

Investor Declaration and Acknowledgement

- a) I hereby confirm that the below information has been disclosed to me:
- (a) investments in Wealth Management Investment Products, e.g. Unit Trusts and Retail Bonds are subjected to risks. They are **NOT** bank deposits, obligations, guaranteed or insured by Bank of China (Malaysia) Berhad and are **NOT** protected by PIDM; and
 - (b) any money withdrawn from an insured deposit for the purpose of purchasing any units in a Unit Trust scheme or Retail Bonds are no longer protected by PIDM.
- b) I acknowledge receipt and have read and understood the contents of the product Prospectus/Information Memorandum/Fund Fact Sheet/Product Highlight Sheet/Term Sheet/Terms and Conditions for Wealth Management Investment Products, e.g. Unit Trust and Retail Bonds Investment Services/Investor Suitability Assessment and other relevant documents before investing in the product.
- c) I have considered my financial situation, concentration risk, investment experience, investment objective and horizon, and risk tolerance before investing.
- d) I understand that the past performance of the investment is not an indication of future performance and investments are subjected to risks.
- e) I have considered all the fees and charges involved in the buying and selling of the investment before investing.
- f) I fully understand and accept the financial commitment required, features, risks, pricing, terms & conditions, fees and charges of the product, including its cooling off period (where applicable), warnings, exclusions, disclaimers, details of product provider/fund house and subscription period (where orders are not confirmed until start date) which have been clearly explained to me.
- g) I acknowledge that the cut-off time for Unit Trust and Retail Bond are 1:00pm and 3:00pm on the Bank's business day respectively and if I submit my Investment Service Request after the respective cut-off time, my Investment Service Request will be processed on the next business day.

Reference: Wealth Management Investment Products refer to Unit Trust, Retail Bonds and any new investment products launch by the Bank.