



CLIENT APPLICATION FORM

Individual/Joint Account

UOB BULLION AND FUTURES LIMITED

UOB BULLION AND FUTURES LIMITED

(Company Registration Number: 197801465G)

Application

INDIVIDUAL / JOINT ACCOUNT

Particulars of Applicant(s)

ACCOUNT NO: _____

(1st applicant if Joint Account)

***SINGLE / JOINT ACCOUNT**

Name as per NRIC / Passport (*Mr / Mrs / Mdm / Miss / Dr)		Marital Status	
		[] Single [] Married [] Others	
NRIC NO/PP No		Residential Status	
		[] Resident [] Non Resident	
Date of Birth:		Nationality:	
Home Telephone no.	Hand phone no.	Office Telephone no.	Fax no.
Email (general correspondence):			
Home Address			
Mailing Address		[] Same as Home Address	[] See below

2nd Applicant (applicable for Joint Account)

Name as per NRIC / Passport (*Mr / Mrs / Mdm / Miss / Dr)		Marital Status	
		[] Single [] Married [] Others	
NRIC NO/PP No		Residential Status	
		[] Resident [] Non Resident	
Date of Birth:		Nationality:	
Home Telephone no.	Hand phone no.	Office Telephone no.	Fax no.
Email (general correspondence):			
Home Address			

For account opened in the name of individuals (whether single or joint account)

If the Mailing Address is different from your Residential Address, please state the reason below and provide supporting documentation evidencing the connection between you and the requested non-residential mailing address. If you are unable to provide the required documentation, please provide a valid reason.

Reason if the Mailing Address is different from your Residential Address:

Reason for not providing required documentation (if applicable):

_____ *

*I/We acknowledge and agree that UOB Bullion & Futures Limited reserves the right not to process my/our request if the reasons provided are deemed invalid and / or reasonably believed to be for illegal purposes.

Agreement and Declaration

The Applicant hereby accepts, and agrees to be bound by, the terms and conditions set forth herein and in the Client Agreement of UOB Bullion and Futures Limited (“**UOBF**”).

The Applicant hereby acknowledges and confirms that this Application shall be subject to the approval of, and acceptance by, UOBF of the same in its sole and absolute discretion and that UOBF shall be entitled to reject this Application in its sole and absolute discretion without having to give any reasons for such rejection.

Where this Application is sent from a jurisdiction other than Singapore, such Application will only be regarded as an Application from me/us on the terms above when actually received and reviewed by UOBF in Singapore and on the basis that UOBF's acceptance of my/our Application is to be and shall be deemed effective forthwith on acceptance of my/our Application by UOBF in Singapore and the corresponding opening of an Account for me/us in Singapore, and not only when such acceptance and opening of my/our Account are communicated to me/us.

EXECUTION BY INDIVIDUALS:

SIGNED:

SIGNED:

NAME:

NAME:

NRIC/Passport No.:

NRIC/Passport No:

DATE:

DATE:

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED AND KEPT BY THE
HOLDER OF A CAPITAL MARKETS SERVICES LICENCE TO TRADE IN FUTURES
CONTRACTS OR LEVERAGED FOREIGN EXCHANGE CONTRACTS UNDER THE
SFA**

(The references to "you" below are references to the Customer.)

FORM 13

SECURITIES AND FUTURES ACT (Cap. 289)

SECURITIES AND FUTURES (LICENSING AND CONDUCT OF BUSINESS) REGULATIONS (Rg 10)

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED UNDER REGULATION 47E(1) AND TO BE
KEPT UNDER REGULATION 39(2)(c) BY THE HOLDER OF A CAPITAL MARKETS SERVICES LICENCE TO
TRADE IN FUTURES CONTRACTS OR LEVERAGED FOREIGN EXCHANGE CONTRACTS**

1. This statement is provided to you in accordance with regulation 47E(1) of the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg 10).
2. This statement does not disclose all the risks and other significant aspects of trading in futures, options and leveraged foreign exchange. In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in futures, options and leveraged foreign exchange may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in the light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

(a) Futures and Leveraged Foreign Exchange Trading

(i) *Effect of 'Leverage' or 'Gearing'*

Transactions in futures and leveraged foreign exchange carry a high degree of risk. The amount of initial margin is small relative to the value of the futures contract or leveraged foreign exchange transaction so that the transaction is highly 'leveraged' or 'geared'. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this may work against you as well as for you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice in order to maintain your position. If you fail to comply with a request for additional funds within the specified time, your position may be liquidated at a loss and you will be liable for any resulting deficit in your account.

(ii) *Risk-Reducing Orders or Strategies*

The placing of certain orders (e.g. 'stop-loss' orders, where permitted under local law, or 'stop-limit' orders) which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. At times, it is also difficult or impossible to liquidate a position without incurring substantial losses. Strategies using combinations of positions, such as 'spread' and 'straddle' positions may be as risky as taking simple 'long' or 'short' positions.

(b) Options

(i) *Variable Degree of Risk*

Transactions in options carry a high degree of risk. Purchasers and sellers of options should familiarise themselves with the type of options (i.e. put or call) which they contemplate trading and the associated risks. You should calculate the extent to which the value of the options would have to increase for your position to become profitable, taking into account the premium paid and all transaction costs. The purchaser of options may offset its position by trading in the market or exercise the options or allow the options to expire. The exercise of an option results either in a cash settlement or in the purchaser

acquiring or delivering the underlying interest. If the option is on a futures contract or leveraged foreign exchange transaction, the purchaser will have to acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on Futures and Leveraged Foreign Exchange Trading above). If the purchased options expire worthless, you will suffer a total loss of your investment which will consist of the option premium paid plus transaction costs. If you are contemplating purchasing deep-out-of-the-money options, you should be aware that, ordinarily, the chance of such options becoming profitable is remote.

Selling ('writing' or 'granting') an option generally entails considerably greater risk than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of the amount of premium received. The seller will be liable to deposit additional margin to maintain the position if the market moves unfavourably. The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obligated to either settle the option in cash or to acquire or deliver the underlying interest. If the option is on a futures contract or a leveraged foreign exchange transaction, the seller will acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on Futures and Leveraged Foreign Exchange Trading above). If the option is 'covered' by the seller holding a corresponding position in the underlying futures contract, leveraged foreign exchange transaction or another option, the risk may be reduced. If the option is not covered, the risk of loss can be unlimited.

