

Navigator Investment Services Limited (“Navigator”) ADDITIONAL CUSTOMER FORM



IMPORTANT: Please fill in the relevant sections where applicable and denote **N.A.** if not applicable.

FINANCIAL ADVISER DETAILS

Name of Financial Adviser Representative (“FAR”) FAR Code
Name of Financial Advisory Firm

CLIENT DETAILS

Main Client’s Name/Company Name NRIC/Passport No. /Company Registration No. /Unique Entity

APPLICATION PROCEDURE

Step 1

Documents need to be submitted for **INDIVIDUAL** (Please tick where appropriate)

- Certified True Copy of NRIC for Singaporean or Singapore Permanent Residents; or
- Certified True Copy of Passport for Foreigners and Certified True Copy of Valid Work/Employment Permit or Proof of Entry to Singapore
- Certified True Copy of recent document evidencing proof of address (where permanent/registered/ mailing address is not indicated or is different from the address stated in the provided photo ID)
 - Telecommunication/Internet bills/Cable TV bills/Utility bills (*not more than 6 months old*); or
 - Service and Conservancy bill from Town Council (*not more than 6 months old*); or
 - Bank Statement issued in Singapore (*not more than 6 months old*); or
 - Tenancy Agreement for residence (*with signatures bearing both tenant and landlord and not more than 6 months old*); or
 - Bill/Statement/Letter from HDB/IRAS/LTA/CPF Board (*not more than 12 months old*); or
 - Employment Letter or Overseas Posting Letter from Company printed on Company’s letterhead sign-off by authorized person in the Company. (*Only applicable to foreign national working in Singapore with a Valid Work/Employment Pass indicating the Company’s name submitted as proof and letter must not be more than 6 months from the date of issue*); or
 - Mortgage loan agreement (*appended signature on full set of document and not more than 6 months old*); or
 - Valid Work/Employment Permit with declaration of residential address (*not more than 6 months old*); or
 - Driving License with indication of residential address by respective home countries (*not more than 6 months old*); or
 - Letters issued by government bodies (*not more than 6 months old*)

Step 2

Documents need to be submitted for **CORPORATE INDIVIDUAL** (Please tick where appropriate)

- Certified true copy of recent business profile from ACRA or ACRA equivalent made within 3 months of account opening date.
- Certified True Copy of recent document evidencing proof of address (where permanent/registered/ mailing address is not indicated or is different from the address stated in the provided photo ID).

Step 3

If applicable, please also provide the following

- Additional Customer form
- Interbank Giro Form
- Proof of Bank Account
- United States of America (U.S.) Person Declaration Form
- For 3rd party payment, please provide Certified True Copy of Payor’s Identification Document [NRIC or Passport] or evidence of Incorporation, ownership and shareholdings if Payor is an entity.

SECTION 1: PERSONAL DETAILS

Full Name as shown in Identity Card /Passport Salutation Mr Mrs Mdm Miss Dr Gender Male Female

Family Name

Given Name

NRIC No/ Passport No Date of Birth (DD/MM/YYYY)

Country of Birth Nationality

Marital Status Single Married Widowed Divorced Race: Chinese Malay Indian Others _____

Contact No. () (HP) () (O) () (H)

Email Address

Residential Address (Address indicated must be the address on NRIC for Singaporean and Proof of address for foreigner).

Block/Street No Street Name

Unit No Building Name Postal Code Country

Employment Details

Name of Employer Occupation

Nature of Business of Employer

Accounting / Finance Consulting Government / Military Engineering

Professional Services Research & Development Retail & Food and Beverages Sales / Marketing / Advertising

Others (please specify nature of business)

Annual Income S\$ (Please tick one)

Less than \$30,000 \$30,001 - \$60,000 \$60,001 - \$100,000

\$100,001 - \$150,000 \$150,001 - \$200,000 Above \$200,001

SECTION 2: ENHANCED CUSTOMER DUE DILIGENCE DECLARATION

(Please note that the Enhanced Customer Due Diligence Declaration is subject to changes. Please refer to Aviva Online (AOL) for the latest version.)

Please note that Navigator will only accept **residents/citizens** from the following countries as per our **International Sales Policy**

➤ Singapore, Indonesia, Thailand, Malaysia, Philippines, China (Mainland), Hong Kong, Macau, Taiwan, United Kingdom

Is your Nationality or Mailing address is at least one of the following countries?

Afghanistan, Albania, Algeria, Angola, Antigua, Argentina, Armenia, Azerbaijan, Bangladesh, Belarus, Benin, Bolivia, Bosnia & Herzegovina, Burkina Faso, Burundi, Cambodia, Cameroon, Central African Republic, Chad, China, Côte d'Ivoire, Croatia, Cuba, Democratic Republic of Congo, Djibouti, Ecuador, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Greece, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, Indonesia, **Iran**, Iraq, Kazakhstan, Kenya, Kosovo, Kuwait, Kyrgyzstan, Lao People's Democratic Republic (Laos), Lebanon, Lesotho, Liberia, Libya, Macedonia, Madagascar, Malawi, Mali, Mauritania, Moldova, Mongolia, Montenegro, Mozambique, Myanmar, Namibia, Nepal, Nicaragua, Niger, Nigeria, **North Korea**, Pakistan, Paraguay, Philippines, Russia, Rwanda, Sao Tome and Principe, Serbia, Sierra Leone, Somalia, Sri Lanka, Sudan, Suriname, Swaziland, Syria, Tajikistan, Tanzania, Thailand, Togo, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, Uzbekistan, Venezuela, Vietnam, Yemen, Zambia and Zimbabwe

If your answer is "Yes", please complete Section 6.

