

UNIT TRUST APPLICATION (For Individuals)

- Cash CPF-Special Account
 CPF-Ordinary Account Supplementary Retirement Scheme (SRS)

Lion Global Investors Limited
 65 Chulia Street, #18-01 OCBC Centre Singapore 049513
 TEL (65) 6417 6900 FAX (65) 6417 6806
 www.lionglobalinvestors.com



Please read the attached terms & conditions before completing this form in BLOCK letters. For subscriptions and redemptions, applicants must furnish a copy of NRIC/Passport.

PERSONAL INFORMATION: MAIN APPLICATION JOINT APPLICATION (Not for purchase using CPF or SRS Funds)

Names as per NRIC/Passport: (Mr/Ms/Mdm/Dr)*	Names as per NRIC/Passport: (Mr/Ms/Mdm/Dr)*
IC/Passport No.:	IC/Passport No.:
Nationality:	Nationality:
Other Nationalities (if any):	Other Nationalities (if any):
Date of Birth:	Date of Birth:
Were you born in the US? Yes / No*	Were you born in the US? Yes / No*
Contact : Tel: (Country code) (Area code) (Number)) Email:	Contact : Tel: (Country code) (Area code) (Number)) Email:
Source of Funds:	Source of Funds:
Beneficial Owner(s) if different from applicant:	Beneficial Owner(s) if different from applicant:
Tax <input type="checkbox"/> Singapore Status: <input type="checkbox"/> Foreign Investor. Please specify country: _____	Tax <input type="checkbox"/> Singapore Status: <input type="checkbox"/> Foreign Investor. Please specify country: _____
Residential Address: _____	Country: _____
Mailing Address (if different from Residential Address): _____	Country: _____

SWITCHING

Switching from _____ to _____ No. of units _____

SUBSCRIPTION / REDEMPTION

Name of Unit Trust	Subscription (Investment Amount)	Redemption (Units)

PAYMENT (For Subscription) SETTLEMENT (For Redemption)

Payment By: <input type="checkbox"/> Cheque – Bank Name and Cheque No. _____ <input type="checkbox"/> Internet banking – POSB/DBS/UOB/O CBC* _____ Dividend Instruction <input type="checkbox"/> Reinvest dividends in further units <input type="checkbox"/> Issue a cheque and mail to me CPF**/SRS Agent Bank/Operator Bank Investment Account No. _____ *Delete as appropriate **Please ensure that your Standing Instruction form has been sent to your CPF Agent Bank	Credit to my POSB/DBS/UOB/OCBC* Bank Account: Bank Account No. _____ Account Name _____ <input type="checkbox"/> Issue a cheque and mail to me <input type="checkbox"/> Bank draft in foreign currencies (Please note that proceeds will be net of charges where applicable) <input type="checkbox"/> Credit my CPF/SRS Account (For funds purchased or cancelled using CPF/SRS monies only)
--	---