Certain exchanges in some jurisdictions permit deferred payment of the option premium, limiting the liability of the purchaser to margin payments not exceeding the amount of the premium. The purchaser is still subject to the risk of losing the premium and transaction costs. When the option is exercised or expires, the purchaser is responsible for any unpaid premium outstanding at that time.

(c) Additional Risks Common to Futures, Options and Leveraged Foreign Exchange Trading

(i) Terms and Conditions of Contracts

You should ask the corporation with which you conduct your transactions for the terms and conditions of the specific futures contract, option or leveraged foreign exchange transaction which you are trading and the associated obligations (e.g. the circumstances under which you may become obligated to make or take delivery of the underlying interest of a futures contract or a leveraged foreign exchange transaction and, in respect of options, expiration dates and restrictions on the time for exercise). Under certain circumstances, the specifications of outstanding contracts (including the exercise price of an option) may be modified by the exchange or clearing house to reflect changes in the underlying interest.

(ii) Suspension or Restriction of Trading and Pricing Relationships

Market conditions (e.g. illiquidity) or the operation of the rules of certain markets (e.g. the suspension of trading in any contract or contract month because of price limits or 'circuit breakers') may increase the risk of loss by making it difficult or impossible to effect transactions or liquidate/offset positions. If you have sold options, this may increase the risk of loss.

Further, normal pricing relationships between the underlying interest and the futures contract, and the underlying interest and the option may not exist. This can occur when, e.g., the futures contract underlying the option is subject to price limits while the option is not. The absence of an underlying reference price may make it difficult to judge 'fair' value.

(iii) Deposited Cash and Property

You should familiarise yourself with the protection accorded to any money or other property which you deposit for domestic and foreign transactions, particularly in a firm's insolvency or bankruptcy. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property which had been specifically identifiable as your own will be protected in the same manner as cash for purposes of distribution in the event of a shortfall.

(d) Commission and Other Charges

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

(e) Transactions in Other Jurisdictions

Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subject to a rule which may offer different or diminished investor protection. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you conduct your transactions for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.

(f) Currency Risks

The profit or loss in transactions in foreign currency-denominated futures and options contracts (whether they are traded in your own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

(g) Trading Facilities

Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the one or more parties, namely the system provider, the market, the clearing house or member firms. Such limits may vary. You should ask the firm with which you conduct your transactions for details in this respect.

(h) Electronic Trading

Trading on an electronic trading system may differ not only from trading in an open-outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or not executed at all.

(i) Off-Exchange Transactions

In some jurisdictions, firms are permitted to effect off-exchange transactions. The firm with which you conduct your transactions may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarise yourself with the applicable rules and attendant risks.

Note:

“Margin” means an amount of money, securities, property or other collateral, representing a part of the value of the contract or agreement to be entered into, which is deposited by the buyer or the seller of a futures contract or in a leveraged foreign exchange transaction to ensure performance of the terms of the futures contract or leveraged foreign exchange transaction.

ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK DISCLOSURE STATEMENT

This acknowledges that I/we have received a copy of the RISK DISCLOSURE STATEMENT and understand its contents.

Name of Customer(s) : _____

Signature of Authorised Signatory(ies) : _____

Name of Authorised Signatory(ies) : _____

Signature of witness : _____

Name of witness : _____

Relationship of witness to customer : _____

Date : _____(DD/MM/YY)

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED BY A COMMODITY
BROKER OR SPOT COMMODITY BROKER UNDER THE CTA**

(The references to "you" below are references to the Customer.)

FORM 3

COMMODITY TRADING ACT (CHAPTER 48A)

COMMODITY TRADING REGULATIONS

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED BY A COMMODITY BROKER OR SPOT
COMMODITY BROKER**

1. This statement is provided to you in accordance with section 32 (1) of the Commodity Trading Act.
2. The intention of this statement is to inform you that the risk of loss in trading in commodity contracts and in spot commodity contracts can be substantial. You should therefore carefully consider whether such trading is suitable for you in light of your financial condition.
3. In considering whether to trade, you should be aware of the following:
 - (a) **Margin:** You may sustain a total loss of the initial margin and any additional margins that you deposit to establish a position or maintain positions in the commodity market or spot commodity market. If the market moves against your positions, you may be called upon to deposit a substantial amount of additional margins, on short notice, in order to maintain your positions. If you do not provide the required margins within the prescribed time, your positions may be liquidated at a loss, and you will be liable for any resulting deficit in your account.
 - (b) **Liquidation of position:** Under certain market conditions, you may find it difficult or impossible to liquidate a position.
 - (c) **Contingent orders:** Placing contingent orders, such as "stop-loss" or "stop-limit" order, will not necessarily limit your losses to the intended amounts, since market conditions may make it impossible to execute such orders.
 - (d) **"Spread" position:** A "spread" position may not be less risky than a simple "long" or "short" position.
 - (e) **Leverage:** The high degree of leverage that is often obtainable, trading in commodity contracts and spot commodity trading because of the small margin requirements can work against you as well as for you. The use of leverage can lead to large losses as well as gains.
 - (f) **Foreign markets and off-futures exchange transactions:** Funds placed with a commodity broker or spot commodity broker for the purpose of participating in foreign markets, such as New York Mercantile Exchange or Chicago Board of Trade transactions, may not enjoy the same level of protection as funds placed in commodity markets located in Singapore.
4. This brief statement cannot disclose all the risks and other significant aspects of the commodity market. You should therefore carefully study trading in commodity contracts and spot commodity trading before you trade.

ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK DISCLOSURE STATEMENT

This acknowledges that I/we have received a copy of the RISK DISCLOSURE STATEMENT and understand its contents.

Name of Customer(s) : _____

Signature of Authorised Signatory(ies) : _____

Name of Authorised Signatory(ies) : _____

Signature of witness : _____

Name of witness : _____

Relationship of witness to customer : _____

Date : _____(DD/MM/YY)

RISK WARNING STATEMENT FOR OVERSEAS-LISTED INVESTMENT PRODUCTS

OVERSEAS-LISTED INVESTMENT PRODUCTS

RISK WARNING

An overseas-listed investment product* is subject to the laws and regulations of the jurisdiction it is listed in. Before you trade in an overseas-listed investment product or authorise someone else to trade for you, you should be aware of:

- The level of investor protection and safeguards that you are afforded in the relevant foreign jurisdiction as the overseas-listed investment product would operate under a different regulatory regime.
- The differences between the legal systems in the foreign jurisdiction and Singapore that may affect your ability to recover your funds.
- The tax implications, currency risks, and additional transaction costs that you may have to incur.
- The counterparty and correspondent broker risks that you are exposed to.
- The political, economic and social developments that influence the overseas markets you are investing in.

