



To: iFast (FundsSupermart) Navigator (Dollardex) Other distributor (e.g. bank): _____

Particulars as maintained with Transferor (OUTGOING)	Particulars as maintained with PSPL (INCOMING)
Account Number:	PSPL Account Number:
Main Account Holder's Name: NRIC/ Passport No: Signature & Date:	Main Account Holder's Name: NRIC/ Passport No: Signature & Date: Contact No:
<i>*Must be the same as per record with the transferor company.</i>	
Joint Account Holder's Name (If any): NRIC/Passport No: Signature & Date:	Joint Account Holder's Name (If any): NRIC/Passport No: Signature & Date:
Additional Information on Main Account Holder (for transferring of CPF/SRS holdings only)	
CPF Account No: CPF Investment Account No: SRS Investment Account No:	*CPF/SRS holdings cannot be transferred into a joint account. CPF Agent Bank: <input type="checkbox"/> DBS/POSB <input type="checkbox"/> UOB <input type="checkbox"/> OCBC SRS Agent Bank: <input type="checkbox"/> DBS/POSB <input type="checkbox"/> UOB <input type="checkbox"/> OCBC

Section A. Fill-in this table if your unit trusts were bought using Cash.

Fund Name(s) in full (Please indicate currency/ fund class details clearly)	Indicate No. of Units OR "ALL"	Initial Cost ^a (Optional)	For Internal Use Only
(a) If left blank, market value on transfer confirmation date will be used. (b) If selection is not available for the fund, the other option will be used. This selection will overwrite any existing holdings' option.	Dividend Option ^b : <input type="checkbox"/> Re-invest for more units <input type="checkbox"/> Withdraw/Cash Payout		

Section B. Fill-in this table if your unit trusts were bought using CPFOA/ SA or SRS.

*If your holdings are of Non-IA status, separate Transfer forms are required for funds from different fund houses, e.g. one form for Aberdeen and another for Schroders funds and cannot be listed with Cash/IA funds. Non-IA holdings will be converted¹ to IA status.
 *If your holdings are of IA status, note the additional form^{2a}, actions^{2b}, information^{2c} and you may list IA & Cash funds in the same form.

Fund Name(s) in full (Please indicate currency/ fund class details clearly)	Fund Source (circle applicable)	Indicate No. of Units OR "ALL"	For Internal Use Only
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		
	OA / SA / SRS		

IMPORTANT NOTES: We accept any unit trust funds from our list of Fund Managers. For certain funds, we may not allow further subscription after they have been transferred in. Feel free to contact us at unittrust@phillip.com.sg. This form will be forwarded to your outgoing provider and the full transfer-in process may take 6 to 8 weeks. You are encouraged to attach your latest statement of holdings from your outgoing provider. **All transfer-in is FREE-OF-CHARGE**, except for transfer-in from Standard Chartered Bank (SCB), PineBridge (formerly AIG) & Singapore Unit Trusts (SUT) funds. SCB may charge a fee for the transfer. Each PineBridge fund incurs \$10.70 (inclusive of GST) and cheque to be made payable to "RBC Investor Trust Services Singapore Limited". Each SUT fund incurs \$2 and cheque to be made payable to "BMT A/c The Savings Fund" or "BMT A/c Singapore Malaysia Equity Fund". Separate Transfer form is required for different providers and/or when both IA/ Non-IA funds are involved. Lastly, an Additional form is required for funds bought directly from a Fund Manager using Cash OR funds bought directly from UOB Bank (additional form needs to be endorsed by UOB staff) OR Non-IA Templeton/ AllianceBernstein funds. For more information or to download additional form(s), please visit www.poems.com.sg/unittrust > "Transfer-in".

ON TRANSFERRING CPF/SRS HOLDINGS:-

1) Non-IA holdings received will be converted into IA holdings through paired transactions ("Sell" and "Buy" will be carried out on the same day) and applicable agent bank charges apply. Market value of the transferred units upon commencement of the IA conversion will be used as the investment cost for these units. Non-daily valuation, Fidelity funds denominated in foreign currency or HSBC funds may not be performed. Holdings of other sources (Cash/IA) cannot be listed on the same Transfer form with Non-IA.



