



## **CLIENT APPLICATION FORM**

**Individual/Joint Account**

**UOB BULLION AND FUTURES LIMITED**

# UOB BULLION AND FUTURES LIMITED

(Company Registration Number: 197801465G)

## Application

### INDIVIDUAL / JOINT ACCOUNT

Particulars of Applicant(s)

ACCOUNT NO: \_\_\_\_\_

(1<sup>st</sup> applicant if Joint Account)

SINGLE / JOINT ACCOUNT

Name as per NRIC /Passport (*Mr / Mrs / Mdm / Miss / Dr)		Marital Status	
		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others	
NRIC No./Passport No.		Country of Birth _____	
1. _____			
2. _____ (Dual Nationality)			
Date of Birth (DD/MM/YY) /Age:		Nationality:	
(Must be at least 21 years old)		1. _____	
		2. _____ (Dual Nationality)	
Residential Status			
<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident			
PR Status: 1. _____		PR ID No: 1. _____	
PR Status: 2. _____		PR ID No: 2. _____	
(if applicable)			
Home Telephone No.	Hand phone No.	Office Telephone No.	Fax No.
Email (general correspondence):			
Home Address			
Mailing Address <input type="checkbox"/> Same as Home Address <input type="checkbox"/> See below			

\* Please circle the appropriate

UOBBF – Individual Application Form

2 July 2014

**2<sup>nd</sup> Applicant (Applicable for Joint Account)**

Name as per NRIC / Passport (*Mr / Mrs / Mdm / Miss / Dr)		Marital Status	
		[ ] Single [ ] Married [ ] Others	
NRIC No./Passport No.		Country of Birth _____	
1. _____			
2. _____ (Dual Nationality)			
Date of Birth (DD/MM/YY) /Age:		Nationality:	
(Must be at least 21 years old)		1. _____	
		2. _____ (Dual Nationality)	
Residential Status			
[ ] Resident [ ] Non Resident			
PR Status: 1. _____		PR ID No: 1. _____	
PR Status: 2. _____		PR ID No: 2. _____	
(if applicable)			
Home Telephone No.	Hand phone No.	Office Telephone No.	Fax No.
Email (general correspondence):			
Home Address			

**For account opened in the name of individuals (whether single or joint account)**

If the Mailing Address is different from your Residential Address, please state the reason below and provide supporting documentation evidencing the connection between you and the requested non-residential mailing address. If you are unable to provide the required documentation, please provide a valid reason.

Reason if the Mailing Address is different from your Residential Address:

\_\_\_\_\_

Reason for not providing required documentation (if applicable):

\_\_\_\_\_ \*

\*I/We acknowledge and agree that UOB Bullion and Futures Limited reserves the right not to process my/our request if the reasons provided are deemed invalid and / or reasonably believed to be for illegal purposes.

\* Please circle the appropriate

**UOBBF – Individual Application Form**

2 July 2014

### Agreement and Declaration

The Applicant hereby accepts, and agrees to be bound by, the terms and conditions set forth herein and in the Client Agreement of UOB Bullion and Futures Limited (“**UOBBF**”).

Pursuant to the Personal Data Protection Act 2012 of Singapore (“the **PDPA**”), the Applicant acknowledges and understands that UOBBF is required, amongst others, to obtain the consent of all individuals for the collection, use and/or disclosure of such individuals’ personal data (as defined under the PDPA) and, in this connection, the Applicant hereby confirms that it consents to the collection, use, disclosure and/or processing of the Applicant’s personal data for one or more of the Purposes, Research Purpose and/or Marketing Purpose as stated under Clause 1.37 (*Disclosure of Information*) of the Client Agreement of UOBBF and fully accepts, and agrees to be bound by, Clause 1.37 (*Disclosure of Information*) of the Client Agreement of UOBBF, including, but not limited to ensuring that consent for all other relevant individuals has been obtained for the collection, use, disclosure and/or processing of their personal data for one or more of the Purposes, Research Purpose and/or Marketing Purpose as stated under Clause 1.37 (*Disclosure of Information*) of the Client Agreement of UOBBF.

The Applicant hereby acknowledges and confirms that this application (the “Application”) shall be subject to the approval of, and acceptance by, UOBBF of the same in its sole and absolute discretion and that UOBBF shall be entitled to reject this Application in its sole and absolute discretion without having to give any reasons for such rejection.

Where this Application is sent from a jurisdiction other than Singapore, such Application will only be regarded as an Application from the Applicant on the terms above when actually received and reviewed by UOBBF in Singapore and on the basis that UOBBF’s acceptance of the Applicant’s Application is to be and shall be deemed effective forthwith on acceptance of the Applicant’s Application by UOBBF in Singapore and the corresponding opening of an Account for the Applicant in Singapore, and not only when such acceptance and opening of the Applicant’s Account are communicated to the Applicant.

### **EXECUTION BY INDIVIDUALS:**

SIGNED: .....

SIGNED: .....

NAME: .....

NAME: .....

NRIC/Passport No.: .....

NRIC/Passport No: .....

DATE: .....(DD/MM/YY)

DATE: .....(DD/MM/YY)

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED AND TO BE KEPT  
BY THE HOLDER OF A CAPITAL MARKETS SERVICES LICENCE TO TRADE IN  
FUTURES CONTRACTS OR LEVERAGED FOREIGN EXCHANGE CONTRACTS  
UNDER THE SECURITIES AND FUTURES ACT (CAP. 289) OF SINGAPORE**

(The references to "you" and "Customer" below include references to the Applicant.)

**FORM 13**

**SECURITIES AND FUTURES ACT (Cap. 289)**

**SECURITIES AND FUTURES (LICENSING AND CONDUCT OF BUSINESS) REGULATIONS (Rg 10)**

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED UNDER REGULATION 47E(1) AND TO BE  
KEPT UNDER REGULATION 39(2)(c) BY THE HOLDER OF A CAPITAL MARKETS SERVICES LICENCE TO  
TRADE IN FUTURES CONTRACTS OR LEVERAGED FOREIGN EXCHANGE CONTRACTS**

1. This statement is provided to you in accordance with regulation 47E(1) of the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg 10).
2. This statement does not disclose all the risks and other significant aspects of trading in futures, options and leveraged foreign exchange. In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in futures, options and leveraged foreign exchange may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in the light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

**(a) Futures and Leveraged Foreign Exchange Trading**

**(i) *Effect of 'Leverage' or 'Gearing'***

Transactions in futures and leveraged foreign exchange carry a high degree of risk. The amount of initial margin is small relative to the value of the futures contract or leveraged foreign exchange transaction so that the transaction is highly 'leveraged' or 'geared'. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this may work against you as well as for you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice in order to maintain your position. If you fail to comply with a request for additional funds within the specified time, your position may be liquidated at a loss and you will be liable for any resulting deficit in your account.

**(ii) *Risk-Reducing Orders or Strategies***

The placing of certain orders (e.g. 'stop-loss' orders, where permitted under local law, or 'stop-limit' orders) which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. At times, it is also difficult or impossible to liquidate a position without incurring substantial losses. Strategies using combinations of positions, such as 'spread' and 'straddle' positions may be as risky as taking simple 'long' or 'short' positions.

**(b) Options**

**(i) *Variable Degree of Risk***

Transactions in options carry a high degree of risk. Purchasers and sellers of options should familiarise themselves with the type of options (i.e. put or call) which they contemplate trading and the associated risks. You should calculate the extent to which the value of the options would have to increase for your position to become profitable, taking into account the premium paid and all transaction costs. The purchaser of options may offset its position by trading in the market or exercise the options or allow the options to expire. The exercise of an option results either in a cash settlement or in the purchaser acquiring or delivering the underlying interest. If the option is on a futures contract or leveraged foreign

exchange transaction, the purchaser will have to acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on Futures and Leveraged Foreign Exchange Trading above). If the purchased options expire worthless, you will suffer a total loss of your investment which will consist of the option premium paid plus transaction costs. If you are contemplating purchasing deep-out-of-the-money options, you should be aware that, ordinarily, the chance of such options becoming profitable is remote.

