

**IMPORTANT:** All relevant fields must be duly completed, otherwise the application may not be processed. Please denote N.A. if not applicable. Navigator's receipt of the application form and supporting documents does not bind Navigator to accept the application or process the instruction stated. Navigator reserves the right, in its absolute discretion, to reject the application without providing any reason to the applicant or any other person and shall not be responsible for any losses, damages or expenses arising from or suffered or incurred as a result of such rejection.

**CLIENT'S DETAILS**

Client's Name <input type="text"/>	NRIC/FIN/Passport No. <input type="text"/>
Joint Client's Name <input type="text"/>	NRIC/FIN/Passport No. <input type="text"/>



**1 APPLICATION PROCESS**

**STEP 1 Complete the amendment form**  
Sections to be completed:  
Section 1 and 2 (Where applicable)    Section 3 to 6 (Mandatory)  
Section 7 to 9 (Where Applicable)    Section 10-11 (Mandatory)

**STEP 2 Documents to be submitted. (Please tick where applicable)**  
Copy of NRIC for Singaporean or Singapore Permanent Resident; or  
Copy of Passport for Foreigners and Copy of Valid Work/Employment Permit  
United States of America (U.S.) Person Declaration Form and either W9 or W8-BEN Form for Section 3  
Source of Wealth (SOW) Documentary Evidence for Section 7  
Proof of Bank Account for Section 9

**Note:** All documents are non-returnable.

**2 PERSONAL PARTICULARS**

	MAIN CLIENT'S DETAILS	JOINT CLIENT'S DETAILS
Full Name (as in NRIC/FIN/Passport) (Please underline surname and provide documentary evidence for change of name)		Relationship to the Main Client: _____
NRIC/FIN/Passport No. (If there are any changes, please provide supporting documents)		
Nationality (Please indicate ALL countries where you hold citizenship) (If there are any changes, please provide supporting documents)	Singaporean      Others _____	Singaporean      Others _____
Navigator Communications	<input checked="" type="checkbox"/> I wish to receive all types of communication electronically. Go Green, Go Paperless  Please tick if you also wish to receive paper communication.	<input checked="" type="checkbox"/> I wish to receive all types of communication electronically. Go Green, Go Paperless  Please tick if you also wish to receive paper communication.

**3 FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION**

**Note:** Please note that providing false or misleading information is an offence under the Income Tax Act 1947.

Do you have one or more United States of America (US) Indicia\*? If **Yes**, please complete the United States of America (US) Person Declaration Form and form W-9 or form W-8BEN available at [singlife.com/en/fatca](https://singlife.com/en/fatca).

	Main Client	Joint Client
	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

\* US residency, citizenship, place of birth, taxpayer ID number, mailing or residential address or contact number.

**4 BENEFICIAL OWNER DECLARATION**

“Beneficial owner” means the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

“Legal person” means an entity other than a natural person that can establish a permanent customer relationship with a financial institution or otherwise own property.

“Legal arrangement” means a trust or other similar arrangement.

For the avoidance of doubt, completion of this section is **not a nomination of beneficiary (ies)** under your account.

Are you the beneficial owner?  Yes  No

If No, please submit the **Declaration of Beneficial Owner Form** together with this form.

**5 POLITICALLY EXPOSED PERSON (PEP) DECLARATION**

Are you or any immediate family member or Beneficial Owner previously or currently entrusted with prominent public functions\* in Singapore or a foreign country; or a close associate\*\* of one who is/was entrusted with prominent public functions in Singapore or a foreign country?

\* “Prominent public functions” includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

\*\* “Close associate” means a natural person who is closely connected to a politically exposed person, either socially or professionally.

If Yes, please provide the information of PEP below and complete **Section 7**.

<b>Main Client</b>	<input type="radio"/> Yes <input type="radio"/> No
Name of the person previously or currently entrusted with a prominent public function:	
<input type="text"/>	
Relationship with Main Client:	
<input type="text"/>	

<b>Joint Client</b>	<input type="radio"/> Yes <input type="radio"/> No
Name of the person previously or currently entrusted with a prominent public function:	
<input type="text"/>	
Relationship with Joint Client:	
<input type="text"/>	

**6 ENHANCED CUSTOMER DUE DILIGENCE DECLARATION**

<b>Main Client</b>
Is your nationality and/or residency in any of the below countries (List C + List D)?
<input type="radio"/> Yes → Please complete Section 7
<input type="radio"/> No