UNIT TRUST TRANSFER FORM

2a) For IA holdings, depending on your Transferor, please also attach either the "iFAST Transfer Instruction Form" (complete all sections) OR the "Navigator Redemption Form" together with this Transfer form. Effectively, a "Sell" at Transferor and a "Buy" at PSPL will be performed on the same day (more details in 2c below).

2b) You must terminate any ongoing Regular Savings Plan (RSP) maintained with your existing provider prior to requesting any transfer. The following funds will not be transferred over to PSPL: (i) "Cash Fund" under iFAST Financial Pte Ltd / Fundsupermart (ii) Funds that are not carried by PSPL. For clients who do not meet the minimum requirements set by the fund manager, the holdings will be redeemed by your existing distributor but PSPL will not buy back the holdings. Holdings under Navigator Investment Services Ltd / DollarDex Investments Pte Ltd are displayed to 3 decimal places, whereas PSPL follows the number of decimal places set by the Fund Manager. The number of units displayed by PSPL is based on the refunded amount from iFAST Financial Pte Ltd/ Fundsupermart or Navigator Investment Services Ltd/ DollarDex. Unit differences (if any) could be due to dividend / RSP units (if there are more units) OR wrap fees / platform fees charged (if there are lesser units).

2c) The transfer of your IA holdings requires a transfer of the asset as well as your CPF records. Currently, the agent banks and CPF Board do not provide a facility to transfer your CPF OA and SRS, and CPF SA records, respectively, from one Investment Administrators ('IA') to another IA. The three IAs have worked together and informally agreed on a process to allow investors to transfer their IA holdings. The transfer of IA holdings therefore requires that your transferor-IA and transferee-IA (PSPL) to exchange certain information related to your holdings. The agent banks or CPF Board are not part of the arrangement. As such, the transferee-IA (PSPL) is not able to view your CPF/SRS balances. As the transfer of IA holdings involves redemption and subscription, there is a need to meet the minimum requirements set by the fund manager. Most fund managers set a minimum subscription and redemption threshold amount. In general, transfer of holdings valued at \$500 or more would be successful. Your transferor-IA (where you are transferring out from) will perform a redemption order on an agreed-upon day ('T'). **T day will be on the 1st/3rd Friday of the month** (the previous working day applies if the day falls on a public holiday). Also happening on T day, your transferee-IA (PSPL) will be subscribing to the same quantity that your transferor-IA is redeeming. Performing both the redemption and subscription on the same day ensures that there are no price (NAV) differences (the redemption proceeds are expected to be the same as the subscription amount). About 5 days later ('T+5'), your transferor-IA would have refunded the redemption proceeds back to your CPFOA/SRS or CPFSA accounts maintained with the agent banks or CPF Board respectively. About T+7, your transferee-IA (PSPL) will initiate a withdrawal from your CPFOA/SRS or CPFSA accounts maintained with the agent banks or SRS Operators or CPF Board respectively. On around T+7, there is a possibility that your transferee-IA (PSPL) might experience an unsuccessful withdrawal of the required amount due to insufficient balances. Kindly note the following which may result in the insufficient balances:

Agent banks	On successful transaction	On unsuccessful transaction
DBS/POSB	\$2.68	\$0
UOB	\$2.14	\$5.35
OCBC	\$2.68	\$5.35

- i. Agent banks levy a transaction fee for all CPFOA/ SRS transactions. Agent banks may change their levies and amount. Some agent banks may have additional on-going charges. Always check with your agent bank.
 - ii. Restrictions imposed by CPF Board to meet requirements of the CPF Investment Scheme. The scheme may restrict you from using the full amount of your balances for investments
 - iii. You may have an ongoing regular deductions/ withdrawal arrangements.
 - iv. You may have initiated withdrawal of your CPF savings due to retirement or other reasons.
- In the event of collection failure, PSPL will attempt to contact you. In the worst case, your holdings may be force sold and you will have to bear any market losses (or gains). An admin fee of up to S\$107 on gains is chargeable.

