

TRUST ACCOUNT APPLICATION FORM

PARTICULARS OF INDIVIDUAL APPLICANT

Full Name (as per NRIC / Passport) _____ Title (Mr/Mrs/Ms/Mdm/Others) _____
 New N.R.I.C./Passport No. _____ Race _____ Religion _____
 Date of Birth (dd/mm/yyyy) _____ Sex Male Female EPF No. _____
 Nationality Malaysian, Bumiputera Malaysian, Non-Bumiputera Non-Malaysian (please specify):
 (a) Permanent Resident (country of origin) _____
 (b) Non-Permanent Resident (country of origin) _____ Annual Gross Income Below RM24,000
 RM24,001 - RM60,000
 RM60,001 - RM100,000
 Above RM100,000 Telephone No. _____
 Address _____ (O) _____
 _____ (M) _____
 _____ (H) _____
 Town/City _____ Fax No. _____
 Postcode _____ (O) _____
 _____ (H) _____
 E-mail Address _____
 Mother's Maiden Name (for security verification) _____

PARTICULARS OF JOINT APPLICANT

Full Name (as per NRIC / Passport) _____ Title (Mr/Mrs/Ms/Mdm/Others) _____ Relationship _____
 New N.R.I.C./Passport No. _____ Nationality Malaysian, Bumiputera
 Malaysian, Non-Bumiputera
 Non-Malaysian (please specify):
 (a) Permanent Resident (country of origin) _____
 (b) Non-Permanent Resident (country of origin) _____
 Birth Certificate No. _____ Sex Male Female
 Date of Birth (dd/mm/yyyy) _____
 Signing Instruction to operate joint account (please select one, if the box is not tick, we will assume "Both to sign").
 Both to sign Either one to sign: We hereby understand and agree that either one of us can and have the right to give instruction to conduct any transaction for this account and we release and indemnify the Manager against any claims and demand in respect of any liability arising as result of the Manager acting upon this signing instruction even if those instruction are not genuine.

PARTICULARS OF CORPORATE APPLICANT

Company Name _____
 Company Registration No. _____ Nature of Business _____
 Date of Incorporation _____ Country of Incorporation _____
 Status Bumiputera Controlled Non-Bumiputera Controlled Government Controlled Non-Malaysian Controlled
 Contact Person (in full) _____ Designation _____
 Company Address _____
 Postcode _____ Town / City _____
 Telephone No. _____ Fax No. _____
 E-mail Address _____ Website _____

BANK ACCOUNT DETAILS

Name of Bank _____ Account Name _____
 Account No. _____ Account Type _____ Branch _____

IMPORTANT NOTES

- This application form should not be circulated unless accompanied by the prospectus.
 Please do not sign this form unless you have read and understand details stated in any of prospectus stated as follow and/or supplementary prospectus if any :

Prospectus	Prospectus Date	Valid Until	Issue No.
Pheim Master Trust : Pheim Emerging Companies Balanced Fund Dana Makmur Pheim Pheim Income Fund	30 May 2011	29 May 2012	11
Prospectus : Pheim Asia Ex-Japan Fund Pheim Asia Ex-Japan Islamic Fund	30 June 2011	29 June 2012	5

- Investor should read the prospectus before completing the application form.