<b>Joint Client</b>
Is your nationality and/or residency in any of the below countries (List C + List D)?
<input type="radio"/> Yes → Please complete Section 7
<input type="radio"/> No

**List C**

Albania, Bangladesh, Barbados, Burkina Faso, Cambodia, Cameroon, Cayman Islands, Comoros, Cuba, Djibouti, Equatorial Guinea, Ethiopia, Gibraltar, Guinea, Guinea-Bissau, Jamaica, Jordan, Lebanon, Madagascar, Mauritania, Morocco, Mozambique, Nicaragua, Niger, Panama, Philippines, Senegal, Tajikistan, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, United Arab Emirates, Vanuatu, Zimbabwe

**List D**

Afghanistan, Belarus, Burundi, Central African Republic, Chad, Congo Dem. Rep., Eritrea, Haiti, Iran, Iraq, Korea, North, Libya, Mali, Myanmar, Pakistan, Russian Federation, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen

Internal use only:

**7 SOURCE OF WEALTH DECLARATION**

**Please complete this section if:**

- i) your answer to Section 5 is "Yes"
- ii) your answers to Section 6 contain a "Yes"

For existing client, if your last declaration is within 1 year prior to the signed date on this form, and there is no change to your declaration, please specify the date of last submission of declaration.

**Main Client**   /   /

**Joint Client**   /   /

Otherwise, please provide **FULL** details of the following information.

We may separately ask for documentary evidence to support the information you provide in the declaration.

**Main Client**

**1. What is your estimated net worth?**

Earnings	Amount (SGD)	Assets	Amount (SGD)	Liabilities	Amount (SGD)
Annual income		Fixed asset(s) eg. property		Outstanding long term loans (eg. Mortgage loan)	
Annual business profits (Applicable for business owner)		Savings/Deposits			Outstanding short term loans (eg. Credit card bills, tax liability)
		Investments (eg. Stocks and shares, bonds, debentures, managed investments, etc)			
Others (Please specify)		Others (Please specify)		Others (Please specify)	
<b>Total (SGD)</b>		<b>Total (SGD)</b>		<b>Total (SGD)</b>	

**2. (a) How do you derive your source of wealth? You may tick more than one selection(s).**

- |                                 |                                 |                        |                                  |
|---------------------------------|---------------------------------|------------------------|----------------------------------|
| Employment income/Rental income | Savings/Deposit                 | Lottery/Gaming         | Inheritance or Gift              |
| Compensation payment            | Matured investment/Policy claim | Sale of company        | Sale of shares/Other investments |
| Sale of property                | Loan                            | Others, please specify | <input type="text"/>             |

**(b) Please provide further details on the source of wealth answered in 2(a).**

**3. What is the source of funds for your investments with Navigator? You may tick more than one option(s).**

- |                                 |                                 |                        |                                  |
|---------------------------------|---------------------------------|------------------------|----------------------------------|
| Employment income/Rental income | Savings/Deposit                 | Lottery/Gaming         | Inheritance or Gift              |
| Compensation payment            | Matured investment/Policy claim | Sale of company        | Sale of shares/Other investments |
| Sale of property                | Loan                            | Others, please specify | <input type="text"/>             |

**Joint Client**

**1. What is your estimated net worth?**

Earnings	Amount (SGD)	Assets	Amount (SGD)	Liabilities	Amount (SGD)
Annual income		Fixed asset(s) eg. property		Outstanding long term loans (eg. Mortgage loan)	
Annual business profits (Applicable for business owner)		Savings/Deposits			Outstanding short term loans (eg. Credit card bills, tax liability)
		Investments (eg. Stocks and shares, bonds, debentures, managed investments, etc)			
Others (Please specify)		Others (Please specify)		Others (Please specify)	
<b>Total (SGD)</b>		<b>Total (SGD)</b>		<b>Total (SGD)</b>	

**2. (a) How do you derive your source of wealth? You may tick more than one selection(s).**

- |                                 |                                 |                        |                                  |
|---------------------------------|---------------------------------|------------------------|----------------------------------|
| Employment income/Rental income | Savings/Deposit                 | Lottery/Gaming         | Inheritance or Gift              |
| Compensation payment            | Matured investment/Policy claim | Sale of company        | Sale of shares/Other investments |
| Sale of property                | Loan                            | Others, please specify | <input type="text"/>             |

