

PACIFIC MUTUAL FUND BHD

INVESTMENT APPLICATION FORM

(PACIFIC PROTECTED ISLAMIC CASH FUND)

PLEASE READ THE LATEST INFORMATION MEMORANDUM(S) AND SUPPLEMENTAL(S) (IF ANY) FOR THE FUND(S) TO BE INVESTED IN BEFORE COMPLETING THIS FORM.

Please read the following terms and conditions before completing the Investment Application Form (IAF) for investment(s) in the Pacific Protected Islamic Cash Fund. By applying for units in the Fund managed by Pacific Mutual, the applicant(s) agree(s) to and will be bound by the following terms and conditions, the constituting documents such as the Deed and the Information Memorandum of the Fund, in respect of ALL transactions. Where there are conflicting terms, the terms of the Deed shall prevail. In accordance with Capital Markets And Services Act 2007, this IAF should not be circulated unless accompanied by the Information Memorandum.

1. IMPORTANT POINTS TO NOTE BEFORE FILLING UP THIS FORM

- The APPLICANT(S) MUST NOT USE CORRECTION FLUID on the IAF.
- Where there is ANY CORRECTION OR AMENDMENT, the APPLICANT(S) MUST SIGN next to the correction or amendment to indicate that such changes is duly authorised by the applicant(s).

2. ELIGIBILITY

The Qualified Investors must be:

- individuals whose total net personal assets exceed RM3 million or its equivalent in foreign currencies;
- corporations with total net assets exceeding RM10 million or its equivalent in foreign currencies based on last audited accounts;
- unit trust schemes or prescribed investment schemes;
- companies registered as trust companies under the Trust Companies Act 1949 or corporations that are public companies under the Companies Act 1965 or under the laws of any other country which have been allowed by the Securities Commission to be trustees and have absolute discretion in the investment of the trust assets of a trust with total net assets exceeding RM10 million or its equivalent in foreign currencies;
- pension funds approved by the Director General of Inland Revenue under Section 150 of the Income Tax Act 1967;
- holders of a Capital Markets Services Licence carrying on the business of dealing in securities;
- other fund managers;
- persons who acquire 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;
- licensed institutions;
- Islamic banks; or
- insurance companies licensed under the Insurance Act 1996.

By signing the IAF and the Declaration Form, the investor declared that he / she is a Qualified Investor as defined herein.

Individual Applicant

To apply for units, you must be 18 years old and above on your last birthday.

Joint Applicant

The joint applicant must be 18 years old and above on his / her last birthday and eligible as Qualified Investor.

For joint application, all correspondences relating to the investment units will be sent to the first applicant.

All applications must be accompanied by a copy of the applicant(s)' identity card or passport.

Corporate Applicant

Corporate applicants are required to submit the following documents along with the application to Pacific Mutual:

- **Malaysian Company (Bhd / Sdn Bhd)**
Application must be accompanied by a certified true copy of Certificate of Incorporation, Form 24, Form 49, Memorandum and Articles of Association and Board of Director's Resolution (include specimen signatures).
- **Society / Association / Cooperative / Government Body**
Application must be submitted together with a certified true copy of Society's Constitutions or By Laws, Certificate of Registration of Society and the Committee / Board Resolution (include specimen signatures).
- **Partnership**
Application must be submitted together with a certified true copy of Certificate of Registration or Partnership Agreement and Committee Resolution (include specimen signatures).
- **Sole Proprietor**
Application must be accompanied by a certified true copy of Business Registration and the identity card or passport.
- **Pension Fund**
Application must be submitted together with the Trustee's Resolution (include specimen signatures).

Pacific Mutual reserves the right to request for additional documents to support the application such as the last audited accounts.

3. PAYMENT FOR INVESTMENT

The completed IAF and Declaration Form should be accompanied by payment and submitted to any of Pacific Mutual's office, or its authorised representatives.

The allotment of units will be based on the date of purchase of a complete request subject to clearance of the cheque and terms and conditions as stated in the Information Memorandum. Cheque / bank draft must be made payable to "PACIFIC MUTUAL FUND BHD". Please include bank commission for outstation cheque and crossed 'A/C PAYEE ONLY'.

Pacific Mutual does not accept any cheque issued by a third party for the account of the applicant(s) (referred to as "third party cheques"), unless if the cheque is submitted to Pacific Mutual together with a prescribed letter of confirmation signed by the issuer of the cheque. The prescribed letter of confirmation is available upon request from any of Pacific Mutual's office, its authorised representatives and can be downloaded from Pacific Mutual's website.

Additional notes at next page



**PACIFIC MUTUAL FUND BHD
INVESTMENT APPLICATION FORM
(PACIFIC PROTECTED ISLAMIC CASH FUND)**

CORPORATE

Please use BLACK ink and complete form in BLOCK letters only. Please ensure that you have read and understood the terms and conditions attached before completing this form. Pacific Mutual reserves the right to reject incomplete applications.

