

# NAVIGATOR AMENDMENT FORM (For Individual)

Navigator Investment Services Limited ("Navigator")



**IMPORTANT:** All relevant fields must be duly completed, otherwise the application may not be processed. Please denote N.A. if not applicable. Navigator's receipt of the application form and supporting documents does not bind Navigator to accept the application or process the instruction stated. Navigator reserves the right, in its absolute discretion, to reject the application without providing any reason to the applicant or any other person and shall not be responsible for any losses, damages or expenses arising from or suffered or incurred as a result of such rejection.

## Particulars of financial adviser representative

Name of financial adviser representative  Navigator code

Name of financial advisory firm

## CLIENT'S DETAILS

Client's name  NRIC / Passport no.

Joint client's name  NRIC / Passport no.

## APPLICATION PROCEDURE

### STEP 1

#### Complete the amendment form

- Sections to be completed:
- ☐ Section 1 (Where applicable) ☐ Section 2 to 7 (Mandatory)
- ☐ Section 8 to 13 (Where applicable) ☐ Section 14 (Mandatory)

### STEP 2

#### Documents to be submitted. (Please tick where applicable)

- ☐ Copy of NRIC for Singaporean or Singapore permanent resident; or
- ☐ Copy of passport for foreigners and copy of valid work / employment permit
- ☐ Copy of recent document evidencing proof of address (Where address is not stated in the identity document)

#### Acceptable documents

- ☐ Driving license with indication of residential address by the respective home countries (Within 6 months)
- ☐ Bills issued by local telecommunication companies (Within 6 months)
- ☐ Utilities bills (Within 6 months)
- ☐ Bills or statements or letters issued by the Central Provident Fund Board & Inland Revenue Authority of Singapore (Within 1 year)
- ☐ Bills or statements or letters issued by other local government agencies (e.g. Housing Development Board, Land Transport Authority and Town Council etc.) (Within 6 months)
- ☐ Letters or documents issued from Aviva or other insurance companies in Singapore (Within 6 months)
- ☐ Letters or documents or statements issued from Aviva or other financial institutions (Within 6 months)
- ☐ Employment letter or overseas posting letter on company's letterhead and signed off by authorised person in the company (Within 6 months)
- ☐ Full set of mortgage loan agreement with appended signatures (Within 1 year)
- ☐ Full set of signed tenancy agreement for residence bearing both landlord and tenant's signatures (Within 1 year)
- ☐ Power of attorney (Within 1 year)

### STEP 3

#### If applicable, please also provide the following

- ☐ Proof of bank account for Section 12
- ☐ United States of America (U.S.) Person Declaration Form and either W9 or W8-BEN Form for Section 4
- ☐ Source of Wealth (SOW) documentary evidence for Section 8 (Please refer to the table below)

Source of wealth	Examples of documentary evidence (To be furnished upon Navigator's request)		
Employment income / Rental income	<input type="radio"/> Latest Notice of Assessment <input type="radio"/> Recent payslips for the past 3 months <input type="radio"/> Bank statements, showing receipt of employment income for the past 3 months	<input type="radio"/> Copy of tenancy agreement <input type="radio"/> Financial statements / Audited accounts / Certification of incorporation / Business profile information / Annual reports, etc.	
Savings / Deposits	<input type="radio"/> Bank reference letter	<input type="radio"/> Time / Fixed deposit statements	
Lottery / Gaming	<input type="radio"/> Lottery slips together with copy of results of lottery win and / or copy of cheque drawn out by the “Singapore Pools”		
Inheritance / Gift	<input type="radio"/> Will / Trust deed / Grant of probate / Grant of administration		
Compensation payment	<input type="radio"/> Court Order / letter from solicitor / compensating party		
Matured investment / Policy claim	<input type="radio"/> Letter from insurance company		
Sale of company	<input type="radio"/> Signed letter from solicitor / regulated accountant	<input type="radio"/> Copies of media coverage (if applicable) as supporting evidence	
Sales of shares / Other investments	<input type="radio"/> Bank statement showing receipt of funds with investment company name <input type="radio"/> Investment account statements / Proof of redemptions from investment companies		
Sale of property	<input type="radio"/> Conveyancing document		
Loan	<input type="radio"/> Loan agreements / statements		