GENERAL DECLARATION / SIGNATURE

- I/We acknowledge that I/we have received, read and understood the Fund's Prospectus, Supplementary Prospectus (if any), Note, Terms and Conditions in this Form. I/We declare that all details given in this application are true and correct and undertake to be bound by the provisions of the Deed/Supplementary Deeds (if any), relating to the Fund(s).
- I am/We are aged 18 years and above as at the date of this application. Copy/Copies of my/our NRIC/Passport and copy of Birth Certificate for joint applicant below 12 years of age, is/are enclosed.
- For joint application, in the absence of expressed instructions, I/We agree that the Manager shall be entitled to act upon the instructions of the Jointholder whose name appears first in the Register of Unit Holders and shall treat as the person entitled to receive any moneys payable hereunder and the receipt of such Unit Holder of any moneys payable hereunder in respect of such Units shall be a good discharge to the Manager and the Trustee. I/We agree that all correspondence will be sent to the Jointholder whose name appears first in the Register of Unit Holders.
- I/We acknowledge that the Manager and/or the Trustee do not guarantee any particular returns.
- I/We hereby give consent to the Manager of my/our investments to disclose to its related companies, associates, agents or authorities.
- I/We aware of fees and charges that I/we will incur directly or indirectly when investing in the fund.

Signature of Applicant / Authorised Signatory _____ Signature of Joint Applicant / Authorised Signatory _____ Company's Stamp (for Corporate Applicant only) _____ Date _____

FOR AGENT USE ONLY

Agent Code	Agent Name	Submit Date	Agent Verification / Signature
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FOR OFFICE USE ONLY

Received By / Date	Checked By / Date	Approved By / Date
Entered By / Date	Verified By / Date	CIN

LOAN FINANCING FOR UNIT TRUST INVESTMENTS

UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money is More Risky than Investing with Your Own Saving

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

1. The higher the margin of financing (that is, the amount of money you borrow for every Ringgit of your own money that you put in as deposit or down payment), the greater the potential for losses as well as gains.
2. You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
3. If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral or pay additional amounts on top of your normal installments. If you fail to comply within the time prescribed, your units may be sold to settle your loan.
4. Returns on unit trust are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realize a gain or loss may be affected by timing of the sale of your units. The value of units may fall just when you want your money back even though the Investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you are in doubt in respect of any aspect of this Risk Disclosure Statement, or the terms of the loan financing, you should consult the institution offering the loan.

ACKNOWLEDGEMENT OF RECEIPT OF RISK DISCLOSURE STATEMENT

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature :

Name :

NRIC/Identification Number/Passport No.:

Date :

PRE-INVESTMENT FORM (ATTENTION UNIT TRUST INVESTOR, IMPORTANT!)

Signing this form does not preclude you from taking action against relevant party/parties under any circumstances. Your Unit Trust Consultant (UTC) is required to explain all of the following to you.

DO YOU KNOW?

YES (✓) /
NO (X)

1. You can buy unit trusts either through a Unit Trust Consultant (UTC), Institutional Unit Trust Advisers (IUTA), Corporate Unit Trust Advisers or directly from Unit Trust Management Company (UTMC) or online, but each has different sales charge and level of service. Choose the one that best suits your needs.
2. If you redeem your units in a unit trust fund and then purchase units in another you will probably have to pay a sales charge. However, if you switch from one fund to another managed by the same UTMC, it is likely that you may not have to pay any sales charge. Ask about switching before you redeem.
3. Different types of unit trust fund carry different levels of risk. Some are higher in risk than others. Ask about the risks before investing in a fund. Make sure you know what your fund is investing in.
4. If you are first time investor in a UTMC, you may be eligible for cooling-off rights, whereby you can change you mind within six (6) business days after investing and withdraw your unit trust investment. Ask about your eligibility for cooling-off.
5. Your UTC may represent a company that uses a nominee system and your rights as a unit holder may be limited if you invest in unit trust funds through it. If his or her company uses a nominee system, ask if your rights as a unit holder will be limited in any way.

YOU SHOULD ALSO KNOW:

- a. Only registered UTC's are allowed to sell unit trust funds. Your UTC should show you a valid authorisation card confirming that he/she is registered with the Federation of Investment Managers Malaysia (FIMM).
- b. A unit trust fund may only be offered to the public if it is approved by the Securities Commission Malaysia (SC). Go to www.sc.com.my for a list of unit trust funds currently available in the market or call 603-6204 8777 for assistance.
- c. When you buy into a unit trust fund, you should be given the latest copy of prospectus for free. Read the prospectus carefully; understand its contents before investing.
- d. You may have to pay direct and indirect fees and possible other charges too. Ask about applicable fees.
- e. If you have concerns or complaints about any unit trust fund, you can contact FIMM at 603-2092 3800 (www.fimm.com.my) or the Investor Affairs & Complaints Department of the SC at 603-6204 8999.
- f. You should not make payment in cash to the UTC or issue a cheque in the name of UTC.

