

# PARTICULARS UPDATE FORM INDIVIDUAL

## HOW TO UPDATE YOUR PARTICULARS

**STEP 1 – Complete the Particulars Update Form and all fields are mandatory.**

**STEP 2 – Choose either one of the following methods to submit the completed Particulars Update Form:**

1. Mail to:  
Eastspring Investments Berhad (531241-U)  
Level 12, Menara Prudential  
No. 10, Jalan Sultan Ismail  
50250 Kuala Lumpur
2. Submit to any of our branches
3. Submit through your servicing unit trust consultant

## OCCUPATION CODE AND DESCRIPTION

Code	Description	Code	Description	Code	Description
01	Housewife, Homemaker	05	Executive	09	Business Owner/Self-Employed
02	Student	06	Professional	00	Others
03	Retiree	07	Management		
04	Clerical	08	Government Servant		

## PRINCIPAL BUSINESS ACTIVITIES CODE AND DESCRIPTION

Code	Description	Code	Description
10	Debt Collector	17	Real Estate (e.g. Real Estate Brokers, Developers, Investment in Real Estate etc.)
11	Freelance Traders	18	Cash Intensive Business (e.g. Convenience Store, Restaurants, Car Parking Service)
12	Money Service Business (e.g. Money Changer, Money Transfer Agent at Remittance Agency)	19	Night Club, Karaoke, Lounge, Sauna, Bar
13	Casinos, Betting and Other Gambling Related Activities	20	Snooker Centre, Internet Café Operator
14	Manufacturers, Dealers and Intermediaries of Armament or Weapons Related Business	21	Federal or State Government, Regulatory Authority
15	Business in Valuable or Precious Goods (e.g. Arts, Antiques, Diamonds, Gold)	22	Audit, Accounting, Tax, Legal Firm, Company Secretary
16	Business in High Value/Low Density Goods (e.g. Mobile Phones, Computer Chips, Pharmaceutical Products, Textiles etc.)	23	Financial Institution, Capital Market Institution/Intermediary
		99	Others

## FATCA AND CRS SELF-CERTIFICATION FORM (INDIVIDUAL) INSTRUCTIONS

**Please read these instructions before completing the form.**

- ▶ In compliance with relevant tax authorities requirement, Eastspring Investments Berhad is obliged to collect certain information about each investor's tax arrangement. Please complete the sections below as directed and provide any document that is requested. Please note that we may be legally obliged to share this information, and other financial information with respect to the financial accounts to which this form relates to Lembaga Hasil Dalam Negeri ("LHDN"), who in turn may share the information with relevant tax authorities of other jurisdictions where you are a tax resident.
- ▶ If you have any questions on how to define your/tax residency status or US indicia, please consult your tax adviser or visit the OECD automatic exchange of information portal at (<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>) or IRS FATCA website (<https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>). Eastspring Investments Berhad does not provide tax advice.
- ▶ If any of the information provided changes or becomes incorrect due to change in circumstances, please advise of these changes promptly within 30 days from such changes with the supporting documents, as applicable.
- ▶ You can find summaries of defined terms such as an account holder, and other terms, in the Appendix.
- ▶ **If you are filling in this form on behalf of someone else:**
  - Please tell us in what capacity you are signing in Part 3.
  - For example, you may be the custodian or nominee of an account on behalf of the account holder, or you may be completing the form under a power of attorney.
  - A legal guardian should complete the form on behalf of an account holder who is a minor.





A member of Prudential plc (UK)

**Eastspring Investments Berhad (531241- U)**  
 Level 12, Menara Prudential,  
 No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur  
**Client Services** (603) 2332 1000  
**Client Services Fax** (603) 2052 3366  
**Email** cs.my@eastspring.com  
**Website** www.eastspringinvestments.com.my

**PARTICULARS UPDATE FORM**

**INDIVIDUAL**

Master Account Number

Please complete in BLOCK LETTERS and BLACK INK only. All fields are mandatory.