**Note:** All documents are non-returnable.

1	PERSONAL PARTICULARS	MAIN CLIENT'S DETAILS	JOINT CLIENT'S DETAILS
	Full name (As in NRIC / FIN / Passport) (Please underline surname and provide documentary evidence for change of name)		Relationship to the main client: _____
	Salutation Marital status NRIC / Passport no. (Please provide documentary proof for change of identity number) Nationality (Please indicate ALL countries where you hold citizenship)	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Mdm <input type="radio"/> Miss <input type="radio"/> Dr <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed <input type="radio"/> Divorced <input type="radio"/> Singaporean <input type="radio"/> Others _____	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Mdm <input type="radio"/> Miss <input type="radio"/> Dr <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widowed <input type="radio"/> Divorced <input type="radio"/> Singaporean <input type="radio"/> Others _____
	Residential address (Please attach your NRIC or proof of address)	Country _____ Postal code _____	Country _____ Postal code _____
	Correspondence address (If different from address above and attach proof of address)	Country _____ Postal code _____ Apply for (Tick <b>one</b> only): <input type="radio"/> All my Navigator accounts <input type="radio"/> The following Navigator account(s) only: <input type="text"/> Reason for using the above correspondence address <input type="radio"/> Office address <input type="radio"/> Address of rented apartment <input type="radio"/> Address of the other property that I own <input type="radio"/> Working/Studying overseas <input type="radio"/> Address of my parent's/child's/sibling's/spouse's <input type="radio"/> Others, please specify: <input type="text"/>	
	Navigator communications	<input checked="" type="checkbox"/> I wish to receive all types of communication electronically. Go Green, Go Paperless 🌱 <input type="checkbox"/> Please tick if you also wish to receive paper communication	
	Contact details (Mobile & Email are required for both online access and paperless communication)	Email _____ Mobile [country code] - _____ Home [country code] - _____ Office [country code] - _____	Email _____ Mobile [country code] - _____ Home [country code] - _____ Office [country code] - _____
	Employment status	<input type="radio"/> Employed <input type="radio"/> Self-employed <input type="radio"/> Unemployed <input type="radio"/> Retired <input type="radio"/> Student	<input type="radio"/> Employed <input type="radio"/> Self-employed <input type="radio"/> Unemployed <input type="radio"/> Retired <input type="radio"/> Student
	Name of employer		
	Occupation		
	Annual income S\$	<input type="radio"/> No income <input type="radio"/> Less than \$30,000 <input type="radio"/> \$30,001 - \$60,000 <input type="radio"/> \$60,001 - \$100,000 <input type="radio"/> \$100,001 - \$150,000 <input type="radio"/> \$150,001 - \$200,000 <input type="radio"/> Above \$200,000	<input type="radio"/> No income <input type="radio"/> Less than \$30,000 <input type="radio"/> \$30,001 - \$60,000 <input type="radio"/> \$60,001 - \$100,000 <input type="radio"/> \$100,001 - \$150,000 <input type="radio"/> \$150,001 - \$200,000 <input type="radio"/> Above \$200,000
	Is your working location in Singapore?	<input type="radio"/> Yes <input type="radio"/> No (Please specify) _____	
		Country _____ Postal code _____	Country _____ Postal code _____

