TRANSFER FORM

RANSFER FORM									DDA		
A. PARTICULARS OF APPLICANT	and RIACK ink (V) when	e annronriate									
Please complete this Form in BLOCK letters and BLACK ink. (v) where appropriate. Full Name								P P A P A PENSION ADMINISTRATOR PPA Number			
B. FROM PROVIDER (TRANSFEROR) - pl	lease tick only one Pro	ovider					C. TO PROVI	DER (TRANSFEREE)			
Provider Name (Transfer-Out): AHAM Asset Management Berhad	Principal	Asset Managemer	nt Berhad	AmFunds Managem	ent Berhad		Provider Name:		NEW EXISTING		
AIA Pension and Asset Management Sdn Bhd Hong Leong Asset Management Berhad				Public Mutual Berhad							
Manulife Investment Management (M) Berhad Kenanga Investors Berhad				RHB Asset Management Sdn Bhd							
FROM : FUND NAME & PRS ACCOUNT NO.		TRANSFER-C	OUT TRANSACTIO	N (please specify UNITS if partial)			T	O : FUND NAME / PRS	ACCOUNT NO.		
a) b) c) d) e) D. DECLARATION I hereby acknowledge that I have read and a laccept any loss/gain of monetary value resilam aware of the fees and charges of the tr	sulting in the fluctuating p	orice of NAV over t	the duration of the	transfer process.	·		E. SIGNATUR		e Transferor Provider's record.		
I acknowledge that the Transfer-in amount I hereby declare that the particulars given h influence the acceptance of this application I agree that information on this form will be	nerein are true, correct ar n. e transmitted to the relev	nd complete and th	nat I have not with	held any material facts or	mpletion of the transf	er.	·	oplicant's Signature	Date		
						e mansi		. (20.1)			
Fund Name	Transfer Units Rede	mption Price (RM)	sub-account A	sub-account B	Provider Fees* (RM)	sub	Net Amou	sub-account B	Total (RM)		
a)											
b)											
c)											
d) e)											
Status: Approved less than a year	ar since first contribution	only from one Prov	vider to another Provi	ider signature other			Gra	nd Total (to Transfere	ee):		

*Provider's Fees i.e. Redemption Charge or Transfer Fees, where relevant, will be deducted from sub- account A.

TERMS AND CONDITIONS - TRANSFERS OF FUND(S) MANAGED BY A PRS PROVIDER TO FUND(S) MANAGED BY ANOTHER (SINGLE) PRS PROVIDER

1. GENERAL

The Member must read the Disclosure Document of the Transferee Fund(s) before completing the Transfer Form and shall be bound by these Terms and Conditions, terms of the Deed, Disclosure Document(s), the Supplementary Document(s) (if any) and also the terms and conditions stated in this form and the webpage of the Provider and the Private Pension Administrator, Malaysia (PPA). All instructions and/or information given in writing to the Provider and/or PPA, including this form are binding on the Member.

2. DEFINITION

The words and expressions below have the following meaning unless the context otherwise requires:

- The 'Transferee Provider' refers to the Provider whom will be receiving the transfer proceeds.
- The 'Transferor Provider' refers to the Provider whom will be releasing the transfer proceeds.

3. VARIATION

The Provider and/or PPA shall be entitled at any time and without prior reference to the Member, add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion.

4. PERSONAL DATA/INFORMATION

Upon submission of this form as well as other supporting documents, the information contained therein will be used by both the Transferee and Transferor Provider and PPA for the purposes of processing and facilitating a transfer request and for record purposes.

Unless the Provider and/or PPA is/are in receipt of written instruction to the contrary from the Member, the Member hereby expressly consents that the Member's personal information provided herein and from time to time thereafter, may be used and/or disclosed by the Provider and/or PPA, whether in Malaysia or otherwise, for the following purpose: -

- a) the use and/or disclosure of the Member's personal information to any party is necessary for the completion
 of any transactions, dealings or in connection with services that the Providers and/or PPA may provide to
 Members;
- b) if required by the applicable laws, regulations, directive, guidelines, regulatory authorities, government authorities and/or court of competent jurisdiction; and
- c) to any Provider and/or PPA's delegates, service providers or any third party that the Provider and/or PPA may engage on the basis that the recipient would continue to maintain confidentiality of the Member's personal information.

