



**Maybank**



---

## Investment Proposal for Jason Sim 5th May 2016

---

Angeline Tang  
Financial Advisor, Maybank  
Initiated on 25<sup>th</sup> Apr 2016



# Maybank

## Introducing Maybank's Financial Advisory Service - My Money Map

---

### Important Information to Customer

Malayan Banking Berhad, Singapore Branch, is licensed under the Banking Act as a Qualifying Full Bank. The Bank is an exempt financial adviser and is authorised to provide financial advisory services to its customers on:

- Collective Investment Schemes
- Life Policies, Accident and Health Policies
- Securities, Foreign Exchange, Futures
- Structured Deposits

Maybank's registered address is Maybank Tower, 2 Battery Road, Singapore 049907. Tel: **1800-MAYBANK** (1800-629 2265) or (65) 6533 5229 (Overseas).

The Bank will provide you with a list of product providers with whom it has contractual arrangements and whose products it may recommend and market to or procure on behalf of its customers.

### Disclosure of Interest

Maybank may receive fees/incentives/benefits (including commission/trailer fees/incentives) from the product providers for marketing or selling their products to you. The Bank may share such fees/incentives/benefits received from the product providers with the Financial Adviser Representative who services your account.

Maybank may remunerate its staff for each referral made by them in respect of introducing activities. The Bank will disclose the amount of the referral remuneration paid to its staff in respect of the referral (if any) if requested by you.

Maybank will disclose any potential conflict of interest to you arising from any connection to or association with any product provider.

### Financial Adviser Representative's Declaration

Your Financial Adviser Representative is a representative of Maybank and he/she will provide you with information on the range of services he/she is authorised to advise.

### Recommendation

To allow the Bank's Financial Adviser Representative to make a suitable recommendation, provide you with a suitable financial investment advice or assess the suitability of any product, you should provide the Financial Adviser Representative with sufficient and accurate information. The information that you provide will form the basis of recommendation or advice by the Financial Adviser Representative. If you do not make complete and/or accurate disclosures in the fact find/needs analysis process, any product that is recommended and/or purchased by you may not be appropriate for your particular needs and financial situation.

For any specific product or service enquiry that the Bank's Financial Adviser Representative is not familiar with, he/she will refer you to another Financial Adviser Representative or staff who is qualified to provide the advice.

My Money Map is not to be used or considered as an offer or solicitation of an offer to buy, sell or subscribe for, any policies, investment products or securities. Maybank's Financial Adviser Representatives are not liable and/or responsible for and do not guarantee the following:

- 1.1 The performance of the investment made as a result of the recommendations. Past performances of an investment can only serve as a guide and does not necessarily indicate future performance.
- 1.2 The negligence of other third parties who may be involved in assisting with completing the Money Map booklet and from whom you have received direct advice.
- 1.3 Any assumption made by the Bank that was replaced, altered, and/or modified in accordance with your instructions.

### Reviews

To ensure consistency of Maybank's recommendations with your investment objectives, financial situation(s) and/or particular need(s), which may vary as your individual circumstances change, please communicate any changes to the information provided (whether in this My Money Map or otherwise) on a timely basis. Review of your financial objectives and situation on a regular basis or when there are significant changes in economic conditions and/or personal circumstances is recommended. Please update the Bank's Financial Adviser Representatives with your latest information at all times.

### Customer Feedback Avenue

If you have any further queries after the transaction, you may contact:

- Your Financial Adviser Representative
- Our Customer Relationship Executives on  
**1800-MAYBANK** (1800-629 2265) or  
**(65) 6533 5229** (Overseas)
- You may email us at [cem@maybank.com.sg](mailto:cem@maybank.com.sg)
- Write to us at:  
Customer Care Centre  
Customer Experience Management  
Maybank Singapore, Maybank Tower  
2 Battery Road, Singapore 049907

**Maybank**

## Personal Particulars

Main Applicant	
Full Name as in NRIC/Passport	Jason Sim
NRIC / Passport No.	S6589654K
Gender	Male
Nationality	Singapore
Marital Status	Married
Contact No.	8465 3245 (Mobile)
	6548 8524 (Home)
	(Office)
Age	
Relationship to Main Applicant	Not Applicable
Number of dependents	3
Source of Income - Main	Salary
Source of Income - Secondary	Rental
Estimated Total Income (per annum)	150,000 – 250,000
Employment Status	Employed Full-time
Company Name	Oracle Asia Pacific
Occupation	Sales Director





# Maybank

## Customer knowledge Assessment (CKA)

---

My financial Adviser Representatives has completed the CKA with me. I am aware of the following:

---

I have been assessed not to have the relevant knowledge or experience and have decided to proceed with the transaction.