Investor's Confirmation

I/We confirm that the UTC has explained all the points stated above to me/us.

1. Applicant

Signature :

Name :

NRIC/Identification Number/Passport No.:

Date :

2. Joint Applicant (If applicable)

Signature :

Name :

NRIC/Identification Number/Passport No.:

Date :

Unit Trust Consultant's Declaration

I declare that I have explained the points stated above and the investor(s) understand(s) them.

Signature :

Name :

NRIC/Identification Number/Passport No.:

Registered as UTC of UTMC/IUTA/CUTA*

.....

**Please strike off whichever not applicable*

Note: This form is required for investment in a new fund by INDIVIDUAL investor (excluding additional investment/top ups), including switching-in to new funds after 15th February 2010.

PHEIM UNIT TRUSTS BERHAD (545919-A)

7th Floor, Menara Hap Seng, Letter Box 12, No. 1 & 3, Jalan P. Ramlee, 50250 Kuala Lumpur
 Tel: 603-2142 8888 Fax: 603-2141 9199
 E-mail: support@pheimunitrusts.com
 www.pheimunitrusts.com

TI No: _____

TRANSACTION FORM - INVESTMENT
 INITIAL ADDITIONAL

TRUST ACCOUNT NO.: _____

TRUST ACCOUNT DETAILS
 Primary Applicant Name
 (in full)

										NRIC (new) / Passport / Company Registration No.									

 Joint Applicant Name
 (in full)

										NRIC (new) / Passport / Birth Certificate No.									

INITIAL / ADDITIONAL INVESTMENT

Fund Code	Investment Amount (RM)	Investment Plan			Distribution Instructions	
		Cash	Regular	EPF	Reinvest	Payout
Pheim Emerging Companies Balanced Fund		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dana Makmur Pheim		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Income Fund		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Asia Ex-Japan		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pheim Asia Ex-Japan Islamic		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Distribution payout will be in the name of Primary Holder and send by post to the latest address maintained in the Register of Unit Holders.

In the event that a distribution payment is made and the cheque is returned through mail or not encashed after a period of 6 months from the cheque date, PUTB will automatically reinvest the distribution payment in the purchase of additional units of the relevant Fund and affected unit holder's behalf.

Pheim Unit Trusts Berhad reserves the right to enquire further information from unit trust applicant that are deemed appropriate for compliance to Anti-Money Laundering and Anti-Terrorism Financing Act 2001 and/or other requirements issued by Malaysia's governing authorities from time to time.

 Payment Mode: Direct Bank-In to Maybank (Account No: 5143-5630-3644) *Cheque/ Bank Draft/ Money Order No. _____
 *Please make cheque / bank draft / money order payable to "PHEIM UNIT TRUSTS BERHAD"

Important: Sending cash is strictly not allowed. Our Agents / Distributor are not authorised to accept cash in any circumstances. Applicants who give cash to our Agents / Distributor do so at their own risk. The Manager shall not be held responsible.
CONFIRMATION IN RELATION TO INVESTMENT ABROAD BY THE FUND(S)