2	PERSONAL DATA – CONSENT BY THE CLIENT(S) - (MANDATORY)
	<p>I / We consent to Navigator (and Aviva related group of companies) collecting, using and / or disclosing my / our personal data (whether contained in this form or from other sources; existing data in my / our record or to be collected in the future) to issue and administer my / our existing and / or new accounts, managing my / our relationship with Navigator and / or policy(ies) with Aviva, including the processing of my / our personal data for account maintenance and transaction purposes; for statistical, research, compliance, audit and regulatory purposes; to provide general information on product enhancements and services relevant to my needs.</p> <p>I / We also consent to Navigator (and Aviva related group of companies) transferring my / our personal data to Aviva related group of companies and / or third party service providers, suppliers, agents, distributors, fund managers or intermediaries, whether located in Singapore or elsewhere, for the above purposes. For full details of the purposes of collection, use and disclosure of your personal data, please visit <a href="http://www.aviva.com.sg/pdpa.html">http://www.aviva.com.sg/pdpa.html</a>.</p>

### 3 COMMON REPORTING STANDARD (CRS) DECLARATION - (MANDATORY)

**Note:** Please note that providing false or misleading information is an offence under the Singapore Income Tax Act (Chapter 134).

#### Common Reporting Standard (CRS)

I / We declare and confirm the following:

- that the information provided for the purposes of CRS / tax regulation is correct and complete;
- I / We will inform Navigator within 30 days of any change in circumstances which affect my tax residency status or cause the information contained herein to become incorrect or incomplete, and to provide Navigator a suitably updated self-certification and declaration within 90 days of such change in circumstances; and
- I / We understand that the information that will be reported to the IRAS and any other tax authorities of another country is:
  - Name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth.
  - My / Our account and that the account is with Navigator.
  - The balance or value of the account at the end of the calendar year or at the date it was closed.
  - The gross amount of interest, dividends, proceeds from redemption or other amounts paid or credited to me / us or my / our account during the calendar year.

**Tax resident** is generally an individual that pays or should be paying tax in that jurisdiction due to his / her domicile or residence. This includes any criterion of similar nature and not only from sources that jurisdiction. Examples are non-citizens that hold a permanent residency card (eg U.S green card) or depending on the type of visa that they are holding. For entity, please seek external independent professional tax or accounting advice on the company's tax residency. **Tax Identification Number (TIN)** is issued by a jurisdiction to an individual or entity for administering the tax. Examples are personal identification number, resident registration number and social security number.

1. Are you a tax resident of Singapore?

#### Main client

- ☐ Yes, I am solely a tax resident of Singapore and do not have a foreign tax residency. My Singapore TIN is my NRIC / FIN. If your TIN is not your NRIC / FIN, please state it here:

- ☐ No, I am currently a tax resident in the following list of countries / jurisdictions (include Singapore if applicable and provide details below):

Country / Jurisdiction of tax residence	Tax Identification Number (TIN)	If TIN is not available, please tick reason A, B, or C.	If B is selected, please explain why you are unable to obtain a TIN.
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	

#### Joint client

- ☐ Yes, I am solely a tax resident of Singapore and do not have a foreign tax residency. My Singapore TIN is my NRIC / FIN. If your TIN is not your NRIC / FIN, please state it here:

- ☐ No, I am currently a tax resident in the following list of countries / jurisdictions (include Singapore if applicable and provide details below):

Country / Jurisdiction of tax residence	Tax Identification Number (TIN)	If TIN is not available, please tick reason A, B, or C.	If B is selected, please explain why you are unable to obtain a TIN.
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	
		<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C	

**Reason A:** The country does not issue TINs to its residents.

**Reason B:** Unable to obtain TIN or equivalent number. Please provide explanation on reason why you are not able to obtain TIN or equivalent number.

**Reason C:** TIN is not required (to be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

For entity and controlling persons, please complete the CRS Self-Certification Forms for entity and controlling persons available at

<http://www.aviva.com.sg/en/common-reporting-standard/>.

2. If your residency address, correspondence address or contact number is **different** from your country(ies) of tax residence, please select (tick) a reason that applies and submit relevant supporting documents:

#### Main client

- ☐ I am currently working in country of residence for less than 6 months.
- ☐ I am on cultural / education exchange program.
- ☐ I travel regularly between jurisdictions for home and work.
- ☐ I am a student at an educational institution.
- ☐ Others (Please elaborate) : \_\_\_\_\_

#### Joint client

- ☐ I am currently working in country of residence for less than 6 months.
- ☐ I am on cultural / education exchange program.
- ☐ I travel regularly between jurisdictions for home and work.
- ☐ I am a student at an educational institution.
- ☐ Others (Please elaborate) : \_\_\_\_\_

### 4 FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION - (MANDATORY)

**Note:** Please note that providing false or misleading information is an offence under the Singapore Income Tax Act (Chapter 134).