---



---

I have been assessed to have the relevant knowledge or experience due to the following:

- I have obtained one or more of the qualifications listed in CKA question 1.
  - I have a minimum of 6 transactions in the preceding 3 years in the products stated in CKA question 2(a) and 2(b).
  - I have worked for a minimum of 3 consecutive years in the past 10 years in the areas listed in CKA question 3.
- 

I have been assessed to have the relevant knowledge or experience only in relation to the following product category and agree to only invest in the products in the following product category if I do not wish to receive financial advice from Maybank:

- Collective Investment Schemes/Investment-Linked Life Insurance Policies (reference to CKA question 2(a))
  - Unlisted Specified Investment Product other than Collective Investment Schemes/Investment-Linked Life Insurance Policies (reference to CKA question 2(b))
- 

## CKA questionnaire:

To better assess if you have relevant knowledge and experience, please provide information on your educational qualifications, investment experience and work experience. Please note that any inaccurate or incomplete information provided by you may affect the outcome of the Customer Knowledge Assessment. Joint applicants should note that information provided for the Customer Knowledge Assessment should be provided on an individual basis and not on a joint basis.

1. I have obtained any of the stated below:

Diploma or higher qualifications in one or more of the following:

- Accountancy
- Actuarial Science
- Business / Business Administration / Business Management / Business Studies
- Capital Markets
- Commerce / Economics
- Finance / Financial Engineering / Financial Planning / Computational Finance
- Insurance

Professional finance-related qualifications:

- Chartered Financial Analyst Examination (conducted by the CFA Institute, USA)
- Association of Chartered Certified Accountants (ACCA) Qualifications

2. I have invested a minimum of 6 transactions in the preceding 3 years on the following:



# Maybank

- Collective Investment Schemes (CIS) and Investment-Linked Life Insurance Policies (ILP) (e.g. Unit Trust)
- Unlisted Specified Investment Products^ (SIP) other than CIS and ILP (e.g. Bonds, Dual Currency Investments, Structured Notes, Structured Deposits)

Note: Rollover of funds into unlisted SIPs purchases when investments in these products mature or transactions under a Regular Savings Plan following the initial investment would not qualify as transactions for the purpose of the above criteria.

3. I have worked^^ for a minimum of 3 consecutive years in the preceding 10 years in any of the following:
- Development / Structuring / Management / Sale / Trading / Research and Analysis of Investment Products
  - Provision of Training in Investment Products
  - Accountancy
  - Actuarial Science
  - Treasury
  - Financial Risk Management

Note: Working experience in administrative and clerical work, or in general support functions such as operations, human resources, corporate services and information technology will not be considered relevant experience.

Details of Education/Investment Experience/Work Experience (Main Applicant):  
Unavailable

Details of Education/Investment Experience/Work Experience (Joint Applicant):  
Unavailable

## Client Choice

---

My/Our Financial Adviser Representative has offered to provide financial advice concerning the appropriate Specified Instrument Products. I/We have decided on the following option of advice:



### Advice

I/We have disclosed relevant information requested in the fact find process. I/We understand that the recommendation made will be based on the information provided and that inaccurate or incomplete information may affect the appropriateness of such recommendation.

### No advice

*(only applicable to customers who are assessed under CKA to have relevant knowledge or experience)*

I/We have been offered the opportunity by my/our Financial Adviser Representative to go through the financial advisory process. However, I/We wish to proceed without receiving any advice from my/our Financial Adviser Representative and do not wish to disclose any information requested in the fact find process. In choosing this option, I/We have decided to act on my/our own accord and I/we will be waiving my/our rights to receive any advice from Maybank. Therefore, it is my/our responsibility to ensure the suitability of the product selected and I/we will not be able to rely on



## Investment Risk Profile Questionnaire

The questions should be taken as a guide to have an idea of your investment risk profile. Please answer the following questions that describe your financial goals and circumstances. Your responses in the investment risk profile questionnaire will evaluate your risk tolerance and investment time frame to provide an idea of your investment risk profile.

### 1. Your primary objective for total wealth?



Preservation of capital with minimal opportunity for capital growth



Generate income stream with less emphasis on capital appreciation



Steady capital appreciation with less emphasis on income generation



High capital appreciation with minimum income generation

### 2. Your age group?

18 - 29

30 - 39

40 - 49

50 - 59

60 & Above

### 3. Income expectations over the next 5 years?



I expect my income to rise well ahead of inflation (through promotion, career developments etc.)



I expect my income to keep pace with inflation



I expect my income to fall (as a result of retirement, reduced working-hours etc.)



