Address: 18 Church Street, #01-00, OCBC Centre South, Singapore 049479
Hotline: 1800 338 8688 / (65) 6338 8688 (if calling from overseas

OCBC

Name of Account Holder(s) ► As in our records

NRIC/Malaysian IC/Passport no./Business Reg no.

Trading Account Number(s)

1. I/We* hereby declare that I/we*qualify as Accredited Investor(s) ("AI") as defined in section 4A of the Securities and Futures Act 2001 of Singapore ("SFA") and acknowledge that OCBC Securities Pte Ltd ("OSPL") will only deal with or for me/us with respect to certain investment products such as structured notes **only if and for so long as** I am/we are* eligible to be an AI and opt in to be treated as an AI.

   I/We* understand that I/we* may consent to (or withdraw my/our* consent from) being treated by OSPL as an AI for the purposes of all of the consent provisions (specified in Schedule 2) through the AI Consent Declaration below.

AI Consent Declaration:

Please indicate whether you opt in or opt out to be treated as an AI.

☐ **Opt In** (I/We* consent to be treated as an AI). Please complete Section 2a or 2b with supporting documents and read through Sections 4 to 9 along with Schedule 2 for the relevant risk disclosures and consent provisions as described in the SFA and Securities and Futures (Classes of Investors) Regulations 2018 read together with the Securities and Futures (Classes of Investors) Regulations 2018 ["SF(COI)R"].	☐ **Opt Out** (I/We* do not consent to be treated as an AI.) Please refer to Section 10 for the Opt Out clause as described under the Securities and Futures (Classes of Investors) Regulations 2018 ["SF(COI)R"].

2a. <u>For individuals / joint accounts</u>

Declaration for Individual / Joint accounts	**Please tick one**	
	Individual / 1st Joint Account Holder	2nd Joint Account Holder (if applicable)
(a) My **<u>net personal assets@</u>** exceed in value S$2 million (or its equivalent in a foreign currency); **OR**	☐	☐
(b) My **<u>financial assets@@</u>** (net of any related liabilities) exceed in value S$1 million (or its equivalent in a foreign currency); **OR**	☐	☐
(c) My **<u>income in the preceding twelve (12) months</u>** is not less than S$300,000 (or its equivalent in a foreign currency)	☐	☐

2b. <u>For corporations</u>

Declaration for Corporations	**Please tick one**
(a) Our corporation's **<u>net assets</u>** exceed S$10 million in value (or its equivalent in a foreign currency) based on our most recent audited balance sheet; **OR**	☐
(b) Our corporation's **<u>entire share capital is owned by one or more individuals, all of whom are AIs</u>** as defined in section 4A of SFA, read together with the Securities and Futures (Classes of Investors) Regulations 2018.	☐

Note: If you did not tick any of the declarations in 2a or 2b (as relevant), then you are not qualified to be an AI, which is required as a precondition to you being allowed to deal in certain investment products (e.g. structured notes) with or through us, and you should not proceed with submitting your application for such dealings with or through us.

@ **Net personal assets:**
In determining the value of an individual's net personal assets, the value of the individual's primary residence[1]
(a) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and
(b) is taken to be the lower of the following:
   i. the value calculated under paragraph (a); or
   ii. $1 million.

@@ **Financial assets mean:**
(a) a deposit as defined in section 4B of the Banking Act 1970 of Singapore; or
(b) an investment product as defined in section 2(1) of the Financial Advisers Act 2001 of Singapore (e.g.: life policy, securities, derivatives contracts, units in a collective investment scheme, etc).
In determining the value of an individual's financial assets (net of related liabilities), this should be calculated by deducting all related liabilities from the total value of the financial assets.

3. I/We* hereby provide OCBC Securities Pte Ltd ("OSPL") with copies of supporting documents to enable OSPL to carry out the necessary verification. **(Please refer to page 6 for list of supporting documents accepted)**

4. I/We* understand that this declaration remains valid unless I/we* choose to opt out of my/our* AI status with OSPL or I/we* no longer qualify to be an AI.

5. I/We* declare that the information provided is true to the best of my/our* knowledge after having done reasonable due diligence to verify the same. I/We* acknowledge and agree that in the event of any materially false or incorrect declaration, OSPL may, without prejudice to its rights generally (including for damages), terminate/revoke the transaction(s) for which the correctness of my/our* declaration and representation and warranty is a pre-condition. I/We* will notify OSPL immediately should there be any changes in my/our* circumstances which would result in a change of AI status eligibility.