Do you have one or more United States of America (US) indicia\*? If **Yes**, please complete the United States of America (US) Person Declaration Form and form W-9 or form W-8BEN available at <http://www.aviva.com.sg/en/fatca>.

\* US residency, citizenship, place of birth, taxpayer ID number, mailing or residential address or contact number.

#### Main client

☐ Yes ☐ No

#### Joint client

☐ Yes ☐ No

**5 BENEFICIAL OWNER DECLARATION - (MANDATORY)**

"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 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 beneficiary (ies)** under your account.

**Are you both the beneficial owners?**

If **No**, please provide the beneficial owner(s) information below, submit a copy of their NRIC / Passport to us and complete **Additional Customer Information Form**.

Main client	Joint client
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Name of beneficial owner:	Name of beneficial owner:
<input type="text"/>	<input type="text"/>
NRIC no. / Passport no. of beneficial owner:	NRIC no. / Passport no. of beneficial owner:
<input type="text"/>	<input type="text"/>
Relationship to beneficial owner	Relationship to beneficial owner
<input type="text"/>	<input type="text"/>

**6 POLITICALLY EXPOSED PERSON (PEP) DECLARATION - (MANDATORY)****Are you or any immediate family member or beneficial owner previously or currently entrusted with prominent public functions\* in Singapore or a foreign country; or 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.

If **Yes**, please provide the information of PEP below and complete **Section 8**.

Main client	Joint client
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Name of the person previously or currently entrusted with a prominent public function:	Name of the person previously or currently entrusted with a prominent public function:
<input type="text"/>	<input type="text"/>
Relationship to PEP:	Relationship to PEP:
<input type="text"/>	<input type="text"/>

**7 ENHANCED CUSTOMER DUE DILIGENCE DECLARATION - (MANDATORY)****Will you be residing in any countries from List A for the next 6 months?**

Main client	Joint client
<input type="radio"/> Yes → Please answer if you are a citizen of any countries in List A or List B? <input type="radio"/> Yes <input type="radio"/> No → Please complete Section 8	<input type="radio"/> Yes → Please answer if you are a citizen of any countries in List A or List B? <input type="radio"/> Yes <input type="radio"/> No → Please complete Section 8
<input type="radio"/> No → Please complete Section 8	<input type="radio"/> No → Please complete Section 8

**List A**

Andorra, Antarctica, Australia, Austria, Belgium, Canada, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Falkland Islands, Finland, France, French Guiana, Germany, Gibraltar, Greenland, Hong Kong, Ireland, Italy, Japan, Jersey, South Korea, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau, Malta, Monaco, Netherlands, New Zealand, Niue, Norway, Poland, Portugal, San Marino, **Singapore**, Slovakia, Slovenia, Spain, Sweden, Switzerland, Taiwan, United Kingdom, USA

**List B**

Belize, Brazil, British Indian Ocean Territory, Brunei, Bulgaria, China, French Polynesia, French Southern Territories, Greece, India, Indonesia, Israel, Malaysia, Maldives, Mexico, Nepal, Philippines, Romania, South Africa, Sri Lanka, Thailand, Turkey, Virgin Islands (British)

Internal use only:

**Please complete this section if:**

- i) your answer to Section 6 is "Yes"  
 ii) your answers to Section 7 contain a "No"

For existing client, if your last declaration is within 1 year prior to the signed date on this form, and there is no change to your declaration, please specify the date of last submission of declaration

Main client   /   /

Joint client   /   /

Otherwise, please complete below. Please provide **FULL** details of the following information.

We may ask for documentary evidence to support the information you provide in the declaration. The documentary evidence may include, but is not limited to the list found on page 1.