- I/We hereby confirm that as at the date hereof, I am/we are:
 - Malaysian resident(s) with NO domestic credit facilities. Malaysian resident companies and have less than RM50 million invested abroad for current year.
 - Malaysian resident individuals with domestic credit facilities and have less than or up to RM1 million invested abroad for the current year. Non-Malaysian resident(s). None of the above.
- I/We make this confirmation in full knowledge and awareness of the reliance placed by Pheim Unit Trusts Berhad (Company No. 545919A) on such confirmation as a basis to make investments abroad through the Fund(s) that I/we will invest.
- I/We understand that under the Bank Negara Malaysia Foreign Exchange Administration rules, domestic credit facilities means any ringgit advance, loan, trade financing, hire purchase, factoring, leasing facilities, redeemable preference shares or similar facility in whatever name or form, other than:
 - a) Trade credit terms extended by suppliers for all types of goods and services;
 - b) Forward foreign exchange contracts entered into with licensed onshore banks;
 - c) Performance guarantees and financial guarantees;
 - d) One personal housing loan and one vehicle loan obtained from residents;
 - e) Credit card & charge card facilities;
 - f) Operational leasing facilities;
 - g) Factoring facilities without recourse; and
 - h) Inter-company borrowings within a corporate group in Malaysia.

IMPORTANT NOTES

- This application form should not be circulated unless accompanied by the prospectus.

Please do not sign this form unless you have read and understand details stated in any of prospectus stated as follow and/or supplementary prospectus if any :

Prospectus	Prospectus Date	Valid Until	Issue No.
Pheim Master Trust : Pheim Emerging Companies Balanced Fund Dana Makmur Pheim Pheim Income Fund	30 May 2011	29 May 2012	11
Prospectus : Pheim Asia Ex-Japan Fund Pheim Asia Ex-Japan Islamic Fund	30 June 2011	29 June 2012	5

- Investor should read the prospectus before completing the application form.

APPLICANT(S) DECLARATION / SIGNATURE

- I/We aware of all fees/charges that I/we will directly/indirectly incur when investing in the fund. I/We agree that I/we will absorb all fees/charges incurred in executing the above transaction(s), as per prospectus and/or inform from time to time.
- I/We agree that all instructions in the initial investment application form remain unchanged unless instructed otherwise in writing.
- I/We agree that the Manager reserves the right to accept or reject any application in whole or in part thereof without assigning any reasons in respect thereof.
- I/We hereby give consent to the Manager of my/our investments to disclose to its related companies, associates, agents or authorities.
- With the completion of this form, I/we acknowledge and accept the Pheim Unit Trusts Berhad has absolute discretion to rely on this confirmation from me/us and I/we undertake to indemnify and hold harmless Pheim Unit Trusts Berhad, its employees and agents against all costs, expenses, loss of liabilities, claims and demands arising out of this confirmation.
- I/We aware that I/we will receive Statement of Investment every Half-Yearly.
- I/We acknowledge that I/we have read and understood the important notes, Unit Trust Loan Financing Risk Disclosure Statement and Investor Alert Checklist printed in this transaction form.

Signature of Applicant / Authorised Signatory	Signature of Joint Applicant / Authorised Signatory	Company's Stamp (for Corporate Applicant only)	Date
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FOR AGENT USE ONLY

Agent Code	Agent Name	Submit Date	Agent Verification / Signature
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FOR OFFICE USE ONLY

Received By / Date	Checked By / Date	Approved By / Date
Entered By / Date	Verified By / Date	Unit Price / Date
Sales Charge (%)	CIN	
Master Account No.	Fund Account No.	

NOTE, TERMS AND CONDITIONS

By applying for units in any of the Funds managed by Pheim Unit Trusts Berhad ("PUTB", Company No. 545919-A), the applicant agrees that:

1. TERMS AND CONDITIONS

The applicant shall be bound by these Terms and Conditions and the terms of the constitution documents (such as the Deed and Prospectus) of each relevant Fund(s) in respect of all transactions. Where there are conflicting terms, the terms of the relevant Deed shall prevail.

2. INSTRUCTIONS / VOICE RECORDINGS

- 2.1 All instructions given or purported to be given via any written or facsimile transmission by the persons authorised to operate the Account as named in the Trust Account Application Form ("the Form") or otherwise in writing are binding on the applicant. PUTB shall have no obligation to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- 2.2 PUTB shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) may constitute evidence of the instructions.