Selling ('writing' or 'granting') an option generally entails considerably greater risk than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of the amount of premium received. The seller will be liable to deposit additional margin to maintain the position if the market moves unfavourably. The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obligated to either settle the option in cash or to acquire or deliver the underlying interest. If the option is on a futures contract or a leveraged foreign exchange transaction, the seller will acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on Futures and Leveraged Foreign Exchange Trading above). If the option is 'covered' by the seller holding a corresponding position in the underlying futures contract, leveraged foreign exchange transaction or another option, the risk may be reduced. If the option is not covered, the risk of loss can be unlimited.

Certain exchanges in some jurisdictions permit deferred payment of the option premium, limiting the liability of the purchaser to margin payments not exceeding the amount of the premium. The purchaser is still subject to the risk of losing the premium and transaction costs. When the option is exercised or expires, the purchaser is responsible for any unpaid premium outstanding at that time.

**(c) Additional Risks Common to Futures, Options and Leveraged Foreign Exchange Trading**

**(i) *Terms and Conditions of Contracts***

You should ask the corporation with which you conduct your transactions for the terms and conditions of the specific futures contract, option or leveraged foreign exchange transaction which you are trading and the associated obligations (e.g. the circumstances under which you may become obligated to make or take delivery of the underlying interest of a futures contract or a leveraged foreign exchange transaction and, in respect of options, expiration dates and restrictions on the time for exercise). Under certain circumstances, the specifications of outstanding contracts (including the exercise price of an option) may be modified by the exchange or clearing house to reflect changes in the underlying interest.

**(ii) *Suspension or Restriction of Trading and Pricing Relationships***

Market conditions (e.g. illiquidity) or the operation of the rules of certain markets (e.g. the suspension of trading in any contract or contract month because of price limits or 'circuit breakers') may increase the risk of loss by making it difficult or impossible to effect transactions or liquidate/offset positions. If you have sold options, this may increase the risk of loss.

Further, normal pricing relationships between the underlying interest and the futures contract, and the underlying interest and the option may not exist. This can occur when, e.g., the futures contract underlying the option is subject to price limits while the option is not. The absence of an underlying reference price may make it difficult to judge 'fair' value.

**(iii) *Deposited Cash and Property***

You should familiarise yourself with the protection accorded to any money or other property which you deposit for domestic and foreign transactions, particularly in a firm's insolvency or bankruptcy. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property which had been specifically identifiable as your own will be protected in the same manner as cash for purposes of distribution in the event of a shortfall.

**(d) Commission and Other Charges**

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

**(e) Transactions in Other Jurisdictions**

Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subject to a rule which may offer different or diminished investor protection. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you conduct your transactions for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.

**(f) Currency Risks**

The profit or loss in transactions in foreign currency-denominated futures and options contracts (whether they are traded in your own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

**(g) Trading Facilities**

Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the one or more parties, namely the system provider, the market, the clearing house or member firms. Such limits may vary. You should ask the firm with which you conduct your transactions for details in this respect.

**(h) Electronic Trading**

Trading on an electronic trading system may differ not only from trading in an open-outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or not executed at all.

**(i) Off-Exchange Transactions**

In some jurisdictions, firms are permitted to effect off-exchange transactions. The firm with which you conduct your transactions may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarise yourself with the applicable rules and attendant risks.

*Note:*

"Margin" means an amount of money, securities, property or other collateral, representing a part of the value of the contract or agreement to be entered into, which is deposited by the buyer or the seller of a futures contract or in a leveraged foreign exchange transaction to ensure performance of the terms of the futures contract or leveraged foreign exchange transaction.

## ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK DISCLOSURE STATEMENT

This acknowledges that I/we have received a copy of the RISK DISCLOSURE STATEMENT and understand its contents.

Name of Applicant(s) : \_\_\_\_\_

Signature of Authorised Signatory(ies) : \_\_\_\_\_

Name of Authorised Signatory(ies) : \_\_\_\_\_

\*Signature of witness : \_\_\_\_\_

\*Name of witness : \_\_\_\_\_

\*Relationship of witness to Applicant(s) : \_\_\_\_\_

Date : \_\_\_\_\_ (DD/MM/YY)

\*Friend/ Relative/ UOB Officer/ UOBFF Officer/ Notary Public

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED BY A COMMODITY  
BROKER OR SPOT COMMODITY BROKER UNDER THE CTA**

(The references to "you" and "Customer" below include references to the Applicant.)

**FORM 3**

**COMMODITY TRADING ACT (CHAPTER 48A)**

**COMMODITY TRADING REGULATIONS**

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED BY A COMMODITY BROKER OR SPOT  
COMMODITY BROKER**

1. This statement is provided to you in accordance with section 32 (1) of the Commodity Trading Act.
2. The intention of this statement is to inform you that the risk of loss in trading in commodity contracts and in spot commodity contracts can be substantial. You should therefore carefully consider whether such trading is suitable for you in light of your financial condition.
3. In considering whether to trade, you should be aware of the following:
  - (a) **Margin:** You may sustain a total loss of the initial margin and any additional margins that you deposit to establish a position or maintain positions in the commodity market or spot commodity market. If the market moves against your positions, you may be called upon to deposit a substantial amount of additional margins, on short notice, in order to maintain your positions. If you do not provide the required margins within the prescribed time, your positions may be liquidated at a loss, and you will be liable for any resulting deficit in your account.
  - (b) **Liquidation of position:** Under certain market conditions, you may find it difficult or impossible to liquidate a position.
  - (c) **Contingent orders:** Placing contingent orders, such as "stop-loss" or "stop-limit" order, will not necessarily limit your losses to the intended amounts, since market conditions may make it impossible to execute such orders.
  - (d) **"Spread" position:** A "spread" position may not be less risky than a simple "long" or "short" position.
  - (e) **Leverage:** The high degree of leverage that is often obtainable, trading in commodity contracts and spot commodity trading because of the small margin requirements can work against you as well as for you. The use of leverage can lead to large losses as well as gains.
  - (f) **Foreign markets and off-futures exchange transactions:** Funds placed with a commodity broker or spot commodity broker for the purpose of participating in foreign markets, such as New York Mercantile Exchange or Chicago Board of Trade transactions, may not enjoy the same level of protection as funds placed in commodity markets located in Singapore.
4. This brief statement cannot disclose all the risks and other significant aspects of the commodity market. You should therefore carefully study trading in commodity contracts and spot commodity trading before you trade.

### ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK DISCLOSURE STATEMENT

This acknowledges that I/we have received a copy of the RISK DISCLOSURE STATEMENT and understand its contents.

Name of Applicant(s) : \_\_\_\_\_

Signature of Authorised Signatory(ies) : \_\_\_\_\_

Name of Authorised Signatory(ies) : \_\_\_\_\_

\*Signature of witness : \_\_\_\_\_

\*Name of witness : \_\_\_\_\_

\*Relationship of witness to Applicant(s) : \_\_\_\_\_

Date : \_\_\_\_\_(DD/MM/YY)

\*Friend/ Relative/ UOB Officer/ UOB BF Officer/ Notary Public

## RISK WARNING STATEMENT FOR OVERSEAS-LISTED INVESTMENT PRODUCTS

### OVERSEAS-LISTED INVESTMENT PRODUCTS

#### RISK WARNING

An overseas-listed investment product\* is subject to the laws and regulations of the jurisdiction it is listed in. Before you trade in an overseas-listed investment product or authorise someone else to trade for you, you should be aware of:

- The level of investor protection and safeguards that you are afforded in the relevant foreign jurisdiction as the overseas-listed investment product would operate under a different regulatory regime.
- The differences between the legal systems in the foreign jurisdiction and Singapore that may affect your ability to recover your funds.
- The tax implications, currency risks, and additional transaction costs that you may have to incur.
- The counterparty and correspondent broker risks that you are exposed to.
- The political, economic and social developments that influence the overseas markets you are investing in.

These and other risks may affect the value of your investment. You should not invest in the product if you do not understand or are not comfortable with such risks.