These and other risks may affect the value of your investment. You should not invest in the product if you do not understand or are not comfortable with such risks.

**An "overseas-listed investment product" in this statement refers to a capital markets product that is listed for quotation or quoted only on overseas securities exchange(s) or overseas futures exchange(s) (collectively referred to as "overseas exchanges").*

1. This statement is provided to you in accordance with paragraph 29D of the Notice on the Sale of Investment Products [SFA04-N12].
2. This statement does not disclose all the risks and other significant aspects of trading in an overseas-listed investment product. You should undertake such transactions only if you understand and are comfortable with the extent of your exposure to the risks.
3. You should carefully consider whether such trading is suitable for you in light of your experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade or to authorise someone else to trade for you, you should be aware of the following:

Differences in Regulatory Regimes

- (a) Overseas markets may be subject to different regulations, and may operate differently from approved exchanges in Singapore. For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of your investment products or monies held overseas. There is also the risk of your investment products or monies not being protected if the custodian has credit problems or fails. Overseas markets may also have different periods for clearing and settling transactions. These may affect the information available to you regarding transaction prices and the time you have to settle your trade on such overseas markets.
- (b) Overseas markets may be subject to rules which may offer different investor protection as compared to Singapore. Before you start to trade, you should be fully aware of the types of redress available to you in Singapore and other relevant jurisdictions, if any.

- (c) Overseas-listed investment products may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on an approved exchange in Singapore. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language.

Differences in legal systems

- (d) In some countries, legal concepts which are practiced in mature legal systems may not be in place or may have yet to be tested in courts. This would make it more difficult to predict with a degree of certainty the outcome of judicial proceedings or even the quantum of damages which may be awarded following a successful claim.
- (e) The Monetary Authority of Singapore will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions will be effected.
- (f) The laws of some jurisdictions may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest arising from investment in such countries. Therefore, there is no guarantee that the funds you have invested and the funds arising from your investment will be capable of being remitted.
- (g) Some jurisdictions may also restrict the amount or type of investment products that foreign investors may trade. This can affect the liquidity and prices of the overseas-listed investment products that you invest in.

Different costs involved

- (h) There may be tax implications of investing in an overseas-listed investment product. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Singapore, or in both countries.
- (i) Your investment return on foreign currency-denominated investment products will be affected by exchange rate fluctuations where there is a need to convert from the currency of denomination of the investment products to another currency, or may be affected by exchange controls.
- (j) You may have to pay additional costs such as fees and broker's commissions for transactions in overseas exchanges. In some jurisdictions, you may also have to pay a premium to trade certain listed investment products. Therefore, before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

Counterparty and correspondent broker risks

- (k) Transactions on overseas exchanges or overseas markets are generally effected by your Singapore broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon your instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without your consent and/or may result in difficulties in recovering your monies and assets held overseas.

Political, Economic and Social Developments

- (l) Overseas markets are influenced by the political, economic and social developments in the foreign jurisdiction, which may be uncertain and may increase the risk of investing in overseas-listed investment products.

(1st Applicant if Joint Account)

ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of customer : _____

Name of customer : _____

Date : _____

2nd Applicant (Applicable for Joint Accounts)

ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of customer : _____

Name of customer : _____

Date : _____

Mandatee (Applicable for Account with Mandatee)

ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of Mandatee : _____

Name of Mandatee : _____

Date : _____

(1st Applicant if Joint Account)

Declaration of Investor Classification Form	
To: UOB Bullion & Futures Ltd (“UOBBF”) Attn: Credit Admin Unit	
I/We, the undersigned, hereby declare and confirm that I/we qualify as an Accredited Investor/ an Expert Investor* . [Note: “Accredited Investor” and “Expert Investor” are as defined in Section 4A of the Securities and Futures Act (Cap 289) of Singapore]	
I/We undertake to inform UOBBF immediately if I/we cease to qualify as an Accredited Investor / an Expert Investor* at any time.	
* circle whichever is applicable and please attach documentary proof in support of your investor classification as declared above.	
If you have declared yourself as an “ Accredited Investor ”, please provide anyone of the following documents as supporting:	
i) Latest Income Tax Assessment from IRAS; or	
ii) Latest bank statements; or	
iii) Letter from employer certifying employment and income in the preceding 12 months; or	
iv) Letter from lawyer certifying net assets (letter must not be more than 6 months old from date of declaration).	
If you have declared yourself as an “ Expert Investor ”, please circle one or more of the following, whichever is applicable:	
i) I am currently being employed as a trader with another company and I am now opening a personal trading account with UOBBF.	
ii) I am currently holding an SGX trading membership.	
iii) I have at least 1 year trading experience in capital market products on a full time basis and I am currently trading capital market products full time as my livelihood.	
I/We confirm that all the information provided herein is true and accurate to the best of my/our knowledge as at this date.	
Name of Customer:	
NRIC/PP No:	
Signature of Customer:	Date:

Note:

1. For joint account holders, each account holder should complete a separate declaration form.
2. Each mandatee appointed by you should complete a separate declaration form, if applicable.

2nd Applicant (applicable for Joint Account)

Declaration of Investor Classification Form	
To: UOB Bullion & Futures Ltd (“UOBBF”) Attn: Credit Admin Unit	
I/We, the undersigned, hereby declare and confirm that I/we qualify as an Accredited Investor/ an Expert Investor* . [Note: “Accredited Investor” and “Expert Investor” are as defined in Section 4A of the Securities and Futures Act (Cap 289) of Singapore]	
I/We undertake to inform UOBBF immediately if I/we cease to qualify as an Accredited Investor / an Expert Investor* at any time.	
* circle whichever is applicable and please attach documentary proof in support of your investor classification as declared above.	
If you have declared yourself as an “ Accredited Investor ”, please provide anyone of the following documents as supporting:	
v) Latest Income Tax Assessment from IRAS; or	
vi) Latest bank statements; or	
vii) Letter from employer certifying employment and income in the preceding 12 months; or	
viii) Letter from lawyer certifying net assets (letter must not be more than 6 months old from date of declaration).	
If you have declared yourself as an “ Expert Investor ”, please circle one or more of the following, whichever is applicable:	
iv) I am currently being employed as a trader with another company and I am now opening a personal trading account with UOBBF.	
v) I am currently holding an SGX trading membership.	
vi) I have at least 1 year trading experience in capital market products on a full time basis and I am currently trading capital market products full time as my livelihood.	
I/We confirm that all the information provided herein is true and accurate to the best of my/our knowledge as at this date.	
Name of Customer:	
NRIC/PP No:	
Signature of Customer:	Date:

Note:

3. For joint account holders, each account holder should complete a separate declaration form.
4. Each mandatee appointed by you should complete a separate declaration form, if applicable.

