



## Specified Investment Products Customer Account Review (CAR) & Customer Knowledge Assessment (CKA) Form

(This form is applicable to all individuals who are not an Accredited Investor or Expert Investor)

Name:	NRIC/Passport No.:
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In view of the new requirements introduced by MAS for retail customers who wish to transact Specified Investment Products (SIPs), Phillip Securities Pte Ltd (PSPL) requires customers to update their profile to assess if they possess the relevant knowledge or experience to understand the risks of SIPs. These requirements are introduced to protect investors' interest. For your information, SIPs refer to investment products that may be more complex in nature and/or have features and risks that may be more difficult to understand. SIPs generally include but are not limited to Options, Listed Futures, Structured Warrants, Unit Trusts\*, Contracts for Differences (CFDs), Equity Linked Notes, Exchange Traded Funds (ETFs)\* and Overseas Listed Investment Products\*.

To ensure that retail customers have the relevant knowledge or experience to understand the risks and features of the SIPs before transacting, PSPL will conduct the following assessment(s) for retail customers:

- i. Customer Account Review ("CAR") for **listed SIPs**, and/or
- ii. Customer Knowledge Assessment ("CKA") for **unlisted SIPs**.

The below assessments are in addition to all the other account opening procedures and terms and conditions of trading accounts before you can trade/invest in SIPs. You are required to satisfy the criteria of the respective/relevant assessment(s) before you can proceed/continue to transact in SIPs. For more information, please visit <https://www.poems.com.sg/faq-lists/>. Should you require advice concerning SIPs, please contact your Trading/Financial Adviser Representative for arrangement to be made.

**To assess if you have the relevant knowledge or experience to transact in Specified Investment Products ("SIPs"), please answer all the questions below and check the relevant boxes with a "tick".**

**Note:** Some criteria qualify you for CAR, CKA or both.

**(1) Educational Qualifications**

**a) Do you hold a diploma or higher qualification in one or more of the following:**

Please tick the appropriate box(es)

CAR & CKA	
<input type="checkbox"/> Accountancy <input type="checkbox"/> Actuarial Science <input type="checkbox"/> Business / Business Administration / Business Management / Business Studies <input type="checkbox"/> Capital Markets <input type="checkbox"/> Commerce	<input type="checkbox"/> Computational Finance <input type="checkbox"/> Economics <input type="checkbox"/> Finance / Financial Engineering <input type="checkbox"/> Financial Planning / Insurance <input type="checkbox"/> Others, please specify _____ <input type="checkbox"/> No
Year of graduation: _____ Name of College / Educational Institution: _____	

**b) Do you have professional finance-related qualification(s) in one or more of the following:**

Please tick the appropriate box(es)

CAR & CKA	
<input type="checkbox"/> Associate Financial Planner (AFP) <input type="checkbox"/> Associate Wealth Planner (AWP) <input type="checkbox"/> Certified Financial Planner (CFP) <input type="checkbox"/> Certified Financial Technician (CFTe) <input type="checkbox"/> Association of Chartered Certified Accountants (ACCA)	<input type="checkbox"/> Certified Financial Risk Manager (FRM) <input type="checkbox"/> Chartered Alternative Investment Analyst (CAIA) <input type="checkbox"/> Chartered Financial Analyst (CFA) <input type="checkbox"/> Chartered Financial Consultant (ChFC) <input type="checkbox"/> Others, please specify _____ <input type="checkbox"/> No
Year of completion: _____ Issuing Organisation: _____	

**(2) CMFAS Examinations**

**Have you personally undergone and passed the CMFAS examination module(s) in one or more of the following:**

If yes, please tick the appropriate box(es) & provide the score(s)

CAR & CKA		Please state all the score(s), if any
	Modules	
<input type="checkbox"/>	a) CMFAS MODULE 6A- Securities & Futures Product Knowledge	
<input type="checkbox"/>	b) CMFAS MODULE 8A – Collective Investment Schemes II	
<input type="checkbox"/>	c) CMFAS MODULE 9A – Life Insurance & Investment-Linked Policies II	

**(3) Investment Experience**

Have you transacted **at least six (6) times** in any or more of the listed SIPs/unlisted SIPs below in the preceding three (3) years?

