			
NRIC/Passport No.	Nationality	Date of Birth	(DD/MM/YY)
Residential Status <input type="checkbox"/> Resident <input type="checkbox"/> Non Resident			
Home Address			
Home Telephone No.	Hand phone No.	Office Telephone No. (Mandatory)	
Fax No.			
Name of Current Employer			
Designation/ Position			
+ Are you a Director / Partner / **Officer / Approved Dealer or Employee of any other Clearing Member and /or Trading Member? <span style="float:right">YES / NO</span>			
<b>Note: Please furnish a written approval from your employer if you are an employee of a SGX- DC/ SGX- ST member. Telephone number of employer is mandatory.</b>			
+ Are you a Director / Partner / **Officer / Approved Dealer/ Employee of ***otherwise associated with any other Clearing Member and/ or Trading Member of ICE Futures Singapore and/ or ICE Clear Singapore? <span style="float:right">YES / NO</span>			
<b>Note: Please furnish a ##written approval from your employer/ associated personnel if you are an employee or ***otherwise associated with any other Clearing Member and / or Trading Member of ICE Futures Singapore and /or ICE Clear Singapore</b>			
+ If I/we subsequently do hold any positions stated above, I/we will undertake to inform UOB Bullion and Futures Limited ("UOBBF") immediately.			
** Officer may be a receiver and manager of any part of the undertaking of the corporation appointed under a power contained in any instrument; and any liquidator of a company appointed in a voluntary winding up.			
*** Otherwise associated meaning associated other than as a client.			
## Please obtain a copy of the letter template from UOBBF.			
Documents to furnish:			
1) Passport/ NRIC			
2) Other documents verifying the above details e.g. Nationality, Home Address if such information is not shown on the Passport/NRIC			

(each, a "Mandatee" and collectively, the "Mandatees") to exercise any or all of the following powers and to perform any of or all the following acts and things for and on my/our behalf and in my/our name for my/our sole account and risk:

- (a) to operate the Accounts and/or to utilise any of the services offered by UOBFF to me/us from time to time, except for the services relating to the trading and/or communicating of orders via the computer or electronic network or platform maintained and/or provided by UOBFF and/or such other third party service providers as may be approved by UOBFF (the "Services");
- (b) to enter into trades and transactions with or through UOBFF;
- (c) to authorise and request UOBFF to purchase or sell for my/our account, currencies, stocks, bonds, futures contracts, indices, rates, financial instruments, securities, commodities (including gold or other precious metals) or such other transactions as UOBFF may from time to time permit to be carried out under any Account or Service;
- (d) to instruct UOBFF to exercise any options held under any Account;
- (e) to instruct UOBFF on withdrawal of funds in favour of UOBFF or any member of the United Overseas Bank Limited group of corporations (but **not** in favour of any other third parties);
- (f) to acknowledge receipt of any property received from UOBFF which shall be deemed to be a good and effective discharge by me/us to UOBFF in respect of any such property due to me/us; and
- (g) to act generally as fully and effectually as I/we could have done if I/we had personally instructed or communicated to UOBFF any or all of the matters set out above.

3. Each of the Mandatees appointed by me/us to act on my/our behalf for the purposes stated in paragraph 1 above has been independently selected by me/us as our own choice and I/we acknowledge and accept that UOBFF is entitled to rely fully on the same and further that UOBFF is not willing to and does not accept and therefore has no responsibility or liability with respect to such appointment/engagement by me/us of any or all of the Mandatees, the authority vested in them and/or any of their acts, omissions, errors or defaults;

4. I/We further acknowledge and agree that it is not the duty or responsibility of UOBFF but solely and fully my/our own to monitor and ensure that the Mandatees are properly discharging their respective obligations to me/us;

5. **I am/We are aware and consent to each of the Mandatees:**

**(a) currently or from time to time acting as an agent for the accounts of other persons who may have also established accounts with UOBFF; and/or**

**(b) currently or from time to time maintaining a personal account with UOBFF,**

(the scenarios described in sub-paragraphs (a) and (b) above hereafter collectively called, the "Mandatee's Other Accounts") which may be to my/our prejudice. I/We acknowledge that there may possibly be conflicts of interests arising from the trading activities carried out by each of the Mandatees pertaining to the Accounts and the Mandatee's Other Accounts;