Section C. Complete this section ONLY if you are transferring holdings between PSPL accounts.

Internal Transfer Instructions (Tick and complete where applicable)

Transfer from an Advisory Wrap Account into another PSPL account.

Note: An Admin Fee^A of 1% applies for certain clients when transferring from Wrap into a Non-Wrap account.

Unit Liquidation^B will be performed in the outgoing Wrap account to settle outstanding balances (if any).

Transfer from a Non-Wrap/ Managed Account into an Advisory Wrap Account. (Note: Any non-IA holdings will be converted¹ to IA).

Transfer between Non-Wrap/ Cash Management/ Managed Accounts only.

Transfer Instruction: To transfer **ALL** Unit Trusts (including Regular Savings Plan "RSP" if any) and cash balances (if any).

To transfer only **SELECTED** Unit Trusts that are indicated below (including RSP if any),

Fund Name(s) in full (Please indicate currency/ fund class details clearly)	Fund Source (circle applicable)	For Internal Use Only
	Cash / OA / SA / SRS	
	Cash / OA / SA / SRS	
	Cash / OA / SA / SRS	

There is a Change of Beneficiaries^C (account holder(s) of Transferor account is different from the Transferee account).

*Documentary proof (i.e. marriage certificate) and a witness (Authorised Representative/ PSPL Staff) is required for such a transfer. State the relationship of the Transferee account holder(s) to the Transferor account holder(s): _____

Name of Witness: _____ Signature of Witness & Date: _____

IMPORTANT NOTES ON INTERNAL TRANSFER

- A) Admin Fee of 1% is not applicable for clients of PSPL's partners. This fee is based on the total NAV amount of your portfolio as advised by PSPL.
- B) Unit liquidation of any fund is subjected to the fund's minimum requirements and unused amount from redemption (if any) would be refunded accordingly. By default, fund holding(s) deemed to be least volatile by PSPL will be used to carry out unit liquidation for the settlement of outstanding balances/fee payment.
- C) When internal transfer involves a change of beneficiaries, the Transferor account holder(s) and Transferee account holder(s) must provide the necessary documentary proof and sign this form in the presence of a PSPL staff. The witnessing PSPL staff is required to submit a signed copy (CTC) of the documentary proof together with this form.
- D) Partial transfer of a unit trust fund is allowed only if remaining amount meets the fund's minimum investment requirement and any RSP will continue in the original account.
- E) Any Non-IA holdings will be converted into IA holdings through paired transactions.

Declarations/Authorisation of Account Holder(s): I/We being holder(s) of the above-mentioned funds hereby instruct and authorise Phillip Securities Pte Ltd (herein known as 'PSPL') to carry out my/our instruction to change my/our agent/distributor to PSPL. I/We agree the holdings are to be transferred from my/our Transferor Account to the Transferee account maintained with PSPL and that the information on personal particulars provided are correct. Please proceed to transfer the units and disclose all necessary information including historical transactions to PSPL. For transfer of CPFOA/SA/SRS holdings, I confirm that there is no change in beneficiary as a result of this transfer. For any CPF/SA/SRS IA holdings, I hereby instruct and authorise PSPL to act on my behalf to submit the attached instruction form to my existing distributor to redeem my existing holding(s). PSPL will subscribe for the same units on the same day. For any CPF/SRS Non-IA holdings, I agree to convert them into CPF/SRS IA status by selling and buying back the exact units on the same day. I understand that any shortfall in my CPFOA/SA/SRS account(s) might result in the force selling of my stated holding(s). I have read and understood all relevant notes and information stated above. By signing on the first page of this form, I hereby agree to indemnify PSPL against any losses with regards to this transfer.

For Official Use:		
Received by:	Processed by:	Checked by: