

CUSTOMER ACCOUNT REVIEW (CAR) / CUSTOMER KNOWLEDGE ASSESSMENT (CKA)
(Not applicable to Accredited/Expert/Institution Investors)

Please note that the completion of this form is necessary to help us assess whether you have the relevant knowledge or experience for trading listed and/or unlisted Specified Investment Products(SIPs) such as Exchange Traded Funds (ETFs), Exchange Traded Notes (ETNs), Structured Warrants, Equity Linked Notes (ELNs), Unit Trusts, Contract for Difference (CFD), Leveraged Foreign Exchange (LFX). (*Please refer to MAS Notice No. SFA 04-N12 for the definition of SIPs.) You are allowed to trade listed and/or unlisted SIPs if you are assessed to have the relevant knowledge and experience to understand the risks and features of the respective financial products.

Item	Assessment Criteria (If "Yes" for item 1 or 2, Please skip item 3 and 4)	YES	NO
1	EDUCATION QUALIFICATION A) Do you have a diploma or higher qualification in any of the following discipline as below: <ul style="list-style-type: none"> • Accountancy • Actuarial Science • Capital Markets • Commerce • Computational Finance • Economics • Finance / Financial Engineering • Financial Planning / Insurance • Business / Business Administration / Business Management / Business Studies 	<input type="checkbox"/>	<input type="checkbox"/>
	B) Do you have any of the following professional finance-related qualifications as below: <ul style="list-style-type: none"> • Associate Financial Planner (AFP) • Associate Wealth Planner (AWP) • Certified Financial Planner (CFP) • Certified Financial Technician (CFTe) • Chartered Financial Analyst (CFA) • Chartered Financial Consultant (ChFC) • Financial Risk Manager (FRM) • Chartered Alternative Investment Analyst (CAIA) • Chartered Institute of Securities and Investment (CISI) • Certified Public Accountant (CPA) / Association of Chartered Certified Accountants (ACCA) 	<input type="checkbox"/>	<input type="checkbox"/>
2	WORK EXPERIENCE Do you have a minimum of three continuous years of relevant* working experience in the preceding ten years in the following areas? <i>(*Support functions that are administration or clerical in nature will not be considered as relevant experience.)</i> <ul style="list-style-type: none"> • Management of investment products • Development / Structuring of investment products • Sale / Trading of investment products • Research / Analysis of investment products • Provision of training in investment products • Work experience in accountancy • Work experience in actuarial science • Work experience in treasury • Work experience in financial risk management activities • Provision of legal advice in any of the listed areas 	<input type="checkbox"/>	<input type="checkbox"/>
3	INVESTMENT EXPERIENCE Have you traded a total of at least 6 transactions in any of the following investment products in the preceding three years? <ul style="list-style-type: none"> a) Listed SIPs** as below <ul style="list-style-type: none"> • Certificates • Futures • Covered / Structured Warrants or Options • Exchange Traded Funds • Exchange Traded Notes • Callable Bull / Bear Contracts <p>**Note: The types of investment products that may be classified as listed SIP may change from time to time by MAS</p>	<input type="checkbox"/>	<input type="checkbox"/>
	<ul style="list-style-type: none"> b) Unlisted SIPs (Group 1) as below <ul style="list-style-type: none"> • Contract for Difference • Leveraged Foreign Exchange • Over-the-counter structured notes (Equity Linked Notes, Fixed Coupon Notes, Accumulator, etc) • Over-the-counter bonds 	<input type="checkbox"/>	<input type="checkbox"/>
	<ul style="list-style-type: none"> c) Unlisted SIPs (Group 2) as below <ul style="list-style-type: none"> • Unit Trust / Mutual Fund • Investment-linked Products (ILPs) 	<input type="checkbox"/>	<input type="checkbox"/>