6. I/We hereby ratify and confirm and undertake at all times to allow, ratify and confirm all acts, instructions and/or communications made or given or purportedly made or given by the Mandatees on my/our behalf;

7. Without prejudice to the above, I/we also confirm that I/we shall hold harmless, indemnify and keep UOBFF fully indemnified from and against any and all claims, costs (including legal costs on a full indemnity basis), expenses, losses, damages, payments, liabilities, demands, actions, legal and

regulatory proceedings of whatever nature and howsoever arising that UOBFF may incur or suffer relating to, as a result or in consequence of or in connection with UOBFF acting in good faith with or taking any step in reliance upon any instructions and/or communications received by UOBFF which UOBFF reasonably believes to be instructed or communicated by any of the Mandatees to UOBFF for my/our Account(s);

8. For the avoidance of doubt, my/our confirmation and ratification and the indemnity set out under paragraphs 5 and 6 above shall be in addition to and shall not prejudice or affect the terms and conditions governing any other agreements (including but not limited to the account opening agreements/documents, Client Agreement, terms of business and any other documentation) entered into between me/us and UOBFF; and
9. The authority of the Mandatees shall continue in full force and effect and be valid between me/us and UOBFF until:
  - (a) UOBFF receives no less than 3 business days' prior written notice from me/us to revoke such authority; or
  - (b) the termination of such authority by UOBFF at any time in its discretion if UOBFF deems it necessary, expedient or desirable (i) to ensure compliance with applicable law, (ii) pursuant to the requirement or request of any governmental, regulatory or other supervisory authority or body or exchange or clearing house or (iii) for UOBFF or my/our protection.

This letter of mandate supersedes any and all previous letters of mandate provided by me/us to UOBFF.

Yours faithfully

Signature : \_\_\_\_\_ Signature : \_\_\_\_\_

Name of Applicant : \_\_\_\_\_ Name of Joint Applicant : \_\_\_\_\_

NRIC/Passport No(s): \_\_\_\_\_ NRIC/Passport No(s) : \_\_\_\_\_

Date : \_\_\_\_\_(DD/MM/YY) Date : \_\_\_\_\_(DD/MM/YY)

<p><b>OFFICE USE ONLY</b></p> <p>Witnessed by:</p>          <p>Signature:</p> <p>Name:</p>
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## RISK WARNING STATEMENT FOR OVERSEAS-LISTED INVESTMENT PRODUCTS

### OVERSEAS-LISTED INVESTMENT PRODUCTS

#### RISK WARNING

An overseas-listed investment product\* is subject to the laws and regulations of the jurisdiction it is listed in. Before you trade in an overseas-listed investment product or authorise someone else to trade for you, you should be aware of:

- The level of investor protection and safeguards that you are afforded in the relevant foreign jurisdiction as the overseas-listed investment product would operate under a different regulatory regime.
- The differences between the legal systems in the foreign jurisdiction and Singapore that may affect your ability to recover your funds.
- The tax implications, currency risks, and additional transaction costs that you may have to incur.
- The counterparty and correspondent broker risks that you are exposed to.
- The political, economic and social developments that influence the overseas markets you are investing in.

These and other risks may affect the value of your investment. You should not invest in the product if you do not understand or are not comfortable with such risks.

*\*An "overseas-listed investment product" in this statement refers to a capital markets product that is listed for quotation or quoted only on overseas securities exchange(s) or overseas futures exchange(s) (collectively referred to as "overseas exchanges").*

1. This statement is provided to you in accordance with paragraph 29D of the Notice on the Sale of Investment Products [SFA04-N12].
2. This statement does not disclose all the risks and other significant aspects of trading in an overseas-listed investment product. You should undertake such transactions only if you understand and are comfortable with the extent of your exposure to the risks.
3. You should carefully consider whether such trading is suitable for you in light of your experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade or to authorise someone else to trade for you, you should be aware of the following:

#### Differences in Regulatory Regimes

- (a) Overseas markets may be subject to different regulations, and may operate differently from approved exchanges in Singapore. For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of your investment products or monies held overseas. There is also the risk of your investment products or monies not being protected if the custodian has credit problems or fails. Overseas markets may also have different periods for clearing and settling transactions. These may affect the information available to you regarding transaction prices and the time you have to settle your trade on such overseas markets.
- (b) Overseas markets may be subject to rules which may offer different investor protection as compared to Singapore. Before you start to trade, you should be fully aware of the types of redress available to you in Singapore and other relevant jurisdictions, if any.