*\*An "overseas-listed investment product" in this statement refers to a capital markets product that is listed for quotation or quoted only on overseas securities exchange(s) or overseas futures exchange(s) (collectively referred to as "overseas exchanges").*

1. This statement is provided to you in accordance with paragraph 29D of the Notice on the Sale of Investment Products [SFA04-N12].
2. This statement does not disclose all the risks and other significant aspects of trading in an overseas-listed investment product. You should undertake such transactions only if you understand and are comfortable with the extent of your exposure to the risks.
3. You should carefully consider whether such trading is suitable for you in light of your experience, objectives, risk appetite, financial resources and other relevant circumstances. In considering whether to trade or to authorise someone else to trade for you, you should be aware of the following:

#### Differences in Regulatory Regimes

- (a) Overseas markets may be subject to different regulations, and may operate differently from approved exchanges in Singapore. For example, there may be different rules providing for the safekeeping of securities and monies held by custodian banks or depositories. This may affect the level of safeguards in place to ensure proper segregation and safekeeping of your investment products or monies held overseas. There is also the risk of your investment products or monies not being protected if the custodian has credit problems or fails. Overseas markets may also have different periods for clearing and settling transactions. These may affect the information available to you regarding transaction prices and the time you have to settle your trade on such overseas markets.
- (b) Overseas markets may be subject to rules which may offer different investor protection as compared to Singapore. Before you start to trade, you should be fully aware of the types of redress available to you in Singapore and other relevant jurisdictions, if any.

- (c) Overseas-listed investment products may not be subject to the same disclosure standards that apply to investment products listed for quotation or quoted on an approved exchange in Singapore. Where disclosure is made, differences in accounting, auditing and financial reporting standards may also affect the quality and comparability of information provided. It may also be more difficult to locate up-to-date information, and the information published may only be available in a foreign language.

#### Differences in legal systems

- (a) In some countries, legal concepts which are practiced in mature legal systems may not be in place or may have yet to be tested in courts. This would make it more difficult to predict with a degree of certainty the outcome of judicial proceedings or even the quantum of damages which may be awarded following a successful claim.
- (b) The Monetary Authority of Singapore will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions will be effected.
- (c) The laws of some jurisdictions may prohibit or restrict the repatriation of funds from such jurisdictions including capital, divestment proceeds, profits, dividends and interest arising from investment in such countries. Therefore, there is no guarantee that the funds you have invested and the funds arising from your investment will be capable of being remitted.
- (d) Some jurisdictions may also restrict the amount or type of investment products that foreign investors may trade. This can affect the liquidity and prices of the overseas-listed investment products that you invest in.

#### Different costs involved

- (a) There may be tax implications of investing in an overseas-listed investment product. For example, sale proceeds or the receipt of any dividends and other income may be subject to tax levies, duties or charges in the foreign country, in Singapore, or in both countries.
- (b) Your investment return on foreign currency-denominated investment products will be affected by exchange rate fluctuations where there is a need to convert from the currency of denomination of the investment products to another currency, or may be affected by exchange controls.
- (c) You may have to pay additional costs such as fees and broker's commissions for transactions in overseas exchanges. In some jurisdictions, you may also have to pay a premium to trade certain listed investment products. Therefore, before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

#### Counterparty and correspondent broker risks

- (a) Transactions on overseas exchanges or overseas markets are generally effected by your Singapore broker through the use of foreign brokers who have trading and/or clearing rights on those exchanges. All transactions that are executed upon your instructions with such counterparties and correspondent brokers are dependent on their respective due performance of their obligations. The insolvency or default of such counterparties and correspondent brokers may lead to positions being liquidated or closed out without your consent and/or may result in difficulties in recovering your monies and assets held overseas.

#### Political, Economic and Social Developments

- (a) Overseas markets are influenced by the political, economic and social developments in the foreign jurisdiction, which may be uncertain and may increase the risk of investing in overseas-listed investment products.

**(1<sup>st</sup> Applicant if Joint Account)**

**ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT**

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of customer : \_\_\_\_\_  
Name of customer : \_\_\_\_\_  
Date : \_\_\_\_\_ (DD/MM/YY)

**2<sup>nd</sup> Applicant (Applicable for Joint Account)**

**ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT**

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of customer : \_\_\_\_\_  
Name of customer : \_\_\_\_\_  
Date : \_\_\_\_\_ (DD/MM/YY)

**Mandatee (Applicable for Account with Mandatee)**

**ACKNOWLEDGEMENT OF THIS RISK WARNING STATEMENT**

I acknowledge that I have received a copy of the Risk Warning Statement and understand its contents.

Signature of Mandatee : \_\_\_\_\_  
Name of Mandatee : \_\_\_\_\_  
Date : \_\_\_\_\_ (DD/MM/YY)

**(1<sup>st</sup> Applicant if Joint Account)**

Declaration of Investor Classification Form		
To: <b>UOB Bullion and Futures Limited ("UOBBF")</b> <b>Attention: Client Admin Unit</b>		
<p>I, the undersigned, hereby declare and confirm that I qualify as an <b>*accredited investor/ expert investor / not applicable (NA)</b></p> <p>Note: The terms "accredited investor" and "expert investor" are as defined in Section 4A of the Securities and Futures Act (Cap 289) of Singapore (reproduced below)</p> <p>I undertake to inform UOBBF immediately if I cease to qualify as an <b>accredited investor / an expert investor</b> at any time.</p> <p><b>* circle whichever is applicable and please attach documentary proof in support of your investor classification as declared above.</b></p>		
<p><b>(A) If you have declared yourself as an "Accredited Investor", please provide anyone of the following documents as supporting:</b></p> <p>i) Latest Income Tax Assessment from IRAS; or</p> <p>ii) Latest bank statements; or</p> <p>iii) Letter from employer certifying employment and income in the preceding 12 months; or</p> <p>iv) Letter from lawyer certifying net assets (letter must not be more than 6 months old from date of declaration).</p>		
<p><b>(B) If you have declared yourself as an "Expert Investor", please circle one or more of the following, whichever is applicable:</b></p> <p>i) I am currently being employed as a trader with another company and I am now opening a personal trading account with UOBBF.</p> <p>ii) I am currently holding an SGX trading membership.</p> <p>iii) I have at least 1 year trading experience in capital market products on a full time basis and I am currently trading capital market products full time as my livelihood.</p>		
I confirm that all the information provided herein is true and accurate to the best of my knowledge as at the latest date set out below.		
Name of Applicant:		
NRIC/Passport No:		
Signature of Applicant:	Date:	(DD/MM/YY)

Note:

1. For joint account holders, each account holder should complete a separate declaration form.
2. Each mandatee appointed by you should complete a separate declaration form, if applicable.

**2<sup>nd</sup> Applicant (applicable for Joint Account)**

Declaration of Investor Classification Form		
To: <b>UOB Bullion and Futures Limited ("UOB BF")</b> <b>Attention: Client Admin Unit</b>		
I, the undersigned, hereby declare and confirm that I qualify as an <b>*accredited investor/ expert Investor / not applicable (NA)</b>		
Note: The terms "accredited investor" and "expert investor" are as defined in Section 4A of the Securities and Futures Act (Cap 289) of Singapore (reproduced below)		
I undertake to inform UOB BF immediately if I cease to qualify as an <b>accredited investor / an expert investor</b> at any time.		
<b>* circle whichever is applicable and please attach documentary proof in support of your investor classification as declared above.</b>		
<b>(A) If you have declared yourself as an "Accredited Investor", please provide anyone of the following documents as supporting:</b>		
i) Latest Income Tax Assessment from IRAS; or		
ii) Latest bank statements; or		
iii) Letter from employer certifying employment and income in the preceding 12 months; or		
iv) Letter from lawyer certifying net assets (letter must not be more than 6 months old from date of declaration).		
<b>(B) If you have declared yourself as an "Expert Investor", please circle one or more of the following, whichever is applicable:</b>		
i) I am currently being employed as a trader with another company and I am now opening a personal trading account with UOB BF.		
ii) I am currently holding an SGX trading membership.		
iii) I have at least 1 year trading experience in capital market products on a full time basis and I am currently trading capital market products full time as my livelihood.		
I confirm that all the information provided herein is true and accurate to the best of my knowledge as at the latest date set out below.		
Name of Applicant:		
NRIC/Passport No:		
Signature of Applicant:		Date: (DD/MM/YY)

**Note:**

1. For joint account holders, each account holder should complete a separate declaration form.
2. Each mandatee appointed by you should complete a separate declaration form, if applicable.

**Mandatee (applicable for Account with Mandatee)**

Declaration of Investor Classification Form		
To: <b>UOB Bullion and Futures Limited ("UOBBF")</b> <b>Attention: Client Admin Unit</b>		
I, the undersigned, hereby declare and confirm that I qualify as an <b>*accredited investor/ expert investor / not applicable (NA)</b>		
Note: The terms "accredited investor" and "expert investor" are as defined in Section 4A of the Securities and Futures Act (Cap 289) of Singapore (reproduced below)		
I undertake to inform UOBBF immediately if I cease to qualify as an <b>accredited investor / an expert investor</b> at any time.		
<b>* circle whichever is applicable and please attach documentary proof in support of your investor classification as declared above.</b>		
<b>(A) If you have declared yourself as an "Accredited Investor", please provide anyone of the following documents as supporting:</b>		
i) Latest Income Tax Assessment from IRAS; or		
ii) Latest bank statements; or		
iii) Letter from employer certifying employment and income in the preceding 12 months; or		
iv) Letter from lawyer certifying net assets (letter must not be more than 6 months old from date of declaration).		
<b>(B) If you have declared yourself as an "Expert Investor", please circle one or more of the following, whichever is applicable:</b>		
i) I am currently being employed as a trader with another company and I am now opening a personal trading account with UOBBF.		
ii) I am currently holding an SGX trading membership.		
iii) I have at least 1 year trading experience in capital market products on a full time basis and I am currently trading capital market products full time as my livelihood.		
I confirm that all the information provided herein is true and accurate to the best of my knowledge as at the latest date set out below.		
Name of Mandatee:		
NRIC/Pasport No:		
Signature of Mandatee:	Date:	(DD/MM/YY)

**Note:**

1. For joint account holders, each account holder should complete a separate declaration form.
2. Each mandatee appointed by you should complete a separate declaration form, if applicable.

## Definitions

The term **accredited investor** shall have the meaning prescribed under section 4A(1)(a) of the SFA as set below:

- (i) an individual:
  - (A) whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount; or
  - (B) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount;
- (ii) a corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe, in place of the first amount, as determined by:
  - (A) the most recent audited balance-sheet of the corporation; or
  - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (iii) the trustee of such trust as the MAS may prescribe, when acting in that capacity;
- (iv) the trustee of a trust of which all property and rights of any kind whatsoever held on trust for the beneficiaries of the trust exceed S\$10 million in value (or its equivalent in a foreign currency);
- (v) an entity (other than a corporation) with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency);
- (vi) a partnership (other than a limited liability partnership within the meaning of the Limited Liability Partnerships Act 2005 (Act 5 of 2005)) in which each partner is an accredited investor; or
- (vii) such other person as the MAS may prescribe.

The term **expert investor** shall have the meaning prescribed under section 4A(1)(b) of the SFA as set below:

- (i) a person whose business involves the acquisition and disposal, or the holding, of capital markets products, whether as principal or agent;
- (ii) the trustee of such trust as the MAS may prescribe, when acting in that capacity; or
- (iii) such other person as the MAS may prescribe.

**REGULATORY NOTIFICATION**  
**Exemptions under the Financial Advisers Act (Cap. 110) of Singapore**

---

Dear Applicant,

As required under the Financial Advisers (Amendment) Regulations 2005, we wish to inform you that UOB Bullion and Futures Limited ("UOB BF") is exempted from complying with certain business conduct provisions contained in the Financial Advisers Act when providing financial advisory services to accredited, expert and overseas investors. In this context we notify you that effective immediately we have classified you as

**an accredited / expert / overseas investors/ not applicable (NA)\*.** We will continue to classify you as an accredited / expert / overseas investors/ not applicable (NA)\* until such a time as you inform us of a change in your status or it becomes clear to us that you no longer qualify for such a classification. Please contact your respective trading representative if there are any changes to the above.

**\*Please delete accordingly**

Yours Sincerely,  
UOB Bullion and Futures Limited

---

**FINANCIAL ADVISERS ACT (CAP. 110) OF SINGAPORE ("FAA") AND FINANCIAL ADVISERS REGULATIONS ("FAR") EXEMPTIONS DISCLOSURE**

These exemptions will only affect persons who are, or who we classify as, accredited investors, expert investors and overseas investors under the FAA and FAR.

The FAR exempts financial advisers or exempt financial advisers from complying strictly with certain sections of the FAA and their attendant notices, guidelines, practice notes, circulars or other publications when dealing with an accredited investor, expert investor or overseas investor. Please refer to the table below for a summary of the sections and applicable exemptions for each class of investor.

The term "**accredited investor**" means:

- (i) an individual:
  - (A) whose net personal assets exceed in value S\$2 million (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount; or
  - (B) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount;
- (ii) a corporation with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe, in place of the first amount, as determined by:
  - (A) the most recent audited balance-sheet of the corporation; or
  - (B) where the corporation is not required to prepare audited accounts regularly, a balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which date shall be within the preceding 12 months;
- (iii) the trustee of such trust as the MAS may prescribe, when acting in that capacity;
- (iv) the trustee of a trust of which all property and rights of any kind whatsoever held on trust for the beneficiaries of the trust exceed S\$10 million in value (or its equivalent in a foreign currency);
- (v) an entity (other than a corporation) with net assets exceeding S\$10 million in value (or its equivalent in a foreign currency);

**UOB BF – Individual Application Form**

2 July 2014

- (vi) a partnership (other than a limited liability partnership within the meaning of the Limited Liability Partnerships Act 2005 (Act 5 of 2005)) in which each partner is an accredited investor; or
- (iv) such other person as the MAS may prescribe.

The term "**expert investor**" means:

- (i) a person whose business involves the acquisition and disposal, or the holding, of capital markets products, whether as principal or agent;
- (ii) the trustee of such trust as the MAS may prescribe, when acting in that capacity; or
- (iii) such other person as the MAS may prescribe.

The term "**overseas investor**" means any person outside Singapore who is:

- (i) an individual and:
  - (A) not a citizen of Singapore;
  - (B) not a permanent resident of Singapore; and
  - (C) not wholly or partly dependent on a citizen or permanent resident of Singapore; or
- (ii) in any other case, a person with no commercial or physical presence in Singapore.

Sections in the Financial Advisers Act	When dealing with an accredited investor	When dealing with an expert investor	When dealing with an overseas investor
<b>Section 25</b> Obligation to disclose product information to clients	Exempted	Exempted	Exempted
<b>Section 26</b> False or misleading statements, etc., by licensed financial advisers	-	-	Exempted
<b>Section 27</b> Recommendations by licensed financial advisers	Exempted	Exempted	Exempted
<b>Section 28</b> Receipt of client's money or property	-	-	Exempted
<b>Section 29</b> Obligation to furnish information to the MAS	-	-	Exempted
<b>Section 32</b> Insurance broking premium accounts	-	-	Exempted
<b>Section 34</b> Representations by licensed financial advisers in relation to a proposed contract of insurance	-	-	Exempted
<b>Section 36</b> FA to disclose certain interests in securities	Exempted	Exempted	Exempted

We acknowledge that we have been notified by UOBFF of the foregoing exemptions pursuant to this form.

.....  
 Authorised Signatory/ies  
 Name of Applicant:

Date: (DD/MM/YY)

.....  
 Authorised Signatory/ies  
 Name of Applicant:

Date: (DD/MM/YY)

**UOBFF – Individual Application Form**

2 July 2014

# UOB BULLION AND FUTURES LIMITED

**(1<sup>st</sup> Applicant if Joint Account)**

## **Customer Account Review (“CAR”) and Customer Knowledge Assessment (“CKA”) Declaration Form**

To transact in a Specified Investment Product (“SIP”), you need to have the relevant educational qualification, work or investment experience. Please check (✓) as appropriate in each section below. For the definition of SIP, please refer to Annex 1. **Any inaccurate or incomplete information provided may affect the outcome of the CAR &/or CKA.**

### **Section 1: Educational Qualification (diploma or a higher qualification in the following)**

- |  |  |                                   |                                    |
|--|--|-----------------------------------|------------------------------------|
| <input type="checkbox"/> Accountancy   | <input type="checkbox"/> Actuarial science     | <input type="checkbox"/> Commerce | <input type="checkbox"/> Economics |
| <input type="checkbox"/> Capital markets   | <input type="checkbox"/> Computational finance | <input type="checkbox"/> Finance  | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Financial planning  | <input type="checkbox"/> Financial engineering |                                   |                                    |
| <input type="checkbox"/> Business / business administration / business management / business studies   |  |                                   |                                    |
| <input type="checkbox"/> Professional finance-related qualification e.g.: Chartered Financial Analysts by CFA Institute, ACCA etc. Please indicate which: _____          |  |                                   |                                    |
| <input type="checkbox"/> Learning module from the Singapore Exchange (SGX) (please provide documentation) (Note: If this box is ticked, please complete Section 4 also.) |  |                                   |                                    |
| <input type="checkbox"/> Learning module from the Association of Banks in Singapore (ABS) (please provide documentation)   |  |                                   |                                    |