Item	Assessment Criteria (If "Yes" for item 1 or 2, Please skip item 3 and 4)	YES	NO
4	LEARNING MODULE A) CAR - SGX ONLINE EDUCATION PROGRAMME (Applicable to Listed SIPs only) i) Have you personally undergone and passed the SGX Learning Module (https://onlineeducation.sg.com/specifiedinvestmentproducts) ii) Certificate Date : _____	<input type="checkbox"/>	<input type="checkbox"/>
	B) CKA - ABS-SAS e-LEARNING MODULE (Applicable to Unlisted SIPs only) i) Have you personally undergone and passed the ABS-SAS e-Learning Module? (http://sips.abs.org.sg/) ii) Please indicate which module you have passed <input type="checkbox"/> Contracts for Difference <input type="checkbox"/> Foreign Exchange Margin Trading <input type="checkbox"/> Structured Products <input type="checkbox"/> Unit Trust and Investment-linked Insurance Policies <input type="checkbox"/> Structured Deposits and Dual Currency Investments iii) Certificate Date : _____	<input type="checkbox"/>	<input type="checkbox"/>
	Have you previously been refused by any financial institution to open account to trade in SIPs / Unlisted SIPs?	<input type="checkbox"/>	<input type="checkbox"/>

CLIENT INVESTMENT PROFILE ("CIP") FORM

If you are permitted to trade SIPs, you have the option to provide UOBKH with full information requested on the CIP form available on http://www.utrade.com.sg/page/site/public/english/pdf/CIP_FORM.pdf to enable us to understand the type of investor you are and the risks you are willing and able to take in your investments/trading in such financial products. If you choose not to complete and/or return the CIP to us, you will be taken as having acknowledged and agreed that UOBKH cannot identify with any certainty your investment objectives, financial circumstances and particular needs and that any advice or recommendation provided with respect to your account with us by any of ourselves, our duly authorized representatives or officers shall be treated at best as only general advice or recommendation and such recommendation made to you does not take into account your investment objectives, financial situation and particular need and the suitability of such advice and/or recommendation has not been determined by UOBKH.

(A) DECLARATION (For all clients)

- I hereby declare that all the information provided in this form is correct, true and accurate and I have not withheld any material fact and information.
- I acknowledge that this form is strictly for the purpose of enabling UOBKH to assess whether I have the knowledge or experience to trade listed and/or unlisted SIPs and if I am permitted to trade SIPs I have the option to complete and provide UOBKH with the duly completed CIP form.
- I acknowledge that any inaccurate or incomplete information provided by me may adversely affect the outcome of the assessment.
- I do not require any product/financial advice from UOBKH and I am responsible to ensure that the product(s) selected is/are suitable for me. I am aware that I will not be able to rely on section 27 of the Financial Advisers Act, Chapter 110 of Singapore (the "FAA") – Recommendation by Licensed Financial Adviser – to file a civil claim against UOBKH in the event I allege that I have suffered a loss.

(B) ACKNOWLEDGMENT, CONFIRMATION AND FURTHER DECLARATION (For IFA clients only)

- I intend to invest in unit trust(s) and have external financial adviser for this investment product.
- Regardless of the outcomes of my CAR and CKA assessments, I wish to proceed with trading in unit trust products
 - If my assessment outcome is positive, I am aware that I have the option to receive advice from my external financial adviser or proceed without advice.
 - If my assessment's outcome is negative, I will seek the relevant advice from my external financial adviser.
 - If I have been assessed as not having the relevant knowledge and experience for trading in unit trust products but nevertheless choose to transact in such a product which is not recommended by my external financial adviser, I acknowledge that my application to transact in this product shall be subject to the approval of my external financial adviser's senior management in its sole and absolute discretion.

Signature of Applicant

Date

Name : _____

NRIC/Passport No : _____

Contact No : _____

For Office Use Only

Signature Verified By / Date:

Reviewed By / Date:

Data Entry By / Date:

Approved By / Date:

Products	Item	A/C No.	Approval	Products	Item	A/C No.	Approval
<input type="checkbox"/> CAR (Listed SIPs)			Y / N	<input type="checkbox"/> CKA (OTC)			Y / N
<input type="checkbox"/> CKA (CFD Equities/CFD 10)			Y / N	<input type="checkbox"/> CKA (Unit Trust)			Y / N
<input type="checkbox"/> CKA (CFD FX, indices)			Y / N	<input type="checkbox"/> CKA (LFX/ Commodities)			Y / N