5. FORMS

Apart from this Transfer Form, if the Transferee Provider is a new Provider, the Member would also be required to complete the Joint Application Form/PRS Provider Application Form and other relevant document as required.

6. CONDITIONS FOR TRANSFER

Pursuant to Clause 11.87 to 11.89 of the Private Retirement Scheme Guidelines, the conditions for requesting a transfer are as follows:-

- (a) Transfers are permitted per PRS Provider once a calendar year;
- (b) The first transfer is being made after one full year from the first contribution to any fund under any Scheme managed by the Transferor Provider;
- (c) There had been no prior transfer with the Transferor Provider in that calendar year;
- (d) There is sufficient units in the fund(s) selected by the member for transfer;
- (e) Each transfer request is only between two PRS Providers which must involve a transfer of one or more funds from the Transferor Provider to one or more funds of the Transferee Provider; and
- (f) All accrued benefits to be transferred from a particular fund must be transferred correspondingly to one other fund managed by the Transferee Provider.

Please be aware that if any one of the above conditions are not met, the transfer request will be rejected.

7. TIME-LAG

Members need to be aware that there will be a time-lag during the transfer process as the transfer process involves redemption of units and creation of units by different Providers. During this period, the fund prices may change due to market movements.

8. ALLOCATION OF UNITS

Allocation of units between sub-account A and sub-account B will be based on a 70-30 ratio, whereby 70% of the units will be redeemed from sub-account A of the Transferor Fund(s) and allocated to sub-account A of the Transferee Fund(s), and 30% of the units will be redeemed from sub-account B of the Transferor Fund(s) and allocated to sub-account B of the Transferee Fund(s). In the event there are insufficient units in sub-account B to effect the transfer according to the above mentioned ratio, the Transferor Provider is permitted to redeem the remaining units from sub-account A of the Transferor Fund(s) to fulfil the transfer request and to transfer such proceeds to purchase units for sub-account A of the Transferee Fund(s).

9. APPLICATION OF FEES

The transfer-In amount would be determined after deduction of all relevant fees and charges (such as applicable transfer fees and redemption charges of the Transferor Provider).

10. FEES AND CHARGES

Transferor Providers' fees, where applicable, will need to be deducted from sub-account A. Please note that sales charge may be imposed by Transferee Provider upon creation of units in Transferee fund(s). Please refer to **SCHEDULE** A below.

11. MINIMUM CONTRIBUTION AMOUNT

A minimum contribution amount will be imposed by the Transferee Providers on the net transferred amount. Where it is stated, the initial amount will be applied if the transfer-in is the first contribution to the Transferee fund(s) while the subsequent amount will be applied if the member already has units in the Transferee fund(s). Please refer to **SCHEDULE** A below.

SCHEDULE A

PRS Providers	*Sales Charge (Transferee Provider)	*Transfer Fee (Transferor Provider)	Minimum Contribution Amount (Transferee Provider)	
AIA Pension and Asset Management Sdn. Bhd.	None	RM25 per fund	RM100	
AmFunds Management Berhad	None	RM25	RM100	
Principal Asset Management Berhad	None	RM25	RM100 for class A & C; n/a for class X	
AHAM Asset Management Berhad	None	RM25	RM 100 (initial) RM 50 (subsequent)	
Kenanga Investors Berhad	Up to 1.50% of NAV per unit	RM25	RM100	
Manulife Investment Management (M) Berhad Class A	None	Redemption charge applies: 2nd year: 3%; 3rd year: 2%; 4th year: 1%; thereafter 0%	RM100	
Manulife Investment Management (M) Berhad Class C	Up to 3.00% of NAV per Unit	RM25	RM 100	
Public Mutual Berhad	None	RM25	RM 100	
RHB Asset Management Sdn. Bhd.	Up to 3.00% of NAV per Unit	RM25	RM100	
Hong Leong Asset Management Berhad	None	RM25	RM100 (initial) RM50 (subsequent)	

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