### **Section 2: Work Experience – minimum 3 consecutive years of working experience in the following in the past 10 years:**

- ☐ the development of, structuring of, management of, sale of, trading of, research on or analysis of investment products, or the provision of training in investment products
- |  |  |                                   |
|--|--|-----------------------------------|
| <input type="checkbox"/> Accountancy               | <input type="checkbox"/> Actuarial science | <input type="checkbox"/> Treasury |
| <input type="checkbox"/> Financial risk management |  |                                   |

### **Section 3: Investment Experience**

A) At least 6 transactions in listed SIP in the preceding 3 years:

- ☐ Yes ☐ No

If ‘Yes’ please specify the types of listed SIP traded:

---

B) At least 6 transactions in unlisted SIP in the preceding 3 years:

- ☐ Yes ☐ No

If ‘Yes’ please specify the types of unlisted SIP traded:

#### Section 4: Customer Acknowledgement

(Note: You only need to complete this section if you tick the box "Learning module from the Singapore Exchange (SGX) (please provide documentation)" under Section 1)

Pursuant to paragraph 5 of the Practice Note on the Sale of Investment Products (SFA PN-01) issued on 19 December 2011 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the SGX Online Education on Specified Investment Products ("SGX Learning Module").

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the SGX Learning Module taken by me, if any, is/are as follows:

[ ] [please insert all the previous scores, if not applicable, state N/A].

- (2) I have on [ ] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

I declare that the information given above is true in every respect.

\_\_\_\_\_  
Applicant's Signature

Name of Applicant:

NRIC/Passport No:

\_\_\_\_\_  
Date (DD/MM/YY)

Note:

- 1) For joint account holders, each account holder should complete a separate declaration form.
- 2) Each mandatee appointed by you should complete a separate declaration form, if applicable.
- 3) Please note that any inaccurate or incomplete information provided by the customer may affect the outcome of the Customer Knowledge Assessment and/or the Customer Account Review.

#### FOR OFFICE USE ONLY

CAR: ☐ Qualified ☐ Not Qualified ☐ Deemed Qualified

CKA: ☐ Qualified ☐ Not Qualified ☐ Deemed Qualified

Preparer: \_\_\_\_\_  
(Name/ Signature/ Date)

Checker: \_\_\_\_\_  
(Name/ Signature / Date)

# UOB BULLION AND FUTURES LIMITED

## 2<sup>ND</sup> Applicant (Applicable for Joint Account)

### Customer Account Review (“CAR”) and Customer Knowledge Assessment (“CKA”) Declaration Form

To transact in a Specified Investment Product (“SIP”), you need to have the relevant educational qualification, work or investment experience. Please check (✓) as appropriate in each section below. For the definition of SIP, please refer to Annex 1. **Any inaccurate or incomplete information provided may affect the outcome of the CAR &/or CKA.**

#### Section 1: Educational Qualification (diploma or a higher qualification in the following)

- ☐ Accountancy      ☐ Actuarial science      ☐ Commerce      ☐ Economics
- ☐ Capital markets      ☐ Computational finance      ☐ Finance      ☐ Insurance
- ☐ Financial planning      ☐ Financial engineering
- ☐ Business / business administration / business management / business studies
- ☐ Professional finance-related qualification e.g.: Chartered Financial Analysts by CFA Institute, ACCA etc. Please indicate which: \_\_\_\_\_
- ☐ Learning module from the Singapore Exchange (SGX) (please provide documentation) (Note: If this box is ticked, please complete Section 4 also.)
- ☐ Learning module from the Association of Banks in Singapore (ABS) (please provide documentation)

#### Section 2: Work Experience – minimum 3 consecutive years of working experience in the following in the past 10 years:

- ☐ the development of, structuring of, management of, sale of, trading of, research on or analysis of investment products, or the provision of training in investment products
- ☐ Accountancy      ☐ Actuarial science      ☐ Treasury
- ☐ Financial risk management

#### Section 3: Investment Experience

A) At least 6 transactions in listed SIP in the preceding 3 years:

- ☐ Yes      ☐ No

If ‘Yes’ please specify the types of listed SIP traded:

B) At least 6 transactions in unlisted SIP in the preceding 3 years:

- ☐ Yes      ☐ No

If ‘Yes’ please specify the types of unlisted SIP traded:

#### Section 4: Customer Acknowledgement

(Note: You only need to complete this section if you tick the box "Learning module from the Singapore Exchange (SGX) (please provide documentation)" under Section 1)

Pursuant to paragraph 5 of the Practice Note on the Sale of Investment Products (SFA PN-01) issued on 19 December 2011 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the SGX Online Education on Specified Investment Products ("SGX Learning Module").

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the SGX Learning Module taken by me, if any, is/are as follows:

[ ] [please insert all the previous scores, if not applicable, state N/A].

- (2) I have on [ ] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

I declare that the information given above is true in every respect.

\_\_\_\_\_  
Applicant's Signature

Name of Applicant:

NRIC/Passport No:

\_\_\_\_\_  
Date (DD/MM/YY)

Note:

- 1) For joint account holders, each account holder should complete a separate declaration form.
- 2) Each mandatee appointed by you should complete a separate declaration form, if applicable.
- 3) Please note that any inaccurate or incomplete information provided by the customer may affect the outcome of the Customer Knowledge Assessment and/or the Customer Account Review.

#### FOR OFFICE USE ONLY

CAR: ☐ Qualified ☐ Not Qualified ☐ Deemed Qualified

CKA: ☐ Qualified ☐ Not Qualified ☐ Deemed Qualified

Preparer: \_\_\_\_\_  
(Name/ Signature/ Date)

Checker: \_\_\_\_\_  
(Name/ Signature / Date)

# UOB BULLION AND FUTURES LIMITED

## Mandatee (Applicable for account with Mandatee)

### Customer Account Review (“CAR”) and Customer Knowledge Assessment (“CKA”) Declaration Form

To transact in a Specified Investment Product (“SIP”), you need to have the relevant educational qualification, work or investment experience. Please check (✓) as appropriate in each section below. For the definition of SIP, please refer to Annex 1. **Any inaccurate or incomplete information provided may affect the outcome of the CAR &/or CKA.**

#### Section 1: Educational Qualification (diploma or a higher qualification in the following)

- |  |  |                                   |                                    |
|--|--|-----------------------------------|------------------------------------|
| <input type="checkbox"/> Accountancy   | <input type="checkbox"/> Actuarial science     | <input type="checkbox"/> Commerce | <input type="checkbox"/> Economics |
| <input type="checkbox"/> Capital markets   | <input type="checkbox"/> Computational finance | <input type="checkbox"/> Finance  | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Financial planning  | <input type="checkbox"/> Financial engineering |                                   |                                    |
| <input type="checkbox"/> Business / business administration / business management / business studies   |  |                                   |                                    |
| <input type="checkbox"/> Professional finance-related qualification e.g.: Chartered Financial Analysts by CFA Institute, ACCA etc. Please indicate which: _____          |  |                                   |                                    |
| <input type="checkbox"/> Learning module from the Singapore Exchange (SGX) (please provide documentation) (Note: If this box is ticked, please complete Section 4 also.) |  |                                   |                                    |
| <input type="checkbox"/> Learning module from the Association of Banks in Singapore (ABS) (please provide documentation)   |  |                                   |                                    |

#### Section 2: Work Experience – minimum 3 consecutive years of working experience in the following in the past 10 years:

- ☐ the development of, structuring of, management of, sale of, trading of, research on or analysis of investment products, or the provision of training in investment products
- |  |  |                                   |
|--|--|-----------------------------------|
| <input type="checkbox"/> Accountancy               | <input type="checkbox"/> Actuarial science | <input type="checkbox"/> Treasury |
| <input type="checkbox"/> Financial risk management |  |                                   |

#### Section 3: Investment Experience

A) At least 6 transactions in listed SIP in the preceding 3 years:

- ☐ Yes ☐ No

If ‘Yes’ please specify the types of listed SIP traded:

B) At least 6 transactions in unlisted SIP in the preceding 3 years:

- ☐ Yes ☐ No

If ‘Yes’ please specify the types of unlisted SIP traded:

#### Section 4: Customer Acknowledgement

(Note: You only need to complete this section if you tick the box "Learning module from the Singapore Exchange (SGX) (please provide documentation)" under Section 1)

Pursuant to paragraph 5 of the Practice Note on the Sale of Investment Products (SFA PN-01) issued on 19 December 2011 by the Monetary Authority of Singapore, I confirm that I have personally undergone and passed the assessment provided at the end of the SGX Online Education on Specified Investment Products ("SGX Learning Module").

