

## TRANSACTION FORM REGULAR INVESTMENTS

Master Account Number

Campaign code (if applicable)

 **Eastspring/Prudential Staff Own Investment**  
(Please provide a copy of staff ID card)

 **Eastspring Agent Own Investment**  
(Agent's Own Investment Benefit (AOIB) @ Zero Sales Charge  
- Please complete AOIB form)

In accordance with the requirements of the Capital Markets and Services Act 2007 (CMSA), this Transaction Form-Regular Investments should not be circulated unless accompanied by the latest prospectus or information memorandum and supplemental thereto (if any). You should read and understand the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet before completing this form. Complete in **BLOCK LETTERS** and **BLACK INK** only and tick (✓) where applicable. **Pre-signing of form is strictly prohibited.**

### 1 INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

S/No.:

Principal Account Holder Full Name/Name of Organisation

(as in NRIC/Passport/Company Registration)

Principal Account Holder NRIC/Passport No./Company Registration No.

Joint Account Holder Full Name

(as in NRIC/Passport/Birth Certificate)

Joint Account Holder NRIC/Passport No. or Birth Certificate No. (if minor)

Name of Contact Person

(for non-individual applicants)

Contact No.

Country code\*

Area code

Phone number

Office Extension

(where applicable)

### 2 REGULAR INVESTMENT CHOICE

Please choose one of the following options:

 **New Regular Investment Plan**  
Please submit Direct Debit Authorisation Form

 **Cancel/Stop Regular Investment Plan**
 **Change of Regular Investment Plan**  
Please tick (✓) one of the boxes in **Part 1** and **Part 2**
**Part 1**  Addition of Regular Investment Plan  
(This will be added on top of your existing plan)

 Replacement of Regular Investment Plan  
(This will supersede your existing plan)

**Part 2**  Has the change in **Part 1** exceeded your Direct Debit maximum frequency or amount?

 Yes  No

(If yes, please submit a new Direct Debit Authorisation Form)

### 3 REGULAR INVESTMENT DETAILS

Name of Fund(s)

Deduction Date  5<sup>th</sup>  20<sup>th</sup>

Deduction Amount

Eastspring Investments

MYR

Eastspring Investments

MYR

Eastspring Investments

MYR

### 4 DECLARATION AND SIGNATURE(S)

I/We acknowledge receipt and declare that I/we have read and understood the contents of the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s) and the Terms and Conditions of the Eastspring Investments Berhad ("Eastspring") Master Account ("Eastspring Master Account") and the Unit Trust Loan Financing Risk Disclosure Statement prior to completing the Transaction Form-Regular Investments.

I/We undertake to be bound by the latest prospectus or information memorandum and supplemental thereto (if any) and product highlights sheet for the fund(s), the Terms and Conditions of the Eastspring Master Account and provisions of the deed and supplemental deed (if any) of the fund(s) for my/our initial and all subsequent transactions with Eastspring.

I/We am/are also aware of the fees and charges that I/we will incur directly or/and indirectly when investing in the fund(s).

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

 I/We declare that there has been material change to the information provided in the previous suitability assessment ("SA") and I/we will submit a new SA form.

#### For sole proprietor only

 I hereby declare that I am the sole legal and beneficial owner of all the monies invested with Eastspring.

#### For non-listed entities

 I/We hereby declare that the company is NOT any one of the following:

(a) Financial institution; (b) A trust; (c) A non-listed entity of which more than 25% is directly/indirectly owned by any US person/entity; or (d) Required to file a tax return to the United States.

#### For sophisticated investors only (for the purchase of wholesale funds)

 I hereby declare that there has been a change to my status as sophisticated investor as defined under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.
Principal Account Holder/  
Authorised Signatory 1

Date:

Joint Account Holder/  
Authorised Signatory 2

Date:

Company/Official Stamp  
(For non-individual applicants)

### 5 DETAILS OF EASTSPRING UNIT TRUST CONSULTANT ("UTC")/DISTRIBUTOR

UTC Code

Reporting Branch

Name

Contact No.

Distributor Stamp

## UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

### Investing in a Unit Trust Fund 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:

1. The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the loss or gain on your investment.
2. 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.

3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral (where units are used as collateral) or pay additional amounts on top of your normal instalments. If you fail to comply within the time prescribed, your units may be sold towards the settlement of your loan.
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.

This 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. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

## GENERAL INFORMATION ON PAYMENT

1. If payment is made by EPF's Members Investment Scheme, please fill in the KWSP 9N form and send back to us with this Transaction Form.
2. If payment is made by Online Transfer, please provide a copy of the online transfer receipt together with this Transaction Form.
3. Third party cheques and third party online transfers are not allowed.

## DIRECT DEBIT

Direct Debit is a collection model that directly debits your bank account by giving authorisation to Eastspring to initiate the transactions. You are to complete the Direct Debit Authorisation Form authorising Eastspring Investments Berhad to debit account at a certain amount and on a specified date. This is a FREE facility provided to Eastspring investors.

The participating banks are:

- Bank Islam • Bank of America (M) Berhad • Bank Kerjasama Rakyat • CIMB Bank • Citibank • Deutsche Bank • Hong Leong Bank • HSBC Bank • JP Morgan Chase Bank • Maybank • OCBC Bank • Public Bank • RHB Bank • Standard Chartered Bank

The above list is non-exhaustive, as the service provider will review the list from time to time.

Eastspring requires one (1) month to process and enrol your application with the bank. Therefore, you are advised to submit the complete application one month prior to the deduction date. For example, if you wish to commence deduction starting from 28 June 2011, the complete application should be submitted to Eastspring by 27 May 2011. However, the deduction effective date will depend on the date Eastspring receives the complete application as well as the bank processed date.

Investments pricing will be calculated based on the date Eastspring receives the money, which is before the 4.00 p.m. cut off time regardless of your deduction date.

## TERMS AND CONDITIONS

### Compliance with laws in various jurisdictions

1. Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the "Authorities" and each an "Authority") in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the "Applicable Requirements").
2. In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders, Joint Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
3. If a Unit Holder and Joint Holder, where applicable, do not:
  - (a) provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
  - (b) provide to Eastspring with information or documents that are up-to-date, accurate or complete,
 such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder and Joint Holder, where applicable, accept and agree that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.