Definitions

The term **Accredited Investor** shall have the meaning prescribed under section 4A(1)(a) of the SFA as set below:

(i) an individual:

(A) whose net personal assets exceed in value \$2 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount; or

(B) whose income in the preceding 12 months is not less than \$300,000 (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;

(ii) a corporation with net assets exceeding \$10 million in value (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, in place of the first amount, as determined by:

(A) the most recent audited balance-sheet of the corporation; or

(B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;

(iii) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or

(iv) such other person as the Authority may prescribe

The term **Expert Investor** shall have the meaning prescribed under section 4A(1)(b) of the SFA as set below:

(i) a person whose business involves the acquisition and disposal, or the holding, of capital market products, whether as principal or agent;

(ii) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or

(iii) such other person as the Authority may prescribe

REGULATORY NOTIFICATION
Exemptions from the Financial Advisers Act and Regulations

Dear Customer,

As required under the Financial Advisers (Amendment) Regulations 2005, we wish to inform you that UOB Bullion and Futures Limited ("UOBBF") is exempted from complying with certain business conduct provisions contained in the Financial Advisers Act when providing financial advisory services to accredited, expert and overseas investors. In this context we notify you that effective immediately we have classified you as an accredited / expert / overseas investors*. We will continue to classify you as an accredited / expert / overseas investors* until such a time as you inform us of a change in your status or it becomes clear to us that you no longer qualify for such a classification. Please contact your respective trading representative if there are any changes to the above.

*Please delete accordingly

Yours Sincerely,

UOB Bullion and Futures Limited

**FINANCIAL ADVISERS ACT ("FAA") AND FINANCIAL ADVISERS REGULATIONS ("FAR")
EXEMPTIONS DISCLOSURE**

The exemptions will only affect accredited investors, expert investors and overseas investors.

The FAR exempts financial advisers from complying strictly with certain sections of the FAA when dealing with accredited, expert or overseas investors. Please refer to the table herein for a summary of the sections and applicable exemptions for each class of investor.

"Accredited Investor" means

- (i) an individual
 - (A) whose net personal assets exceed in value \$2 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount; or
 - (B) whose income in the preceding 12 months is not less than \$300,000 (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe in place of the first amount;
- (ii) a corporation with net assets exceeding \$10 million in value (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, in place of the first amount, as determined by
 - (A) the most recent audited balance-sheet of the corporation; or
 - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (iii) the trustee of such trust as the Authority may prescribe, when acting in that capacity; or
- (iv) such other person as the Authority may prescribe;

“Expert Investor” means

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

Overseas Investor as set out under Regulation 36:

Exemption for advising overseas investors

- (1) any person outside Singapore who is
 - (a) an individual and
 - (i) not a citizen of Singapore;
 - (ii) not a permanent resident of Singapore; and
 - (iii) not wholly or partly dependent on a citizen or permanent resident of Singapore; or
 - (b) in any other case, a person with no commercial or physical presence in Singapore.

Sections in the Financial Advisers Act	Dealing with Accredited Investor	Dealing with Expert Investor	Dealing with Overseas Investor
Section 25 Obligation to disclose product information to clients	Exempted	Exempted	Exempted
Section 26 Statements made by financial advisers (“FA”)	-	-	Exempted
Section 27 Recommendations by FA	Exempted	Exempted	Exempted
Section 28 Receipt of client's money or property	-	-	Exempted
Section 29 Obligation to furnish information to Authority	-	-	Exempted
Section 32 Insurance broking premium accounts	-	-	Exempted
Section 34 Representations by FA in relation to proposed contract of insurance	-	-	Exempted
Section 36 FA to disclose certain interests in securities	Exempted	Exempted	Exempted

We acknowledge receipt of this FAA and FAR exemptions disclosure form.

For and on behalf of _____

.....
Authorised Signatory/ies

Name :
Designation :

Date :

.....
Authorised Signatory/ies

Name :
Designation :

Date :

UOB BULLION AND FUTURES LTD

(1st Applicant if Joint Account)

Customer Account Review (“CAR”) and Customer Knowledge Assessment (“CKA”) Declaration Form

To transact in a Specified Investment Product (“SIP”), you need to have the relevant educational qualification, work or investment experience. Please check (✓) as appropriate in each section below. For the definition of SIP, please refer to Annex 1. **Any inaccurate or incomplete information provided may affect the outcome of the CAR &/or CKA.**

Section 1: Educational Qualification (diploma or a higher qualification in the following)

- Accountancy Actuarial science Commerce Economics
- Capital markets Computational finance Finance Insurance
- Financial planning Financial engineering
- Business / business administration / business management / business studies
- Professional finance-related qualification e.g.: Chartered Financial Analysts by CFA Institute, ACCA etc. Please indicate which: _____
- Learning module from the Singapore Exchange (SGX) (please provide documentation) (Note: If this box is ticked, please complete Section 4 also.)
- Learning module from the Association of Banks in Singapore (ABS) (please provide documentation)

Section 2: Work Experience – minimum 3 consecutive years of working experience in the following in the past 10 years:

- the development of, structuring of, management of, sale of, trading of, research on or analysis of investment products, or the provision of training in investment products
- Accountancy Actuarial science Treasury
- Financial risk management

Section 3: Investment Experience

A) At least 6 transactions in listed SIP in the preceding 3 years:

- Yes No

If ‘Yes’ please specify the types of listed SIP traded:

B) At least 6 transactions in unlisted SIP in the preceding 3 years:

- Yes No

If ‘Yes’ please specify the types of unlisted SIP traded:

Section 4: Customer Acknowledgement

(Note: You only need to complete this section if you tick the box “Learning module from the Singapore Exchange (SGX) (please provide documentation)” under Section 1)

Pursuant to paragraph 5 of the Practice Note on the Sale of Investment Products (SFA PN-01) issued on 19 December 2011 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the SGX Online Education on Specified Investment Products (“**SGX Learning Module**”).