I further provide the following information for your review:

- (1) The previous score(s) of every assessment at the end of the SGX Learning Module taken by me, if any, is/are as follows:

[ ] [please insert all the previous scores, if not applicable, state N/A].

- (2) I have on [ ] instance(s) been refused the opening of a Specified Investment Product trading account by other licensed person/exempt financial institution. [please insert the number of instances and if not applicable, state N/A]

I declare that the information given above is true in every respect.

\_\_\_\_\_  
Mandatee's Signature

Name of Mandatee:

NRIC/Passport No:

\_\_\_\_\_  
Date (DD/MM/YY)

Note:

- 1) For joint account holders, each account holder should complete a separate declaration form.
- 2) Each mandatee appointed by you should complete a separate declaration form, if applicable.
- 3) Please note that any inaccurate or incomplete information provided by the customer may affect the outcome of the Customer Knowledge Assessment and/or the Customer Account Review.

---

#### FOR OFFICE USE ONLY

CAR: ☐ Qualified ☐ Not Qualified ☐ Deemed Qualified

CKA: ☐ Qualified ☐ Not Qualified ☐ Deemed Qualified

Preparer: \_\_\_\_\_  
(Name/ Signature/ Date)

Checker: \_\_\_\_\_  
(Name/ Signature / Date)

**Specified Investment Product (“SIP”)**

SIPs refer to any capital markets products other than Excluded Investment Products (“**EIP**”) and are products which have structures, features and risks that may be more complex in nature. For your information, SIPs on the securities market are marked with a “@” suffix on the SGX website and SGX members’ trading screens.

**Listed Specified Investment Products**

Specified Investment Products listed on the SGX securities market include:

- Certificates
- Exchange traded funds (ETFs)
- Exchange traded notes (ETNs)
- Futures (extended settlement contracts)
- Structured warrants
- Callable bull / bear contracts (CBBs)\*

\*Note: CBBs have yet to be launched

Specified Investment Products listed on the SGX derivatives market include:

- Futures
- Options

More of such products may be introduced to the market in the future.

**Unlisted Specified Investment Products include:**

- Collective investment schemes and investment-linked life insurance policies
- Leveraged foreign exchange
- Structured deposits
- Structured notes
- Dual currency investments

**Excluded Investment Products**

Excluded Investment Products include:

- Shares
- Fully paid depository receipts representing shares
- Subscription rights pursuant to rights issues
- Company warrants
- Units in a business trust
- Units in a real estate investment trust
- Debentures (other than asset-backed securities and structured notes)

**FOR NOTING BY US PERSONS ONLY**

**Notification Regarding Availability of National Futures Association  
Arbitration Program**

In connection with UOB Bullion and Futures Limited's receipt of exemptive relief under Commodity Futures Trading Commission Rule 30.10, UOB Bullion and Futures Limited has consented to participate in any National Futures Association ("NFA") arbitration program which offers a procedure for resolving customer disputes on the papers where such disputes involve representations or activities which respect to foreign futures and option transactions under Part 30 of the regulations under the Commodity Exchange Act.

UOB Bullion and Futures Limited is hereby notifying you as a customer resident in the United States of the availability of such a NFA arbitration program. For further information regarding such NFA arbitration program please visit the NFA's website at: <http://www.nfa.futures.org/NFA-arbitration-mediation/customers.HTML>.

## LETTER OF MANDATE

To: **UOB BULLION AND FUTURES LIMITED ("UOBBF")**

Date: (DD/MM/YY)

80 Raffles Place

5<sup>th</sup> Storey UOB Plaza 1

Singapore 048624

Attention: Client Admin Unit

Dear Sirs,

With reference to the account(s) opened and maintained by me/us with you (collectively, the "**Accounts**" and each, an "**Account**"), I/we hereby write to formally confirm the following:

1. I/We hereby authorise any one/\_\_\_\_\_ of the following acting singly/jointly:

	Full Name	NRIC/Passport No.	Signature	Relationship
1)				
2)				
3)				
4)				
5)				

(each, a "**Mandatee**" and collectively, the "**Mandatees**") to exercise any or all of the following powers and to perform any of or all the following acts and things for and on my/our behalf and in my/our name for my/our sole account and risk:

- (a) to operate the Accounts and/or to utilise any of the services offered by UOBBF to me/us from time to time, except for the services relating to the trading and/or communicating of orders via the computer or electronic network or platform maintained and/or provided by UOBBF and/or such other third party service providers as may be approved by UOBBF (the "**Services**");
- (b) to enter into trades and transactions with or through UOBBF;
- (c) to authorise and request UOBBF to purchase or sell for my/our account, currencies, stocks, bonds, futures contracts, indices, rates, financial instruments, securities, commodities (including gold or other precious metals) or such other transactions as UOBBF may from time to time permit to be carried out under any Account or Service;
- (d) to instruct UOBBF to exercise any options held under any Account;

- (e) to instruct UOBFF on withdrawal of funds in favour of UOBFF or any member of the United Overseas Bank Limited group of corporations (but **not** in favour of any other third parties);
  - (f) to acknowledge receipt of any property received from UOBFF which shall be deemed to be a good and effective discharge by me/us to UOBFF in respect of any such property due to me/us; and
  - (g) to act generally as fully and effectually as I/we could have done if I/we had personally instructed or communicated to UOBFF any or all of the matters set out above.
2. Each of the Mandatees appointed by me/us to act on my/our behalf for the purposes stated in paragraph 1 above has been independently selected by me/us as our own choice and I/we acknowledge and accept that UOBFF is entitled to rely fully on the same and further that UOBFF is not willing to and does not accept and therefore has no responsibility or liability with respect to such appointment/engagement by me/us of any or all of the Mandatees, the authority vested in them and/or any of their acts, omissions, errors or defaults;
  3. I/We further acknowledge and agree that it is not the duty or responsibility of UOBFF but solely and fully my/our own to monitor and ensure that the Mandatees are properly discharging their respective obligations to me/us;
  4. **I am/We are aware and consent to each of the Mandatees:**
    - (a) **currently or from time to time acting as an agent for the accounts of other persons who may have also established accounts with UOBFF; and/or**
    - (b) **currently or from time to time maintaining a personal account with UOBFF,**

(the scenarios described in sub-paragraphs (a) and (b) above hereafter collectively called, the "Mandatee's Other Accounts") which may be to my/our prejudice. I/We acknowledge that there may possibly be conflicts of interests arising from the trading activities carried out by each of the Mandatees pertaining to the Accounts and the Mandatee's Other Accounts;
  5. I/We hereby ratify and confirm and undertake at all times to allow, ratify and confirm all acts, instructions and/or communications made or given or purportedly made or given by the Mandatees on my/our behalf;
  6. Without prejudice to the above, I/we also confirm that I/we shall hold harmless, indemnify and keep UOBFF fully indemnified from and against any and all claims, costs (including legal costs on a full indemnity basis), expenses, losses, damages, payments, liabilities, demands, actions, legal and regulatory proceedings of whatever nature and howsoever arising that UOBFF may incur or suffer relating to, as a result or in consequence of or in connection with UOBFF acting in good faith with or taking any step in reliance upon any instructions and/or communications received by UOBFF which UOBFF reasonably believes to be instructed or communicated by any of the Mandatees to UOBFF for my/our Account(s);
  7. For the avoidance of doubt, my/our confirmation and ratification and the indemnity set out under paragraphs 5 and 6 above shall be in addition to and shall not prejudice or affect the terms and conditions governing any other agreements (including but not limited to the account opening agreements/documents, Client Agreement, terms of business and any other documentation) entered into between me/us and UOBFF; and
  8. The authority of the Mandatees shall continue in full force and effect and be valid between me/us and UOBFF until:
    - (a) UOBFF receives no less than 3 business days' prior written notice from me/us to revoke such authority; or

- (b) the termination of such authority by UOBFF at any time in its discretion if UOBFF deems it necessary, expedient or desirable (i) to ensure compliance with applicable law, (ii) pursuant to the requirement or request of any governmental, regulatory or other supervisory authority or body or exchange or clearing house or (iii) for UOBFF or my/our protection.