- (c) Overseas-listed investment products may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on an approved exchange in Singapore. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language.

#### Differences in legal systems

- (a) In some countries, legal concepts which are practiced in mature legal systems may not be in place or may have yet to be tested in courts. This would make it more difficult to predict with a degree of certainty the outcome of judicial proceedings or even the quantum of damages which may be awarded following a successful claim.
- (b) The Monetary Authority of Singapore will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions will be effected.
- (c) The laws of some jurisdictions may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest arising from investment in such countries. Therefore, there is no guarantee that the funds you have invested and the funds arising from your investment will be capable of being remitted.
- (d) Some jurisdictions may also restrict the amount or type of investment products that foreign investors may trade. This can affect the liquidity and prices of the overseas-listed investment products that you invest in.

#### Different costs involved

- (a) There may be tax implications of investing in an overseas-listed investment product. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Singapore, or in both countries.
- (b) Your investment return on foreign currency-denominated investment products will be affected by exchange rate fluctuations where there is a need to convert from the currency of denomination of the investment products to another currency, or may be affected by exchange controls.
- (c) You may have to pay additional costs such as fees and broker's commissions for transactions in overseas exchanges. In some jurisdictions, you may also have to pay a premium to trade certain listed investment products. Therefore, before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

#### Counterparty and correspondent broker risks

- (a) Transactions on overseas exchanges or overseas markets are generally effected by your Singapore broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon your instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without your consent and/or may result in difficulties in recovering your monies and assets held overseas.

#### Political, Economic and Social Developments

- (a) Overseas markets are influenced by the political, economic and social developments in the foreign jurisdiction, which may be uncertain and may increase the risk of investing in overseas-listed investment products.

**Mandatee**

**ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT**

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of Mandatee : \_\_\_\_\_

Name of Mandatee : \_\_\_\_\_

Date : \_\_\_\_\_ (DD/MM/YY)

## Mandatee

### Declaration of Investor Classification Form

To: **UOB Bullion and Futures Limited (“UOBBF”)**  
**Attention: Client Admin Unit**

I, the undersigned, hereby declare and confirm that I qualify as an **\*accredited investor/ expert investor / not applicable (NA)**

Note: The terms “accredited investor” and “expert investor” are as defined in Section 4A of the Securities and Futures Act (Cap 289) of Singapore (reproduced below)

I undertake to inform UOBBF immediately if I cease to qualify as an **accredited investor / an expert investor** at any time.

**\* circle whichever is applicable and please attach documentary proof in support of your investor classification as declared above.**

**(A)** If you have declared yourself as an “**Accredited Investor**”, please provide any one of the following documents as supporting:

- i) Latest Income Tax Assessment from IRAS; or
- ii) Latest bank statements; or
- iii) Letter from employer certifying employment and income in the preceding 12 months; or
- iv) Letter from lawyer certifying net assets (letter must not be more than 6 months old from date of declaration).
- v) Latest CDP statements

**(B)** If you have declared yourself as an “**Expert Investor**”, please circle one or more of the following, whichever is applicable:

- i) I am currently being employed as a trader with another company and I am now opening a personal trading account with UOBBF.
- ii) I am currently holding an SGX trading membership.
- iii) I have derivative trading experience for at least 1 year.  
(Please see attached supporting statements)

I confirm that all the information provided herein is true and accurate to the best of my knowledge as at the latest date set out below.

Name of Mandatee:

NRIC/Passport No:

Signature of Mandatee:

Date:

(DD/MM/YY)

1. For joint account holders, each account holder should complete a separate declaration form.
2. Each mandatee appointed by you should complete a separate declaration form, if applicable.