**Main client****1. What is your estimated net worth?**

Earnings	Amount (SGD)	Assets	Amount (SGD)	Liabilities	Amount (SGD)
Annual income		Fixed asset(s) (eg. property)		Outstanding long term loans (eg. Mortgage loan)	
Annual business profits (Applicable for business owner)		Savings / Deposits		Outstanding short term loans (eg. Credit card bills, tax liability)	
Others (Please specify)		Investments (eg. stocks and shares, bonds, debentures, managed investments, etc)		Others (Please specify)	
		Others (Please specify)			
<b>Total (SGD)</b>		<b>Total (SGD)</b>		<b>Total (SGD)</b>	

**2. (a) How do you derive your source of wealth? You may tick more than one option(s).**

- ☐ Employment income / Rental income    ☐ Savings / Deposits    ☐ Lottery / Gaming    ☐ Inheritance / Gift  
☐ Compensation payment    ☐ Matured investment / Policy claim    ☐ Sale of company    ☐ Sale of shares / Other investments  
☐ Sale of property    ☐ Loan    ☐ Others, please specify

**(b) Please provide further details on the source of wealth answered in 2(a).**

**3. What is the source of funds for your investments with Navigator? You may tick more than one option(s).**

- ☐ Employment income / Rental income    ☐ Savings / Deposits    ☐ Lottery / Gaming    ☐ Inheritance / Gift  
☐ Compensation payment    ☐ Matured investment / Policy claim    ☐ Sale of company    ☐ Sale of shares / Other investments  
☐ Sale of property    ☐ Loan    ☐ Others, please specify

**Joint client****1. What is your estimated net worth?**

Earnings	Amount (SGD)	Assets	Amount (SGD)	Liabilities	Amount (SGD)
Annual income		Fixed asset(s) (eg. property)		Outstanding long term loans (eg. Mortgage loan)	
Annual business profits (Applicable for business owner)		Savings / Deposits		Outstanding short term loans (eg. Credit card bills, tax liability)	
Others (Please specify)		Investments (eg. stocks and shares, bonds, debentures, managed investments, etc)		Others (Please specify)	
		Others (Please specify)			
<b>Total (SGD)</b>		<b>Total (SGD)</b>		<b>Total (SGD)</b>	

**2. (a) How do you derive your source of wealth? You may tick more than one option(s).**

- ☐ Employment income / Rental income    ☐ Savings / Deposits    ☐ Lottery / Gaming    ☐ Inheritance / Gift  
☐ Compensation payment    ☐ Matured investment / Policy claim    ☐ Sale of company    ☐ Sale of shares / Other investments  
☐ Sale of property    ☐ Loan    ☐ Others, please specify

**(b) Please provide further details on the source of wealth answered in 2(a).**

**3. What is the source of funds for your investments with Navigator? You may tick more than one option(s).**

- ☐ Employment income / Rental income    ☐ Savings / Deposits    ☐ Lottery / Gaming    ☐ Inheritance / Gift  
☐ Compensation payment    ☐ Matured investment / Policy claim    ☐ Sale of company    ☐ Sale of shares / Other investments  
☐ Sale of property    ☐ Loan    ☐ Others, please specify

## 9 CHANGE OF INVESTMENT DETAILS

### ☐ Change my sub-account name

Sub-account no.	Sub-account name

### ☐ Change of fee structure

☐ Change my existing **wrap** to **non wrap** sub-account type

☐ Change my existing **non wrap** to **wrap** sub-account type (Please indicate fee below)

☐ Change my existing **wrap** sub-account ongoing adviser charge#

#Total ongoing fee charged is ongoing adviser charge %  
per annum and platform fee.  .   %

Please apply the change: ☐ For all Navigator sub-accounts (Tick **one** only) ☐ For the Navigator sub-account(s) listed below

# For definition of Ongoing fee and Platform fee, please refer to the Schedule for Funds Investment. All fees and charges quoted are before GST, subject to prevailing GST rates.

