辉立证券私人有限公司
PHILLIP SECURITIES PTE LTD
A member of PhillipCapital

Specified Investment Products

Customer Account Review (CAR) & Customer Knowledge Assessment (CKA) Form

(This form is applicable to all individuals who are not Accredited Investor or Expert Investor)

Name:	NRIC/Passport No.:

In view of the new requirements introduced by MAS for retail customers who wish to transact Specified Investment Products (SIPs), Phillip Securities Pte Ltd (PSPL) requires customers to update their profile to assess if they possess the relevant knowledge or experience to understand the risks of SIPs. These requirements are introduced to protect investors' interest. For your information, SIPs refer to investment products that may be more complex in nature and/or have features and risks that may be more difficult to understand. SIPs generally include but are not limited to Options, Listed Futures, Structured Warrants, Unit Trusts, Contracts for Differences (CFDs), Equity Linked Notes, Exchange Traded Funds (ETFs)* and Overseas Listed Investment Products*.

To ensure that retail customers have the relevant knowledge or experience to understand the risks and features of the SIPs before transacting, PSPL will conduct the following assessment(s) for retail customers:

i. Customer Account Review ("CAR") for **listed SIPs**, and/or
ii. Customer Knowledge Assessment ("CKA") for **unlisted SIPs**.

The below assessments are in addition to all the other account opening procedures and terms and conditions of trading accounts before you can trade/invest in SIPs. You are required to satisfy the criteria of the respective/relevant assessment(s) before you can proceed/continue to transact in SIPs. For more information, please visit www.phillip.com.sg/sip. Should you require advice concerning SIPs, please contact your Trading/Financial Adviser Representative for arrangement to be made.

To assess if you have the relevant knowledge or experience to transact in Specified Investment Products ("SIPs"), please answer all the questions below and check the relevant boxes with a "tick".
Note: *Some criteria qualify you for CAR, CKA or both.*

(1) <u>Educational Qualifications</u>

a) Do you hold a diploma or higher qualification in one or more of the following:

CAR & CKA **Please tick the appropriate box(es)**

☐ Accountancy ☐ Actuarial Science ☐ Business / Business Administration / Business Management / Business Studies ☐ Capital Markets ☐ Commerce	☐ Computational Finance ☐ Economics ☐ Finance / Financial Engineering ☐ Financial Planning / Insurance ☐ Others, please specify____________________________ ☐ No
Year of graduation: __________	Name of College / Educational Institution:____

b) Do you have professional finance-related qualification(s) in one or more of the following:

CAR & CKA **Please tick the appropriate box(es)**

☐ Associate Financial Planner (AFP) ☐ Associate Wealth Planner (AWP) ☐ Certified Financial Planner (CFP) ☐ Certified Financial Technician (CFTe) ☐ Certified Public Accountant (CPA)/ACCA ☐ Chartered Alternative Investment Analyst (CAIA) ☐ Chartered Financial Analyst (CFA) ☐ Chartered Financial Consultant (ChFC)	☐ Financial Risk Manager (FRM) ☐ Chartered Institute of Securities & Investments (CISI) ☐ CMFAS Exam Module 6 AND 7– Securities & Futures Products and Analysis ☐ CMFAS Exam Module 6A – Securities & Futures Product Knowledge ☐ Others, please specify____________________________ ☐ No
Year of completion: __________	Issuing Organisation :____

(2) <u>Investment Experience</u>

Have you transacted **<u>at least six (6) times</u>** in any or more of the listed SIPs below in the preceding three (3) years?

CAR

			Date of last transaction (MM/YYYY)
A	☐ Yes ☐ No	▪ Exchange Traded Funds (ETFs) /Notes (ETNs) (**not** defined as "Excluded Investment Products") ▪ Covered / Structured Warrants ▪ Futures/Stock Options ▪ Callable Bull/Bear Contracts (CBBC) ▪ Certificates	

*not identified/classified as "Excluded Investment Products".

Have you transacted **at least six (6) times** in any or more of the unlisted SIPs below in the preceding three (3) years? Please do not combine the counts in items B, C, D, E and F below.

CKA

			Date of last transaction (MM/YYYY)
B	□ Yes □ No	Contracts For Difference	
C	□ Yes □ No	Foreign Exchange Margin Trading	
D	□ Yes □ No	Structured Deposits and Dual Currency Investments	
E	□ Yes □ No	Structured Products	
F	□ Yes □ No	Unit Trusts and Investment-linked Insurance Policies	

(3) Work Experience

Do you have a **minimum of three (3) consecutive years** of working experience in the past ten (10) years in one or more of the following areas? Please tick the appropriate box(es). (Note: Support functions in any of the below areas are not considered relevant working experience).

CAR & CKA

- ☐ Accountancy
- ☐ Actuarial Science
- ☐ Development / Structuring of Investment Products
- ☐ Financial Risk Management Activities
- ☐ Provision of legal advice or possession of legal expertise in the relevant areas
- ☐ Management of Investment Products
- ☐ Research / Analysis of Investment Products
- ☐ Sale of / Trading of / Training in Investment Products
- ☐ Treasury
- ☐ Others, please specify___________________________
- ☐ No

Employer Name:	Job Title:	Years of Service	Current Employer
1)			Yes / No
2)			Yes / No

(4) SGX Online Education Programme

CAR

a) Have you personally undergone and passed the SGX Online Education and Quiz?
□ No □ Yes, please provide number of attempts and score(s) ___________________________

b) Have you been declined the opening of SIP account by another financial institution(s)?
□ No □ Yes, ____ (state number of time/s)

(5) SAS-ABS E-Learning

CKA

a) **Have you personally undergone and passed the SAS-ABS E-Learning and Quiz?** □ No □ Yes

Products	No. of Attempts	Please state all score(s)
Contracts For Difference		
Foreign Exchange Margin Trading		
Structured Deposits and Dual Currency Investments		
Structured Products		
Unit Trusts and Investment-linked Insurance Policies		

b) **Have you been declined by other financial institution(s) to transact in any unlisted SIPs mentioned above?**
□ No □ Yes, ____ (state number of time/s & type of unlisted SIPs)

Notes:
1) If all your relevant answers to the above questions are negative, you are considered as not possessing the relevant knowledge or experience to transact and/or invest in the relevant SIPs. To be able to still be considered to be allowed to trade or continue trading and/or investing in SIPs, please see the requirements set out earlier.
2) You are requested to provide complete and accurate information to enable PSPL to properly assess that you have the relevant knowledge or experience to understand the risks and features of the products you intend to continue trading and/or investing in accordance with the criteria set down by the MAS.
We repeat that inaccurate and incomplete information may affect the outcome of your assessment.
3) Should you require any clarification, please contact your representative and arrangements can be made.
4) Please be informed that you are bound by the Terms and Conditions of Phillip Securities Trading Accounts.

I hereby declare that the above information provided by me is true and accurate.

____
Signature and Date

Official Use Only:
Processed By: