

CLIENT PROFILE DECLARATION FORM

With effect from January 2012, the Monetary Authority of Singapore (“MAS”) requires all financial institutions to formally assess a customer’s (who is an individual and who is not an accredited or expert investor) investment knowledge and experience before customer dealing in certain investment products. These measures and enhanced requirements have been imposed by MAS to further safeguard customers’ interests. Under the new measures, KGI Securities are required to conduct an assessment to assess whether a customer has the relevant knowledge or experience to understand the risks and features of listed SIPs as well as unlisted SIPs.

Please ensure that the information provided are complete and accurate. Any incomplete or inaccurate information provided by you may affect the outcome of our assessment of whether you have the relevant knowledge and experience to deal in SIPs.

1. INDIVIDUAL DECLARATION

I. Accredited Investor

I confirm that I am an **Accredited Investor** as defined in section 4A(1)(a) of the Securities And Futures Act (Cap. 289) (the “Act”), being:

Please tick accordingly

- whose net personal assets exceed in value S\$2 million* (or its equivalent in a foreign currency); of which no more than S\$1,000,000 (or its equivalent in a foreign currency) in value is contributed by the net estimated fair market value of my primary residence;
- whose financial assets (net of any related liabilities) exceed in value \$1 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount, where “financial asset” means —
- a deposit as defined in section 4B of the Banking Act;
 - an investment product as defined in section 2(1) of the Financial Advisers Act; or
 - any other asset as may be prescribed by regulations made under section 341; or
- whose income in the past 12 months is not less than S\$300,000* (or its equivalent in a foreign currency);

* Enclose a copy of the relevant supporting document and complete the Accredited Investor Opt-In Form

II. Expert Investor

I confirm that I am an **Expert Investor** as defined in section 4A(1)(b) of the Securities And Futures Act (Cap. 289) (the “Act”), being:

Please tick accordingly

- a person whose business involves the acquisition and the disposal, or the holding, of capital markets products, whether as principal or agent;
- the Trustee of such trust as the Authority may prescribe, when acting in that capacity; or
- such other person as the Authority may prescribe.

I hereby agree, declare and warrant as follows:

- (i) that for the purpose of this Declaration, I undertake to update you immediately and agree to provide supporting documents to KGI Securities for verification purpose, upon request if the information provided herein, or otherwise in connection with this Declaration, is no longer true, correct or accurate in any respect in relation to all accounts I maintain with you;
- (ii) that as long as I am any one of the abovementioned investor or until I have formally notified you otherwise in writing, I understand that I am not required to go through any assessment or review with KGI Securities as to my knowledge or experience in Specified Investment Products and confirm that I will be solely responsible for determining the suitability for myself of any and all investment products, advice or recommendations and that I am solely liable for all financial and other consequences ensuing there from; and
- (iii) that my status as declared herein shall (and continue to) be valid, binding and legally effective on/in relation to me in all respects in relation to all accounts I now or hereafter shall open/maintain with you.

I undertake to indemnify KGI Securities (Singapore) Pte. Ltd. (“KGI Securities”) (including its related entities, directors, shareholders, officers and employees) for any loss, claim or expenses (including legal costs) KGI Securities sustains as a result of relying on the information provided.

Criteria	Customer Account Review (CAR)	Customer Knowledge Assessment (CKA)
1. Educational Qualification	<p>Do you have one or more of the following qualifications?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>A. Diploma or higher qualification(s) in any of the following discipline(s):</p> <ul style="list-style-type: none"> - Accountancy - Actuarial science - Business/business administration/business management/business studies - Capital markets - Commerce - Computational finance - Economics - Finance - Financial engineering / planning - Insurance <p>Type of Qualification: _____</p> <p>Name of Institution : _____</p> <p>Year of Graduation: _____</p>	
	<p>B. Any of the following professional finance-related qualification(s):</p> <ul style="list-style-type: none"> - Associate Financial Planner - Associate Wealth Planner - Certified Financial Planner - Certified Financial Technician - Chartered Financial Analyst - Chartered Financial Consultant - Chartered Alternative Investment Analyst - Chartered Institute of Securities and Investment - Certified Public Accountant/Association of Chartered Certified Accountants - Capital Markets and Financial Services (CMFAS) Exam Module 6 AND Module 7 (or Module 6A) - Financial Risk Manager <p>Type of Qualification: _____</p> <p>Year of Certification: _____</p>	
2. Work Experience	<p>Do you have a minimum of 3 consecutive years of relevant working experience in the past 10 years, in the following area(s): (support functions that are administration or clerical in nature will not considered as relevant experience)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <ul style="list-style-type: none"> - Development / Structuring of investment products - Management of investment products - Sale / Trading of investment products - Provision of training in investment products - Research on or analysis of investment products - Work experience in accountancy, actuarial science, treasury and/or financial risk management activities - Provision of legal advice in any of the listed areas <p>Name of Company: _____ Designation: _____ Period of Service: _____</p>	
3. Investment Experience	<p>Have you traded a minimum of 6 transactions in Listed SIPs in the preceding 3 years?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Examples of Listed SIPs*:</p> <ul style="list-style-type: none"> - Certificates - Exchange Traded Funds /Notes - Futures - Structured Warrants or Options <p>Type of Products: _____</p> <p>Month / Year of Transaction: _____</p> <p>* may vary from time to time according to MAS rules and regulations</p>	<p>Have you traded a minimum of 6 transactions in Unlisted SIPs in the preceding 3 years?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Examples of Unlisted SIPs*:</p> <ul style="list-style-type: none"> - Leverage Foreign Exchange - OTC Products - CFD - Unit Trust <p>Type of Products: _____</p> <p>Month / Year of Transaction: _____</p> <p>* may vary from time to time according to MAS rules and regulations</p>
4. Investment Education	<p>(a) Have you personally undergone and completed the SGX eTutorial and passed the online quiz?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No If yes, score is _____%</p> <p>How many attempts did you make before you passed the SGX eTutorial Module? _____</p> <p>(b) Have you previously been refused by any financial institution to open account to trade in SIPs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If "Yes", please state the number of times rejected. _____</p>	<p>(a) Have you personally undergone and completed the ABS-SAS e-learning on Unlisted SIPs and passed the online assessment?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>* Provide copy of the certificate issued by ABS-SAS e-learning system</p> <p>How many attempts did you make before you passed the ABS-SAS e-learning Module? _____</p> <p>(b) Have you previously been refused by any financial institution to open account to trade in unlisted SIPs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If "Yes", please state the number of times rejected. _____</p>