**UOBBF – Mandatee Application Form**

June 2017



## Definitions

The term **accredited investor** shall have the meaning prescribed under section 4A(1)(a) of the SFA as set below:

- (i) an individual:
  - (A) whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount; or
  - (B) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount;
- (ii) a corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe, in place of the first amount, as determined by:
  - (A) the most recent audited balance-sheet of the corporation; or
  - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (iii) the trustee of such trust as the MAS may prescribe, when acting in that capacity;
- (iv) the trustee of a trust of which all property and rights of any kind whatsoever held on trust for the beneficiaries of the trust exceed S\$10 million in value (or its equivalent in a foreign currency);
- (v) an entity (other than a corporation) with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency);
- (vi) a partnership (other than a limited liability partnership within the meaning of the Limited Liability Partnerships Act 2005 (Act 5 of 2005)) in which each partner is an accredited investor; or
- (vii) a corporation, the sole business of which is to hold investments and the entire share capital of which is owned by one or more persons, each of whom is an accredited investor; or
- (viii) such other person as the MAS may prescribe.

The term **expert investor** shall have the meaning prescribed under section 4A(1)(b) of the SFA as set below:

- (i) a person whose business involves the acquisition and disposal, or the holding, of capital markets products, whether as principal or agent;
- (ii) the trustee of such trust as the MAS may prescribe, when acting in that capacity; or
- (iii) such other person as the MAS may prescribe.

## **REGULATORY NOTIFICATION**

### **Exemptions under the Financial Advisers Act (Cap. 110) of Singapore**

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Dear Applicant,

As required under the Financial Advisers Regulations, we wish to inform you that UOB Bullion and Futures Limited ("UOBBF") is exempted from complying with certain business conduct provisions contained in the Financial Advisers Act when providing financial advisory services to accredited, expert and overseas investors. In this context we notify you that effective immediately we have classified you as

**an accredited / expert / overseas investors/ not applicable (NA)\*.** We will continue to classify you as an accredited / expert / overseas investors/ not applicable (NA)\* until such a time as you inform us of a change in your status or it becomes clear to us that you no longer qualify for such a classification. Please contact your respective trading representative if there are any changes to the above.

**\*Please delete accordingly**

Yours Sincerely,  
UOB Bullion and Futures Limited

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#### **FINANCIAL ADVISERS ACT (CAP. 110) OF SINGAPORE ("FAA") AND FINANCIAL ADVISERS REGULATIONS ("FAR") EXEMPTIONS DISCLOSURE**

These exemptions will only affect persons who are, or who we classify as, accredited investors, expert investors and overseas investors under the FAA and FAR.

The FAR exempts financial advisers or exempt financial advisers from complying strictly with certain sections of the FAA and their attendant notices, guidelines, practice notes, circulars or other publications when dealing with an accredited investor, expert investor or overseas investor. Please refer to the table below for a summary of the sections and applicable exemptions for each class of investor.

The term "**accredited investor**" means:

- (i) an individual:
  - (A) whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount; or
  - (B) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount;
  
- (ii) a corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe, in place of the first amount, as determined by:
  - (A) the most recent audited balance-sheet of the corporation; or
  - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
  
- (iii) the trustee of such trust as the MAS may prescribe, when acting in that capacity;
  
- (iv) the trustee of a trust of which all property and rights of any kind whatsoever held on trust for the beneficiaries of the trust exceed S\$10 million in value (or its equivalent in a foreign currency);

- (v) an entity (other than a corporation) with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency);
- (vi) a partnership (other than a limited liability partnership within the meaning of the Limited Liability Partnerships Act 2005 (Act 5 of 2005)) in which each partner is an accredited investor; or
- (vii) a corporation, the sole business of which is to hold investments and the entire share capital of which is owned by one or more persons, each of whom is an accredited investor; or
- (viii) such other person as the MAS may prescribe.

The term "**expert investor**" means:

- (i) a person whose business involves the acquisition and disposal, or the holding, of capital markets products, whether as principal or agent;
- (ii) the trustee of such trust as the MAS may prescribe, when acting in that capacity; or
- (iii) such other person as the MAS may prescribe.

The term "**overseas investor**" means any person outside Singapore who is:

- (i) an individual and:
  - (A) not a citizen of Singapore;
  - (B) not a permanent resident of Singapore; and
  - (C) not wholly or partly dependent on a citizen or permanent resident of Singapore; or
- (ii) in any other case, a person with no commercial or physical presence in Singapore.