Without prejudice to the above, I/we* also acknowledge and agree as follows:

(i) As the net assets test(s) for determining whether I am/we are* an AI depends on full knowledge of my/our* financial conditions (and in particular my/our* liabilities), only I am/we are* in a position to properly determine whether I am/we are* eligible to be an AI. Therefore, in giving any and every order for dealing in OTC Securities or SIPs, I/we* represent, warrant and undertake in favour of OSPL with full intent that OSPL relies on its correctness as a material condition in agreeing to accepting my/our* order that I am/we are* eligible to be such an AI.

(ii) I/We* further represent, warrant and undertake in favour of OSPL with full intent that OSPL relies on its correctness as a material condition in agreeing to any continued dealings with me/us* in relation to certain investment products (e.g. structured notes) to ensure that with respect each dealing I am/we are* an AI as defined in section 4A of the SFA, read together with the Securities and Futures (Classes of Investors) Regulations 2018 ["SF(COI)R"]. Should I/we* cease to satisfy the conditions for being such an AI I/we* will notify OSPL and cease any further dealings with OSPL with respect to such products; and

Should there be any inaccuracies in my/our* representation warranty and undertaking in this form, I/we* also acknowledge that, with respect to my/our transactions in such investment products concluded with or through OSPL, such transactions shall be voidable at the option of OSPL but without prejudice to OSPL's right to cover for damages for my/our* misrepresentation, breach of warranty and undertaking.

6. I/We* undertake in any event to indemnify OSPL against and to hold OSPL harmless from any and all losses, damages, liabilities, costs, charges, fees, fines, penalties and/or expenses of whatever nature, howsoever, directly or indirectly, arising from, or in reliance of, my/our* declaration herein.

[1] This refers to the home where the investor lives in most of the time. This can be located in Singapore or overseas.

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7. I/We* also acknowledge that under and for the purposes of the Financial Advisers Act 2001 of Singapore ("FAA") and the Financial Advisers Regulations ("FAR"), **OSPL is exempt from fulfilling the below obligations:**

   (i) Section 34 of the FAA – Disclosure of product information (Exempted under Regulation 33 of the FAR)

   (ii) Section 36 of the FAA – Reasonable basis for making investment recommendation (Exempted under regulation 34 of the FAR)

   (iii) Section 45 of the FAA – Disclosure of certain interests in securities (Exempted under regulation 35 of the FAR)

8. In accordance with SF(COI)R, OSPL would hereby inform you of the following:

   (i) The applicable consent provisions of you being treated by OSPL as an AI together with the general warning, as described in Schedule 2 to the form;

   (ii) you may (but not obliged to) consent to being treated by OSPL as an AI for the purposes of all of the consent provisions, as described in Schedule 2 to the form; and

   (iii) if you consent to the said treatment, you may at any time withdraw your consent, upon which OSPL must not (after 30 days) treat me/us* as an AI for the purposes of all of the consent provisions."

9. OPT-IN CONFIRMATION

   (i) I/We* refer to the opt-in process for AI, as described under the SFA read together with the SF(COI)R.

   (ii) I/We* understand that I/we* have declared to OSPL on the basis of the information or supporting documents that have been provided to OSPL or the financial assets that will be transferred to OSPL when my/our* account is opened, to be a person mentioned in section 4A(1)(a)(i), (ii), (iii) or (iv) of the SFA (as set out in **Schedule 1** to the form), and am/are* hence eligible to opt in to be an AI.

   (iii) I/We* understand that I/we* have been assessed by OSPL to be an individual/entity* mentioned in section 4A(1)(a) of the SFA read together with the SF(COI)R as set out in **Schedule 1**[2] and am/are* hence eligible to be treated as an AI.

   (iv) I/We* confirm that I/we* know and understand the consequences of consenting to being treated by OSPL as an AI for the purposes of all of the consent provisions, as described in **Schedule 2** to the form.

   (v) I/We* hereby consent to being treated by OSPL as an AI for the purposes of all of the consent provisions.

