AMANAH SAHAM SARAWAK ("ASSAR")

Pelaburan Utama Demi Kemakmuran

INVESTOR SUITABILITY ASSESSMENT FORM

This Investor Suitability Assessment Form ("ISAF") will guide you in choosing the unlisted capital market products that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives.

SECTION 1: *KNOW-YOUR-INVESTOR PROCESS*

Please fill in your answer in the box provided. All information will be treated with strictest confidence.
** to delete whichever is inapplicable*

Section 1.1 - Investor's Details: ☐ **Single** ☐ **Joint Holder** ☐ **Corporate**

Details	Single / Principal Applicant	Joint Applicant	Corporate
Name (as per NRIC) / **Corporate** (as per Certificate of Incorporation)			
NRIC / Reg. No.			
Mailing Address			
Contact No.			
Email Address			
Highest Education/Professional Qualification	Please specify:	Please specify:	
Employment	☐ Government ☐ Student ☐ Private Sector ☐ Housewife ☐ Self Employed ☐ Others, ……………………..	☐ Government ☐ Student ☐ Private Sector ☐ Housewife ☐ Self Employed ☐ Others, ………………………..	
Name Of Authorised Signatory			

Section 1.2 – Category of Investor

Type of Investors	Please tick (✓)	Qualifying Criteria *(for detailed criteria, kindly refer to Securites Commission's Guidelines on Categories of Sophisticated Investors.*
Accredited Investor *(An Accredited Investor is not required to conduct suitability assessment)*	☐	(i) A unit trust scheme, private retirement scheme or prescribed investment scheme. (ii) Bank Negara (iii) A licensed person or a registered person. (iv) An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator. (v) A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia. (vi) A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704]. (vii) An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. (viii) A chief executive officer or a director of any person referred to in subparagraphs (iii), (iv), (v), (vi) and (vii) above. (ix) A closed-end fund approved by the SC.

Type of Investors	Please tick (✓)	Qualifying Criteria (*for detailed criteria, kindly refer to Securites Commission's Guidelines on Categories of Sophisticated Investors.*
High Net-Worth Entity	☐	(i) A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. (ii) A corporation that— (A) is a public company under the Companies Act 2016 which is approved by the SC to be a trustee under the CMSA and has assets under its management, exceeding ten million ringgit or its equivalent in foreign currencies; or (B) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies (iii) A corporation with total net assets exceeding ten million ringgit or its equivalent in foreign currencies based on the last audited accounts. (iv) A partnership with total net assets exceeding ten million ringgit or its equivalent in foreign currencies. (v) A statutory body established under any law whose function or mandate is investment in capital market products. (vi) A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.
High Net-Worth Individual	☐	An individual: (i) whose total net personal assets exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual contribute not more than one million ringgits of the total net assets. (ii) whose total net joint assets with— (a) his or her spouse; or (b) his or her child, exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contribute not more than one million ringgits of the total net assets. (iii) who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding 12 months. (iv) who jointly with his or her spouse or child, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding 12 months. (v) whose total net personal investment portfolio or total net joint investment portfolio with his or her spouse or child, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies. (vi) who has 5 consecutive years of relevant working experience in finance, economic, actuarial science or accounting and holds any of the qualifications (Bachelor's or Master's Degree related to Finance, Economics, Actual Science, Accounting, Master of Business Administration). (vii) Who holds membership in the associations (Active Member of Chartered Financial Analyst Institute, Chartered Banker of Asian Institute of Chartered Bankers, Ordinary Member of Financial Markets Association Malaysia, Chartered Accountant of Malaysia Institute of Accountants, Ordinary Member of Malaysia Association of Tax Accountants, Accredited Angel Investor of Malaysian Business Angel Network, Certified Member of Financial Planning Association of Malaysia and Ordinary Member of Malaysian Financial Planning Council. (viii) who has 5 consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.
A person who acquires the unlisted capital market product where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise	☐	
Retail Investor	☐	(i) You are categorised as **Retail Investor** if you are ***NOT*** an **Accredited Investor** or a **High Net-Worth Individual/Entity** as defined above
Vulnerable Investor	☐	(i) A natural person or representative(s) of an entity who may be at higher risk of suffering harm or exploitation due to factors that impede their ability to make well informed and independent financial decisions, may face challenges in accessing financial services or may require assistance to engage in financial services, for example, a person with disabilities or a senior citizen. (ii) This shall be limited to the following categories of people : ▪ A person with physical disabilities (limitation on a person's physical functioning, mobility, dexterity or stamina); ▪ A person who has an inadequate level of financial literacy (i.e. unable to comprehend basic financial terms) ▪ A person with language & communication barriers ▪ Senior citizen (60 years and above) who are illiterate, or have low level of education. **Note**: ***ASSB shall not engage with the following categories of investor:*** • ***Cognitive disabilities (i.e. mental impairment or illnesses)*** • ***People with disabilities (i.e. visual impairment)***

SECTION 2: *SUITABILITY ASSESSMENT*

Section 2.1 – Investor's Needs Analysis

		Single/Principal Applicant	Corporate
A	Marital Status	☐ Single ☐ Married	
B	How many school going children do you have?	☐ None ☐ 1-2 ☐ 3-5 ☐ >5	
C	How many dependents do you have?	☐ None ☐ 1-2 ☐ 3-5 ☐ >5	
D	How many months of expenses can your emergency funds cover?	☐ No emergency funds ☐ < 3 months ☐ 3 to 6 months ☐ > 7 months	
E	Please choose type(s) of investment you currently hold.	☐ None ☐ Savings accounts/ FD ☐ Unit Trust Fund ☐ Equities / Futures	☐ Fixed Deposits ☐ Money Market ☐ Unit Trust Fund ☐ Equities / Bonds
F	What range best describes your personal annual income (RM), including joint holder (if any) / Corporation's latest audited shareholders fund.	☐ Below 50,000 ☐ 50,001-150,000 ☐ 150,001 – 300,000 ☐ 300,001- 400,000 ☐ More than 400,001	☐ <RM1 million ☐ RM1 – RM10 million ☐ >RM10 million
G	Age range.	☐ <40 ☐ 40-50 ☐ >50	