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the SGX Learning Module taken by me, if any, is/are as follows:

[] [please insert all the previous scores, if not applicable, state N/A].

- (2) I have on [] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

I declare that the information given above is true in every respect.

Client’s Signature
Client’s Name:
NRIC/Passport No:

Date

Note:

- 1) For joint account holders, each account holder should complete a separate declaration form.
- 2) Each mandatee appointed by you should complete a separate declaration form, if applicable.
- 3) Please note that any inaccurate or incomplete information provided by the customer may affect the outcome of the Customer Knowledge Assessment and/or the Customer Account Review.

FOR OFFICE USE ONLY

CAR: Qualified Not Qualified Deemed Qualified

CKA: Qualified Not Qualified Deemed Qualified

Preparer: _____
(Name/ Signature/ Date)

Checker: _____
(Name/ Signature / Date)

UOB BULLION AND FUTURES LTD

2ND Applicant (applicable for Joint Account)

Customer Account Review (“CAR”) and Customer Knowledge Assessment (“CKA”) Declaration Form

To transact in a Specified Investment Product (“SIP”), you need to have the relevant educational qualification, work or investment experience. Please check (✓) as appropriate in each section below. For the definition of SIP, please refer to Annex 1. **Any inaccurate or incomplete information provided may affect the outcome of the CAR &/or CKA.**

Section 1: Educational Qualification (diploma or a higher qualification in the following)

- Accountancy Actuarial science Commerce Economics
- Capital markets Computational finance Finance Insurance
- Financial planning Financial engineering
- Business / business administration / business management / business studies
- Professional finance-related qualification e.g.: Chartered Financial Analysts by CFA Institute, ACCA etc. Please indicate which: _____
- Learning module from the Singapore Exchange (SGX) (please provide documentation) (Note: If this box is ticked, please complete Section 4 also.)
- Learning module from the Association of Banks in Singapore (ABS) (please provide documentation)

Section 2: Work Experience – minimum 3 consecutive years of working experience in the following in the past 10 years:

- the development of, structuring of, management of, sale of, trading of, research on or analysis of investment products, or the provision of training in investment products
- Accountancy Actuarial science Treasury
- Financial risk management

Section 3: Investment Experience

A) At least 6 transactions in listed SIP in the preceding 3 years:

- Yes No

If ‘Yes’ please specify the types of listed SIP traded:

B) At least 6 transactions in unlisted SIP in the preceding 3 years:

- Yes No

If ‘Yes’ please specify the types of unlisted SIP traded:

Section 4: Customer Acknowledgement

(Note: You only need to complete this section if you tick the box "Learning module from the Singapore Exchange (SGX) (please provide documentation)" under Section 1)

Pursuant to paragraph 5 of the Practice Note on the Sale of Investment Products (SFA PN-01) issued on 19 December 2011 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the SGX Online Education on Specified Investment Products ("**SGX Learning Module**").

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the SGX Learning Module taken by me, if any, is/are as follows:

[] [please insert all the previous scores, if not applicable, state N/A].

- (2) I have on [] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

I declare that the information given above is true in every respect.

Client's Signature
Client's Name:
NRIC/Passport No:

Date

Note:

- 1) For joint account holders, each account holder should complete a separate declaration form.
- 2) Each mandatee appointed by you should complete a separate declaration form, if applicable.
- 3) Please note that any inaccurate or incomplete information provided by the customer may affect the outcome of the Customer Knowledge Assessment and/or the Customer Account Review.

FOR OFFICE USE ONLY

CAR: Qualified Not Qualified Deemed Qualified

CKA: Qualified Not Qualified Deemed Qualified

Preparer: _____
(Name/ Signature/ Date)

Checker: _____
(Name/ Signature / Date)

Specified Investment Product (“SIP”)

SIPs refer to any capital markets products other than Excluded Investment Products (“**EIP**”) and are products which have structures, features and risks that may be more complex in nature. For your information, SIPs on the securities market are marked with a “@” suffix on the SGX website and SGX members’ trading screens.

Listed Specified Investment Products

Specified Investment Products listed on the SGX securities market include:

- Certificates
 - Exchange traded funds (ETFs)
 - Exchange traded notes (ETNs)
 - Futures (extended settlement contracts)
 - Structured warrants
 - Callable bull / bear contracts (CBBCs)*
- *Note: CBBCs have yet to be launched

Specified Investment Products listed on the SGX derivatives market include:

- Futures
- Options

More of such products may be introduced to the market in the future.

Unlisted Specified Investment Products include:

- Collective investment schemes and investment-linked life insurance policies
- Leveraged foreign exchange
- Structured deposits
- Structured notes
- Dual currency investments

Excluded Investment Products

Excluded Investment Products include:

- Shares
- Fully paid depository receipts representing shares
- Subscription rights pursuant to rights issues
- Company warrants
- Units in a business trust
- Units in a real estate investment trust
- Debentures (other than asset-backed securities and structured notes)

FOR NOTING BY US PERSONS ONLY

DIRECTIVE - REQUIREMENT FOR CLEARING MEMBERS CLEARING OTC COMMODITY CONTRACTS FOR U.S. PERSONS TO ISSUE DISCLOSURE STATEMENT

The Singapore Exchange Derivatives Clearing Limited ("SGX-DC") is granted No-Action Relief from Commodity Exchange Act ("CEA") Sections 5b(a) and 4d(f)(1) (the "Relief"). The Relief permits SGX-DC to accept, clear, and carry new positions in OTC Commodity Contracts for Affected U.S. Persons on the condition that the Clearing Members issue a disclosure statement (the "**Disclosure Statement**") to inform all Affected U.S. Persons that these positions and related margin are not protected by U.S. Laws.