This letter of mandate supersedes any and all previous letters of mandate provided by me/us to UOBFF.

Yours faithfully

Signature : \_\_\_\_\_

Signature : \_\_\_\_\_

Name of Applicant : \_\_\_\_\_

Name of Applicant : \_\_\_\_\_

NRIC/Passport No(s): \_\_\_\_\_

NRIC/Passport No(s): \_\_\_\_\_

**OFFICE USE ONLY**

Witnessed by:

Signature:

Name:

## **MANDATEE PARTICULARS FORM**

**NAME OF APPLICANT** \_\_\_\_\_

Name of Mandatee as per NRIC / Passport (*Mr / Mrs / Mdm / Miss / Dr)			
NRIC/Passport No.	Nationality	Date of Birth	(DD/MM/YY)
Residential Status [    ] Resident    [    ] Non Resident			
Home Address			
Home Telephone No.                      Hand phone No.                      Office Telephone No.			
Fax No.			
Relationship with Account Holder (s)			
Name of Current Employer			
Designation/ Position			
Documents to furnish:  1) Passport/ NRIC 2) Other documents verifying the above details e.g. Nationality, Home Address if such information is not shown on the Passport/NRIC			

.....  
Authorised Signatory/ies  
Name of Applicant:

Date:                                      (DD/MM/YY)

.....  
Authorised Signatory/ies  
Name of Applicant:

Date:                                      (DD/MM/YY)

### **DELIVERY OF STATEMENTS VIA ELECTRONIC MAIL**

Electronic delivery of customer confirmation statements benefits both customers and members of the Singapore Exchange Derivatives Trading Ltd ("**SGX-DT**"), by providing for a more expeditious receipt of such statements. SGX-DT has allowed members to comply with the requirements of SGX-DT Rule 3.3.9 by delivering such statements to customers electronically.

Please sign below to confirm your request to receive your Daily Activity Statements and Monthly Activity Statements solely by electronic mail or in addition to receiving hard copies. You may revoke your consent by giving us at least one week's prior notice in writing.

Any Daily Activity Statements and Monthly Activity Statements when addressed and sent to the email address specified below shall be effective when transmitted and you shall accept all risks of non-delivery, late/delayed delivery and/or misdelivery associated with electronic mailing.

For the purposes of compliance with the SGX-DT Rule 3.3.9, the electronic delivery of the Daily Activity Statements and Monthly Activity Statements shall be in lieu of the distribution of the hard copy of the customer statements and fully discharges our duty under the said rule.

Any Daily Activity Statements and Monthly Activity Statements distributed in the above manner remain subject to the terms and conditions set forth herein and in the Client Agreement of UOBBF which you have agreed to, and is to be regarded as statements or confirmation as indicated therein.

---

### **AGREEMENT**

I/We hereby request you to send my/our Daily Activity Statements and Monthly Activity Statements via

☐ Electronic Mail ONLY

OR

☐ Hard Copy AND Electronic Mail

Name of Applicant(s) : \_\_\_\_\_

Signature of Applicant(s) : \_\_\_\_\_

E-Mail Address : \_\_\_\_\_

Date : \_\_\_\_\_(DD/MM/YY)

# UOB BULLION AND FUTURES LIMITED

## INDIVIDUAL / JOINT ACCOUNT



### INVESTMENT PROFILE AND ASSESSMENT (Understanding Your Investment Profile and Risk Evaluation)

#### PART A : To be completed by Applicant / Joint Applicant (PLEASE PRINT CLEARLY)

ACCOUNT NAME : \_\_\_\_\_

**Applicant**

**Joint Applicant**

Name of Applicant (Including aliases)

(The name should be the same as that in the NRIC/Passport)

Please indicate the relationship between Applicant

1 Country of Residence

2 Current Employment

(a) Name of Employer / Business (if Self-Employed) \*

(b) Address of Employer / Business \*

(c) Nature of business

(d) Position/Designation

(e) Number of years

3 Previous Employment (If current employment is less than 3 years)

(a) Name of Employer / Business (if Self-Employed) \*

(b) Address of Employer / Business \*

(c) Nature of business

(d) Position/Designation

(e) Number of years

4 What is your investment objectives and risk appetite? (Please tick one)

(a) I/We do not want to risk my/our initial investment and are uncomfortable even with short term fluctuations

(b) I am/ We are willing to take a large amount of investment risk including possible loss which may be over and above the initial investment made in exchange for higher potential capital gains

5 (a) Do you have margin trading account (s) maintained with other broker (s)?

YES / NO\*

YES / NO\*

If yes, please state name of broker (s)

(b) Do you maintain any business relationship (e.g. savings, current, fixed deposit a/c, credit facilities etc) with any of the UOB group of companies including our overseas offices?

YES / NO\*

YES / NO\*

(If yes, please state the UOB entity, the Relationship Manager and type of accounts or banking facilities)

(c) Have you entered into any agreement/arrangement with any other person(s) to enter into trading positions as if such positions were held by you?

YES / NO\*

YES / NO\*

If yes, please provide details of the agreement/ arrangement and the name(s) of the person(s).

\* Please circle the appropriate



**9 Do any of the person connected\*\* to you, as defined in Sec 2 of Securities and Futures Act, work with UOB Bullion and Futures Limited?**

[Pursuant to Reg 43 of Securities & Futures (Licensing and conduct of business) Regulations]  
(Main Applicant)

**YES / NO\***

Pursuant to Reg 43 of Securities & Futures (Licensing and conduct of business) Regulations]  
(Joint Applicant)

**YES/ NO\***

If yes, please furnish details:

<b>**Connected person</b>	<b>Name of staff</b>	<b>Relationship</b>	<b>Department</b>	<b>Designation</b>
Applicant / Joint Applicant *				
Applicant / Joint Applicant *				
Applicant / Joint Applicant *				

\*\* "connected person", in relation to –

(a) an individual, means -

(i) the individual's spouse, son, adopted son, step-son, daughter, adopted daughter, step-daughter, father, step-father, mother, step-mother, brother, step-brother, sister or step-sister; and

(ii) a firm, a limited liability partnership or a corporation in which the individual or any of the persons mentioned in sub-paragraph (i) has control of not less than 20% of the voting power in the firm, limited liability partnership or corporation, whether such control is exercised individually or jointly; or

(b) a firm, a limited liability partnership or a corporation, means another firm, limited liability partnership or corporation in which the first-mentioned firm, limited liability partnership or corporation has control of not less than 20% of the voting power in that other firm, limited liability partnership or corporation, and a reference in this Act to a person connected to another person shall be construed accordingly ;

**10 Are you holding any senior positions in the Government, Military or Publicly-owned Companies or Entities (including Charitable Organisations, Societies or Associations)?**

**Applicant**

**Joint Applicant**

If yes, please state:

**YES / NO \***

**YES / NO \***

(a) Name of Government / Military / Organisation \*

(b) Position held / Rank

**If no, are you a close associate / business partner / relative of anyone holding senior positions in the Government, Military or Publicly-owned Companies or Entities (including Charitable Organisations, Societies or Associations)?**

If yes, please state:

**YES / NO \***

**YES / NO \***

(a) Name of person (s)

(b) Relationship of the above person (s) to you

(c) Name of Government / Military / Organisation \*

(d) Position held / Rank

\* Please circle the appropriate

**NAME OF MAIN APPLICANT:**

**11 (a) Source of Wealth**

Please indicate source of wealth

\*(please tick accordingly. You may tick more than 1 box)

☐ Inheritance ☐ Investment ☐ Business ☐ Employment \*

**1. Inheritance**

(a) How much was inherited?

SGD

(b) Who did you inherit the assets from?