3. AGENT

- 3.1 Please check that the agent servicing you has a VALID authorisation and registration card.
- 3.2 If an agent is named in the Form, PUTB is entitled to process any instructions received from such Agent without further reference to the applicant unless PUTB has received prior contrary instructions in writing by the applicant.
- 3.3 PUTB shall be entitled to regard the Agent as the applicant's agent throughout the period of operation of the Account unless otherwise notified in writing. PUTB shall not be responsible for any action or omission on the part of the Agent and shall be under no obligation to verify the authenticity of the instructions received or to determine whether or not such instructions were authorised. The applicant shall have no right of action against PUTB in connection with the execution by PUTB of such instructions and undertakes not to make any claim against PUTB in connection therewith.

4. JOINTHOLDER

- 4.1 For applications in joint names, only two persons are allowed. There are two main types of joint accounts:
Joint-all account:-
- Where both applicants are above 18 years old, both parties must sign or affix their thumb prints on the Form. PUTB will only act on a mandate given jointly by both parties.
- Where one applicant is below 18 years old (i.e. a minor), the Form must be signed by the First Applicant (parent/guardian) and accompanied by such evidence of the minor's age as PUTB may reasonably request. PUTB will act on a mandate given by the parent/guardian.
Joint-alternate account (both applicants must be above 18 years old):-
- Both parties must sign or affix their thumb prints on the Form for the first time purchase. For subsequent purchases, redemptions, switching of funds and any other matter relating to the investment, either applicant can sign the Form. PUTB will act on a mandate given by either applicant.
- 4.2 In the case of the death of a Jointholder of units, the survivor will be the only person recognised by PUTB and the Trustee as having any title to or interest in the units held except where the units have been pledged or mortgaged as collateral.
- 4.3 Unit registered in joint names with a minor can be redeemed or transferred by the parent/guardian. On or after the minor's 18th birthday, the parent may request that the units be transferred to the minor's name. In case of the death of the parent/guardian, the Executor or Administrator of the deceased will be the only person recognised by PUTB and the Trustee as having title to such units.

5. CONFIRMATION ADVICES / STATEMENTS

Confirmation advices, statements, cheques and other documents shall be sent at the risk of the applicant to the applicant's address as in our register. If the applicant fails to notify PUTB in writing of any errors in the confirmation advice within 14 days, or in the statement within 14 days of issue, the applicant shall be deemed to have waived any right to raise any objection or to pursue any remedies against PUTB or the Trustee.

6. REJECTION / CANCELLATION OF APPLICATION

PUTB as the Manager of the various Funds is entitled to:

- (a) reject any Form which is not completed in full and supported by the requested documents and payments;
- (b) cancel any units issued if the payment for the units cannot be matched within 7 business days of the receipt of the application or subscription instruction, and
- (c) in its absolute discretion (without giving any reason) suspend the operation of the Account and/or reject in whole or part thereof any application for subscription or switching.

7. COOLING-OFF PERIOD

The applicant may withdraw his money, free of all charges within 6 business days commencing from the date of receipt of the application form. A cooling-off right is given only for the first time investment in any Fund managed by PUTB and is not eligible to corporation or institution, staff of PUTB and persons registered to deal in the Funds managed by PUTB. Investors applying for units through EPF Member's Investment Scheme may be subject to the terms and conditions imposed by EPF.

- 8.1 All application monies must be paid or remitted as instructed and any cheque(s) must be honoured when presented.
- 8.2 If an application is rejected in whole or in part, the application monies or balance thereof will be returned (without interest) by PUTB by cheque or, at the cost of the applicant, by telegraphic transfer, within 30 calendar days from date of application.

