

Date:

UOB Kay Hian Private Limited  
8 Anthony Road  
#01-01  
Singapore 229957

Dear Sirs

**Letter of Comfort for Account Opening By 'Minor'**

I refer to the application to open a securities trading account with UOB Kay Hian Pte Ltd by \_\_\_\_\_, \*NRIC/Passport No. \_\_\_\_\_ ("Applicant").

I understand that a requirement of UOB Kay Hian Pte Ltd to approve the opening and maintenance of the said securities trading account is for me, as the \*Father/Mother of the applicant giving you the following confirmations:

- (a) I am aware and have no objection to the opening of the securities trading account by the Applicant.
- (b) I am aware of the risks associated with the trading of securities. The price and value of investment in securities and the income, if any, from them, can fluctuate and in certain circumstances may even become valueless. An inherent risk of trading securities is that losses may be incurred, rather than profits made, as a result of buying and selling securities.
- (c) The Applicant is aware of the risks set out in paragraph (b) above and to the best of my knowledge will have the financial resources to meet the obligations arising from his/her transactions with UOB Kay Hian Pte Ltd.
- (d) I understand that the transactions in this account will be governed by the terms and conditions set out in the Master Trading Agreement.
- (e) I understand that under the terms, the relationship between the Applicant and UOB Kay Hian Pte Ltd is fundamentally one of execution only and is 'non-advisory'.
- (f) Until he reaches the age of 21, I undertake to:-
  - Supervise and oversee his share transactions and to ensure that he appreciate the risks of the securities that he trade in.
  - Ensure that he has the proper knowledge and risk capacity should he trade in risky products.

Yours truly

\_\_\_\_\_  
Signature

Name of \*Father/Mother: \_\_\_\_\_

\*NRIC/Passport No. of \*Father/Mother: \_\_\_\_\_  
(a copy of NRIC/Passport is required with holder's signature)

Residential Address: \_\_\_\_\_

\_\_\_\_\_  
(a copy of proof of address dated within 3 months is required for foreigner only)