

Unit Trust – Terms & Conditions

The terms and conditions governing the Investment Services (Unit Trust) to be provided by Malayan Banking Berhad and/or Maybank Islamic Berhad (hereinafter referred to as “Maybank”) are as follows:-

1) I hereby declare that I have not been declared a bankrupt person nor have there been any petition for bankruptcy(ies) filed against me or a judgment against me have been outstanding for more than thirty (30) days at the date herein.

2) I agree and understand that generally investments and or the relevant funds are not bank deposits or obligations of, or guaranteed by Maybank or any of its affiliates or subsidiaries.

3) I understand and acknowledge that unit trusts are NOT deposits and are not guaranteed by Perbadanan Insurans Deposit Malaysia (PIDM).

4) I understand and acknowledge that investment of relevant funds is subject to risks and may result in possible loss of principal amount invested.

5) All the investment made are based on my own judgment and at my own risk.

6) Any information given by Maybank are meant for reference only. Maybank shall not be liable or responsible for the accuracy of the information so given.

7) Nothing in Maybank’s materials (printed or digital) which contain information on relevant funds or investment reports may be construed by me as an investment advice and/or recommendation and/or opinion on the relevant fund or investment.

8) I agree and acknowledge that the past performance of any funds does not guarantee its future performance. The values of any fund or the income distribution from the relevant fund or investment are subject to risks, and if any is declared, may go down as well as up.

9) Where the relevant funds declare income distribution (if any), I hereby authorize Maybank to reinvest all the income distribution in the same funds unless otherwise specify in the prospectus of the respective funds.

10) Where the relevant fund is stated to be a guaranteed/protected fund i.e. capital guaranteed/capital protected or as specified explicitly in the respective product prospectus, I duly understand that capital protection/guaranteed feature is subject to hold the investment until maturity. In the event of early redemption of units/investment before maturity date, I shall not be entitled to receive any benefits under the guaranteed/protected fund and the amount received by me for early redemption may be less than my initial investment due to market condition. In addition, I fully understand that I will be subject to redemption/exit fees stated in the relevant prospectus for the said fund where applicable.

11) I hereby permit and authorise Maybank to disclose to such persons/entity as Maybank may think fit or necessary information including but not limited to my particulars and accounts with Maybank and particulars of my transactions with or through Maybank.

12) I understand that fund prospectus are issued by Fund House and hereby agree to indemnify and hold Maybank harmless against any actions, proceedings, claims, damages, and costs and expenses which may brought against, suffered or incurred arising either directly or indirectly out of or in connection with prospectus.

13) I declare to be in possession of the facts and contents or the prospectus of the relevant unit trust and agree therewith.

14) I hereby acknowledge that I am aware of the fees and charges involved in buying, redemption and switching (if any) units of which such information is available in the electronic prospectuses as well as hard copy which can be obtained in the distribution branches.

15) Under the joint investment account, the account holders and or unit holders hereby agree and/ or authorise Maybank as follows:

a. in the event of death of any one or more of the customers, Maybank is authorized to pay the redemption proceeds of the units of the relevant funds or unit trust funds or redemption proceeds or funds contained in any of the customers' account(s) maintained in respect thereof to the survivor(s) subject to compliance (if required) with the relevant laws, legislations or statutory enactments and Shariah principles or laws if any.

b. to honour and comply with any and all directions given by any one or more of the customers for which the customers shall be jointly and severally liable where such directions given are in relation to or are in connection with the customers' (i) investments (ii) units of any funds or unit trust funds subscribed by the customers and held by Maybank on the customers' behalf (iii) whatsoever accounts opened by the customers in relation to the aforesaid investments and or units (iv) mandate or instructions in relation to any matters arising from or in connection with the Deed and or the Investment Services provided pursuant to the terms and conditions herein.

16) I hereby give consent for Maybank to offer any of the Maybank's products and services that match my financial profile.

17) I understand and acknowledge that Maybank may at its absolute discretion amend the terms and conditions by giving at least fourteen (14) days prior notice thereof.

18) I agree to be bound by the terms and conditions for Maybank Internet Banking Services.

19) For any promotional materials, advertisement and other information material that fall outside of the electronic prospectus, it does not form part of the electronic prospectus.

20) I am aware and understand that Maybank is an Institutional Unit Trust Advisor (IUTA) for the distribution of unit trust funds issued by the its panel of Unit Trust Management Company (UTMC).

21) I am aware and understand that the redemption procedure would be the same as normal though supplementary prospectus is issued. I am also aware that I may exercise my cooling-off right should supplementary prospectus is issued within the cooling-off period.

22) I am aware that application for units in a unit trust cannot be withdrawn where a supplementary prospectus has been registered after the issuance or transfer of unit trusts to the investor.

23) I hereby confirm that I have read and fully understood the contents of the electronic prospectus and supplementary prospectus (if any) governing the fund.

24) I undertake to observe the terms and conditions and to be bound by the provisions of the Deed (as may be amended from time to time) constituting the relevant funds.

25) I declare that the funds allocated for this investment have been legally distributed and not through any activities which contravenes the laws in Malaysia or any other countries.

26) I hereby authorise Maybank to debit such of my account(s) as shall be indicated by me for the purpose of purchase or subscription of unit trust fund(s) at any time and from time to time without giving me any prior notification and I hereby agree and undertake not to hold Maybank liable for any whatsoever loss or damage due to nil or insufficient fund in my account or any other reason that may cause Maybank in failing to honour the payment or debiting.

27) I am aware and hereby agree that Maybank shall only confirm the unit price of my purchase or subscription of any unit trust for local fund one business day (T+1 day) after the date of my instruction and in respect of my purchase or subscription of any unit trust for offshore fund I am aware and hereby agree that Maybank shall only confirm the unit price of my purchase or subscription 2 business days (T + 2) after the date of my instruction unless otherwise stated. The said confirmations by Maybank of the unit price of my purchase or subscription of any unit trust whether for local or offshore funds are hereby deemed by me as conclusive and fully binding on me and shall not be subject to any dispute or disagreement whatsoever by me.

28) Where applicable, I hereby authorized Maybank to debit my saving/current account for the Regular Saving Plan unit trust investment and I undertake to ensure that sufficient funds are kept in my account to meet the payment for Regular Saving Plan.

29) Transactions performed after the unit trust fund cut-off time will be executed on the next business day unless otherwise stated.

30) This terms and conditions are governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

Pre-Qualification Declaration

Only a qualified investor may invest in a Wholesale Fund. The Guidelines on Wholesales Funds defines qualified individual investor as:

- (i) an individual whose total net assets exceed RM3 million or its equivalent in foreign currencies;
- (ii) a holder of a Capital Markets Services License carrying on the business of dealing in securities;
- (iii) any other fund manager;
- (iv) a person who acquires securities pursuant to an offer, as principal, if the aggregate consideration for the acquisition is not less than RM250,000 or its equivalent in foreign currencies for each acquisition.

Unit Trust Loan Financing Risk Disclosure Statement

Investing in a unit trust fund with borrowed money is more risky than investing with your own saving.

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:-

- (i) The higher the margin of financing (that is, the amount of money you borrow 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.
- (ii) 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.
- (iii) 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.
- (iv) 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 instead. Whether you eventually realize 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 the loan. If you are in doubt in respect of any aspects of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.