Main Client

Yes No

Joint Client

Yes No

Is your **OCCUPATION, EMPLOYER OR BUSINESS** one of the following?

1. Money Service Business (Pawn Owner / Pawnbrokers; Moneylenders; etc)
2. Casino / other types of gaming / gambling operations (Casino Dealer / Employee; etc)
3. Involved in production / distribution of military products

If your answer is "Yes", please complete Section 6.

Main Client

Yes No

Joint Client

Yes No

SECTION 3: FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

Do you have one or more U.S. Indicia*?

*U.S. Resident / Citizen / Place of Birth / Taxpayer ID number / Mailing or Residential Address / Contact Number

If 'Yes', please complete the United States of America (U.S.) Person Declaration Form

Main Client

Yes No

Joint Client

Yes No

SECTION 4: POLITICALLY EXPOSED PERSON (PEP) DECLARATION

Have you or any immediate family members or Close Associates or Beneficial Owners previously or currently entrusted with a prominent public function* in Singapore or foreign country?

*Prominent public function includes the roles held be a head of state, a head of government, government ministers, senior civil servants, senior judicial or military officials, senior executives of state owned corporations, and senior political party officials.

If your answer is "Yes", please provide the information of PEP below, submit a copy of their NRIC/Passport and complete Section 6.

| | | | |
|--|---|---|---|
| Main Client <input type="checkbox"/> Yes <input type="checkbox"/> No | Name of the person previously or currently entrusted with a prominent public function | Joint Client <input type="checkbox"/> Yes <input type="checkbox"/> No | Name of the person previously or currently entrusted with a prominent public function |
| | Relationship with the PEP | | Relationship with the PEP |
| | Name of PEP | | Name of PEP |
| | | | |

SECTION 5: DECLARATION OF BENEFICIAL OWNER

Beneficial Owner" as defined in the MAS Notice on Prevent of Money Laundering and Countering the Financing of Terrorism, means the natural person who ultimately owns or controls a customer or the person on whose behalf a transaction is being conducted and includes the person who exercises ultimate effective control over a body corporate or unincorporated.

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

Are you the beneficial owner(s)?

If your answer is "No", please provide the beneficial owner(s) information below, submit a copy of their NRIC/Passport to us.

| | |
|--|--|
| Name of Beneficial Owner | Name of Beneficial Owner |
| NRIC No / Passport No of Beneficial Owner Name | NRIC No / Passport No of Beneficial Owner Name |
| Relationship | Relationship |

SECTION 6: SOURCE OF WEALTH DECLARATION

(Please complete this section if your answer is "Yes" for Section 2 / Section 4)

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 / / 20 (DD/MM/YYYY)

Otherwise, please complete below.

Please provide FULL details of the following information.

1. What is the purpose of your investment?

Retirement Savings Personal Investment Others (please specify)

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2. Please provide the estimated value of your assets and liabilities. (Please provide verification documents such as company's annual report, company's profile and copy of certification or incorporation/register if you are the owner or director of the company)

| Assets | Amount | Liabilities | Amount |
|--|--------|---|--------|
| Fixed Assets (eg. Property, vehicle, etc) | | Outstanding Long Term Loans (eg. Mortgage, car loan, personal loan, etc) | |
| 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) | | | |

3. Please provide details on the source of funds for this investment. (Please attach a copy of the bank account from which the money is coming)

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SECTION 7: PERSONAL DATA – CONSENT(S) BY THE CLIENT(S)

I/We consent to Navigator (and Aviva related group of companies) collecting, using and/or disclosing my/our personal data (whether contained in this form or from other sources; existing data in our record or to be collected in the future) to issue and administer my existing and/or new accounts, managing my/our relationship with Navigator and/or policy(ies) with Aviva, including the processing of my/our personal data for account maintenance and transaction purposes; for statistical, research, compliance, audit and regulatory purposes; to provide general information on product enhancements and services relevant to my needs.

I/We also consent to Navigator (and Aviva related group of companies) transferring my/our personal data to Aviva related group of companies and/or third party service providers, suppliers, agents, distributors, fund managers or intermediaries, whether located in Singapore or elsewhere, for the above purposes. For full details of the purposes of collection, use and disclosure of your personal data, please visit <http://www.aviva.com.sg/pdpa.html>.

SECTION 8: DECLARATION AND SIGNATURE

I/We

- have received, read and agreed to comply with and be bound by the 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;
- 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 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 Treatment and Disorders Act (Cap. 178 of Singapore);
- (in the case of a subscription under an Accredited Invest Plan) 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 the Securities and Futures Act (Cap. 289 of Singapore) and in accordance with the conditions specified in that section;
- Represent and warrant that all information given to Navigator is true and correct and undertake to inform Navigator of any change to the information supplied as and when such changes occur;
- 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 Aviva Ltd), 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 Plan Account, I/we may incur additional charges if I/we subsequently apply for a new Plan, and such Plan 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; and
- 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 the Company 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).

Signature of Client

Name of Client

 / /

Date (DD/MM/YYYY)

FINANCIAL ADVISER REPRESENTATIVE'S DECLARATION

- a) I have personally seen the Client(s) in Singapore, explained the terms and conditions to him/her and have verified the NRIC/Passport Profile.
- b) I declare that all answers and information provided to me by the Applicant(s) are declared in the application. I have not withheld any other information which may influence the application.
- c) I agree to inform the Company if I suspect that someone who has not been named in the application form will be:
- Paying for or making deposits to the plan.
 - Making decisions about or participating in any way in the plan.
 - Expecting to benefit in any way from the plan.

Signature of Financial Adviser Representative

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Date (DD/MM/YYYY)