

PRIMARY INVESTMENT ACCOUNT OPENING FORM

(Individual)

IMPORTANT NOTES:

- To complete the Account Opening process, the following documents are required for each applicant:
 - A certified true copy of NRIC for Singapore Citizens/ Singapore Permanent Residents. For foreigners, a certified true copy of passport and proof of residence (i.e. work permit, preceding 3 months utility bill).
 - Documentary proof of income (i.e. IR8A for Accredited Investors declaring personal income of not less than SGD300,000).
 - Documentary proof of assets as declared (for Accredited Investors only). Detailed requirements are listed in the Accredited Investor Declaration Form.
- Items (a) and (b) are also required for beneficial owner(s) linked to the applicant. Joint applicants who are minors (below 18 years of age) will require proof of guardianship
- Account opening requests from applicants from the following will NOT be accepted:
 - U.S. Citizen or U.S. Permanent Resident (green card) status; or
 - U.S. residency and/or mailing address; or
 - U.S. Taxpayer Identification Number (TIN).

FINANCIAL ADVISER DETAILS

Name of Financial Adviser Representative ("FAR")	
FAR Code	
Name of Financial Advisory Firm	

ACCOUNT DETAILS

<input type="checkbox"/> Retail Investor	<input type="checkbox"/> Accredited Investor (please complete the Accredited Investor Declaration Form)
<input type="checkbox"/> Personal	<input type="checkbox"/> Joint Alternate
<input type="checkbox"/> Singapore Dollars (SGD)	<input type="checkbox"/> US Dollars (USD)

☐ Advisory Wrap Account (Annual Wrap Fee: _____)
(Applicable conditions contained in Section 9)

☐ DIY Wrap Account (Annual Wrap Fee: _____)
(Applicable conditions contained in Section 9)

☐ Non-Wrap Account
(Applicable conditions contained in Section 9)

☐ Regular Savings Plan (Annual Wrap Fee: _____)
(Applicable conditions contained in Section 9)

☐ Managed Account (Funds) (Annual Advisory Fee: _____)

☐ Without Regular Savings Plan
 ☐ With Regular Savings Plan (SGD _____ monthly)
(Sales Charge: _____%)

 (Applicable conditions contained in Section 9.1)

Portfolio Name: _____

☐ Separately Managed Account - Discretionary
(Applicable conditions contained in Section 9.2)

Portfolio Name: _____

☐ Separately Managed Account - Portfolio Advisory
(Applicable conditions contained in Section 9.3)

SECTION 1: MAIN ACCOUNT HOLDER

Full Name (as per NRIC/Passport; Underline last name)				<input type="checkbox"/> Dr	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Mrs	<input type="checkbox"/> Mdm
NRIC/Passport No.		Country of Issue		Country of Birth				
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth (DD/MM/YYYY)		Nationality				
Contact Details	(Mobile)		(Office)		(Home)			
Email	(Note: All future correspondence will be sent to this email)							
(a) Are you a Singapore Tax Resident?								<input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Are you tax resident of any other Jurisdiction?								<input type="checkbox"/> Yes <input type="checkbox"/> No
If your answer for (b) is "Yes", please complete the CRS Self Certification Form .								

REGISTERED RESIDENTIAL ADDRESS (P.O. Box and C/O addresses are not permitted. Address provided must match NRIC/passport and/or Proof of address)

Block/House No.		Street Name	
Unit No.	Building Name	Postal Code	Country

EMPLOYMENT DETAILS

☐ Employed ☐ Self-employed ☐ Unemployed ☐ Retired

Name of Employer			
Occupation			
Address of Business of Employer			
Nature of Business:			
<input type="checkbox"/> Accountancy/ Finance	<input type="checkbox"/> Consulting	<input type="checkbox"/> Engineering	
<input type="checkbox"/> Government/Military	<input type="checkbox"/> Professional Services	<input type="checkbox"/> Research & Development	
<input type="checkbox"/> Retail/ Food & Beverages	<input type="checkbox"/> Sales/Marketing/Advertising	<input type="checkbox"/> Others (please specify nature of business):	
Annual Income SGD (please tick one):	<input type="checkbox"/> Less than 30,000	<input type="checkbox"/> 30,000 - 60,000	<input type="checkbox"/> 60,001 - 100,000
	<input type="checkbox"/> 100,001 - 150,000	<input type="checkbox"/> 150,001 - 300,000	<input type="checkbox"/> Above 300,000
Source of funds to be invested:			
<input type="checkbox"/> Employment	<input type="checkbox"/> Investment Gains	<input type="checkbox"/> Business Profits	
<input type="checkbox"/> Real Estate Disposal	<input type="checkbox"/> Gift/Inheritance	<input type="checkbox"/> Others (please specify):	