## 10 CHANGE OF INCOME STRATEGY

### ☐ Change my income strategy to re-invest

Please apply the change: ☐ For all Navigator sub-accounts (Tick **one** only) ☐ For the Navigator sub-account(s) listed below

### ☐ Change my income strategy to natural income (Please complete the table below)

#### IMPORTANT NOTE:

- (1) For cash investment, payment will be made to your nominated bank account for settlement instruction.
- (2) For investments made using SRS / CPFOA / CPFSA, payment will be made directly to your agent bank / CPF account.
- (3) For payment by frequency, please indicate a start date between 1 to 28 of the month. Otherwise, the default start date will be 1st of the month.
- (4) For payment by amount, please leave it blank if you wish to receive payouts immediately after every dividend allocation, and this is also the only option available for SRS / CPFOA / CPFSA sub-accounts.

Payment by frequency	Sub-account no(s).	Start date (DD/MM/YYYY)
<input type="radio"/> A. Monthly		
<input type="radio"/> B. Quarterly		
<input type="radio"/> C. Half-yearly		
<input type="radio"/> D. Yearly		
Payment by amount	Sub-account no(s).	Minimum amount
<input type="radio"/> E. Minimum amount		

## 11 COMMENCE / CHANGE / CEASE REGULAR WITHDRAWAL – Applicable for General Investment Account and SRS only.

#### IMPORTANT NOTE:

- (1) Trades may be delayed if fund code(s) is not stated. Where discrepancy exists between fund codes and fund names, Navigator will refer to the fund codes for processing.
- (2) Please ensure that the selected funds have sufficient holdings or the regular withdrawal may not be processed.
- (3) For cash investment, payment will be made to your nominated bank account for settlement instruction. For investments made using SRS monies, payment will be made directly to your SRS account.
- (4) Minimum withdrawal amount is \$1,000. Please indicate a start date between 1 to 28 of the month. Otherwise, the default start date will be 15<sup>th</sup> of the month.
- (5) Units will be redeemed on the indicated start date or on the next available trading day if it falls on a Saturday, Sunday or Public Holiday.

Regular withdrawal indicated below will replace your existing arrangement.

### ☐ Commence / Change my regular withdrawal with effect from the next deduction date

Sub-account no.	Fund code	Fund name	Allocation (\$)

Regular withdrawal start date   /   /     Regular withdrawal end date (Optional)   /   /

Regular withdrawal frequency ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

### ☐ Cease my regular withdrawal entirely with effect from the next deduction date

Please apply the change: ☐ For all Navigator sub-accounts (Tick **one** only) ☐ For the Navigator sub-account(s) listed below

**12 NOMINATION / CHANGE OF BANK ACCOUNT FOR SETTLEMENT INSTRUCTION - Applicable for General Investment Account only.**

Name of bank  Bank account number

SWIFT code (Only for payments made via Telegraphic Transfer)

Please apply the change: ☐ For all Navigator Cash sub-accounts ☐ For Navigator cash sub-accounts(s) listed below  
(Tick **one** only)

(1) Your redemption proceeds and cash dividend payout (if any) from this sub-account(s) will be credited into your nominated bank account.  
(2) Please attach the **proof of bank account** with the display of bank's logo/name, account holder's name and account number, for example, copy of bank statement.  
(3) Payment to a third party bank account is not allowed.  
(4) Telegraphic Transfer is subject to bank charges and foreign exchange (if applicable).

**13 CHANGE / CEASE REGULAR SUBSCRIPTION****IMPORTANT NOTE:**

- (1) If you wish to make changes to multiple sub-accounts, please leave a space between each instruction.  
(2) M=Monthly, Q=Quarterly, H=Half-yearly, Y=Yearly  
(3) All fees and charges quoted are before GST, subject to prevailing GST rates and fund house limits.  
(4) Only one billing frequency is allowed per regular subscription arrangement.  
(5) Trades may be delayed if fund code(s) is not stated. Where discrepancy exists between fund codes and fund names, Navigator will refer to the fund codes for processing.  
(6) For change of bank details, please submit a new interbank Giro form instead.  
(7) Valid CKA is required (except for option to cease).  
(8) Please note that any regular subscriptions also known as Regular Savings Plan (RSP) into model portfolio will be according to the latest model allocations at time of transaction. This may differ from your initial model portfolio's holdings.

