Standard Chartered

Online Unit Trusts Platform Application Form (Available to existing customers only)

Email your application form to OnlineUnitTrust.WO@sc.com

Before you sign or submit this form, please read our Customer Terms, Current / Cheque / Savings Account and Time Deposit Terms, Online Unit Trusts Platform Terms and Investment Products Terms, which are available on our website or at any branch.

Eligibility:

You must be at least 21 years old and an existing customer who (i) maintains a current or savings account with Standard Chartered Bank (Singapore) Limited ("Bank"), and (ii) has access to Online Banking.

1 Particulars of account holder

Salutation (Please tick) ☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm

Full name as in NRIC/Passport	Date of Birth
NRIC/Passport (For Foreigners) no.	Contact Number

Current Residential Address

Mailing Address (if different from Current Residential Address)

My existing Singapore Dollar Standard Chartered Savings/ Current Account number (held in my sole name)* ☐☐☐☐☐☐☐☐☐☐

*The bank will notify you the status of the application for Online Unit Trusts platform via the mobile phone number provided in respect of this account. In addition, any dividends payable in respect of the unit trusts held with us will be paid into this account unless you contact us to tell us otherwise.

☐ I confirm that I am the beneficial owner of the account established to hold unit trusts purchased by me through the Bank. Beneficial owner includes: (1) for individuals, the person who ultimately owns or controls the operation of the account, or (2) the ultimate person behind a transaction being conducted.

2 Common Reporting Standards Fields

Tax Residence Information

Please Indicate (i) the country where you are resident for tax purposes and (ii) your Taxpayer identification Number or functional equivalent (hereafter referred to as 'TIN' for each country indicated. If you are a resident for tax purposes in more than three countries, pleases use a separate sheet.
"Where your Country of Tax Residence is Singapore, your TIN is either your "NRIC" or your "FIN" as relevant".
If a TIN is unavailable please provide reason A, B, or C where appropriate/;

- Reason A: The country where you are resident does not issue TINs to its residents
- Reason B: You are otherwise unable to obtain a TIN (please explain why you are unable to obtain a TIN in the below table If you have selected this reason)
- Reason C: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Country of Residence for Tax Purpose	TIN	If no TIN is available, enter Reason A, B, or C	Explanation For Reason B

Please check "✓" Yes or No for each of the following questions:

1) Are you a U.S. Resident? Yes ☐ No ☐
2) Are you a U.S. Citizen? Yes ☐ No ☐
3) Are you holding a U.S. Permanent Resident Card (Green Card)? Yes ☐ No ☐

Country of residence

Country of birth

3 Know Your Investment Risk (KYIR) - Unit Trusts / Funds

Investment Risk
Unit trusts / funds are Specified Investment Products and are subject to investment risks, including the possible loss of your principal amount. Please bear in mind that past historical performance is not an indication of future performance. The value of any investments and generated income is not guaranteed and will fluctuate over time.

Foreign Exchange Risk
You should be aware that your investments can be negatively affected by foreign exchange risk if you hold unit trusts / funds that invest in assets denominated in foreign currencies.

Forward Pricing Basis
Price of the unit trust / fund quoted is indicative as it is determined after, not before, respective market(s) close for the day.

Free look Period for Onshore Funds
For unit trusts constituted in Singapore and not listed on a securities exchange, you have the right to cancel your trade order within seven (7) calendar days from the date of subscription without incurring any cancellation charges but any price difference incurred between your purchase price and selling price will be borne by you (if applicable).

Sales Charges
You should be aware that sales charges of up to 6.25% will apply and this will be taken from the purchase amount. In addition, an annual recurring fee of up to 3% which includes fund management and administrative fees will be charged by the fund house.

Redemption Period and Charges
Dealing / Transactions in the unit trusts / funds are provided by the product provider at the frequency mentioned in the product documentation. Redemption charges may apply as specified by the product provider in the product documentation.

Switching between Unit Trusts / Funds and incurred Fees
Switching fees of approximately 1% may apply if you switch unit trusts / funds internally. When you sell one fund to buy another from the same umbrella of unit trusts / funds, you are performing an internal switch. If you sell one unit trust / fund from one umbrella of unit trusts / funds to buy into another umbrella of unit trusts / funds, you are performing an external switch and may be subject to sales charges of up to 6.25%.