<b>Sections in the Financial Advisers Act</b>	<b>When dealing with an accredited investor</b>	<b>When dealing with an expert investor</b>	<b>When dealing with an overseas investor<sup>1</sup></b>
<b>Section 25</b> Obligation to disclose product information to clients	Exempted <sup>2</sup>	Exempted <sup>3</sup>	Exempted
<b>Section 26</b> False or misleading statements, etc., by licensed financial advisers	-	-	Exempted
<b>Section 27</b> Recommendations by licensed financial advisers	Exempted <sup>4</sup>	Exempted <sup>5</sup>	Exempted
<b>Section 28</b> Receipt of client's money or property	-	-	Exempted
<b>Section 29</b> Obligation to furnish information to the MAS	-	-	Exempted
<b>Section 32</b> Insurance broking premium accounts	-	-	Exempted
<b>Section 34</b> Representations by licensed financial advisers in relation to a proposed contract of insurance	-	-	Exempted

<sup>1</sup> Exempted in respect of any financial advisory service

<sup>2</sup> In respect of any designated investment product (within the meaning of section 25(6) of the Financial Advisers Act

<sup>3</sup> In respect of any designated investment product (within the meaning of section 25(6) of the Financial Advisers Act, that is a capital markets product (as defined in section 2(1) of the Securities and Futures Act (Cap. 289).

<sup>4</sup> In respect of any investment product

<sup>5</sup> In respect of any capital markets product (as defined in section 2(1) of the Securities and Futures Act (Cap. 289))

<b>Section 36</b> FA to disclose certain interests in securities	Exempted <sup>6</sup>	Exempted <sup>7</sup>	Exempted
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We acknowledge that we have been notified by UOBBF of the foregoing exemptions pursuant to this form.

.....  
 Authorised Signatory/ies  
 Name of Mandatee:

Date: (DD/MM/YY)

.....  
 Authorised Signatory/ies  
 Name of Mandatee:

Date: (DD/MM/YY)

<sup>6</sup> For any recommendation in respect of any securities (as defined in section 2(1) of the Securities and Futures Act (Cap. 289)

<sup>7</sup> For any recommendation in respect of any securities (as defined in section 2(1) of the Securities and Futures Act (Cap. 289)

# UOB BULLION AND FUTURES LIMITED

## Mandatee

### Customer Account Review (“CAR”) and Customer Knowledge Assessment (“CKA”) Declaration Form

To transact in a Specified Investment Product (“SIP”), you need to have the relevant educational qualification, work or investment experience. Please check (✓) as appropriate in each section below. For the definition of SIP, please refer to Annex 1. **Any inaccurate or incomplete information provided may affect the outcome of the CAR &/or CKA.**

Please note that this CAR and CKA Declaration Form is not applicable to accredited Investors\*, expert Investors\* and institutional Investors\*. If you belong to one of the above categories, we owe you no duty under Section 27 of the Financial Advisers Act (Cap. 110) and you are not required to complete this form.

#### Section 1: Educational Qualification (diploma or a higher qualification in the following)

- Accountancy                       Actuarial science                       Commerce                       Economics
- Capital markets                       Computational finance                       Finance                       Insurance
- Financial planning                       Financial engineering
- Business / business administration / business management / business studies
- Professional finance-related qualification e.g.: Chartered Financial Analysts by CFA Institute, ACCA etc. Please indicate which: \_\_\_\_\_
- Learning module from the Singapore Exchange (SGX) (please provide documentation)  
(Note: If this box is ticked, please also complete **Section 4A.**)
- Learning module from the Association of Banks in Singapore and the Securities Association of Singapore (ABS-SAS) (please provide documentation)  
(Note: If this box is ticked, please also complete **Section 4B.**)

#### Section 2: Work Experience – minimum 3 consecutive years of working experience in the following in the past 10 years:

- the development of, structuring of, management of, sale of, trading of, research on or analysis of investment products, or the provision of training in investment products
- Accountancy                       Actuarial science                       Treasury
- Financial risk management

### **Section 3: Investment Experience**

A) At least 6 transactions in listed SIP in the preceding 3 years:

Yes

No

If 'Yes' please specify the types of listed SIP traded:

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B) At least 6 transactions in unlisted SIP in the preceding 3 years:

Yes

No

If 'Yes' please specify the types of unlisted SIP traded:

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### **Section 4A: Customer Acknowledgement – Listed SIP**

(Note: You only need to complete this section if you tick the box “Learning module from the Singapore Exchange (SGX) (please provide documentation)” under Section 1)

Pursuant to paragraph 5 of the Practice Note on the Sale of Investment Products (SFA PN-01) issued on 19 December 2011 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the SGX Online Education on Specified Investment Products (“**SGX Learning Module**”).