Section 2.2 – Investor's Investment Objectives

		Single/Principal Applicant	Corporate
A	Is capital / principal protection important to you?	☐ Yes ☐ No	☐ Yes ☐ No
B	Investments generally take time to grow. How long do you wish to invest your money for?	☐ Short-term (< 3 Years) ☐ Medium-term (3-5 Years) ☐ Long-term (> 5 Years)	☐ Short-term (< 3 Years) ☐ Medium-term (3-5 Years) ☐ Long-term (> 5 Years)
C	Purpose of Investment	☐ Capital Preservation ☐ Moderate Income and/or Capital Growth ☐ Children Education ☐ Retirement Planning ☐ Others, please specify: ………………………	☐ Capital Preservation ☐ Moderate Income and/or Capital Growth ☐ Others, please specify :………………………

Section 2.3 – Investor's Risk Tolerance/ Understanding of the product offered

		Single/Principal Applicant	Corporate
A	Are you aware of the RM1.00 minimum price guarantee feature of ASSAR?	☐ Yes ☐ No	☐ Yes ☐ No
B	Are you aware that there are risks associated with investing in "ASSAR"?	☐ Yes ☐ No	☐ Yes ☐ No
C	Are you aware that the income distribution of the fund may rise or fall and is not guaranteed and that past performance is not an indication of future performance?	☐ Yes ☐ No	☐ Yes ☐ No
D	Are you aware that the minimum price guarantee does not, however, preclude investors from incurring capital loss in the event their entry price (i.e. Selling Price) is more than RM1.00?	☐ Yes ☐ No	☐ Yes ☐ No
E	Are you aware that the value of a Unit Holder's investment may rise or fall depending on the market factors that the underlying funds invest in?	☐ Yes ☐ No	☐ Yes ☐ No
F	Are you aware there are fees and charges involved in the buying and selling of "ASSAR" units?	☐ Yes ☐ No	☐ Yes ☐ No

Note: If you have answered "No" in any of the questions in Section 2.3 (A-F), you are *NOT* suitable to invest in ASSAR. Kindly approach our product distributor representative to find out more.

SECTION 3: *RECOMMENDATION SECTION*

Section 3.1 – Recommendations Section *(Note: This section to be completed by product distributor)*

Please tick (✓) where appropriate :

		Yes	No
A	Whether the product is recommended by the product distributor		
B	Basis of recommendation: • The product recommended fits the clients risk appetite and investment objectives. • Others, please specify: …………………………………………………………………		
C	Basis of non –recommendation: • The product recommended does not fit the clients risk appetite and investment objectives. • Others, please specify: …………………………………………………………………		

Disclaimer: Any financial analysis or opinion furnished by us will be based on information provided by you and will be used by us as a guide in deciding how best to attain your investment goals. We do not guarantee any returns as projected in any financial analysis. If you make any investments decision based on any financial analysis or opinion, you accept all risks or losses arising there from and will not hold Amanah Saham Sarawak Berhad (260166-D), its officers, employees or representatives in any way liable. If in doubt, please consult an independent professional adviser.

SECTION 4: *ACKNOWLEDGEMENT*

Section 4.1 – Investors Declarations

AS PART OF THE ON-GOING COMPLIANCE TO SECURITIES COMMISSION MALAYSIA'S GUIDELINES ON CONDUCT FOR CAPITAL MARKET INTERMEDIARIES, YOU ARE REQUIRED TO COMPLETE A NEW ISAF TO SUPERSEDE THIS SIGNED VERSION IF YOU HAVE ANY MATERIAL CHANGES TO YOUR PARTICULARS IN THE FUTURE.

I/We* declare that:

1. All information disclosed is true, complete and accurate and I hereby consented to the disclosure of personal data and information as set out in this form to be strictly used **ONLY** for the product suitability assessment.
2. The questions and answers in the suitability assessment are meant to be assessed in entirety in order to assess my risk tolerance and each individual answer cannot be taken on its own.
3. The product distributor has explained and I/we* have understood the features, risks, fees and charges of the product and shall bear full responsibility for my /our* investment decision.
4. I/We acknowledge receipt of a copy of Product Highlights Sheet, Prospectus and other relevant disclosure document which have been given to me/us*.

Please tick (✓) where appropriate :

☐ I/We* agree with the result of this suitability assessment and would like to accept any investment suggestions.

☐ I/We* do not agree with the outcome of this suitability assessment and would like to invest in the funds of my own choice.

☐ **(If applicable)** I/We* decline to provide certain information required for this suitability assessment and this may adversely affect my/our* suitability assessment.

Single/Principal* Applicant Signature	Joint Applicant Signature	Corporate Authorized Signatory	Company Stamp
Name: Date:	Name: Date:	Name: Date:	

Section 4.2 – Product Distributor Representative

I declare that:

1. The information provided to me in this ISAF is strictly confidential and is used for the purpose of fact finding and to facilitate the advisory process. The information contained herein will be treated in accordance with the current and/or relevant laws and legislations.
2. I have already disclosed and explained all the required information in relation with the services rendered to investor and have attached all relevant disclosure documents.
3. I am a trained/qualified financial advisor and licensed Federation of Investment Manager Malaysia (FiMM) unit trust consultant to assist investor in investments products and services.

Signature	
Name	
FiMM No.	
Date (dd/mm/yyyy)	

WARNING

THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.