My income fluctuates from year to year (e.g. for self-employed investors)

### 4. For how long would you expect most of your money to be invested before you need to access it?

Less than 3 years

3 - 5 years

6 - 10 years

11 - 20 years

21 years and above

### 5. How many years of experience with investment products (Foreign Currencies, Stocks, Unit Trusts etc.)



Maybank

None

Less than 2 years

2 - 5 years

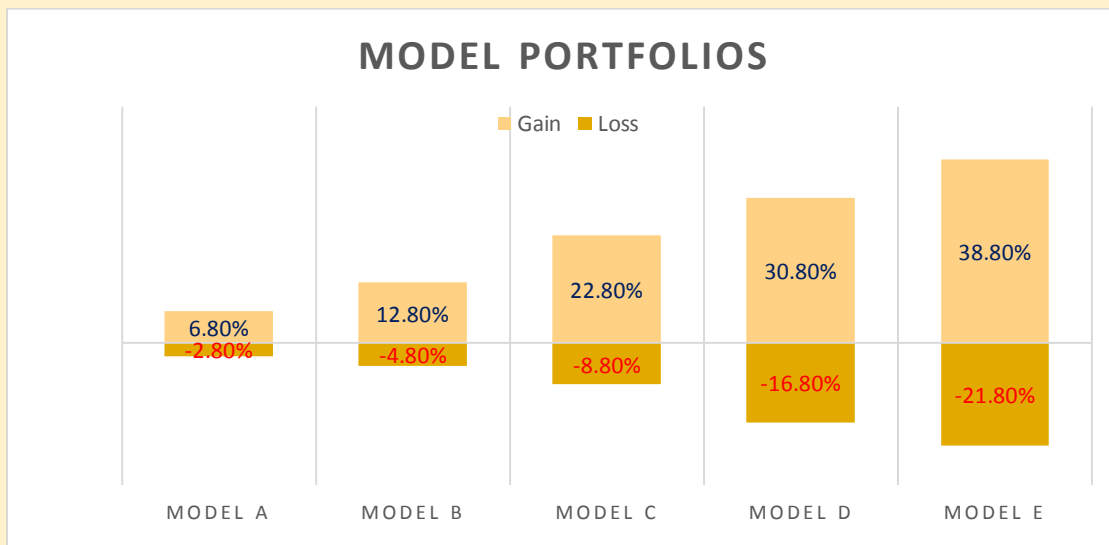
5 - 10 years

11 years and above

6. Can you meet unforeseen financial easily without liquidating your current investment?



7. The annual return Portfolio that you prefer to hold



\*Please note that the returns shown are illustrative only and your actual gains and losses may vary based on your portfolio and market conditions.



# Maybank

## Acceptance & Acknowledgement of Product Information Disclosure

---

I have been advised on the following:

### Important Information to Customer

Malayan Banking Berhad, Singapore Branch, is licensed under the Banking Act as a Qualifying Full Bank. The Bank is an exempt financial adviser and is authorised to provide financial advisory services to its customers on:

Collective Investment Schemes

Life Policies, Accident and Health Policies

Securities, Foreign Exchange, Futures

Structured Deposits

Maybank's registered address is Maybank Tower, 2 Battery Road, Singapore 049907. Tel: **1800-MAYBANK** (1800-629 2265) or (65) 6533 5229 (Overseas).

The Bank will provide you with a list of product providers with whom it has contractual arrangements and whose products it may recommend and market to or procure on behalf of its customers.

### Disclosure of Interest

Maybank may receive fees/incentives/benefits (including commission/trailer fees/incentives) from the product providers for marketing or selling their products to you. The Bank may share such fees/incentives/benefits received from the product providers with the Financial Adviser Representative who services your account.

Maybank may remunerate its staff for each referral made by them in respect of introducing activities. The Bank will disclose the amount of the referral remuneration paid to its staff in respect of the referral (if any) if requested by you.

Maybank will disclose any potential conflict of interest to you arising from any connection to or association with any product provider.

### Financial Adviser Representative's Declaration

Your Financial Adviser Representative is a representative of Maybank and he/she will provide you with information on the range of services he/she is authorised to advise.

### Recommendation

To allow the Bank's Financial Adviser Representative to make a suitable recommendation, provide you with a suitable financial investment advice or assess the suitability of any product, you should provide the Financial Adviser Representative with sufficient and accurate information. The information that you provide will form the basis of recommendation or advice by the Financial Adviser Representative. If you do not make complete and/or accurate disclosures in the fact find/needs analysis process, any product that is recommended and/or purchased by you may not be appropriate for your particular needs and financial situation.

For any specific product or service enquiry that the Bank's Financial Adviser Representative is not familiar with, he/she will refer you to another Financial Adviser Representative or staff who is qualified to provide the advice.

My Money Map is not to be used or considered as an offer or solicitation of an offer to buy, sell or subscribe for, any policies, investment products or securities. Maybank's Financial Adviser Representatives are not liable and/or responsible for and do not guarantee the following:

1.1 The performance of the investment made as a result of the recommendations. Past performances of an investment can only serve as a guide and does not necessarily indicate future performance.

1.2 The negligence of other third parties who may be involved in assisting with completing the Money Map booklet and from whom you have received direct advice.

1.3 Any assumption made by the Bank that was replaced, altered, and/or modified in accordance with your instructions.

Signature of Applicant

Signature of Financial Adviser