Pursuant to the Relief granted by the Commodity Futures Trading Commission (the "Commission") to SGX-DC, we, as a Clearing Member of SGX-DC, are required to furnish you with the following disclosures relating to your accounts, positions and property with us:

- (a) accounts holding customer positions in OTC Commodity Contracts and related customer property are not subject to Section 4d(f) of the CEA;
- (b) such positions and related property will not be subject to, and therefore will not receive the protections of, Subchapter IV of Chapter 7 of the U.S. Bankruptcy Code and Part 190 of the Commission's regulations; and
- (c) the treatment of the customer positions and related property in the event of an insolvency proceeding of SGX-DC or any of its Clearing Members will be subject to Singapore's laws.

FOR NOTING BY US PERSONS ONLY

**Notification Regarding Availability of National Futures Association
Arbitration Program**

In connection with UOB Bullion and Futures Limited's receipt of exemptive relief under Commodity Futures Trading Commission Rule 30.10, UOB Bullion and Futures Limited has consented to participate in any National Futures Association ("NFA") arbitration program which offers a procedure for resolving customer disputes on the papers where such disputes involve representations or activities which respect to foreign futures and option transactions under Part 30 of the regulations under the Commodity Exchange Act.

UOB Bullion and Futures Limited is hereby notifying you as a customer resident in the United States of the availability of such a NFA arbitration program. For further information regarding such NFA arbitration program please visit the NFA's website at: <http://www.nfa.futures.org/NFA-arbitration-mediation/customers.HTML>.

LETTER OF MANDATE

To: **UOB BULLION AND FUTURES LIMITED ("UOBF")**

Date:

80 Raffles Place

5th Storey UOB Plaza 1

Singapore 048624

Attention: Client Admin Unit

Dear Sirs,

With reference to the account(s) opened and maintained by me/us with you (collectively, the "**Accounts**" and each, an "**Account**"), I/we hereby write to formally confirm the following:

1. I/We hereby authorise any one/_____ of the following acting singly/jointly:

	Full Name	NRIC/Passport No.	Signature	Relationship
1)				
2)				
3)				
4)				
5)				

(each, a "**Mandatee**" and collectively, the "**Mandatees**") to exercise any or all of the following powers and to perform any of or all the following acts and things for and on my/our behalf and in my/our name for my/our sole account and risk:

- (a) to operate the Accounts and/or to utilise any of the services offered by UOBF to me/us from time to time, except for the services relating to the trading and/or communicating of orders via the computer or electronic network or platform maintained and/or provided by UOBF and/or such other third party service providers as may be approved by UOBF (the "**Services**");
- (b) to enter into trades and transactions with or through UOBF;
- (c) to authorise and request UOBF to purchase or sell for my/our account, currencies, stocks, bonds, futures contracts, indices, rates, financial instruments, securities, commodities (including gold or other precious metals) or such other transactions as UOBF may from time to time permit to be carried out under any Account or Service;
- (d) to instruct UOBF to exercise any options held under any Account;

UOBF – Application Form

V05072013

- (e) to instruct UOBF on withdrawal of funds in favour of UOBF or any member of the United Overseas Bank Limited group of corporations (but **not** in favour of any other third parties);
 - (f) to acknowledge receipt of any property received from UOBF which shall be deemed to be a good and effective discharge by me/us to UOBF in respect of any such property due to me/us; and
 - (g) to act generally as fully and effectually as I/we could have done if I/we had personally instructed or communicated to UOBF any or all of the matters set out above.
2. Each of the Mandatees appointed by me/us to act on my/our behalf for the purposes stated in paragraph 1 above has been independently selected by me/us as our own choice and I/we acknowledge and accept that UOBF is entitled to rely fully on the same and further that UOBF is not willing to and does not accept and therefore has no responsibility or liability with respect to such appointment/engagement by me/us of any or all of the Mandatees, the authority vested in them and/or any of their acts, omissions, errors or defaults;
3. I/We further acknowledge and agree that it is not the duty or responsibility of UOBF but solely and fully my/our own to monitor and ensure that the Mandatees are properly discharging their respective obligations to me/us;
4. **I am/We are aware and consent to each of the Mandatees:**
- (a) **currently or from time to time acting as an agent for the accounts of other persons who may have also established accounts with UOBF; and/or**
 - (b) **currently or from time to time maintaining a personal account with UOBF,**
- (the scenarios described in sub-paragraphs (a) and (b) above hereafter collectively called, the "Mandatee's Other Accounts") which may be to my/our prejudice. I/We acknowledge that there may possibly be conflicts of interests arising from the trading activities carried out by each of the Mandatees pertaining to the Accounts and the Mandatee's Other Accounts;
5. I/We hereby ratify and confirm and undertake at all times to allow, ratify and confirm all acts, instructions and/or communications made or given or purportedly made or given by the Mandatees on my/our behalf;
6. Without prejudice to the above, I/we also confirm that I/we shall hold harmless, indemnify and keep UOBF fully indemnified from and against any and all claims, costs (including legal costs on a full indemnity basis), expenses, losses, damages, payments, liabilities, demands, actions, legal and regulatory proceedings of whatever nature and howsoever arising that UOBF may incur or suffer relating to, as a result or in consequence of or in connection with UOBF acting in good faith with or taking any step in reliance upon any instructions and/or communications received by UOBF which UOBF reasonably believes to be instructed or communicated by any of the Mandatees to UOBF for my/our Account(s);
7. For the avoidance of doubt, my/our confirmation and ratification and the indemnity set out under paragraphs 5 and 6 above shall be in addition to and shall not prejudice or affect the terms and conditions governing any other agreements (including but not limited to the account opening agreements/documents, Client Agreement, terms of business and any other documentation) entered into between me/us and UOBF; and
8. The authority of the Mandatees shall continue in full force and effect and be valid between me/us and UOBF until:
- (a) UOBF receives no less than 3 business days' prior written notice from me/us to revoke such authority; or

- (b) the termination of such authority by UOBF at any time in its discretion if UOBF deems it necessary, expedient or desirable (i) to ensure compliance with applicable law, (ii) pursuant to the requirement or request of any governmental, regulatory or other supervisory authority or body or exchange or clearing house or (iii) for UOBF or my/our protection.

This letter of mandate supersedes any and all previous letters of mandate provided by me/us to UOBF.