First Time Investment (please complete sections 1 - 5) Additional Investment (please complete sections 1 & 3)

1. Corporate Application Details

Company's Name (as per Certificate of Incorporation):

Business Registration No.: _____ Date of Incorporation: _____ - _____ - _____
D D M M Y Y Y Y

Country of Incorporation: Malaysia Others _____

Status: Bumiputra Controlled Non-Bumiputra Controlled Non-Malaysian Controlled

Type of Business: _____

Contact Person: _____

Designation: _____

2. Your Correspondence Address

Address: _____

Postcode: _____ Fax No.: _____ - _____ (O)

Tel No.: _____ - _____ (O) _____ - _____ (H/P)

E-mail Address: _____

3. Your Investment

Fund	For Additional Investment Account No.	Investment Amount RM
Pacific Protected Islamic Cash Fund	____ - ____ - _____	_____ . ____

4. Your Distribution Instruction

Distribution to be reinvested into further units. Distribution warrant / cheque to be posted to the correspondence address stated herein.

5. Signature

We have read and fully understood the relevant Information Memorandum and Supplemental Information Memorandum(s) (if any) in respect of this investment and we agree to be bound by all the terms and conditions in the Fund's Deed, Information Memorandum and Supplemental Deed(s) and Supplemental Information Memorandum(s) (if any) thereto. We acknowledge that we are aware of the fees and charges that we will incur directly or indirectly when investing in the Fund.

Company Seal

Signature _____ Date: _____	Signature _____ Date: _____
Name: _____	Name: _____
Designation: _____	Designation: _____

For Consultant / Staff Use Only

In compliance with Section 16(2) of Anti-Money Laundering & Anti-Terrorism Financing Act 2001, I hereby confirm the following:

Original document of incorporation sighted and verified. Photocopy of document of incorporation attached.

Name: _____ Signature: _____
 NRIC: _____ Consultant / Staff Code: _____ Date: _____

For Office Use Only

Unitholder Type: _____ Sub Type: _____ B/Slip: _____ Pymt 1: _____ Financial Institution: _____ Transaction Date: _____ <small style="margin-left: 100px;">D D M M Y Y Y Y</small>	Fund Code: _____ Scheme Code: _____	Form Verified by: Initial: _____ Date: _____ Processed by: Initial: _____ Date: _____
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**Please Read The Following Terms And Conditions Before Completing The Investment Application Form
For Investment In The Pacific Protected Islamic Cash Fund**

4. TRANSACTION ADVICE SLIP (TAS)

A computer generated TAS showing your unitholdings will be issued to you as proof of receipt of payment. The units stated in the TAS shall be conclusive as to the correctness of the units stated therein unless notice in writing of any error is given to Pacific Mutual within 14 Business Days of the date of the TAS. In the event that an error is detected, Pacific Mutual may endorse the changes on the TAS or cancel the same and reissue a new TAS to reflect the correct number of units held by the Unitholder.

5. AUTHORITY TO OPERATE FUTURE TRANSACTIONS AND INSTRUCTIONS (FOR JOINT APPLICATION)

- **First Applicant**
Pacific Mutual will only act on an instruction given by the first applicant.
- **Both Of Us** (both applicants must be above 18 years old)
Pacific Mutual will only act on instruction given jointly by both parties.
- **Either One Of us** (both applicants must be above 18 years old)
Pacific Mutual will act on an instruction given by either applicant.

In the event of a death of any registered jointholder of units, the survivor will be the only person recognised by Pacific Mutual and the Trustee as having title to or interest in the investment units.

6. DISTRIBUTION INSTRUCTION

Investors can opt to receive distributions declared by the Fund either by way of a distribution cheque (payout) or have it reinvested into further units of the Fund.

If distribution instruction is not specified, distribution will be automatically reinvested. Subsequently, should you wish to change the distribution instruction of the Fund, kindly complete and send the "Change of Distribution Instruction Form" to Pacific Mutual.

7. RIGHT OF PACIFIC MUTUAL

Pacific Mutual reserves the right to:

- Accept or reject any application in whole or in part without assigning any reason;
- Request for additional documents from the applicant to support the application;
- Vary these terms and conditions at any time without notifying the applicant.

8. CHANGE OF APPLICATION DETAILS

Pacific Mutual must be notified immediately in writing of any change of address or resident status or other particulars stated in the IAF. If the applicant is a Malaysian company, the applicant is required to submit a certified true copy of Form 44 (Notice Of Situation Of Registered Office and Office Hours and Particulars of Changes) to Pacific Mutual.

9. INDEMNITY

The applicant(s) hereby agree(s) to indemnify Pacific Mutual, the Trustee(s) and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with Pacific Mutual accepting, relying on or failing to act on any instructions given by or on behalf of the applicants(s) unless due to the wilful default or negligence of Pacific Mutual.

10. NOTICES

Notices and communication are sent at the risk of the applicant(s). Pacific Mutual shall not be liable for the interruption, error or failure in transmission or delivery of notices unless due to its wilful default or negligence.

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing In A Unit Trust Fund With Borrowed Money Is More Risky Than Investing With Your Own Savings.

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 which 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. Whether you eventually realise 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.

The 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 aspect of this Risk Disclosure Statement or the terms of the loan financing, you should consult the institution offering the loan.

Acknowledgement of Receipt of Risk Disclosure Statement

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understood its contents.

Signature :

Full Name:

Date :