Cut-off Time for Unit Trust / Fund Transactions
Unit trust / fund transactions including sale, purchase and switching of unit trusts / funds will only be transacted on the same business day if the order is received before 15.00hrs on the same day.

Tax
You may be subject to taxation according to the laws and regulations applicable to you or the unit trusts / funds and you shall remain responsible for any such taxation. The Bank does not provide tax advice to any investor or prospective investor, including you. You are solely responsible for obtaining advice as to the tax consequences of your investment in the light of your own individual circumstances, including under the tax laws and regulations of your country of residence, citizenship or domicile or any other territory with which you may be connected for relevant tax purposes.

Potential risks of Hedge Funds (if applicable)
Hedge funds differ from traditional unit trusts / funds in that they can undertake more risky investment strategies than traditional fund managers e.g. they may borrow to invest which can magnify potential losses.

Potential risks of Derivatives (if applicable)
A derivative is a financial contract whose value depends on, or is derived from assets, liabilities or indices and includes a wide assortment of financial instruments such as forwards, futures, options, warrants and swaps. Derivatives are typically used to manage a unit trust / fund's risk, however, derivatives may also be used as part of a unit trust / fund's overall investment strategy.

Unit trusts / funds which invest in derivatives may have higher volatility. An investment in derivatives may result in losses that are greater than the principal amount invested. Derivatives are also subject to a number of risks including but not limited to liquidity, interest rate, market, counterparty and credit risk. You should not invest in a unit trust / fund that invests in or contains derivatives unless you understand the nature of derivative investments and the extent of your risk exposure. You must satisfy yourself that a unit trust / fund which invests in or contains derivative instruments is suitable for you in light of your circumstances and financial resources.

4 CUSTOMER'S DECLARATION

By signing and submitting this form, I acknowledge and agree that:

1. my access to Online Unit Trusts platform and any of my investments in unit trusts/ funds are subject to:
   (a) the Bank's prevailing terms and conditions which comprise of the Customer Terms, Current / Cheque / Savings Account and Time Deposit Terms, Online Unit Trusts Platform Terms and the Investment Product Terms, and I agree to be bound by these terms and conditions including variations made to them by the Bank. **By agreeing to the Bank's prevailing terms and conditions, I understand that I am (i) giving indemnities, authorisations, consents (including consent to collect, use, and disclose my information in such manner and to such parties described in the terms) and waivers and (ii) agreeing to limitations on the Bank's liability.**
   (b) the relevant product documentation, which includes but is not limited to offering document, prospectus, fact sheet, and product highlight sheet;
2. the "Know Your Investment Risk" or KYIR document is a brief summary of some (and not all) of the product terms, features, and risk disclosures, and it is not meant to be an exhaustive summary or intended to replace any terms;
3. I should seek independent legal and/or financial advice regarding the relevant investment product if I deem it necessary.
4. I am aware that no financial needs analysis has been conducted for me through this application and that my access to Online Unit Trusts platform is subject to the Bank's approval. I will contact the Bank separately if I require a financial needs analysis to assess my investment profile.
5. the information contained in this form and information regarding myself and any related reportable account(s) may be provided, **directly or indirectly**, to **any relevant** tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.
6. where required by domestic or overseas regulators or tax authorities, the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives under relevant laws and regulations.
7. I am the account holder (or am authorised to sign for the account holder) of all of the account(s) to which this form relates.
8. all statements made in this form are, to the best of my knowledge and belief, correct and complete.
9. to submit a suitably updated form within 30 days of any change in circumstances which affects my tax residency status or where any information contained herein to become incorrect.

_____
Applicant's Signature

Date(DD/MM/YYYY) : _____

The Bank aims to provide excellent customer service. Should you require any assistance, please contact the Bank at its 24-hour customer service hotline at 1800 242 5333. If you have any issue with any product that you have purchased from the Bank, or are dissatisfied with the way in which the Bank has handled your complaint in relation to your purchase of a product, you can approach the Financial Industry Dispute Resolution Centre ("**FIDReC**") for an independent review and resolution of your complaint. For more information on FIDReC, please visit their website at www.fidrec.com.sg.