SECTION 2: JOINT ACCOUNT HOLDER (Minor joint applicant(s) must be accompanied by parent/legal guardian as the main account holder)

Relationship to Main Account Holder:			
Full Name (as in NRIC/Passport, underline Last name)			
<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm			
NRIC/Passport No.		Country of Issue	
		Country of Birth	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth (DD/MM/YYYY)	
		Nationality	

Contact Details	(Mobile)	(Office)	(Home)
Email	(Note: All future correspondence will be sent to this email)		
(a) Are you a Singapore Tax Resident?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
(b) Are you tax resident of any other Jurisdiction?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If your answer for (b) is "Yes", please complete the CRS Self Certification Form .			

REGISTERED RESIDENTIAL ADDRESS (P.O. Box and C/O addresses are not permitted. Address provided must match NRIC/passport and/or Proof of address)

Block/House No.	Street Name		
Unit No.	Building Name	Postal Code	Country

EMPLOYMENT DETAILS
☐ Employed
☐ Self-employed
☐ Unemployed
☐ Retired

Name of Employer			
Occupation			
Address of Business of Employer			
Nature of Business:			
<input type="checkbox"/> Accountancy/ Finance	<input type="checkbox"/> Consulting	<input type="checkbox"/> Engineering	
<input type="checkbox"/> Government/Military	<input type="checkbox"/> Professional Services	<input type="checkbox"/> Research & Development	
<input type="checkbox"/> Retail/ Food & Beverages	<input type="checkbox"/> Sales/Marketing/Advertising	<input type="checkbox"/> Others (please specify nature of business):	
Annual Income SGD (please tick one):	<input type="checkbox"/> Less than 30,000	<input type="checkbox"/> 30,000 - 60,000	<input type="checkbox"/> 60,001 - 100,000
	<input type="checkbox"/> 100,001 - 150,000	<input type="checkbox"/> 150,001 - 300,000	<input type="checkbox"/> Above 300,000
Source of funds to be invested:			
<input type="checkbox"/> Employment	<input type="checkbox"/> Investment Gains	<input type="checkbox"/> Business Profits	
<input type="checkbox"/> Real Estate Disposal	<input type="checkbox"/> Gift/Inheritance	<input type="checkbox"/> Others (please specify):	

SECTION 3: ENHANCED APPLICANT DUE DILIGENCE DECLARATION	Main Account Holder	Joint Account Holder
a. Are you a citizen of, or do you have a registered/ mailing address in at least one of the following countries; Afghanistan, Albania, Algeria, Andorra, Angola, Argentina, Azerbaijan, Bahamas, Bangladesh, Belarus, Belize, Benin, Bolivia, Bosnia and Herzegovina, Botswana, Brazil, British Virgin Islands, Burkina Faso, Burundi, Cambodia, Cameroon, Cape Verde, Central African Republic, Chad, Colombia, Comoros, Congo, Cook Islands, Costa Rica, Côte d'Ivoire (Ivory Coast), Crimea, Cuba, Cyprus, Dominican Republic, Ecuador, Egypt, Equatorial Guinea, El Salvador, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Grenada, Guatemala, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, Iran, Iraq, Jamaica, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Laos, Latvia, Lebanon, Lesotho, Liberia, Libya, Liechtenstein, Macedonia, Madagascar, Mali, Marshall Islands, Mauritania, Mexico, Moldova, Mongolia, Montenegro, Mozambique, Myanmar, Namibia, Nauru, Nepal, Nicaragua, Niger, Nigeria, Niue, North Korea, Pakistan, Panama, Papua New Guinea, Paraguay, Peru, Russian Federation, Rwanda, Saint Kitts and Nevis, Saudi Arabia, Senegal, Serbia, Seychelles, Sierra Leone, Somalia, Sri Lanka, Sudan, Swaziland, Syria, Tajikistan, Tanzania, The Seychelles, Timor-Leste, Togo, Tonga, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, Uzbekistan, Vanuatu, Venezuela, Western Sahara, Yemen, Zambia and Zimbabwe.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="radio"/> Yes <input type="radio"/> No
b. Are you, or is your employer or business involved in one of the following activities? Money changers; Remittance agents; Trusts/Trustees; Pawn owners / Pawnbrokers; Moneylenders; Casino (gaming); Corporate service providers – Owners / Partners; Jewels / Gems / Precious metals / Goldsmith / Silversmith; Art / Antique dealers; Auctioneer; Wine trader / dealer; Owners / Directors / Shareholders of night entertainment spots (e.g. bars, pubs, clubs, night clubs).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="radio"/> Yes <input type="radio"/> No
c. Politically Exposed Person ("PEP") declaration Are you/your immediate family member/your Beneficial Owner previously/currently entrusted with prominent public functions* in Singapore or a foreign country, or is a close associate** of one who is/was entrusted with prominent public functions in Singapore or a foreign country? * "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. ***"Close associate" means a natural person who is closely connected to a politically exposed person, either socially or professionally.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="radio"/> Yes <input type="radio"/> No
If any of the above is "yes", please complete the Enhanced Client Due Diligence Questionnaire		