**(b) Please provide further details on the source of wealth answered in 2(a).**

**3. What is the source of funds for your investments with Navigator? You may tick more than one option(s).**

- |                                 |                                 |                        |                                  |
|---------------------------------|---------------------------------|------------------------|----------------------------------|
| Employment income/Rental income | Savings/Deposit                 | Lottery/Gaming         | Inheritance or Gift              |
| Compensation payment            | Matured investment/Policy claim | Sale of company        | Sale of shares/Other investments |
| Sale of property                | Loan                            | Others, please specify | <input type="text"/>             |

**8 CHANGE OF DIVIDEND PAYOUT OPTION**

**Change my income strategy to re-invest**

Please apply the change:  For all Navigator sub-accounts  For the Navigator sub-account(s) listed below  
(Tick **one** only)

**Change my income strategy to natural income (Please complete the table below)**

**IMPORTANT NOTE:**

- (1) For Cash investment, payment will be made to your bank account declared previously or as per Section 9 below.
- (2) For investments made using SRS/CPFOA/CPFSA, payment will be made directly to your Agent Bank/CPF Account.
- (3) For payment by frequency, please indicate a start date between 1 to 28 of the month. Otherwise, the default start date will be 1st of the month.
- (4) For payment by amount, please indicate minimum amount as \$0 if you wish to receive payouts immediately after every dividend allocation, and this is also the only option available for SRS/CPFOA/CPFSA sub-accounts.

Payment by Frequency	Sub-Account No(s).	Start Date (DD/MM/YYYY)
<input type="radio"/> A. Monthly		
<input type="radio"/> B. Quarterly		
<input type="radio"/> C. Half-yearly		
<input type="radio"/> D. Yearly		
Payment by Amount	Sub-Account No(s).	Minimum Amount
<input type="radio"/> E. Minimum amount		

**9 NOMINATION/CHANGE OF BANK ACCOUNT FOR PAYMENTS – Applicable for General Investment Account only.**

Name of Account Holder(s)

Name of Bank  Bank Account Number

SWIFT Code (Only for payments made via Telegraphic Transfer)

Please apply the change:  For all Navigator sub-accounts  For the Navigator sub-account(s) listed below  
(Tick **one** only)

- (1) Your redemption proceeds and cash dividend payout (if any) from this sub-account(s) will be credited into your nominated bank account.
- (2) Please attach the **proof of bank** account with the display of bank's logo/name, account holder's name and account number, for example, copy of bank statement.
- (3) Payment to a third party bank account is not allowed.
- (4) Telegraphic Transfer is subject to bank charges and foreign exchange (if applicable).

**10 PERSONAL DATA CONSENT - BY THE CLIENT(S)**

I/We consent to Navigator collecting, using and/or disclosing my/our personal data (whether contained in this form or from other sources; existing data in Navigator's record or to be collected in the future) for the following purposes:

- to issue and administer my existing and/or new account(s) with Navigator, including the processing of my/our personal data for account maintenance and transaction purposes;
- for statistical, research, compliance, audit and regulatory purposes; and
- to provide information on product enhancements and services relevant to my/our needs.

I/We also consent to Navigator disclosing and transferring my/our personal data to Singapore Life Ltd. ("Singlife"), Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including my/our financial advisers), whether located in Singapore or elsewhere, for the above purposes, and managing my/our policy(ies) with Singlife, where applicable.

Where applicable, I/we confirm that for the personal data of Payer that I/we have disclosed to Navigator, that I/we have prior to disclosing such personal data to Navigator, obtained the appropriate consent from the individuals to:

- (i) permit me/us to collect, use and/or disclose the individuals' personal data to Navigator for the above purposes;
- (ii) permit Navigator to collect, use and/or disclose the individuals' personal data for the above purposes; and
- (iii) permit Navigator to disclose and/or transfer the individuals' personal data to Singlife, Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including my/our financial adviser), whether located in Singapore and/or elsewhere, for the above purposes, and managing my/our policy(ies) with Singlife, where applicable.

I/We have read, understood and agree to be bound by the terms of Navigator's Data Protection Notice (found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Navigator from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Navigator's website and such version shall bind me/us upon posting and/or where I/we continue to use the relevant products and services offered by Navigator to which such terms relate to.