AGREEMENT

- I/We have received, read, understood and agree with the terms & conditions governing this application (set out herein and overleaf) and in the enclosed Notice to Cancel Form, the relevant fund Prospectus (which term shall include "Information Memorandum" as appropriate). Unless stated otherwise, the terms used in this application shall have the same meaning as defined in the relevant fund Prospectus.
- I/We undertake to observe and be bound by the provisions of the Trust Deed (as amended from time to time) constituting the relevant fund.
- I/We understand that units in the relevant fund are not equivalent to bank deposits and, except in the case of guaranteed funds, are not endorsed or guaranteed by and do not constitute obligations of Lion Global Investors Limited ("Lion Global Investors" or "you") or any of its affiliates.
- I/We understand that the past performance of any fund is not a guarantee of its future performance and that the value of any fund may go down as well as up.
- I/We hereby irrevocably permit and authorise you to disclose to such persons as you may think fit or necessary for the processing of my/our application, information regarding my/our particulars, the money and the other particulars of my/our accounts and transactions with or through you.
- I/We hereby confirm that I/we am/are making this application as the intended ultimate beneficial owner(s) of the account unless stated otherwise above; or
 - In case of any account(s) opened in the name of an entity or account(s) opened "on-trust-for" or on behalf of another person(s), I/we undertake to provide you with sufficient information to identify the beneficial owner(s) of the account(s).
- For the purposes of complying with FATCA:
 - I/We acknowledge and agree to provide further information as and when requested by you to enable you to comply with the requirements of FATCA and further acknowledge that my/our failure in the provision of such information to you may result in the withholding of payments otherwise due to me/us by reason of the application of FATCA.
 - I/We acknowledge and agree that the information provided to you by me/us or any details of my/our account with you may be reported to the U.S. IRS or other tax or regulatory authorities.
 - I/We consent to the collection, use and storage of any of my/our information by any means necessary for you to maintain appropriate transaction or account records.
- I/We declare that I/We am not/are not a U.S. Person or US Holder, as defined in the Prospectus of the relevant fund for the purpose of determining my/our qualification for subscription in the relevant fund as well as for the purposes of FATCA, and that the units in the fund are not being held beneficially by or for a U.S. Person or or U.S. Holder or in violation of any applicable law. I/We acknowledge and agree to inform you promptly as and when my/our tax status and classification changes.
- IMPORTANT:** Information about your right to cancel this application is set out in the enclosed Notice to Cancel Form.
- I/We acknowledge that I/we have read and understood the section in the Prospectus of the relevant fund setting out the implications of FATCA on my/our investment in the relevant fund and on 'Lion Global Investors' in the management of the fund and my/our account and hereby agree that you may take such action in relation to my/our account and any information on me/us and my/our account in your possession as you, in your absolute discretion deem to be necessary in order to comply with the requirements of FATCA.
- I/We hereby consent to your and the trustee of the relevant fund (and such Third Party Service Providers as you or the trustee may engage, and who may be located outside Singapore) collecting, receiving, using, disclosing and processing my/our Personal Data (as defined in the Singapore Personal Data Protection Act) as set out in my/our application form, subscription form, account opening documents and/or otherwise provided by me/us or possessed by you or the trustee, for one or more of the purposes as stated in the Personal Data Protection Statement (the "PDPS"):
 - as set out on your website at <http://www.lionglobalinvestors.com>, which in summary includes but is not limited to (i) processing my/our application for and providing me/us with your products and services as well as the services of Third Party Service Providers; and (ii) administering and/or managing my/our relationship and/or account(s) with you; and
 - as set out on the relevant website of the trustee of the relevant fund at <http://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security> for HSBC Institutional Trust Services (Singapore) Limited, or for Citicorp Trustee (Singapore) Limited at http://www.citibank.com.sg/global_docs/pdf/PDPA_Circular_ICG_270514.pdf.

"Third Party Service Providers" includes but is not limited to, trustees, registrars, transfer agents, auditors and/or other professional service providers used in the provision of products and services to me/us and I/we hereby further consent to them collecting, receiving, using, disclosing and processing my/our Personal Data in their respective roles and capacities, where applicable.
- I/We hereby consent to your closure my/our accounts with you on the full redemption of units of funds in my/our accounts.
- By signing below, I/we represent and warrant that all personal information in my/our application form, account opening documents and/or otherwise provided by me/us is true and accurate, and that I/we have read and understood all of the above provisions, including the PDPS.

To: The Central Provident Fund Board (For CPF Investment Scheme Special Account (CPFIS-SA) only)

We hereby irrevocably authorise the Board or its appointed agents to have access to and to request for any information regarding my/our account with the Managers for any purpose relating to and in connection with this application; in addition where applicable to:

1. Debit my/our CPF-SA the sum of monies specified by Lion Global Investors or the amount determined by the Board for the purchase/placement of the above fund/s, including any related fees, expenses and charges under the CPFIS-SA.
2. Credit my/our CPF-SA with any income or any proceeds from the liquidation or cancellation of the above fund/s under the CPFIS-SA that are received from Lion Global Investors.
3. Disclose any particulars or information whatsoever relating to or in connection with my/our investment with Lion Global Investors to facilitate any transaction that cannot be settled due to data discrepancies, insufficient funds or any other reasons that the Board deems fit.

I/We understand that the above transactions shall be made, subject to the provisions of the Central Provident Fund Act and the Central Provident Fund (Investment Schemes) Regulations as may be amended from time to time and also to all such terms and conditions as may be imposed by the Board from time to time.

I/We hereby agree to indemnify the Board and shall keep the Board indemnified against all actions, proceedings, liabilities, claims, damages, expenses or legal costs whatsoever arising out of or in connection with the Board accepting and acting upon this authorisation.

Applicant's Signature/Company Stamp/Date

Joint Applicant's Signature/Date

FOR LION GLOBAL INVESTORS USE

Transaction Date	Attended by
Price/Discount	Checked by
Remarks	

Co. Reg. No. : 198601745D

A member of the OCBC Group

General

- Information on each of the funds is contained in the Prospectus for the relevant fund and the relevant Trust Deed. The Trust Deed, Amending and Restating Deeds and Supplemental Deed(s) (if any) of the relevant fund may be purchased from Lion Global Investors Limited (“the Managers”) at S\$25 (including GST) per copy. Any further information or representation, which may be made by any other person, must be regarded as unauthorised and accordingly not relied upon.
- Joint holding is not permitted for applications using CPF monies/SRS monies. For joint accounts, tax vouchers will be in joint names but dividend cheques will be issued in the name of the joint holder whose name appears first in the register. Joint applicants may apply under 1 of 2 types of accounts:
 - Joint-All account**

Both applicants must sign the application form. The Managers and the Trustee will only act on a mandate given by both joint holders. The main applicant must be above 18 years old.