8.3 The applicant hereby confirms that PUTB may issue in cheque in Ringgit Malaysia to settle any redemption or other monies (if any) payable by PUTB. Such cheque shall be made payable to the Unit Holder(s) registered from time to time and as indicated in the transaction forms and sent to the last address of the Unit Holder(s) on PUTB's records unless otherwise notified in writing.

8.4 In the absence of any express instructions, the applicant hereby authorises PUTB to automatically reinvest any distributions in the relevant Fund(s) without further reference to the applicant.

9. REPRESENTATION

The applicant shall not rely on any information or representations other than those contained in the relevant Deed and Prospectus.

10. NOTICES

All notices and other communications sent by or to the applicant shall be sent at the risk of the applicant. Unless due to willful default or negligence of PUTB, PUTB shall not be responsible for any inaccuracy, interruption, error, delay or failure in transmission or delivery of any notices via whatever means, or for any equipment failure or malfunction. PUTB shall not be liable for any direct or indirect consequential losses arising from the foregoing.

11. SET OFF

PUTB is entitled to set off any claim which PUTB or the Trustee may have against any of the assets, units or cash of the applicant held by PUTB or the Trustee.

12. INDEMNITY

- 12.1 The applicant hereby indemnifies PUTB and the Trustee and any of their agents against any actions, proceedings, claims, losses, damages, costs and/or expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with this Trust Account or in connection with PUTB accepting, relying on or failing to act on any instructions given by or on behalf of the applicant unless due to the willful default or negligence of PUTB.
- 12.2 The applicant acknowledges and accepts that PUTB has absolute discretion to rely on facsimile confirmation from the applicant and undertakes to indemnify and hold harmless PUTB, its employees and agents against all cost, expenses, losses, damages, claims and/or demands arising out of relying on the applicant's confirmation.

13. LEGAL AND TAX IMPLICATIONS

The applicant shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of his citizenship, residence or domicile.

14. PERSONAL DATA

The applicant may have provided and may, from time to time, provide personal information ("Data") to PUTB. The Data may be used by PUTB to provide the same to the Trustee, or any or PUTB's associated companies, which provides services to PUTB, within or outside Malaysia, for the purposes of the provision of financial services or any related services and any other related purposes, including direct marketing.

15. MISCELLANEOUS

- 15.1 References to persons include corporations, references to one gender include both genders and references to the singular includes the plural and vice versa.
- 15.2 The Trust Account is personal to the applicant and cannot be changed, assigned or transferred in any way by the applicant.
- 15.3 PUTB reserves the right to vary the Terms and Conditions at any time without notifying the applicant.
- 15.4 If any of these Terms and Conditions is held or deemed to be void or unenforceable, the other Terms and Conditions will remain in full force and effect.

16. RIGHT OF MANAGER

The Manager reserves the right to accept or reject any application in whole or part thereof without assigning any reason.

17. SUCCESSORS BOUND

The Form shall be binding upon the heirs, personal representatives, successors in title and permitted assigns of the applicant.

18. APPLICABLE LAW

These Terms and Conditions shall be governed by the construed in accordance with the Laws of Malaysia.

19. DECLARATION

19.1 I/We confirm that I/we independently and without any reliance on the Manager made my/our own judgement and decision with respect to the Funds. The Manager will be under no liability whatsoever in respect of any information or recommendation rendered by its employees and the Manager will be under no liability whatsoever in respect of any information or recommendation rendered by its employees.

19.2 I/We hereby give consent to the Manager to disclose to its related companies, associate, agent or authorities of my/our investments detail.

20. For Loan Financing please complete "Unit Trust Loan Financing Risk Disclosure Statement" printed at the back of the "Transaction Form - Investment" form.

21. New applicant to any PUTB's funds and applicant who wish to switch into other PUTB's managed funds (excluding additional investment) are required to read and complete the "Investor Alert" declaration form.

22. Applicant is required to provide necessary information to comply with the Anti-Money Laundering and Anti-Terrorism Financing Act 2006 and other regulatory requirements issued by any regulatory bodies from time to time.