Please do not combine the counts in items A, B, C, D, E and F below.

Date of last transaction (MM/YYYY)

CAR		
A	<input type="checkbox"/> Yes <input type="checkbox"/> No	<ul style="list-style-type: none"> <li>▪ Exchange Traded Funds (ETFs) /Notes (ETNs) (<b>not</b> defined as "Excluded Investment Products")</li> <li>▪ Covered / Structured Warrants</li> <li>▪ Futures/Stock Options</li> <li>▪ Callable Bull/Bear Contracts (CBBC)</li> <li>▪ Certificates</li> </ul>

\* Not identified/classified as "Excluded Investment Products".



Date of last transaction (MM/YYYY)

CKA			
B	<input type="checkbox"/> Yes <input type="checkbox"/> No	Contracts For Differences	
C	<input type="checkbox"/> Yes <input type="checkbox"/> No	Foreign Exchange Margin Trading	
D	<input type="checkbox"/> Yes <input type="checkbox"/> No	Structured Deposits and Dual Currency Investments	
E	<input type="checkbox"/> Yes <input type="checkbox"/> No	Structured Products	
F	<input type="checkbox"/> Yes <input type="checkbox"/> No	Unit Trusts and Investment-linked Insurance Policies	

**(4) Working Experience**

Do you have a **minimum of three (3) consecutive years** of working experience in the past 10 years in one or more of the following areas? Please tick the appropriate box(es).

Note: Support functions in any of the below areas are not considered relevant working experience

CAR & CKA			
<input type="checkbox"/> Accountancy <input type="checkbox"/> Actuarial Science <input type="checkbox"/> Development / Structuring of Investment Products <input type="checkbox"/> Financial Risk Management Activities <input type="checkbox"/> Provision of legal advice or possession of legal expertise in the relevant areas		<input type="checkbox"/> Management of Investment Products <input type="checkbox"/> Research / Analysis of Investment Products <input type="checkbox"/> Sale of / Trading of / Training in Investment Products <input type="checkbox"/> Treasury <input type="checkbox"/> Others, please specify _____ <input type="checkbox"/> No	
Employer Name:		Job Title:	To (Year)
1)			
2)			

**(5) SGX E-learning Tutorial**

CAR
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Have you personally undergone and passed in the SGX Online Education on Specified Investment Products?  No  Yes

**(6) ABS E-learning Tutorial**

Have you personally undergone and passed the ABS E-Learning and assessment?

If yes, please provide the certificate(s) for the e-learning, tick the appropriate box(es) & provide the score(s)

CKA		Products	Please state all the score(s)
A	<input type="checkbox"/> Yes <input type="checkbox"/> No	Contracts For Differences	
B	<input type="checkbox"/> Yes <input type="checkbox"/> No	Foreign Exchange Margin Trading	
C	<input type="checkbox"/> Yes <input type="checkbox"/> No	Structured Deposits and Dual Currency Investments	
D	<input type="checkbox"/> Yes <input type="checkbox"/> No	Structured Products	
E	<input type="checkbox"/> Yes <input type="checkbox"/> No	Unit Trusts and Investment-linked Insurance Policies	

Have you been declined by other financial institution(s) to transact in any listed/unlisted SIPs products?

No  Yes, \_\_\_\_\_ (state number of time/s, type of SIPs & name of FI)

Note:

1) If all your relevant answers to the above questions (1) to (6) are in the negative, you are considered as not possessing the relevant knowledge or experience to transact and/or invest in the relevant SIPs. To be able to still be considered to be allowed to trade or continue trading and/or investing in SIPs, please see the requirements set out earlier.

2) You are requested to provide complete and accurate information to enable PSPL to properly assess that you have the relevant knowledge or experience to understand the risks and features of the products you intend to continue trading and/or investing in accordance with the criteria set by the MAS. We repeat that inaccurate and incomplete information may affect the outcome of your assessment.

3) Should you require any clarification, please contact your Trading/Financial Adviser Representative.

4) Please note that your trading account is subject to the Conditions Governing Phillip Securities Accounts

**I hereby declare that the above information provided by me is true and accurate.**

\_\_\_\_\_  
 Signature and Date