Yours faithfully

Signature : _____

Name : _____

NRIC/PP No(s) : _____

Signature : _____

Name : _____

NRIC/PP No(s) : _____

<p>OFFICE USE ONLY</p> <p>Witnessed by:</p> <p>Signature:</p> <p>Name:</p>
--

MANDATEE PARTICULARS FORM

NAME OF CUSTOMER _____

Name of Mandatee as per NRIC / Passport (*Mr / Mrs / Mdm / Miss / Dr)		
NRIC NO/PP No	Nationality	Date of Birth
Residential Status [] Resident [] Non Resident		
Home Address		
Home Telephone no.	Hand phone no.	Office Telephone no.
Fax no.		
Relationship with Account Holder (s)		
Name of Current Employer		
Designation/ Position		
Documents to furnish: 1) Passport/ IC 2) Other documents verifying the above details e.g. Nationality, Home Address if such information is not shown on the Passport/IC		

Completed by : _____
(Name of Customer)

Customer Signature : _____

DELIVERY OF STATEMENTS VIA ELECTRONIC MAIL

Electronic delivery of customer confirmation statements benefits both customers and members of the Singapore Exchange Derivatives Trading Ltd (SGX-DT), by providing for a more expeditious receipt of such statements. SGX-DT has allowed members to comply with the requirements of SGX-DT Rule 3.3.9 by delivering such statements to customers electronically.

Please sign below to confirm your request to receive your Daily Activity Statements and Monthly Activity Statements by electronic mail or in addition to receiving hard copies. You may revoke your consent by giving us at least one week's prior notice in writing.

Any Daily Activity Statements and Monthly Activity Statements given to you addressed to the email address specified below shall be effective when transmitted and you shall accept all risk of non-delivery, late/delayed delivery and/or misdelivery associated with electronic mailing.

For the purposes of compliance with the SGX-DT Rule 3.3.9 of the Singapore Exchange Derivatives Trading Ltd, the electronic delivery of the Daily Activity Statements and Monthly Activity Statements, is in lieu of the distribution of the hard copy of the customer statements and fully discharges our duty under the said rule.

Any Daily Activity Statements and Monthly Activity Statements distributed in the above manner remain subject to our Standard Terms & Conditions which you have agreed to, and is to be regarded as statements or confirmation as indicated therein.

AGREEMENT

I/We hereby request you to send my/our Daily Activity Statements and Monthly Activity Statements via

Electronic Mail ONLY

Hard Copy AND Electronic Mail

Signature of Customer(s) : _____

Name of Customer(s) : _____

E-Mail Address : _____

Date : _____

UOB BULLION & FUTURES LIMITED



INDIVIDUAL / JOINT ACCOUNT

INVESTMENT PROFILE AND ASSESSMENT (Understanding Your Investment Profile and Risk Evaluation)

PART A : To be completed by Applicant / Joint Applicant (PLEASE PRINT CLEARLY)

ACCOUNT NAME : _____

	Applicant	Joint Applicant
Name of Applicant (Including aliases) (The name should be the same as that in the NRIC/Passport)	_____	_____
Please indicate the relationship between Applicant	_____	_____
1 Date of Birth / Age (Must be at least 21 years old)	_____	_____
2 Nationality	_____	_____
3 Country of Residence	_____	_____
4 Current Employment		
(a) Name of Employer / Business (if Self-Employed) *	_____	_____
(b) Address of Employer / Business *	_____	_____
	_____	_____
(c) Nature of business	_____	_____
(d) Position/Designation	_____	_____
(e) Number of years	_____	_____
5 Previous Employment (If current employment is less than 3 years)		
(a) Name of Employer / Business (if Self-Employed) *	_____	_____
(b) Address of Employer / Business *	_____	_____
	_____	_____
(c) Nature of business	_____	_____
(d) Position/Designation	_____	_____
(e) Number of years	_____	_____
6 What is your investment objectives and risk appetite? (Please tick one)		
(a) I/We do not want to risk my/our initial investment and are uncomfortable even with short term fluctuations	<input type="checkbox"/>	<input type="checkbox"/>
(b) I am/ We are willing to take a large amount of investment risk including possible loss which may be over and above the initial investment made in exchange for higher potential capital gains	<input type="checkbox"/>	<input type="checkbox"/>
7 Nature / Purpose of Account	_____	_____
8 (a) Do you have margin trading account (s) maintained with other broker (s)?	YES / NO*	YES / NO*
If yes, please state name of broker (s)	_____	_____
(b) Do you maintain any business relationship current, fixed deposit a/c, credit facilities etc) with (e.g. savings, any of the UOB group of companies including our overseas offices)? (If yes, please state the UOB entity, the Relationship Manager and type of accounts or banking facilities)	YES / NO*	YES / NO*
	_____	_____
(c) Have you entered into any agreement/arrangement with any other person(s) to enter into trading positions as if such positions were held by you? If yes, please provide details of the agreement/ arrangement and the name(s) of the person(s).	YES / NO*	YES / NO*
	_____	_____
	_____	_____
	Applicant's Signature / Date	Joint Applicant's Signature / Date

* Please circle the appropriate

	Applicant	Joint Applicant
Name of Applicant		
9 <u>Networth</u>		
Please state estimated figures for the following:		
Assets		
(a) Cash / Bank Deposits	SGD _____	SGD _____
(b) Securities / Stocks / Shares / Bonds	SGD _____	SGD _____
(c) Other Liquid Assets (Please specify: _____)	SGD _____	SGD _____
(d) Real Estate (i) Market Value	SGD _____	SGD _____
(ii) Applicant's share of market value	SGD _____	SGD _____
(iii) Address		
(iv) Ownership (please tick accordingly)	<input type="checkbox"/> Solely <input type="checkbox"/> Jointly with	<input type="checkbox"/> Solely <input type="checkbox"/> Jointly with
(e) Other Assets (Please specify: _____)	SGD _____	SGD _____
Total Assets [a + b + c + d(ii) + e]	SGD _____	SGD _____
Liabilities		
(f) Loans / Notes Payables	SGD _____	SGD _____
(g) Mortgage Loan (Applicant's share)	SGD _____	SGD _____
(h) Other Payables (Please specify: _____)	SGD _____	SGD _____
Total Liabilities (f + g + h)	SGD _____	SGD _____
Net Assets (Total Assets - Total Liabilities)	SGD _____	SGD _____
10 <u>Source of Wealth</u>		
Please state estimated figures for the following:		
(a) Employment (estimated annual remuneration amount)	SGD _____	SGD _____
(b) Investment	SGD _____	SGD _____
(c) Business Ownership	SGD _____	SGD _____
(d) Inheritance / Gift	SGD _____	SGD _____
(e) Others (Please specify: _____)	SGD _____	SGD _____
11 <u>Source of funds</u>		
Please state source of funds for your margin deposit.		
You may indicate more than one source (e.g. Salary & Bonus /		
Director Fee / Inheritance or Gift / Return on Investment /		
Commission / Rental Receipt / Dividend Receipt / Others)		
(Note: Other banks are NOT considered as sources of funds)		
12 <u>Country of origin of funds:</u>		
	Applicant's Signature / Date	Joint Applicant's Signature / Date

* Please circle the appropriate

Name of Applicant

Applicant

Joint Applicant

13 Do you have any immediate family members (defined as spouse, children, adopted children, step children, parents, step parents, siblings and step siblings) working with us?