SECTION 4: BENEFICIAL OWNER DECLARATION	Main Account Holder	Joint Account Holder
<p>Is/are the Account applicant(s) linked to any beneficial owner(s)?</p> <p>“Beneficial Owner”, as defined in the MAS Notice on Prevention of Money Laundering and Countering the Financing of Terrorism, means the natural person who ultimately owns or controls a customer or the person on whose behalf of a transaction is being conducted and includes the person who exercises ultimate effective control over a body corporate or unincorporated. For the avoidance of doubt, completion of this section is not a nomination of beneficiaries under your Account.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="radio"/> Yes <input type="radio"/> No
<p>If “Yes”, please complete the Enhanced Client Due Diligence Questionnaire</p> <p>Name of Beneficial Owner: _____</p> <p>NRIC/Passport No. of Beneficial Owner: _____</p> <p>Relationship with Main Account Holder: _____</p> <p>Relationship with Joint Account Holder: _____</p>		

SECTION 5: SETTLEMENT INSTRUCTIONS

Notes:

- (a) Payments of proceeds will be made to the designated bank account of the main account holder only.
- (b) All bank charges related to the remittance will be borne by the client and net off from the subscription or redemption proceeds/cash dividend payouts.
- (c) Payment by cashiers orders must be accompanied by the original bank issuance slip.
- (d) Post-dated cheques will not be accepted.

I would like to receive all proceeds due to me to be paid via:

<input type="checkbox"/> Quick Cheque Deposit (for Singapore Dollar and US Dollar cheques only)	
Name of Bank: _____	Bank Account No: _____

<input type="checkbox"/> Telegraphic Transfer (TT)	
Beneficiary Bank Details Name of Bank: _____ Bank Account Name: _____	SWIFT Code: _____ Bank Account No: _____
Intermediary Bank Details (if any) Name of Bank: _____ Bank Account Name: _____	SWIFT Code: _____ Bank Account No: _____

I would like to pay for all investments via:

<input type="checkbox"/> Cheque / Cashier's Order (CO)	Issuing Bank: _____ Cheque/CO No: _____ Amount: _____ Cheque/CO to be payable to “ Havenport Inv Trust A/C ”	
<input type="checkbox"/> Telegraphic Transfer / Fast	SGD Bank : DBS Bank Ltd. Singapore (Swift: DBSSSGSG) Account Name: Havenport Inv Trust A/C Account Number: 003-938024-0	USD Bank : DBS Bank Ltd. Singapore (Swift: DBSSSGSG) Correspondent: JPMorgan Chase Bank, N.A. (Swift: CHASUS33) Account Name: Havenport Inv Trust A/C Account Number: 0003-030409-01-7
<input type="checkbox"/> Internet Bank – DBS / POSB	Select ‘Bill Payment’ and choose “ Havenport Inv Trust A/C ” under ‘Payee Name’	

SECTION 6: SUBSCRIPTION/BUY

Notes:

- 1. Maximum sales charge is 5%, subjected to prevailing GST rates and Fund House limits.
- 2. Subscription will be processed when funds deposited into Havenport Inv Trust Account are cleared.
- 3. Regular Savings Plan will require 1-2 months to set-up and deductions are made on or around the 15th of every month (Please complete the Interbank GIRO Form).
- 4. Dividends from a fund (if any) will be reinvested unless specified by the fund house or if the account holder has elected to have the dividend paid out.
- 5. Please view Notes for Transacting Unit Trusts and Cancellation Rights.

