

Supplement to the PIAS Non F2F Sales Advisory Process Policy: NEW Investments/Accounts

Effective from 9 April 2020

Last Reviewed December 2024

This supplement narrates the Non F2F Sales Advisory Process for New Investments for new iFAST/Navigator accounts.

For existing iFAST/Navigator Customers, the current process for approval via the iFAST/Navigator platform (without Customer's signature on the PIAS Financial Planner) applies, and is also available to Customers residing in Malaysia, Indonesia (Major Cities), China (Major Cities), Taiwan, Hong Kong, Thailand.

Please refer to the Singlife Group Cross Border Policy / Process Guide and PIAS Cross Border Guide for the list of Major Cities under Indonesia and China.

1. Period of Non F2F Sales Advisory Process for New Investments

This process is effective from 9 April 2020. Extension or modifications, where applicable, will be subject to further review by the Company, and PIAS Representatives will be informed of any changes through corporate announcements.

2. Eligible Customers

For account opening, the Non F2F Sales Advisory Process applies to customers residing in the following countries:-

- a) Singapore Residents with a valid Singapore identification card and physically present in Singapore (including Foreign Nationals with valid Employment Pass, Work Pass or Long Term Visit Pass); and
- b) Existing PIAS Customers residing in Malaysia, Indonesia (Major Cities), China (Major Cities), Taiwan, Hong Kong, Thailand. Please refer to the Singlife Group Cross Border Policy / Process Guide and PIAS Cross Border Guide for the list of Major Cities under Indonesia and China.

For existing customers residing in an overseas country that is not within the above-mentioned list of eligible countries: Fund switches may be extended via iFAST/Navigator's online portal where no new monies are involved.

3. Account Opening Only (i.e. WITHOUT Subscription)

PIAS Representatives are not required to submit the PIAS Financial Planner for the account opening. The Account Opening form shall be digitally signed by the Customer using Adobe Acrobat Reader DC application.

For iFAST Account Opening using iSIGN:

PIAS Representatives may use iSIGN for new iFAST account opening with Customers and shall follow the steps below:

- a) PIAS Representatives are to answer 'No' for the FA Representative Declaration for iFAST accounts opened via NF2F (e.g. video conferencing) as follow:

FA Representative Declaration

Did the client(s) sign off this form in your presence either through video conference or face to face?

☐ Yes ☒ No

- b) The additional Customer Identification Document (refer to Pt.6) and signed Non F2F Supplementary form shall be uploaded under 'FA Company Document' after application under the account status. Alternatively, PIAS Representatives may send the required document to pias.investment-esubmission@singlife.com. For faster processing, please refer to Pt.9 for the email subject format.
- c) PIAS Representatives may open joint iFAST accounts with their Customers using iSIGN by uploading two(2) signed PIAS Non F2F Supplementary form under 'FA Company Document' after application under the account status. If you face issues in uploading the documents, please email the documents to pias.investment-esubmission@singlife.com.

Note: PIAS Representatives are also required to email a proof of address (within 3 months validity) to ifastadmin@ifastfinancial.com. For more details, please refer to the Online Account Opening deck from iFAST.

4. Account Opening WITH Subscription

For new PIAS customers, PIAS Representative must use a video conference with any tool (such as WebEx, Google Meet, Whatsapp, Facetime, etc) that is convenient for the Customers for the Non F2F sales advisory process.

For iFAST Account Opening using iSIGN with Transaction:

PIAS Representatives may create a trade via iSIGN and will not be required to submit the PIAS NF2F Supplementary form. The trade will be routed to Supervisor for approval after the account is approved by PIAS and iFAST.

5. New Subscription for Existing Accounts

PIAS Representatives shall submit the transaction online and upload the PIAS Financial Planner to the respective platform. In line with the current process, existing Customers do not have to sign on the PIAS Financial Planner being uploaded as the Customer will approve the transaction online.

PIAS Representatives should guide their existing Customers to approve the transactions online.

6. Additional Requirements on Customer Identification Document

For NEW Navigator account opening, the Customer is required to provide two(2) *valid identification documents other than the Proof of Address.

For NEW iFAST account opening, the Customer is required to provide two(2) *valid identification documents and two(2) Proof of Address. Note: MyInfo may replace 1 identification document and

proof of address if the consent to MyInfo is given via PIAS eFP application. For avoidance of doubt, if the consent to MyInfo is given to iFAST via iSIGN only, it does not replace the need of two (2) *valid identification documents AND a Proof of Address to PIAS.

** Valid identification documents include Passport, Driving Licence, Vocational Licence, Employment Pass, Work Pass or Long Term Visit Pass, Passion card (with photo), Birth Certificate, etc belonging to the Proposer/Applicant. For avoidance of doubt, Birth Certificate belonging to the Proposer/Applicant may be accepted only if Customer has provided the reasons for not providing a second identification document with photo.*

7. Additional Requirements on Customer Confirmation via Email

Upon the Customer's confirmation to proceed with the investments, he/she shall submit to the PIAS Representative a signed Non F2F Supplementary form together with the supporting documents using the registered email as stated on the application form.

Note: For Navigator accounts, the Customer is also required to sign a Navigator Non F2F Supplementary form.

8. Additional Requirement on Customer Call Back (Applicable to Account Opening WITH Subscription)

All applications submitted via non F2F sales advisory process are subjected to a call back. Call back is waived for transactions submitted online.

9. Submission to PIAS

Upon the Supervisor's approval, the PIAS Representative / Supervisor shall forward all emails and supporting documents to Business Support as follow:

Group Submission	Email Address*
PS Group	pias.investment-esubmission@singlife.com
SG Group	
PFP Group	

* For submission of New Business applications only and there will not be follow-ups to any enquiries or requests.

For faster processing, the email subject should follow the following format:

For submission of iFAST/Navigator account opening only:

[PIAS Rep code] – [Platform Name] Account Opening Only – [Customer Name]

For submission of New iFAST/Navigator account with subscription:

[PIAS Rep code] – [Platform Name] Account Opening with Subscription – [Customer Name]

For after submission status related queries, you may contact Business Support department via email: pias.newbusiness@singlife.com

10. Support

Please also refer to the FAQs on PIAS Non Face-to-Face (“F2F”) Sales Advisory Process.

For further enquiries or clarifications on the Non F2F sales advisory process for Investments, please contact your BDM directly.