   (vi) (Where applicable) For accounts held jointly with an individual who qualifies as an AI under Section 4A of the SFA read together with the SF(COI)R, an individual who does not meet the relevant assets or income criteria may opt in to be treated as an AI solely for transactions conducted through that joint account with the qualified AI under the SFA as prescribed under SF(COI)R Regulation 2(2)(d).

   I, the joint account holder, confirm that I wish to be treated as an AI in respect of my dealings through my joint account with the qualified AI. I understand and agree that by opting in for AI status, this treatment will only apply to all my transactions conducted through my joint account with the AI.

[2] Please refer to our website for more information on Schedule 1. A hardcopy of Schedule 1 is also available upon request.

(vii) I/We* understand that my/our* consent as set out above would apply to all my/our* account(s) opened with OSPL, my/our* transaction(s) booked with OSPL, and the relevant services and products offered by or through OSPL to me/us where I/we* act as principal solely for my/our* own account (including joint accounts).

(viii) I/We* understand that OSPL will conduct periodic review of my/our* AI eligibility every 2 years (from my/our* last AI declaration).

Should my/our* immediate preceding AI declaration be made under the "Financial Assets" criteria in section 2a(b) of this form, subject to paragraph (ix) and (x) of this section 9, I/we* understand and agree that OSPL will continue to treat me/us* as an AI, provided that my/our* financial assets (net of related liabilities) held/custodised with OSPL exceed in value S$1 million (or its equivalent in a foreign currency). Should my/our* net financial assets held/custodised with OSPL not exceed in value S$1 million (or its equivalent in foreign currency), I/we* understand that OSPL may reach out to us for supporting documents as proof that I/we* continue to qualify as an AI in the course of OSPL's periodic reviews of my/our* AI eligibility.

Should my/our* preceding AI declaration be made under any other criteria under section 2a or 2b, I/we* understand that OSPL may reach out to us for supporting documents as proof that I/we* continue to qualify as an AI in the course of OSPL's periodic reviews of my/our* AI eligibility.

Further, if I/we* wish to change the criteria under which I/we* qualify as an AI, I/we* understand that OSPL will require further supporting documentation for the change, including an updated signed AI declaration form.

(ix) Notwithstanding such periodic reviews by OSPL, I/we* also understand and agree that only I/we* would have full knowledge of my/our* financial conditions. Hence, I/we* undertake to update OSPL immediately if I am/we are* no longer eligible to be an AI, upon which I/we* understand and agree that OSPL will not treat me/us* as an AI for the purposes of any of the consent provisions.

(x) I/We* further understand that I/we* may at any time withdraw my/our* consent to be treated as an AI for the purposes of all of the consent provisions, upon which OSPL must not (after 30 days) treat me/us* as an AI for the purposes of all of the consent provisions. I/We* understand that consent may be withdrawn at any time by completing and signing this form, selecting the opt-out option, and submitting it to OSPL via email or mail. I/We* understand that OSPL will notify me/us* once my/our* withdrawal has been processed by OSPL and my/our* investor status has been updated in your records, upon which OSPL will not treat me/us* as an AI for the purposes of any of the consent provisions. I/We* acknowledge and agree that until such time, I/we* would still be treated as an AI by OSPL for the purposes of all of the consent provisions.

(xi) **Consent to Disclosure**

I/We* consent to OSPL disclosing the fact that I/we* have consented to be treated as an AI, as specified above, to any person that relies on my/our* AI status to be qualified as an AI.

To the extent that I/we* have a joint account opened / to be opened with OSPL (the "**Joint Account(s)**"), I/we* consent to OSPL disclosing to all other joint account holders of the Joint Account(s) that I/we* have consented to be treated as an AI, as specified below.

If I/we* subsequently withdraw my consent to be treated as an AI at any time, I/we* consent to OSPL disclosing to any person that relies on my/our* AI status and to all other joint account holders of the Joint Account(s) that I/we* have withdrawn my consent to be treated as an AI.

10. OPT-OUT CONFIRMATION

(i) I/We* refer to the opt out process for AIs, as described under the SFA read together with the SF(COI)R.

(ii) I/We* hereby request to opt out of the AI status, and hereby notify OSPL that I/we* do not consent to being treated by you as an AI for the purposes of all of the consent provisions as set out in Schedule 2[3].

(iii) I/We* understand that my/our* request to opt out of the AI status would apply to my/our* account(s) opened with OSPL, my/our* transaction(s) booked with OSPL, and the relevant services and products offered by or through OSPL to me/us* where I/we* act as principal solely for my/our* own account (including joint accounts).