Fund Name Please indicate full Fund name, including fund currency	Allocation Amount (SGD)	Sales Charge (%)	Dividend to be paid out
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
Total Subscription /Buy Amount			<input type="checkbox"/>

SECTION 7: APPLICANT(S) DECLARATION AND SIGNATURE

I/We

- confirm that I/we have received, read, understood and agreed to be bound by this Primary Investment Account Opening Form, the relevant Account terms and conditions, fee schedule, fund prospectus, product highlight sheets, and the Notes for Transacting of unit trusts
- confirm I/we have read, understood and have independently assessed the features and benefits of the types of account service, and its suitability to my requirements, based on the materials that Havenport Investments has provided to me/us
- declare and warrant that the information I have submitted in this form is complete, accurate and true, and no material facts have been withheld
- agree to notify Havenport Investments("Havenport") in writing of any change in my/our particulars
- authorise my Financial Adviser Representative to provide all assistance and information on my behalf that is necessary for the purpose of this account opening
- consent to Havenport collecting, using or disclosing my/our personal information (whether contained in this form, customer knowledge assessment form, enhanced client due diligence questionnaire, accredited investor declaration or from other sources, existing data in my record or to be collected in the future) for the purpose of administering my/our existing/new account, or managing my/our relationship with Havenport. In addition to its use for account maintenance and transaction purposes, I/We agree that it may be used for compliance, regulatory and audit purposes, or for marketing, promotion, and general analysis for the enablement of product and service enhancements
- agree to my/our information to be transferred to Havenport related companies, and/or third-party service providers, suppliers, agents, distributors, fund managers or intermediaries for the aforementioned purposes
- consent to my Financial Adviser Representative ("FAR") and Havenport obtaining information from me/us upon reasonable request for compliance with the Notices and Guidelines on Prevention of Money Laundering and Countering the Financing of Terrorism
- declare that I/we am/are not undischarged bankrupt(s) and have not committed any act within the past 12 months that may lead to bankruptcy. I/We declare that no bankruptcy order has been made against me/us or is/are pending against me/us during this period
- acknowledge that I/we are responsible for my/our own tax affairs and declare that I/we have not committed or been convicted of any tax crime
- accept that if any information is found false or misleading, Havenport may reject any of my/our application and/ or instructions including but not limited to, any transactional-related activities
- agree that by instructing Havenport to apply for any investment(s) on my/our behalf, I/we am/are prepared to accept the risk of the investment(s) going up and down. I/We hereby irrevocably indemnify and hold Havenport and its directors and employees harmless from and against all losses, damages, costs and expenses whatsoever legal or otherwise, which I/we may sustain, suffer or incur as a result of the performance of any investment(s) and currency conversion connected with any transaction for my/our account(s)

Signature of Main Account Holder

Name of Main Account Holder

Date

Signature of Joint Account Holder

Name of Joint Account Holder

Date

SECTION 8: FINANCIAL ADVISER REPRESENTATIVE'S DECLARATION AND SIGNATURE

I hereby confirm and declare that

1. I have known the applicant and have provided the necessary advice to assist him in completing this account opening. I confirm the applicant has been communicated to, and explained the terms and conditions.
2. I have verified the NRIC/passport profile and documents that are necessary to fulfil the requirements of this application.
3. All answers and information declared in the Primary Investment Account Opening Form are provided by the applicant(s). I have not withheld any information that have been provided by the applicant(s) which may influence the success of this application.

Signature of Financial Adviser Representative

Name of Financial Adviser Representative

Date

Notes for Transacting Unit Trusts**Cancellation of Purchase Instruction (Applicable for Buy and Switch-Buy)**