In relation to the above, where the joint applicant (a minor at the time of application) has attained 18 years old, he/she is required to contact the Managers to update his/her signature. The Managers shall not be liable for acting in accordance with the mandate of the original signatories where the joint applicant has failed to provide the said update.
 - Joint-Alternate account**

Both applicants must sign the application form for the initial purchase. Subsequently, the Managers and the Trustee will act on a mandate given by either of the joint holders in writing. Both applicants must be above 18 years old.

Please note that unless otherwise specified in the application form, the Managers and the Trustee shall be entitled to treat the account as being opened on a Joint-Alternate basis.
- The Managers must be notified in writing immediately of any change in personal data provided in this application.
- Processing of the transaction will only be carried out upon receipt of a duly completed application form and all necessary supporting documents.
- These terms and conditions may be subject to changes in accordance with the Trust Deed, Amending and Restating Deeds and/or any Supplemental Deed of the relevant fund.

Purchase with Cash

- Please refer to the Prospectus of the relevant fund for the minimum initial purchase and the minimum subsequent purchase amounts. Application forms received by the Managers are irrevocable by the applicant.
- A purchase will be transacted at the Managers’ prevailing day’s NAV plus any preliminary charge or transaction charge if so applicable, on receipt of the duly completed application form before 3 pm on any dealing day. The Managers will only process duly completed application forms. The Managers shall be entitled in their sole and absolute discretion at any time after receipt of an application form to deem an incomplete application form to be an invalid application.
- Payment by internet banking, telegraphic transfer, crossed cheque, cashier’s order or bankers draft depending on the fund must be made payable in the following manner:

Payment Currency:	Make cheque payable to:	Account Number
SGD	LGI TRUST Acc – UT SUB SGD	141-448944-001
USD	LGI TRUST ACC - UT SUB USD	260-762844-178
EURO	LGI TRUST ACC - UT SUB EURO	260-762844-180
AUD	LGI TRUST ACC - UT SUB AUD	260-762844-179
JPY	LGI TRUST ACC - UT SUB JPY	260-762844-185

All bank charges and expenses, foreign exchange charges and all other charges and expenses incurred in respect of payment by internet banking, telegraphic transfer, crossed cheque, cashier’s order or banker’s draft shall be borne by the applicant.

Terms & Conditions

- Applicants may submit this application form to the Managers either by post, or in person during opening hours to: 65 Chulia Street #18-01 S(049513).
- Applications by an individual must be accompanied by a copy of the applicant’s identification card, passport or such other identification as determined by the Managers.
- The Managers have the right to allot fewer units than the number applied for or to refuse any application without giving any reason.

Purchase with Central Provident Fund (CPF) Monies

- Payment for applications made using this form can be made out of the applicant’s CPF Investment Account.
- For purchase of units with CPF monies, the applicant shall only be entitled to the units after the Managers have received for value such CPF monies equal to the value of the units purchased from the applicant’s CPF Agent Bank. Such purchases shall be deemed to have transacted in accordance with Paragraph 8 above.
- Applicants will receive notification of their holdings through a quarterly statement issued by their respective CPF Agent Banks.
- Where there are insufficient funds in the applicant’s CPF Investment Account, the Managers will deem such applications cancelled.
- The Managers reserve the right to recover from the applicant for any loss incurred by the Manager due to non-availability or insufficiency of funds in the applicant’s CPF Investment Account or other reasons for rejection by CPF or the CPF Agent Bank.

Purchase with Supplementary Retirement Scheme (SRS) Monies

- Payment for applications made using this form can be made out of the applicant’s SRS Account.
- For purchase of units with SRS monies, applicants must have an existing SRS Account with a SRS Operator Bank to purchase units of the relevant fund using SRS monies.
- For purchase of units with SRS monies, the applicant shall only be entitled to the units after the Managers have received for value such SRS monies equal to the value of the units purchased from the applicant’s SRS Operator Bank. Such purchases shall be deemed to have transacted in accordance to Paragraph 8 above.
- Applicants will receive notification of their holdings through a quarterly statement issued by their respective SRS Operator Banks.
- Where there are insufficient funds in the applicant’s SRS Account, the Managers will deem such applications cancelled.
- The Managers reserve the right to recover from the applicant any loss incurred by the Manager due to non-availability or insufficiency of funds in the applicant’s SRS Account or other reasons for rejection by the SRS Operator.

Dividends

- Applicants may elect to have their dividends reinvested in additional units of the fund. For reinvestments of dividends, units will be issued to the applicants at the Managers’ prevailing NAV on the date of distribution, i.e., no initial sales charge will be levied. A reinvestment mandate given by an applicant on the application form will remain effective until 30 days after receipt of written notice from the applicant to withdraw the reinvestment mandate.