**1 ACCOUNT HOLDER'S DETAILS**

**Full Name**  
 (as in NRIC/Passport)

**NRIC/Passport No.**

**Salutation**  MR  MS  MDM  Others (Please specify)

**Nationality/Status**  Malaysian, Bumiputera  Malaysian, Non-Bumiputera  Non-Malaysian (Country/Citizenship)\*

**Town/City of Birth\*** **Country of Birth\***

**Correspondence Address**  
*Note: "Hold mail" or "clo" is not acceptable.*  
 (Please leave blank if there is no change to your address provided earlier)

**Postcode** **City**

**Permanent Address**  
 (Please leave blank if address is the same as correspondence address and/or there is no change to your address provided earlier)

**Postcode** **City**

**State** **Country\***

**Contact No.\***  
 (Please provide at least one number)

**Home** - - **Office Extension**

**Office** - - **Mobile** - -

COUNTRY CODE\* AREA CODE PHONE NUMBER

**Email Address**

By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.

Please tick (✓) here if you wish to receive communication and information in hard copy.

**Occupation** **Code** **Others (Please specify)**

**Nature of Business** **Code** **Others (Please specify)**

(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)

**Name of Employer/ Company Name**

Source of Income	Estimated Annual Income
<input type="checkbox"/> Employment <input type="checkbox"/> Savings/Inheritance	<input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> RM300,001 - RM400,000
<input type="checkbox"/> Business	<input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> > RM400,000

**FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES**

Please tick (✓) the appropriate box.

Do you currently file a tax return in the United States?	Are you a US citizen or resident for tax purposes?
<input type="checkbox"/> Yes U.S. Tin No. <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**CRS DECLARATION OF TAX RESIDENCY**

**Note: You may indicate more than one country/jurisdiction.**

Please indicate your/the investor's country of tax residence (if resident in more than one country, please detail all countries of tax residence and associated Tax Identification Numbers ("TINs")). Account Holder with only tax-residency of Malaysia need not provide the TIN and reason.

Country/Jurisdiction of tax residence	TIN	If no TIN available, please provide the appropriate reason
1.		
2.		
3.		

\* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.



**2 JOINT ACCOUNT HOLDER'S DETAILS**

**Note:** A minor (i.e. below 18 years) will be named as Designated Account Holder. Please read and understand Clause 7 of the Appendix – Definitions.

**Full Name**  
*(as in NRIC/Passport/ Birth Certificate (if minor))*

**NRIC/Passport No. or Birth Certificate No.** *(if minor)*

**Nationality/Status**

Malaysian, Bumiputera     Malaysian, Non-Bumiputera     Non-Malaysian (Country/Citizenship)\*

**Town/City of Birth\***       **Country of Birth\***

**Permanent Address**  
*(Please leave blank if address is the same as Principal Account Holder's address and/or there is no change to your address provided earlier)*

**Postcode**       **City**

**State**       **Country\***

**Contact No.\***

**Home**  -  -

**Office**  -  -       **Office Extension**

**Mobile**  -  -

COUNTRY CODE\*    AREA CODE    PHONE NUMBER

**Email Address**

*By providing your email address and/or mobile number to us, we have your consent to communicate and send information to you via email and/or short messages (sms). Notices delivered via email or sms to you are deemed to have been sent and received on the date such message is sent.*

Please tick (✓) here if you wish to receive communication and information in hard copy.

**Occupation**      **Code**       **Others (Please specify)**

**Nature of Business**      **Code**       **Others (Please specify)**

*(Kindly refer to list of codes available under Occupation/Nature of Business Code and Description section)*

**Name of Employer/ Company Name**

Source of Income	Estimated Annual Income	Relationship with Principal Holder
<input type="checkbox"/> Employment	<input type="checkbox"/> < RM50,000 <input type="checkbox"/> RM200,001 - RM300,000	<input type="checkbox"/> Parent <input type="checkbox"/> Sibling
<input type="checkbox"/> Business	<input type="checkbox"/> RM50,001 - RM100,000 <input type="checkbox"/> RM300,001 - RM400,000	<input type="checkbox"/> Spouse <input type="checkbox"/> Others (Please specify)
<input type="checkbox"/> Savings/Inheritance	<input type="checkbox"/> RM100,001 - RM200,000 <input type="checkbox"/> > RM400,000	<input type="checkbox"/> Child <input type="text"/>

**FATCA DECLARATION OF U.S. CITIZENSHIP OR U.S. RESIDENCE FOR TAX PURPOSES**

Please tick (✓) the appropriate box.

