

REDEMPTION FORM

Navigator Investment Services Limited ("Navigator")



IMPORTANT: All relevant fields must be duly completed, otherwise the application may not be processed. Please denote N.A. if not applicable. Navigator's receipt of the application form and supporting documents does not bind Navigator to accept the application or process the instruction stated. Navigator reserves the right, in its absolute discretion, to reject the application without providing any reason to the applicant or any other person and shall not be responsible for any losses, damages or expenses arising from or suffered or incurred as a result of such rejection.

Particulars of Financial Adviser Representative

Name of Financial Adviser Representative Navigator Code

Name of Financial Advisory Firm

CLIENT'S DETAILS

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

Joint Client's Name NRIC/Passport No.

SECTION 1: COMMON REPORTING STANDARD (CRS) & FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION

Common Reporting Standard (CRS)

Is there any change in the information that you have provided to Navigator that would result in a change in your tax residency status (for e.g. change in your residence/ mailing/ incare of address, telephone number)?
If **Yes**, please submit a Navigator Common Reporting Standard Self (CRS) Certification Form available at <http://www.aviva.com.sg/CRS/resources-downloads.html>.

Main Client		Joint Client	
<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No

Foreign Account Tax Compliance Act (FATCA)

Do you have one or more United States of America (US) Indicia*? If **Yes**, please complete the United States of America (US) Person Declaration Form and form W-9 or form W-8BEN available at <http://www.aviva.com.sg/en/fatca>.

Main Client		Joint Client	
<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No

* US Residency, Citizenship, Place of Birth, Taxpayer ID Number, Mailing or Residential Address or Contact Number.

SECTION 2: BENEFICIAL OWNER DECLARATION

"Beneficial Owner", as defined in the MAS Notice on Prevention 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? Yes No

If **No**, please provide the beneficial owner(s) information below and submit a certified true copy of their NRIC/Passport to us..

Name of Beneficial Owner

NRIC No./Passport No. of Beneficial Owner Relationship to Main/Joint Client

SECTION 3: FULL REDEMPTION & ACCOUNT CLOSURE

IMPORTANT NOTES:

By default, your Regular Subscription will be terminated upon full redemption. Please tick if you wish to continue your Regular Subscription.

Sub-Account No.	Continue Regular Subscription
<input type="text"/>	<input type="radio"/> Yes
<input type="text"/>	<input type="radio"/> Yes

SECTION 4: PARTIAL REDEMPTION

IMPORTANT NOTES:

- You can partially redeem up to 95% of Sub-Account value.
- Please tick Units / (%) / (\$) to specify redemption values. Please indicate redemption values up to 2 decimal places.
- If redemption values are in dollar amounts, amount indicated will be used to calculate the number of units to be redeemed based on latest available price. Actual redeemed amount will be transacted based on prevailing price.
- Where discrepancy exists between fund codes and fund names, Navigator will refer to the fund codes for investment application.

Sub-Account No.	Fund Code	Fund Name	Units	(%)	(\$)	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

SECTION 5: NOMINATION/CHANGE OF BANK ACCOUNT FOR SETTLEMENT INSTRUCTION – Applicable for General Investment Account only.

Credit to Bank Account (Please complete details below) Cheque (Cheque will be sent to your mailing address)

Name of Account Holder(s)

Name of Bank Bank Account Number

Swift Code (Only for payments made via Telegraphic Transfer)

- (1) Your redemption proceeds and cash dividend payout (if any) from this sub-account(s) will be credited into your nominated bank account.
- (2) Please attach the **proof of bank account** with the display of account number and account holder's name i.e. bank statement or internet banking print screen.
- (3) CPF-OA and SRS payment will be remitted to your Agent Bank or SRS operator for the credit of your CPF Ordinary/SRS Account, as the case may be. CPF-SA payment will be remitted to your CPF Special Account.
- (4) 3rd Party payment is not allowed.
- (5) Telegraphic Transfer is subject to Bank charges and foreign exchange (if applicable).

SECTION 6: DECLARATION AND SIGNATURE

I/We

- have received, read and agreed to comply with and be bound by the Investment Account 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 an 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 corporate subscriber) confirm that we are not insolvent and that no proceedings have been taken, no order has been made and no resolution has been passed for our winding up, judicial management or liquidation or other similar action;
- (in the case of a subscription into an Accredited Investor Fund) 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, undertake to inform Navigator of any change to the information supplied as and when such changes occur, and undertake to provide Navigator further information and/or documentary evidence in respect to the information given in this application;
- 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;
- 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 Sub-Account, I/we may incur additional charges if I/we subsequently apply for a new Sub-Account, and such Sub-Account 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;
- 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 Navigator 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); and
- understand that no liability can be accepted by Navigator for any legal consequences under the laws of any other country or tax implications that may arise in connection with my/our investment. I/We am/are also responsible for my/our own tax affairs and hereby declare that I/we have not been convicted of any serious tax crimes.

**Signature of Main Client/
Company Authorised Signatory 1 and Company Stamp**

Name
 / /

Date (DD/MM/YYYY)

**Signature of Joint Client/
Company Authorised Signatory 2 (if applicable)**

Name
 / /

Date (DD/MM/YYYY)

Note: For Joint account, both clients to sign if the ‘both to sign’ option was selected upon account opening.