**Regular subscription indicated below will replace your existing arrangement.**

☐ Change my regular subscription fund / amount from the next deduction date (Please indicate upfront fee or denote as NA if not applicable.)

Sub-account no.	Fund code	Fund name	Allocation (\$ / %)	Upfront fee(%)
NVXX5678-002			\$1000	1.00%
	AXXX	Fund A	50%	
	AXXX	Fund B	50%	
NVXX1234-001	AXXX	Fund C	\$1200	1.00%

Sub-account no.	Fund code	Fund name	Allocation (\$ / %)	Upfront fee(%)

☐ Change regular subscription frequency with effect from the next deduction date (Please indicate sub-account number and the frequency in the table below.)

Sub-account no.	Frequency (M / Q / H / Y)

☐ Cease my regular subscription entirely with effect from the next deduction date

Please apply the change: ☐ For all Navigator sub-accounts ☐ For the Navigator sub-account(s) listed below  
(Tick **one** only)



I / We

- have received, read and agreed to comply with and be bound by the Terms and Conditions and any other terms and conditions that Navigator may issue from time to time (including the terms stipulated in the Cancellation Notice), and acknowledge that this application is subject to the same;
- have received and read the offer documents of each fund being switched / subscribed into;
- (in the case of individual subscriber(s)) confirm that I / we am / are not an un-discharged bankrupt(s), have not committed any act of bankruptcy within the last 12 months and no bankruptcy order has been made against me / us during that period, and I / we am / are not subject to any order made under the Mental Treatment and Disorders Act (Cap. 178 of Singapore);
- (in the case of a corporate subscriber) confirm that we are not insolvent and that no proceedings have been taken, no order has been made and no resolution has been passed for our winding up, judicial management or liquidation or other similar action;
- (in the case of a subscription into an accredited investor fund) confirm and warrant that I / we am / are an "accredited investor" or a person within the meaning of "relevant person" as defined in section 305 of the Securities and Futures Act (Cap. 289 of Singapore) and in accordance with the conditions specified in that section;
- represent and warrant that all information given to Navigator is true and correct, undertake to inform Navigator of any change to the information supplied as and when such changes occur, and undertake to provide Navigator further information and / or documentary evidence in respect to the information given in this application;
- acknowledge that Navigator may receive certain notices in relation to my / our investments and Navigator may not forward these notices to me / us;
- consent to disclosure to or by Navigator of any information in relation to my / our account to or by any of its affiliates (including Aviva Ltd), any person or entity required to facilitate the operation of my / our account, and / or to comply with all applicable laws, regulations, notices and guidelines, whether or not having the force of law;
- authorise Navigator to take all actions and do all things which may be required or which Navigator may, in their absolute discretion, deem necessary to comply with any law, rule or regulation of any authority or jurisdiction;
- acknowledge that Navigator may reject any of my / our instructions including, but not limited to, those that are incomplete, unclear or ambiguous, or if my / our signature(s) differ(s) from what was originally provided as a specimen to Navigator, and Navigator will not be responsible for any losses that may be suffered by me / us due to such rejection of any of my / our instructions;
- consent that any communication from Navigator (including notices, confirmations, fund reports and transaction statements) may be sent to me / us via secured electronic mail via the secured website or via such other methods in circumstances as may be determined by Navigator from time to time at its sole discretion;
- understand that the products mentioned are produced in / authorised for sale in Singapore. By proceeding to act on this information I / we am / are warranting that I / we am / are either a Singapore resident or that the laws and regulations of the jurisdiction I / we am / are in allow me / us to do so;
- am / are aware that, where I / we have applied to close a sub-account, I / we may incur additional charges if I / we subsequently apply for a new sub-account, and such sub-account may be on different terms and conditions;
- in respect of transactions using CPF or SRS monies, I / we acknowledge that Navigator may be required to comply with such rules and regulations and / or terms and conditions relating to that of the CPFIS and / or SRS, as may be applicable;
- acknowledge and take sole responsibility for any investment decisions committed without the benefit of advice from a tax, legal or financial adviser and I / we declare that I / we will not hold the Company or any of its officers, employees or agents liable in any respect whatsoever for any losses that I / we may suffer as a direct or indirect consequence of my / our own investment decision(s);
- understand that no liability can be accepted by Navigator for any legal consequences under the laws of any other country or tax implications that may arise in connection with my / our investment. I / We am / are also responsible for my / our own tax affairs and hereby declare that I / we have not been convicted of any serious tax crimes;
- agree that Navigator shall rely on and act upon this Form and the signature (digital or otherwise) in this Form, that are delivered to Navigator electronically, for purposes of the transaction, executing my / our instructions, and / or updating my / our statuses or particulars. Navigator shall act upon it as if the wet ink signed original had been received; and
- agree that the risk of and responsibility for any transaction, instructions or updates in this Form delivered to Navigator via the use of electronic services and the digital signature therein not being genuine or being forged, fraudulent, ambiguous or erroneous lies fully and solely with me / us.