Do you currently file a tax return in the United States?	Are you a US citizen or resident for tax purposes?
<input type="checkbox"/> Yes    U.S. Tin No. <input type="text"/> <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**CRS DECLARATION OF TAX RESIDENCY**

**Note:** You may indicate more than one country/jurisdiction.

Please indicate your/the investor's country of tax residence (if resident in more than one country, please detail all countries of tax residence and associated Tax Identification Numbers ("TINs")). Account Holder with only tax-residency of Malaysia need not provide the TIN and reason.

Country/Jurisdiction of tax residence	TIN	If no TIN available, please provide the appropriate reason
1.		
2.		
3.		

**3 DECLARATION AND SIGNATURE(S)**

I/We declare that to the best of my/our knowledge and belief, all information given in this form is true and accurate.

I/We hereby declare that I/we am/are the sole legal and beneficial owner of all the monies invested with Eastspring.

I/We am/are not acting as a nominee for any undisclosed third party and none of the investment monies invested with Eastspring was derived from proceeds from an unlawful activity as defined by the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

I/We hereby agree to indemnify Eastspring against all actions, suits, proceedings, claims, damages, and losses which may be suffered by Eastspring as a result of any inaccuracy of declarations herein.

Principal Account Holder \_\_\_\_\_ Date: \_\_\_\_\_

Joint Account Holder \_\_\_\_\_ Date: \_\_\_\_\_

**Note:** If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity: \_\_\_\_\_

\* If country/citizenship is United States of America (US), please provide the relevant US tax forms. Please note that nothing on this form is intended to constitute as tax advice. Please seek independent tax advice or refer to www.irs.gov for more information on the appropriate tax form to be provided.

## APPENDIX – DEFINITIONS

### Definitions

**“Agent”** means any authorised distributor of Funds managed by Eastspring and refers to registered Eastspring Unit Trust Consultants, Institutional Unit Trust Advisers and Corporate Unit Trust Advisers.

**“Applicant”** means a person or entity applying to update particulars with Eastspring.

**“Deed”** means the deeds or master deeds for the respective Funds and any other supplemental deeds and master supplemental deeds that may be entered into between Eastspring and the Trustee and registered with the Securities Commission Malaysia.

**“Eastspring”** means Eastspring Investments Berhad.

**“Fund”** or **“Funds”** means any unit trust schemes managed by Eastspring.

**“Joint Holder”** means the person who jointly (equally) share concomitant rights and liabilities as Unit Holders of the Fund.

**“Offering Document”** means the relevant prospectus or information memorandum of the Funds, and supplemental prospectus or information memorandum thereto (if any) and product highlights sheet for the Fund(s), issued by Eastspring and has been lodged or deposited (where applicable) with the Securities Commission Malaysia.

**“Reportable Jurisdiction”** means a jurisdiction with which an obligation to provide financial account information is in place and that is identified in a published list.

**“TIN”** (including “functional equivalent”) means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.

**“Trustee”** means Deutsche Trustees Malaysia Berhad

**“Unit Holder”** means the person or persons or entity for the time being who is registered pursuant to the Deed as a holder of units of the Fund(s).

### By applying to update particulars with Eastspring, the Applicant agrees that:

The Applicant will be bound by these Terms and Conditions and the terms of the constituting documents such as the Deed and Offering Documents of the relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

#### 1. Confirmation Advices/Statements

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the Applicant to the Applicant’s address as detailed in the Master Account Opening Form (“MAOF”) or the Particulars Update Form (“the Form”), if updated. If the Applicant fails to notify Eastspring in writing of any errors in the confirmation advice within 14 calendar days, or in the statement within 30 days of issue, the Applicant shall be deemed to have waived any right to raise any objection to pursue any remedies against Eastspring or the relevant Trustee(s).

#### 2. Notices

All notices and other documents shall be sent at the risk of the Applicant to the Applicant’s permanent address as stated in the Form. Unless due to wilful default or negligence of Eastspring, Eastspring shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means as agreed by the Applicant, or for any equipment failure or malfunction.

Eastspring shall not be liable for any direct or indirect consequential losses arising from the foregoing.

#### 3. Indemnity

3.1. The Applicant hereby indemnifies Eastspring and the Trustee and any of their Agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought, suffered or incurred by any or all of them arising either directly out of or in connection with this Form or in connection with Eastspring accepting, relying on or failing to act on any instructions given by or on behalf of the Applicant unless due to the wilful default or negligence of Eastspring.