Redemption

- In the case of partial redemptions, a minimum holding must be maintained for each fund. Please refer to the Prospectus of the fund for details of the minimum holding for the relevant fund.
- A redemption of units will be transacted at the Managers’ prevailing day’s NAV per unit on receipt of the duly completed application form before 3 pm on any dealing day. The Managers will only process duly completed application forms. The Managers shall be entitled in its sole and absolute discretion at any time after receipt of an application form to deem an

incomplete application form to be an invalid redemption request.

26. Proceeds of the redemption will be paid by cheque or credited to the applicant's account with DBS/OCBC/POSB/UOB Bank within 4 business days for bond and money markets funds, 7 business days for feeder funds and 6 business days for other type of funds upon receipt of this application. Unless specifically directed by both joint holders, proceeds of redemption will be paid by cheque to the joint holder whose name appears first in the Register. Where an applicant of a non-Singapore Dollar denominated fund has requested the Managers to pay his sale or redemption proceeds in Singapore Dollars, the Managers shall convert such proceeds from the base currency of the fund into Singapore Dollars at such rates of exchange as may be determined by the Managers as applicable. All bank charges and expenses, foreign exchange charges and all other charges and expenses incurred in respect of a sale or redemption of units and the conversion of sale or redemption proceeds from a foreign currency to Singapore Dollars shall be borne by the applicant.
27. Where an applicant has paid for units with monies from his CPF Investment Account, the proceeds of redemption of units will be paid to the applicant's CPF Agent Bank normally within the time frames stated in Paragraph 26 above with receipt of a duly completed application form. All bank charges and any expenses, foreign exchange charges and all other charges and expenses incurred in respect of sale or redemption of units shall be borne by the applicant. Where an applicant has paid for units using his CPF-SA, the proceeds of redemption of units will be credited to the applicant's CPF- SA.
28. Where an applicant has paid for units with monies from his SRS Account, a crossed cheque made payable to the applicant's SRS Operator Bank representing the proceeds of realisation will normally be dispatched by ordinary post within the time frames stated in Paragraph 26 above from the date of receipt by the Managers of the duly completed application form. All bank charges and expenses, foreign exchange charges and all other charges and expenses incurred in respect of sale or redemption of units shall be borne by the applicant.

Transfer of Holdings

29. No transfer is permitted in respect of units purchased by an applicant with monies from his CPF Account or SRS Account (as the case may be) unless permitted by the relevant authority.
30. Applicants who transfer all or any of their units to persons other than the Managers are required to complete a separate transfer form, a copy of which is available from the Managers.
31. Charges may be imposed by the Managers each time a transfer is made and such charges, where applicable, will be borne by the applicants.

Tax Residence Status

32. Applicants should note that under the Singapore Income Tax Act, a "Singapore tax resident", in relation to an individual, is a person who in the year preceding the year of assessment, resides in Singapore except for such temporary absences therefrom as may be reasonable and not inconsistent with a claim by such person to be resident in Singapore, and includes a person who is physically present or exercises an employment (other than as a director of a company) in Singapore for 183 days or more during the year preceding the year of assessment.
33. Applicants should also note that "foreign investor" has been defined under the Income Tax (Income from Funds Managed for Foreign Investors) Regulations 2003, in relation to an individual, as an individual who is neither a citizen of Singapore nor a resident in Singapore and who is the beneficial owner of the funds managed by any fund manager in Singapore.
34. Applicants who have any doubt as to whether they are deemed as a Singapore tax resident or a "foreign investor" are strongly urged to consult their professional tax advisors.
35. Units in the fund may not be sold to, or held for the account or benefit of U.S. Persons or U.S. Holders.
36. Applicants must inform the Managers immediately in the event of any change in their tax residence status.

Fax Authority/Indemnity

37. By giving this fax authorisation, the applicant authorises the Managers to act upon instructions received by fax. This fax authority remains in force until notice in writing of its termination is received by the Managers and shall apply to all dealings and transactions between the Managers and the applicant in relation to all funds invested by the applicant. The Managers are entitled in their absolute discretion to refuse to comply with any fax instruction which is in their opinion unclear or ambiguous. The applicant undertakes to keep the Managers and their respective directors, officers, employees and agents from time to time indemnified against all claims, losses damages, charges, costs and for expenses suffered or incurred by any of them arising out of anything done or omitted pursuant to any instructions given by fax. The applicant also agrees to send the original application form to the Managers. For redemption forms submitted by fax, the Managers will only pay out the redemption proceeds upon receipt of the original redemption form. The fax authority does not apply to notifications of change of name, death or transfers and the use of powers of attorney where original documentation must be sent to the Managers.