Assessment Result

Based on the above assessment, I understand that I :

CAR for Listed SIPs

possess the relevant knowledge or experience for Listed SIPs, as one or more of my answers to the above is Yes, and my answer to Q4(b) is No. You will contact me if you need more information from me.

do not possess the relevant knowledge or experience in Listed SIPs. I will not be able to continue to trade in Listed SIPs.

Please submit the 'Customer's Acknowledgment' if you still intend to trade in Listed SIPs.

CKA for Unlisted SIPs

possess the relevant knowledge or experience in Unlisted SIPs, as one or more of my answers to the above is Yes, and my answer to Q4(b) is No. You will contact me if you need more information from me.

do not possess the relevant knowledge or experience in Unlisted SIPs. I will not be able to continue to trade in Unlisted SIPs.

Declaration

1. I confirm that all the information provided herein is true and accurate and I have not omitted nor misrepresented any material and/or relevant facts and information. I understand and acknowledge that any inaccurate or incomplete information provided by me may affect the outcome of the CAR and/or CKA.
2. I understand that this form is strictly for the purpose of enabling KGI to assess whether I have the relevant knowledge or experience to trade Listed SIPs and/or Unlisted SIPs, and I acknowledge the assessment result as shown in the above.
3. I confirm that regardless of the outcome of this CAR and/or CKA, I am fully aware that I can, at any time, request for advice concerning Listed SIPs and/or Unlisted SIPs for a fee.

Signature of Customer

NRIC / Passport No.

Name of Customer

Date

* Joint Account Holders have to submit separate assessment each.

For Internal use only

Account Management Dept

Checked that CAR / CKA assessment form is properly completed.

Reviewed by: _____
(Name / Signature)

Date: _____

Approved by: _____
(Name / Signature)

Date: _____

CUSTOMER'S ACKNOWLEDGMENT

(ONLY APPLICABLE to customer who is assessed NOT to possess the relevant knowledge or experience based on the CAR above but still wish to transact in Listed SIPs)

1. I confirm that I have been informed and fully understand that I have been assessed not to possess the relevant knowledge or experience in Listed SIPs pursuant to the CAR.
2. I confirm that I have decided to proceed with the opening of a Listed SIPs trading account and the transacting of Listed SIPs despite not having sufficient knowledge or experience.
3. I confirm that KGI's representative(s) has/have fully explained to me the general features and risks associated with investing in Listed SIPs and have provided me a written statement of the explanation given.
4. I confirm that I have been informed and fully understand that it is my responsibility to ensure that I understand any capital markets product(s) that I intend to transact using the Listed SIP trading account.
5. I confirm that I have been informed of KGI's policy that as a safeguard to my interest, I am only eligible to apply for online trading after I have traded a minimum of 6 transactions in Listed SIPs. For the 6 transactions, I have to provide confirmation that I was assessed not to have the relevant knowledge or experience in Listed SIPs and that I am responsible to ensure that I understand the features and risks of the Listed SIPs that I intend to transact in.
6. I confirm that I have been properly informed of all relevant facts as required in the preceding paragraphs, and am aware of the implications and consequences of proceeding with opening a Listed SIP trading account.

Signature of Customer

NRIC / Passport No.

Name of Customer

Date

I confirm that I have explained the general features and risks associated with investing in Listed SIPs to the customer(s):

Signature of Trading Representative / Registered Representative

Date

Code and Name of Trading Representative / Registered Representative

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Account Management Dept

Called client to confirm that the Trading Representative / Registered Representative has explained clearly the general features and risks associated with investing in Listed SIPs.

Informed Trading Representative / Central Buyer, for the first 6 transactions, to obtain customer's confirmation that he / she was assessed not to have the relevant knowledge or experience in Listed SIPs and that he / she is responsible to ensure that he understands the features and risks of the Listed SIPs that he / she intends to transact in.

Completed by: _____
(Name / Signature)

Date: _____