

ADDITIONAL TERMS FOR INVESTMENT FUND TRANSACTIONS

1. I certify that I am not acting on behalf of any person or entity who is prohibited from purchasing or holding units as provided in the relevant sales documents.
2. I understand that the value of units and the income from them may fall as well as rise. In certain circumstances my right to redeem the units may be restricted.
3. I authorise the Bank to carry out my instructions with respect to the purchase, subscription, holding, switching /conversion/exchange, transfer and/or redemption of units, or in relation to any other instructions I may wish to give to the relevant fund from time to time and which the Bank may agree to process.
4. I acknowledge that any fund which receives a purchase order from me is not obliged to accept such purchase order in whole or in part.
5. I acknowledge that the Bank shall be entitled to retain any interest generated on any payment(s) made by/to me pending transfer to/from the fund house or me or other disposal hereunder.
6. I understand that if I have given an instructions in relation to unit which have been pledged to the Bank, the Bank may take more than one dealing day to process my instruction even if received before the relevant cut-of time, or not process the instruction at all if the fund I am switching to is not acceptable to the Bank as collateral or is insufficient to secure the outstanding amount owed to the Bank.
7. I confirm that in the event that I have an HSBC Singapore Internet Banking Account and choose to transact on my investment account online, I authorize the Bank to accept my investment instructions provided electronically.
8. I acknowledge that the Bank has no authority to accept applications on behalf of the relevant fund house(s). Receipt of my order by the Bank shall not amount to acceptance of any application by such fund house(s). The relevant fund house(s) is/are entitled to refuse to accept any application and in the event they do so, any application money paid should be refunded to my bank account without accrued interest.
9. In the event that I participate in the Regular Savings Plan, I acknowledge that my participation shall remain effective until the Bank has received 30 days' prior written notice from me to terminate my participation in the Regular Savings Plan. The minimum monthly investment sum shall be such sum as may be specified by the Bank from time to time. Payments in respect of my participation in the Regular Savings Plan shall be debited from my bank account on such day of each month as may be determined by the Bank from time to time (the "debit date") and where the said day is not a business day my bank account will be debited on the business day before the debit date. I agree that notwithstanding any debit from my account on a business day, the Bank will deliver the purchase order in respect of the amount debited to the relevant fund within the next five working days after the account is debited. Any change of Regular Savings Plan instruction must be given to the Bank 7 working days before month end for it to be effected in the following month. I hereby acknowledge that the Bank reserves its right to charge me a fee in the event that I terminate my participation in the Regular Savings Plan within 12 months from date of participation for any reason.
10. In the event that I participate in the Regular Savings Plan, I shall ensure that there is sufficient money in my account to satisfy the monthly investment sum. I acknowledge that no units will be purchased for me until the Bank has received the monthly investment sum. In the event that the Bank does not receive more than two monthly investment sums, I agree that the Bank shall be entitled to terminate my participation in the Regular Savings Plan without notice to me and the Bank shall not issue any further statements to me. Provided always that the Bank shall not be responsible for any losses, expenses, damages and cost arising from such termination of my participation in the Regular Savings Plan.
11. I understand that "business day" shall exclude Sundays and public holidays in Singapore and "dealing day" shall exclude Saturdays, Sundays and public holidays.