I/We

- have read and agreed to comply with and be bound by Schedule for Funds Investment, Investment Account Terms and Conditions and any other terms and conditions that Navigator may issue from time to time (including the terms stipulated in the Cancellation Notice), and acknowledge that this application is subject to the same. The documents are available on [singlife.com/navigator-tnc](http://singlife.com/navigator-tnc);
- have received and read the offer documents of each Fund being switched/subscribed into;
- (in the case of individual subscriber(s)) confirm that I/we am/are not an un-discharged bankrupt(s), have not committed any act of bankruptcy within the last 12 months and no bankruptcy order has been made against me/us during that period, and I/we am/are not subject to any order made under the Mental Health (Care and Treatment) Act 2008;
- (in the case of a corporate subscriber) confirm that we are not insolvent and that no proceedings have been taken, no order has been made and no resolution has been passed for our winding up, judicial management or liquidation or other similar action;
- (in the case of a subscription into an Accredited Investor Fund) confirm and warrant that I/we am/are an “accredited investor” or a person within the meaning of “relevant person” as defined in Section 305 of Securities and Futures Act 2001 and in accordance with the conditions specified in that section;
- represent and warrant that all information given to Navigator is true and correct, undertake to inform Navigator of any change to the information supplied as and when such changes occur, and undertake to provide Navigator further information and/or documentary evidence in respect to the information given in this application;
- acknowledge that Navigator may receive certain notices in relation to my/our investments and Navigator may not forward these notices to me/us;
- consent to disclosure to or by Navigator of any information in relation to my/our Account to or by any of its affiliates (including Singapore Life Ltd. (“Singlife”), and Singlife related group of companies), any person or entity required to facilitate the operation of my/our Account, and/or to comply with all applicable laws, regulations, notices and guidelines, whether or not having the force of law;
- authorise Navigator to take all actions and do all things which may be required or which Navigator may, in their absolute discretion, deem necessary to comply with any law, rule or regulation of any authority or jurisdiction;
- acknowledge that Navigator may reject any of my/our instructions including, but not limited to, those that are incomplete, unclear or ambiguous, or if my/our signature(s) differ(s) from what was originally provided as a specimen to Navigator, and Navigator will not be responsible for any losses that may be suffered by me/us due to such rejection of any of my/our instructions;
- consent that any communication from Navigator (including notices, confirmations, Fund reports and transaction statements) may be sent to me/us via secured electronic mail via the Secured Website or via such other methods in circumstances as may be determined by Navigator from time to time at its sole discretion;
- understand that the products mentioned are produced in/authorised for sale in Singapore. By proceeding to act on this information I/we am/are warranting that I/we am/are either a Singapore resident or that the laws and regulations of the jurisdiction I/we am/are in allow me/us to do so;
- am/are aware that, where I/we have applied to close a Sub-Account, I/we may incur additional charges if I/we subsequently apply for a new Sub-Account, and such Sub-Account may be on different terms and conditions;
- in respect of Transactions using CPF or SRS monies, I/we acknowledge that Navigator may be required to comply with such rules and regulations and/or terms and conditions relating to that of the CPFIS and/or SRS, as may be applicable;
- acknowledge and take sole responsibility for any investment decisions committed without the benefit of advice from a tax, legal or Financial Adviser and I/we declare that I/we will not hold Navigator or any of its officers, employees or agents liable in any respect whatsoever for any losses that I/we may suffer as a direct or indirect consequence of my/our own investment decision(s);
- understand that no liability can be accepted by Navigator for any legal consequences under the laws of any other country or tax implications that may arise in connection with my/our investment. I/We am/are also responsible for my/our own tax affairs and hereby declare that I/we have not been convicted of any serious tax crimes;
- agree that Navigator shall rely on and act upon this form and the signature (digital or otherwise) in this form, that are delivered to Navigator electronically, for purposes of the transaction, executing my/our instructions, and/or updating my/our statuses or particulars. Navigator shall act upon it as if the wet ink signed original had been received; and
- agree that the risk of and responsibility for any transaction, instructions or updates in this form delivered to Navigator via the use of electronic services and the digital signature therein not being genuine or being forged, fraudulent, ambiguous or erroneous lies fully and solely with me/us.

**Signature of Main Client**

**Name**

**Date (DD/MM/YYYY)**

 /  / 

**Signature of Joint Client (if applicable)**

**Name**

**Date (DD/MM/YYYY)**

 /  / 

**Note:** For Joint Account, both clients to sign if the 'both to sign' option was selected at upon account opening.