(Pursuant to R43 of Securities & Futures Rule)

YES / NO *

YES / NO *

If yes, please furnish details:

Related to Applicant / Joint Applicant	Name	Relationship	Organisation	Department	Designation
Applicant / Joint Applicant *					
Applicant / Joint Applicant *					
Applicant / Joint Applicant *					

14 Are you holding any senior positions in the Government, Military or Publicly-owned Companies or Entities (including Charitable Organisations, Societies or Associations)?

If yes, please state:

YES / NO *

YES / NO *

(a) Name of Government / Military / Organisation * _____

(b) Position held / Rank _____

If no, are you a close associate / business partner / relative of anyone holding senior positions in the Government, Military or Publicly-owned Companies or Entities (including Charitable Organisations, Societies or Associations)?

If yes, please state:

YES / NO *

YES / NO *

(a) Name of person (s) _____

(b) Relationship of the above person (s) to you _____

(c) Name of Government / Military / Organisation * _____

(d) Position held / Rank _____

15 Declaration

I / We declare to the best of my / our knowledge and belief the information given above is true in every respect.

Applicant's Signature / Date

Joint Applicant's Signature / Date

* Please circle the appropriate

Addendum to Investment Profile (Part A, Item 10)

Additional Information to be completed by customer on source of wealth

NAME OF MAIN APPLICANT _____

Please indicate source of wealth

Inheritance Investment Business Employment *

*(please tick accordingly. You may tick more than 1 box)

1. Inheritance

(a) How much was inherited? _____ SGD

(b) Who did you inherit the assets from? _____

(c) When were the assets inherited? _____

(d) Please circle type of assets inherited? _____

Properties / Securities / Companies

(If others please specify: _____)

(e) How was the past wealth created? _____

2. Investment

(a) Where did the capital for the investment originate from? _____

(b) How long have you been investing? _____

(c) Are the investment self directed or managed on a discretionary basis by professionals? _____

(d) Indicate the type, size and return on investment

AMOUNT

RETURN ON INVESTMENT

(i) Stocks

SGD

SGD

(ii) Bonds

SGD

SGD

(iii) Business

SGD

SGD

(iv) Others (please specify: _____)

SGD

SGD

3. Business Ownership

(a) Name of Company _____

(b) Nature of Business _____

(c) Country and date of incorporation _____

(d) Percentage of your shareholding _____

(e) Estimated annual sales volume of the company _____ SGD

(f) Estimated annual net profit of the company _____ SGD
(please provide latest audited financial account of the company)

(g) Operating locations of the company _____

(h) Primary trade areas of the company _____

(i) Number of employees _____

(j) Names and locations of your top five major customers _____

(k) Names and locations of your top five major suppliers _____

(l) Is it a public listed company? _____

(m) Does the company earn significant revenues from government contracts or licenses? (If yes, please provide details on separate sheet) _____

4. Employment

(a) Are you holding any senior position in government organisation
(If yes, please indicate position and whether elected or appointed) _____

(b) Do you have any shareholding in this company?
(If yes, please provide details) _____

(c) Do you participate in the employee stock ownership plan?
(if yes, please provide details) _____

(d) Is this company listed on any stock exchange? _____

(e) What is your area of expertise (e.g. finance, marketing)? _____

Declaration

I declare to the best of my/our knowledge and belief that the information given above is true in every respect.

Signature of Main Applicant

Date

Addendum to Investment Profile (Part A, Item 10)

Additional Information to be completed by customer on source of wealth

NAME OF JOINT APPLICANT _____

Please indicate source of wealth

Inheritance Investment Business Employment *

*(please tick accordingly. You may tick more than 1 box)

1. Inheritance

- (a) How much was inherited? _____ SGD
- (b) Who did you inherit the assets from? _____
- (c) When were the assets inherited? _____
- (d) Please circle type of assets inherited? _____ Properties / Securities / Companies
(If others please specify: _____)
- (e) How was the past wealth created? _____

2. Investment

- (a) Where did the capital for the investment originate from? _____
- (b) How long have you been investing? _____
- (c) Are the investment self directed or managed on a discretionary basis by professionals? _____
- (d) Indicate the type, size and return on investment

	AMOUNT	RETURN ON INVESTMENT
(i) Stocks	SGD _____	SGD _____
(ii) Bonds	SGD _____	SGD _____
(iii) Business	SGD _____	SGD _____
(iv) Others (please specify: _____)	SGD _____	SGD _____

3. Business Ownership

- (a) Name of Company _____
- (b) Nature of Business _____
- (c) Country and date of incorporation _____
- (d) Percentage of your shareholding _____
- (e) Estimated annual sales volume of the company _____ SGD
- (f) Estimated annual net profit of the company _____ SGD
(please provide latest audited financial account of the company)
- (g) Operating locations of the company _____
- (h) Primary trade areas of the company _____
- (i) Number of employees _____
- (j) Names and locations of your top five major customers _____
- (k) Names and locations of your top five major suppliers _____
- (l) Is it a public listed company? _____
- (m) Does the company earn significant revenues from government contracts or licenses? (If yes, please provide details on separate sheet) _____

4. Employment

- (a) Are you holding any senior position in government organisation (If yes, please indicate position and whether elected or appointed) _____
- (b) Do you have any shareholding in this company? (If yes, please provide details) _____
- (c) Do you participate in the employee stock ownership plan? (if yes, please provide details) _____
- (d) Is this company listed on any stock exchange? _____
- (e) What is your area of expertise (e.g. finance, marketing)? _____

Declaration

I declare to the best of my/our knowledge and belief that the information given above is true in every respect.

Signature of Joint Applicant

Date