1. An investor has the right to cancel this purchase instruction in accordance with the terms and conditions set out below.
2. The right to cancel will not be given in the following circumstances:
 - i. The investor is not a natural person.
 - ii. The investor is a participant in a unit trust, who subsequently purchases units in that unit trust or participates in a RSP of the unit trust; or
 - iii. In the case where the investor participates in a RSP, the second and subsequent payment.
 - iv. For restricted fund.
3. A Cancellation Request must be delivered to your Financial Adviser Representative within 7 calendar days from the day of purchase. The investor may also send the Cancellation Request by post. The relevant day for determining whether the right to cancel has been exercised within the cancellation period is the date on which such request is posted by the investor, i.e. as determined by the postmark.
4. Where the last day of the cancellation period falls on a Sunday or public holiday, the cancellation period shall be extended to the next calendar day, not being a Sunday or public holiday.
5. Upon receipt of the Cancellation Request, the investor shall receive:
 - i. In the case where the amount the investor has paid has not yet been invested, the full amount that the investor has paid in connection with the purchase instruction (without any interest) within 2 business days after the receipt of the cancellation request.
 - ii. In the case where the amount has been invested, the amount equivalent to the market value of the units. The relevant price for calculating the amount to be refunded will be the dealing price following the receipt of the cancellation request. Cancellation proceeds will be paid to investors in compliance with the requirement under the Code of CIS in respect of redemption proceeds i.e. T + 4 for money market and bond funds, T + 6 for equities funds.
6. Where the market value of the units held by the investor is greater than the original amount paid by the investor, the investor is not entitled to receive the excess amount.
7. Where an investor exercises his right to cancel, any sales charge or front-end load fee imposed in respect of purchase of units in the relevant unit trust shall not be chargeable to the investor.
8. During the cancellation period, an investor may choose to redeem his units instead of exercising his right to cancel. In this case, the redemption procedures as stated in the prospectus of the unit trust will apply.
 - i. In the event an investor choose to redeem his units instead of exercising his right to cancel, the investor will not be able to enjoy the benefits of cancellation (i.e. no refund of initial sales charge will be given for redemption and levy of realization charge is allowed) and the redemption proceeds that the investor will receive may be lower than the amount being refunded had he exercised his cancellation right if the appreciation in the value of units in the unit trust is less than the initial sales charge; and
 - ii. The published prices are indicative in nature and can change during the period between submission and processing the redemption request.
9. The investor may choose to switch his units to another unit trust during the cancellation period where the amount received by the investor for the cancellation will be used to subscribe to a fund as indicated by the investor. In this respect, please note that:
 - i. The investor shall not receive any refund of initial sales charge in relation to the purchase agreement in respect of the original unit trust;
 - ii. It is not certain whether the investor would be in a better or worse position if he switches unit trusts;
 - iii. There may be a charge or fee involved in switching from the original unit trust to the other unit trusts;
 - iv. The investor may or may not be entitled to the right to cancel the units in the other unit trusts.

Transaction Procedures**Subscription**

Orders will be generated and placed with the respective Fund Managers upon receipt of the subscription instructions on relevant dealing day 8a.m. cut-off time, subject to the clearance of the cheque/payment. After the fund price has been obtained, a Subscription Confirmation Note will be sent to the client via email.

Redemption

Orders will be placed with the respective Fund Managers upon receipt of the redemption requests on relevant dealing day 8a.m. cut-off time. After the fund price has been obtained, a Redemption Confirmation Note will be sent to the client via email. Redemption proceeds will be credited to the client's bank account in compliance with the requirements under the code of CIS in respect of redemption proceeds i.e. by T + 6 for Equities Fund and T + 4 for Fixed Income & Money Market Fund, except for certain funds which are not constituted in Singapore or with non-daily valuations.

Net Asset Value (NAV)

The market value of a fund is the total assets, minus liabilities, divided by the number of units or shares outstanding. The value of a single unit is called its unit price. For NAV priced funds, this value is used to determine the prices for subscription and redeeming units.

Distribution of Income Payout

All income entitlement received will be credited to client's bank account, subject to a minimum of SGD100, on a monthly basis. Amount less than SGD100 will be credited after each calendar quarter.

Frequency of Account Statements

Monthly account statement of transaction will be sent via email to client for account with movement within the month. All clients with holdings will received account statement of holding/valuation report sent via email on monthly basis.

Complaints

You are advised to contact the Financial Adviser Representative that sold you the product to lodge your complaint. If you are not satisfied with the Financial Adviser Representative, you may choose to refer your case to Financial Industry Disputes Resolution Centre Ltd (FIDRec). FIDRec is an independent and impartial institution which also adjudicates on financial disputes between consumers and financial institutions. FIDRec is unable to advise consumers whether to accept or reject any specific offer made to them by the Financial Adviser Representative, FIDRec can assist you with your case. The decision of FIDRec is binding on the Financial Adviser Representative, but not on you. If you are dissatisfied with the outcome, you may pursue other options including legal action.