#### 4. Sophisticated Investors

Only a sophisticated investor(s) may invest in a Wholesale Fund. The Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework defines a sophisticated investor to include any person who comes within any of the categories of investors as set out below:

- a holder or an executive director or a chief executive officer of a holder of a Capital Markets Services License.
- an individual whose total net personal assets, or total net joint assets with his or her spouse, exceed RM 3 million or its equivalent in foreign currencies, excluding the value of the individual’s primary residence;
- an individual who has a gross annual income exceeding RM300,000 or its equivalent in foreign currencies per annum in the preceding twelve months; or
- an individual who jointly with his or her spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies per annum in the preceding twelve months.

#### 5. Miscellaneous

- References to persons included entities, references to one gender include both genders and references to the singular includes the plural and vice versa.
- The Form is personal to the Applicant and cannot be changed, assigned or transferred in any way by the Applicant.
- Eastspring reserves the right to vary the Terms and Conditions at any time without notifying the Applicant.

#### 6. Compliance with laws in various jurisdictions

- Eastspring may be obliged to comply with or, at its sole and absolute discretion, choose to have regard to, observe or fulfil the requirements or expectations of the laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with public, judicial, taxation, governmental and other regulatory authorities or self-regulatory bodies (the “Authorities” and each an “Authority”) in various jurisdictions relating to any matter in connection with its business including without limitation, tax compliance, anti-money laundering, sanctions, terrorism financing or the prevention and detection of crime as amended, promulgated and introduced from time to time (the “Applicable Requirements”).
- In this connection, Eastspring may disclose the particulars or any information concerning Unit Holders and/or their investments to any Authority in connection with its compliance or adherence (voluntary or otherwise) with the Applicable Requirements.
- If a Unit Holder where applicable does not:
  - provide to Eastspring in a timely manner with the information or documents required as set out in the Offering Document/Eastspring Master Account or additional information as requested from time to time; and/or
  - provide to Eastspring with information or documents that are up-to-date, accurate or complete,

such that Eastspring is unable to ensure its ongoing compliance or adherence (whether voluntary or otherwise) with the Applicable Requirements, the Unit Holder, where applicable accepts and agrees that Eastspring may take such steps as it deems fit as set out in the Offering Document of the relevant Funds.

#### 7. Designated Account Holder

- The Designated Account Holder will not enjoy the rights of a Joint Holder. In this regard, he/she will not enjoy the rights of a registered holder of the relevant Fund(s).
- Upon the death, bankruptcy or insanity of the Principal Account Holder or the occurrence of anything which renders the Principal Account Holder legally incapable of holding any units and where the Designated Account Holder is a minor (i.e. person below the age of 18 years), any person becoming entitled to the Units held by the Principal Account Holder may apply to Eastspring to be registered as the Unit Holder in place of the Principal Account Holder in question. Such application shall be in such form as Eastspring may prescribe and shall be accompanied by such evidence as Eastspring may require of that person’s right to be so registered.
- Upon attaining the age of maturity, the Designated Account Holder will be registered by Eastspring as a Joint Holder. The Joint Holder is required to submit additional due diligence documentation including but not limited to specimen signature and certified true copy of IC/Passport to Eastspring for its processing and record purpose.

#### 8. Tax Implications

The Applicant/Unit Holder shall be acquainted with the relevant tax laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. The Applicant/Unit Holder shall be liable to pay and/or settle all the relevant taxes payable by the Applicant/Unit Holder in accordance to the relevant laws and exchange control regulations in force in the countries of domicile, registration or incorporation of the entity. Eastspring in compliance with the Malaysian Tax law and any other applicable law shall deduct the relevant applicable taxes accordingly wherever applicable to the Applicant/Unit Holder without prior notification to the Applicant/Unit Holder. All the deduction will be incorporated in the statements of the applicant and Eastspring shall not be held liable for whatsoever reasons for any tax payments deducted on behalf of the Applicant/Unit Holder according to the Malaysia’s Tax regulations and any other applicable law.

#### 9. Account Holder

The “Account Holder” is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

#### 10. Participating Jurisdiction

A “Participating Jurisdiction” means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard and that is identified in a published list.

#### 11. Financial Account

A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

#### 12. Reportable Account

The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

#### 13. Reportable Person

A “Reportable Person” is defined as a “Reportable Jurisdiction Person”, other than:
 

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a Related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or
- a Financial Institution (except for an Investment Entity described in Sub Paragraph A(6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE’s.)