(iv) I/We* further understand that by opting out of the AI status, OSPL would need to treat me/us* as a retail customer. This means that OSPL will not/would no longer be able to offer or provide certain services and products to me/us* and/or execute certain transactions for me/us. Where applicable, I/We* understand that there may be restrictions on the dealings that OSPL can effect for me/us* for my/our* existing investments and/or transactions booked with OSPL.

(v) Where applicable in the case where I/we* previously opted-in to be treated as an AI, I/we* understand that OSPL will notify me/us* once my/our* request has been processed by OSPL and my/our* investor status has been updated in OSPL's records, upon which OSPL will not treat me/us* as an AI for the purposes of all of the consent provisions. I/We* acknowledge and agree that until such time, I/we* would still be treated as an AI by OSPL.

(vi) **Consent to Disclosure**

I/We* consent to OSPL disclosing the fact that I/we* have withdrawn/have not provided my/our* consent to be treated as an AI, as specified above, to any person that relies on my/our* AI status to be qualified as an AI.

To the extent that I/we* have a joint account opened / to be opened with OSPL (the "Joint Account(s)"), I/we* consent to OSPL disclosing to all other joint account holders of the Joint Account(s) that I/we* have withdrawn my/our* consent to be treated as an AI, as specified above.

In the event of Joint Account(s), if you, as one of the account holders, have opted out of your AI status, but the other account holder(s) of such Joint Account(s) have/has not opted out of the AI status, then all dealings carried out through that Joint Account by the account holder(s), whether jointly or singly, would be deemed as dealings carried out by retail customer. Consequently, we would not be able to offer or provide certain services and products to and/or execute certain transactions for you through that Joint Account which you would be eligible for if you were an AI. For avoidance of doubt, once you have opted out of your AI status, OSPL will no longer treat you as an AI in respect to all the accounts held by you, whether solely or jointly.

Signature of Individual / 1st Joint Account Holder / 1st Authorised Signatory *Date: (dd) / (mm)/ (yyyy)*	*Signature of 2nd Joint Account Holder / 2nd Authorised Signatory (if applicable)* *Date: (dd) / (mm)/ (yyyy)*	*Company Stamp (if applicable)*

V5.0 Nov 2025

[3] Please refer to our website for more information on Schedule 2. A hardcopy of Schedule 2 is also available upon request.

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SUPPORTING DOCUMENTS REQUIRED

For individuals

(a) Who have declared that their net personal assets exceed S$2 million in value (or its equivalent in a foreign currency); please submit one of the following documents:

i. Copy of CDP statements, custody holdings or share financing statements (dated within 3 months)

ii. Copy of statements showing details of unit trusts held (dated within 3 months)

iii. Copy of statements showing details of surrender value of insurance policies (dated within 3 months)

iv. Copy of statement showing details of funds under management (dated within 3 months)

v. Copy of consolidated bank statement (dated within 3 months)

vi. Copy of title deed for properties and valuation report or, in place of valuation report, most recent transacted price of property according to publicly available data published by reputable authority (e.g URA)

vii. Statement/letter from any reputable Financial Institution affirming that client's net asset under custody with the Financial Institution qualifies the client as an AI as defined under Section 4A of the SFA

For jointly-owned assets, customers to declare and acknowledge their percentage stake in the asset on the document provided. The value of the customer's percentage stake in the asset will be used in support of his/her AI declaration.

(b) Who have declared that their income in the preceding twelve (12) months is not less than S$300,000 (or its equivalent in a foreign currency); please submit one of the following documents:

i. Copy of past 12 month pay slip or bank statement with salary credit for the past 12 months

ii. Copy of latest income tax assessment

iii. Copy of listed company's financial statements/annual report for directors of listed companies (latest)

For corporations

i. Copy of the most recent audited balance-sheet of the corporation; or

ii. Where the corporation is not required to prepared audited accounts regularly, a copy of the balance-sheet of the corporation certified by the corporation as giving a true and fair view of the state of affairs of the corporation as of the date of the balance-sheet, which shall be within the preceding 12 months; or

iii. A copy of the Corporation's business profile; or

iv. A declaration of the Corporation's shareholding structure with supporting documents of which is owned by one or more individuals, each of whom is an AI as per (a) above