Signature of main client

D

D

/

M

M

/

Y

Y

Y

Y

Date (DD/MM/YYYY)

Signature of joint client (If applicable)

D

D

/

M

M

/

Y

Y

Y

Y

Date (DD/MM/YYYY)

**Note:** For joint account, both clients to sign if the 'both to sign' option was selected during account opening**FINANCIAL ADVISER REPRESENTATIVE'S DECLARATION**

- I have met the client(s), explained the Navigator Investment Account Terms and Conditions to the client(s) and seen and verified copies of all identity and other required documents.
- I have not withheld any information provided by the client(s) or any information which may influence the client's / clients' application.
- To comply with applicable law, regulations and guidelines, I undertake to inform Navigator immediately of any suspicious transactions including serious tax crimes.
- The customer(s) has / have signed (in ink or digitally) this Form and I confirmed such signature(s) is / are the customer's(s)' and Navigator shall be entitled to:
  - rely on and act upon this Form and signature in this Form for purposes of executing the transactions, customer's(s)' instructions and/or updating customer's(s)' statuses or particulars and take such steps in connection with or in relation thereto as Navigator may in its discretion deem appropriate; and
  - rely on the receipt of the Form so signed and delivered electronically as if the wet ink signed original had been received by Navigator.
- I undertake to indemnify and keep Navigator and / or its associates indemnified from and against all costs, claims, losses, damages, demands, liabilities, actions, proceedings, awards and judgments (including all legal costs and expenses) incurred by or brought against Navigator and / or its associates or any directors, officers, employees, agents, contractors or sub-contractors arising out of or connected with:
  - acting on any instructions given via email or other electronic services (notwithstanding that such instructions emanate from unauthorized persons), a decision not to act on such instructions or non-receipt of such instructions;
  - the digital signature or anything not being genuine or being forged, fraudulent, ambiguous, or erroneous any act or omission relating to any instructions on this Form;
  - any negligence, fraud, default, misconduct or breach of any representation, warranty or undertaking by me or the customer(s); or
  - any act or omission or breach that causes Navigator and / or its associates to be in breach of, default of or fail to comply with any laws, regulations, guidelines and other legislative or regulatory requirements.
- I confirm that my client(s) and I are agreeable to the change(s) made in the following section(s):

- ☐ **SECTION 9: CHANGE OF INVESTMENT DETAILS**
- ☐ **SECTION 11: COMMENCE / CHANGE REGULAR WITHDRAWAL**
- ☐ **SECTION 13: CHANGE REGULAR SUBSCRIPTION**

Signature of financial adviser representative

D

D

/

M

M

/

Y

Y

Y

Y

Date (DD/MM/YYYY)