(c) When were the assets inherited?

(d) Please circle type of assets inherited?

Properties / Securities / Companies

(If others please specify: \_\_\_\_\_)

(e) How was the past wealth created?

**2. Investment**

(a) Where did the capital for the investment originate from?

(b) How long have you been investing?

(c) Are the investment self-directed or managed on a discretionary basis by professionals?

(d) Indicate the type, size and return on investment

**AMOUNT**

**RETURN ON INVESTMENT**

(i) Stocks

SGD

SGD

(ii) Bonds

SGD

SGD

(iii) Business

SGD

SGD

(iv) Others (please specify: \_\_\_\_\_)

SGD

SGD

**3. Business Ownership**

(a) Name of Company

(b) Nature of Business

(c) Country and date of incorporation

(d) Percentage of your shareholding

(e) Estimated annual sales volume of the company

SGD

(f) Estimated annual net profit of the company  
(please provide latest audited financial account of the company)

SGD

(g) Operating locations of the company

(h) Primary trade areas of the company

(i) Number of employees

(j) Names and locations of your top five major customers

(k) Names and locations of your top five major suppliers

(l) Is it a public listed company?

(m) Does the company earn significant revenues from government contracts or licenses? (If yes, please provide details on separate sheet)

**4. Employment**

(a) Are you holding any senior position in government organisation  
(If yes, please indicate position and whether elected or appointed)

(b) Do you have any shareholding in this company?  
(If yes, please provide details)

(c) Do you participate in the employee stock ownership plan?  
(if yes, please provide details)

(d) Is this company listed on any stock exchange?

(e) What is your area of expertise (e.g. finance, marketing)?

(f) What is your estimated annual remuneration amount?

SGD

**5. Others (Please Specify)**

\* Please circle the appropriate

**Declaration**

I declare to the best of my/our knowledge and belief that the information given above is true in every respect.

---

Name & Signature of Main Applicant

---

Date

(DD/MM/YY)

**NAME OF JOINT APPLICANT:****11(a) Source of Wealth**

Please indicate source of wealth  
(please tick accordingly. You may tick more than 1 box)

☐ Inheritance ☐ Investment ☐ Business ☐ Employment \*

**1. Inheritance**

- (a) How much was inherited? SGD
- (b) Who did you inherit the assets from? \_\_\_\_\_
- (c) When were the assets inherited? \_\_\_\_\_
- (d) Please circle type of assets inherited? Properties / Securities / Companies
- (If others please specify: \_\_\_\_\_)
- (e) How was the past wealth created? \_\_\_\_\_

**2. Investment**

- (a) Where did the capital for the investment originate from? \_\_\_\_\_
- (b) How long have you been investing? \_\_\_\_\_
- (c) Are the investment self-directed or managed on a discretionary basis by professionals? \_\_\_\_\_
- (d) Indicate the type, size and return on investment
- |                                     | AMOUNT     | RETURN ON INVESTMENT |
|-------------------------------------|------------|----------------------|
| (i) Stocks                          | <u>SGD</u> | <u>SGD</u>           |
| (ii) Bonds                          | <u>SGD</u> | <u>SGD</u>           |
| (iii) Business                      | <u>SGD</u> | <u>SGD</u>           |
| (iv) Others (please specify: _____) | <u>SGD</u> | <u>SGD</u>           |

**3. Business Ownership**

- (a) Name of Company \_\_\_\_\_
- (b) Nature of Business \_\_\_\_\_
- (c) Country and date of incorporation \_\_\_\_\_
- (d) Percentage of your shareholding \_\_\_\_\_
- (e) Estimated annual sales volume of the company SGD
- (f) Estimated annual net profit of the company SGD  
(please provide latest audited financial account of the company)
- (g) Operating locations of the company \_\_\_\_\_
- (h) Primary trade areas of the company \_\_\_\_\_
- (i) Number of employees \_\_\_\_\_
- (j) Names and locations of your top five major customers \_\_\_\_\_
- (k) Names and locations of your top five major suppliers \_\_\_\_\_
- (l) Is it a public listed company? \_\_\_\_\_
- (m) Does the company earn significant revenues from government contracts or licenses? (If yes, please provide details on separate sheet) \_\_\_\_\_

**4. Employment**

- (a) Are you holding any senior position in government organisation  
(If yes, please indicate position and whether elected or appointed) \_\_\_\_\_
- (b) Do you have any shareholding in this company?  
(If yes, please provide details) \_\_\_\_\_
- (c) Do you participate in the employee stock ownership plan?  
(if yes, please provide details) \_\_\_\_\_
- (d) Is this company listed on any stock exchange? \_\_\_\_\_
- (e) What is your area of expertise (e.g. finance, marketing)? \_\_\_\_\_
- (f) What is your estimated annual remuneration amount? SGD

**5. Others (Please Specify)**

\* Please circle the appropriate

**Declaration**

I declare to the best of my/our knowledge and belief that the information given above is true in every respect.

---

Name & Signature of Joint Applicant

---

Date

(DD/MM)/YY)

## FATCA – SELF-CERTIFICATION (INDIVIDUAL)

Section 1: Particulars (Mandatory)	
Name (as in NRIC/Passport*) (Dr/Mr/Miss/Mrs/Mdm*)	
NRIC/Passport Number*	
Section 2: Self Certification (Please tick [✓] only one box )	
<p><b>US Person</b></p> <p><input type="checkbox"/> I confirm that I am a "US Person"<sup>*Note 1</sup>.</p> <p>My Taxpayer Identification number (TIN) is:</p> <p>1. TIN _____ TIN Country : US</p> <p>2. TIN _____ TIN Country : _____</p> <p>[Please complete 2 if you have a Non-US TIN as well]</p> <p><b>Non US Person</b></p> <p><input type="checkbox"/> I was a US Person but I confirm I am no longer a "US Person"<sup>*1</sup></p> <p><input type="checkbox"/> I confirm that I am not a "US Person"<sup>*2</sup></p> <p>My Taxpayer Identification number (TIN) is: _____</p> <p>TIN Country : _____</p> <p><sup>*1</sup>Please provide copy of Certificate of Loss of US Nationality</p> <p><sup>*2</sup>Please provide copy of Non-US passport or Non-US government issued identification</p>	<p><b>Note 1: Definition of 'US Person'</b></p> <p>a. A US Citizen or resident individual.</p> <p>b. A partnership or corporation organised in the US or under the laws of the US or any state of the US.</p> <p>c. A trust if (i) a court within the US would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of trust, and (ii) one or more US Persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US.</p> <p>d. This definition shall be interpreted in accordance with the US Internal Revenue Code. Please note that persons who have lost their US citizenship and who live outside the US may nonetheless in some circumstances be treated as US Persons.</p> <p><b>Note 2:</b></p> <p>a. If you hold multiple citizenships and one of them is US, you are a US Person.</p> <p>b. If you have a US Green Card, you are a US Person.</p> <p>c. If you were born in the US or a US Territory (Puerto Rico, Guam, US Virgin Islands or Northern Mariana Islands) you are a US Person.</p> <p>d. If you meet the substantial presence test*, you are a US Person.</p> <p>*To meet this test, you must be physically present in the United States on at least:</p> <ol style="list-style-type: none"> <li>31 days during the current year, and</li> <li>183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: <ul style="list-style-type: none"> <li>All the days you were present in the current year, and</li> <li>1/3 of the days you were present in the first year before the current year, and</li> <li>1/6 of the days you were present in the second year before the current year.</li> </ul> </li> </ol>
Section 3: FATCA Undertakings	
<p>I undertake to immediately notify UOB Bullion and Futures Limited ("UOBFF") in writing if I become a US Person. I also undertake to provide such documents as UOBFF may require from time to time in its sole discretion for the purpose of UOBFF satisfying itself that I am not a US Person.</p> <p>Without prejudice to any other rights or remedies UOBFF may otherwise have, I shall indemnify, keep indemnified and hold harmless UOBFF against any and all liabilities, actions, claims, losses, damages, costs and expenses (including but not limited to legal costs on a full indemnity basis) suffered or incurred by UOBFF as a result of, or in connection with, my US Persons Declarations(s) being inaccurate, outdated or untrue.</p>	
Signature _____	Date _____

\*Please delete where inapplicable.

UOB Bullion and Futures Limited Co Reg No. 197801465G