

As part of the Enhanced Customer Due Diligence ('ECDD') performed by the Company, please complete this form and the information provided herein will form part of your customer's application. For the provision of identification documents for customers/payor, please refer to the "Client Due Diligence Documentation" section in Business Support User Guide.

This ECDD form is to be completed for **each individual and/or a corporate** (e.g. a Corporate proposer which is incorporated in a High Risk Country and Jurisdiction and has an Appointed Person who is also a Politically Exposed Person ('PEP'), a PIAS Representative is required to complete 2 separate ECDD forms).

Section 1: Customer Information and Details

Please tick (✓) where applicable

I am an / a	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate
I am an / a (please select all relevant options)	<input type="checkbox"/> Proposer	<input type="checkbox"/> Life Assured
	<input type="checkbox"/> Third Party Payor	<input type="checkbox"/> ¹ Beneficial Owner
		<input type="checkbox"/> ² Appointed Person
I am from / a (please select all relevant options)	<input type="checkbox"/> ³ High Risk Country and Jurisdiction	<input type="checkbox"/> ⁴ Politically Exposed Person ('PEP')
	<input type="checkbox"/> ⁴ Former PEP	
	<input type="checkbox"/> ⁵ Related close associate of either PEP or former PEP	
	<input type="checkbox"/> Others, please specify: _____	

Full Name of Individual or Corporate	:	
Customer Identification No. / Business Registration No.	:	
Date of Birth / Date of Incorporation	:	
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Nationality / Country of Incorporation	:	
Residential / Registered Business Address	:	
Country / Jurisdiction of Tax Residence	:	
Relationship with Proposer (e.g. Parent, Employee, Relatives, etc.)	:	
PEP / RCA Details (includes former PEP / RCA)		
(i) Full Name of PEP	:	
(ii) Prominent functions / Positions held by PEP	:	
(iii) Name of PEP's Organisation	:	
(iv) Relationship with PEP (applicable for RCA)	:	

Section 2: Payor's Net Worth

Please provide the payor's estimated net worth. If the **payor is the same as the customer**, please skip the below section and proceed to the **Payor's Net Worth*** section on this page.

Full Name of Individual or Corporate	:	
Customer Identification No. / Business Registration No.	:	
Date of Birth / Date of Incorporation	:	
Gender		<input type="checkbox"/> Male <input type="checkbox"/> Female
Nationality / Country of Incorporation	:	
Residential / Registered Business Address	:	
Country / Jurisdiction of Tax Residence	:	
Relationship with Proposer (e.g. Parent, Employee, Relatives, etc.)	:	

Payor's Net Worth*

Inflow / Outflow	Amount (SGD)	Assets	Amount (SGD)	Liabilities	Amount (SGD)
Net Annual Income		Total Cash / Near Cash		Total Short Term Liabilities	
Annual Surplus / (Shortfall)		Total Personal Use Assets		Total Long Term Liabilities	
Others, please specify:		Total Invested Assets			
		Others, please specify:		Others, please specify:	
		Total:		Total:	

Section 3: Purpose of Purchase/ Source of Wealth and Source of Funds

Please tick (✓) and provide the relevant **supporting document(s)** for verification.

Section 3A: Purpose of Purchase

- ☐ Protection
 ☐ Savings / Retirement
 ☐ Personal Investment

☐ Others (please specify): _____

Section 3B: Payor's Source of Wealth (Please tick (✓) all applicable options)
(refers to origin of customer's entire body of wealth i.e. total assets per local and Group regulatory requirements)

- ☐ Salary
 ☐ Business Income
 ☐ Financial Investments
 ☐ Inheritance

☐ Retirement Assets
 ☐ Insurance Benefits
 ☐ Compensation or Remuneration
 ☐ Family Gifts

☐ Others e.g. Savings/deposits; Property/Company Sale; Loan; Competition/Lottery/Gambling win etc.

 (please specify): _____

Section 3: Purpose of Purchase and Source of Wealth and Funds [Cont'd]

Section 3C: Payor's Source of Funds (Please tick (✓) all applicable options)
(refers to origin of funds or other assets to be used as payment for the purchase of products)

- | | | | |
|---------------------------------------------------------|---------------------------------------------|-------------------------------------------------------|---------------------------------------|
| <input type="checkbox"/> Salary | <input type="checkbox"/> Business Income | <input type="checkbox"/> Financial Investments | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Retirement Assets | <input type="checkbox"/> Insurance Benefits | <input type="checkbox"/> Compensation or Remuneration | <input type="checkbox"/> Family Gifts |
| <input type="checkbox"/> Others (please specify): _____ | | | |

Please provide further details on source of wealth and source of funds answered in Sections 3B and 3C.

A Payor's supporting documents may include, but is not limited to the following:

- Latest income tax Notice of Assessment
- Latest company payslip
- Employment Letter / Contract stating annual gross income
- Bank statement showing name and account balances
- Stock certificates and dividend statements from stock exchanges
- Letter from donor explaining the reasons for gift including details of the amount received, the relationship to the customer and the date received
- Bank statement showing deposit of winnings by the named organisation and copies of relevant media coverage (if available)
- Letter from product provider stating the amount received from policy maturity or surrender
- Tenancy agreement signed between property owner and tenant with details of rental amount
- Dated signed letter from a solicitor or estate trustee with letterhead which must include the value of the estate and name of the deceased
- Letter detailing sale of customer's property/sale of business signed by a solicitor with letterhead showing amount of proceeds
- Loan agreement or recent loan statement detailing the date and amount of loan, why it is required, and showing name and address
- Copy of latest audited company accounts (for business entity customers).

Section 4: Acknowledgement & Declaration

Declaration by Proposer/Life Assured/Beneficial Owner/Appointed Person/Third Party Payor [including Authorised Signatory/ies for Corporate(s)]

(Please select relevant options)

I declare that the information provided in this form are true and correct. I undertake to provide Professional Investment Advisory Services Pte Ltd ('PIAS') with any further information or documentary evidence as required in respect of the information I have provided. I further understand that PIAS will use the information as part of my/the application for insurance and/or investment purchase with PIAS.

Signature : _____

Name : _____

Date : _____

Section 4: Acknowledgement & Declaration [Cont'd]

Declaration By PIAS Representative

I declare to the best of my knowledge that all the above information provided by the Customer are true, complete and not misleading and I understand they will be used as a basis for the insurance and/or investment purchase with PIAS.

Signature : _____

Name : _____

Date : _____

Declaration By PIAS Supervisor

I declare that I have reviewed the customer information in this form and have sought clarification with my Representative on the information in this ECDD form, where applicable.

Signature : _____

Name : _____

Date : _____

For OFFICIAL USE

Business Support

☐ Verifies Proposer's Signature

☐ Notifies Risk Management & Compliance ('RM&C') on _____ (Date)

Name of Reviewer : _____

Date : _____

¹ Beneficial owner means the natural person who ultimately owns or controls the customer or the natural person on whose behalf a transaction is conducted or business relations are established and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

² Appointed Person is a natural person appointed to act on behalf of the customer.

³ Refer to the latest List of High Risk Countries and Jurisdictions available in DocuShare.

⁴ Politically Exposed Person means (a) a natural person who is or has been entrusted with prominent public functions domestically, in a foreign country or in an international organisation; (b) family member of such a person; or (c) close associate of such a person. "Prominent public functions" includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

⁵ Related close associate refers to a natural person who is closely connected to a politically exposed person, either socially or professionally.