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the SGX Learning Module taken by me, if any, is/are as follows:  
[                    ] [please insert all the previous scores, if not applicable, state N/A].
- (2) I have on [                    ] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

### **Section 4B: Customer Acknowledgement – Unlisted SIP**

(Note: You only need to complete this section if you tick the box “Learning module from the Association of Banks in Singapore (ABS) (please provide documentation)” under Section 1)

Pursuant to the revisions to (FAA PN-02) on 2 March 2015 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the ABS Online Education on Unlisted Specified Investment Products (“**relevant ABS-SAS Learning Module**”).

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the ABS-SAS Learning Module taken by me, if any, is/are as follows:  
[                    ] [please insert all the previous scores, if not applicable, state N/A].
- (2) I have on [                    ] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

I declare that the information given above is true in every respect.

Declaration for SIPs

Notwithstanding the outcome of the CAR, I an individual (as the customer) who is not an accredited investor\*, institutional investor\*, or expert investor\* hereby agree that I may from time to time request for advice from UOBFF for advice concerning a SIP. Upon such request as mentioned, UOBFF shall provide such advice to me.

Notwithstanding the positive outcome of the CKA, UOBFF shall offer to provide advice to me (who is an individual who is not an accredited investor\*, institutional investor\*, or expert investor\*) concerning any unlisted SIP. However, I may opt not to receive such advice (by confirming in writing that I wish to proceed without receiving such advice) and acknowledge that it is my responsibility (in respect of my own investment decision to invest in the unlisted SIP) to ensure the suitability of such unlisted SIP selected by me and I will not be able to rely on Section 27 of the Financial Advisers Act (Cap. 110) to file a civil claim in the event that I allege that I have suffered a loss.

\*As defined in Section 4A of the Securities and Futures Act (Cap. 289).

\_\_\_\_\_  
**Mandatee's Signature**

\_\_\_\_\_  
**Date (DD/MM/YY)**

**Name of Mandatee:**

**NRIC/Passport No:**

Note:

- 1) For joint account holders, each account holder should complete a separate declaration form.
- 2) Each mandatee appointed by you should complete a separate declaration form, if applicable.
- 3) Please note that any inaccurate or incomplete information provided by the customer may affect the outcome of the Customer Knowledge Assessment and/or the Customer Account Review.

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**FOR OFFICE USE ONLY**

**CAR:**     Qualified             Not Qualified             Deemed Qualified

**CKA:**     Qualified             Not Qualified             Deemed Qualified

Preparer: \_\_\_\_\_  
(Name/Signature/Date)

Checker: \_\_\_\_\_  
(Name/Signature/Date)

## ANNEX 1

### **Specified Investment Product (“SIP”)**

SIPs refer to any capital markets products other than Excluded Investment Products (“**EIP**”) and are products which have structures, features and risks that may be more complex in nature. For your information, SIPs on the securities market are marked with a “@” suffix on the SGX website and SGX members’ trading screens.

### **Listed Specified Investment Products**

Specified Investment Products listed on the SGX securities market include:

- Certificates
  - Exchange traded funds (ETFs)
  - Exchange traded notes (ETNs)
  - Futures (extended settlement contracts)
  - Structured warrants
  - Callable bull / bear contracts (CBBCs)\*
- \*Note: CBBCs have yet to be launched

Specified Investment Products listed on the SGX derivatives market include:

- Futures
- Options

More of such products may be introduced to the market in the future.

### **Unlisted Specified Investment Products include:**

- Collective investment schemes and investment-linked life insurance policies
- Leveraged foreign exchange
- Structured deposits
- Structured notes
- Dual currency investments

### **Excluded Investment Products**

Excluded Investment Products include:

- Shares
- Fully paid depository receipts representing shares
- Subscription rights pursuant to rights issues
- Company warrants
- Units in a business trust
- Units in a real estate investment trust
- Debentures (other than asset-backed securities and structured notes)