Schedule-Minimum Investment and Fees

Amount in Singapore Dollars	Non-Wrap	Advisory Wrap	DIY Wrap	Regular Savings Plan ("RSP")	Managed Accounts (Funds)	Managed Account (Funds) RSP
MINIMUM INVESTMENT						
Minimum Initial Investment/Transfer	\$5,000	\$5,000	\$5,000	\$300	\$20,000	\$10,000 + \$500 Per Month
Minimum Subsequent Investment/Transfer	\$5,000	\$5,000	\$5,000	Not applicable	\$5,000	Not applicable
Minimum Allocation per fund	\$1,000	\$1,000	\$1,000	\$100	Not applicable	Not applicable
MINIMUM WITHDRAWAL/REDEMPTION						
Minimum Withdrawal/Redemption Amount	\$1,000	\$1,000	\$1,000	Not applicable	\$5,000	\$5,000
Minimum Account Balance	\$5,000	\$5,000	\$5,000	Not applicable	\$20,000	\$20,000
Minimum Withdrawal/Redemption per fund	\$1,000	\$1,000	\$1,000	Not applicable	Not applicable	Not applicable
Minimum Balance per fund	\$1,000	\$1,000	\$1,000	Not applicable	Not applicable	Not applicable

Notes:

- All amounts are in Singapore dollars or its equivalent in US dollars.
- The minimum investment amounts are also subject to the minimum imposed by the respective fund houses and whichever limit is higher shall apply. Failure to comply with the minimum investment amount may result in your order being rejected by the fund houses. Please refer to the relevant fund prospectuses for details.
- The frequency of investment under the Regular Savings Plan ("RSP") is Monthly.

Fees	Non-Wrap	Advisory Wrap	DIY Wrap	Regular Savings Plan ("RSP")	Managed Accounts (Funds)	Managed Account (Funds) RSP
Sales Charge	Up to 5%	Up to 5%	Up to 5%	Up to 5%	Up to 5%	Up to 5%
Switching Fee	Up to 5%	Nil	Nil	Nil	Nil	Nil
Wrap Fee	Nil	Up to 2%	Up to 2%	Up to 2%	Nil	Nil
Platform Administration Fee	0.25%	0.25%	0.25%	0.25%	Waived	Waived
Advisory Fee	Nil	Nil	Nil	Nil	Up to 0.90%	Up to 0.90%
Management Fee	Nil	Nil	Nil	Nil	1.00%	1.00%

Notes:

- Sales Charge**
Sales charge, as a percentage of the investment, is deducted from the investment amount and paid to Havenport before the funds selected are acquired.
- Switching Fee**
Switching fee, as a percentage of the switch amount, is deducted from the switched-out amount and paid to Havenport before the funds selected are acquired. It is applicable for Non-Wrap Account only.
- Wrap Fee**
Wrap fee will be charged on a quarterly basis, or part thereof, on the value of your investments which shall be accrued on daily basis. The value is derived from the unit holdings of each fund multiplied by the fund price of each such fund.
Wrap fee to be charged is to be agreed with your Financial Adviser Representative.
- Platform Administration Fee**
The Platform administration fee shall be 0.25% per annum and will be charged on a quarterly basis, or part thereof, on the value of your investments which shall be accrued on daily basis. The value is derived from the unit holdings of each fund price multiplied by the fund price of each such fund. The Platform administration fee is applicable to all Accounts excluding Managed Accounts (Funds) which is waived.
- Management Fee**
The Management fee shall be 1% per annum and will be charged on a quarterly basis, or part thereof, on the value of your investments which shall be accrued on daily basis. The value is derived from the unit holdings of each fund price multiplied by the fund price of each such fund. It is applicable for Managed Account (Funds) only.
- Advisory Fee**
The Advisory fee will be charged on a quarterly basis, or part thereof, on the value of your investments which shall be accrued on daily basis. The value is derived from the unit holdings of each fund price multiplied by the fund price of each such fund. It is applicable for Managed Account (Funds) only.
- Other Charges on funds**
There are fees and charges in the funds you invested in. These include the fund's annual management fee, trustee fee, fund administration fee and audit fee etc. that are payable on your investments according to the rates as disclosed in the relevant prospectus by the fund managers.
- Payment to your Financial Advisers Representative**
Havenport will pay the Sales charge, Wrap fee, Switching fee and Advisory fee (if applicable) to the Financial Adviser Representative who provided financial advice and recommended the Account to you. These payments are paid from Havenport's fees, and are percentage of the respective Sales charge, Wrap fee and Switching fee and Advisory fee (if applicable). Havenport may, as agreed with your Financial Adviser Representative, also pay any other commissions from any new fees charges by Havenport implemented under any Account to your Financial Adviser Representative.
- All fees, except Sales charge and switching fee, are quoted on a per annum basis.
- All fees are exclusive of GST.

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T&C here :

