

UOB Kay Hian

Your trusted financial partner

FINANCIAL SERVICES GUIDE (FSG)

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The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Supplementary FSG / Advisor Profile and covers the following:

- Information about UOB Kay Hian Wealth Advisors Sdn Bhd (UOBKHW) as a licensee
- Details on how you may instruct your advisor
- Who will be responsible for providing the financial services
- Details of the financial services and/or products (UOBKHW) can provide
- The documents you may receive
- Remuneration received by your advisor
- Privacy (i.e. collection and handling of your personal information)

WELCOME

We understand the importance of financial advice in providing you with peace of mind and would like to thank you for considering an engagement with one of our advisors to assist you in identifying and achieving your financial needs and objectives.

As part of our commitment to deliver service excellence, we have prepared this guide to provide an overview of our services and value propositions. Please take your time to review this document before engaging our services.

WHO WE ARE AND WHAT WE STAND FOR

UOB Kay Hian Wealth Advisors Sdn Bhd (UOBKHWA) is a wholly-owned subsidiary of UOB Kay Hian Securities (M) Sdn Bhd, and member of the SGX-listed UOB Kay Hian Holding Limited group. UOBKHWA holds a Capital Markets Services Licence (CMSL/A0173/2007) issued by the Securities Commission of Malaysia in respect of the regulated activity of financial planning, dealing in securities restricted to unit trust and dealing in Private Retirement Scheme (PRS) under the Capital Markets and Services Act 2007. UOBKHWA is also approved by Bank Negara Malaysia under the Financial Services Act 2013 and Islamic Financial Services Act 2013 to conduct financial advisory business and Islamic financial advisory business (*financial planning in relation to insurance, Takaful & banking products*).

Our mission is to provide you with high quality financial advice that you can rely upon to better manage your finances.

OUR RESPONSIBILITY TO YOU

Our advisors are required to provide this FSG and an Advisor Profile (Supplementary FSG) to you prior to providing any personalised financial advice, products and/or services. You should note that your advisor may not be authorised to provide all the services we are licensed to provide you with. Therefore, please refer to the Advisor Profile for specific information regarding your chosen advisor.

OUR COMMITMENT TO YOU

Our advisers are committed and obligated to act in your best interest. Your financial adviser will need to determine your needs, objectives and relevant financial circumstances before an advice, product and / or service is to be recommended.

You are requested to provide accurate information and to keep your adviser updated on any changes to your circumstances to ensure the advice provided and products recommended remain relevant to your personal situation. You have the right not to divulge any information should you wish not to do so. However, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they cannot do so adequately with the information provided.

In addition, we will need to verify your identity in accordance with Anti-Money Laundering and Anti-Terrorism Financing Act 2001 ("AMLATFA"). Your adviser will let you know what documentation you will need to present to position them to provide you with appropriate advice and to meet our customer identification requirements under the AMLATFA.

To ensure that you remain on track to meet your short to long-term financial needs and objectives, it is vital to periodically review your financial advice, products and / or services to be sure they remain relevant. Your adviser offers and recommends an annual comprehensive personal review service. This service updates the advice in line with your needs and implements any changes to which you have agreed upon. A fee may be charged for the on-going advice and management of your financial affairs. Your adviser will provide you with details of any such fees applicable to you.

PRODUCT AND SERVICES WE CAN PROVIDE

Your advisor may be licensed to offer a variety of integrated financial planning services which include but not restricted to:

Individuals

- ✓ Insurance Planning
- ✓ Critical Illness Protection
- ✓ Properties Insurance
- ✓ Wealth Accumulation
- ✓ Children Education Planning
- ✓ Retirement Planning
- ✓ Private Retirement Scheme
- ✓ EPF Investment
- ✓ Estate Planning

Corporate & Institutions

- ✓ Key Man Insurance
- ✓ Business Succession Planning
- ✓ Liabilities Cancellations
- ✓ Directors & Officers Insurance
- ✓ Employees Benefits
- ✓ Private Pension Scheme
- ✓ Treasury Solutions
- ✓ Tax Efficient Structure

Private Wealth Management

- ✓ Private Mandate
- ✓ Private Placement
- ✓ Offshore Wrap Account
- ✓ Offshore Trust

CLIENT SERVICES

Your advisor can only accept written instructions either via the official relevant forms, email or a written letter. Your advisor is required to maintain a physical or electronic record of your personal information, which may includes your details personal financial circumstances. Your advisor is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your advisor has provided to you.

ADVISER REMUNERATION

The relationship between UOBKHOWA and your advisor is arranged through a sharing of fees or commission payments according to internal agreement. The agreement stipulates that all forms of remuneration are processed by UOBKHOWA which may retain between 0% - 30% of the remuneration for services before remitting the balance to your advisor.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and / or service provided. Generally, whenever your advisor provides a recommendation for a financial product or service, your advisor may be remunerated once or through a combination of fee for service, initial, ongoing and / or advisor service fees and / or commission payments from product providers where applicable.

UOBKHOWA may invoice you a fee for initial service depending on the level of services required and your agreement with your financial advisor. In addition, a fee may be charged for reviews of exiting plans and portfolios to ensure strategies remain appropriate. This fee will be agreed between you and your advisor. Please refer to the Advisor Profile, which sets out the details of remuneration to your advisor and / or any third parties, and the fees you may be charged.

All fee payments for services rendered should be made payable to UOB Kay Hian Wealth Advisors Sdn Bhd.

All payments other than fee for service shall be made payable to the respective product and / or service provider either through cheque, fund transfer or credit card.

In NO circumstances shall a payment to be made to the advisor's name and / or account. Any form of cash transaction is prohibited.

YOUR PRIVACY

UOBKHWAs respects your privacy and is committed to protecting the security of your information. Our main purposes for collecting personal information is to facilitate financial planning, financial products or services, insurance policies or related services and to update our records.

UOBKHWAs and your advisor are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you. You are able to access the information your advisor holds on your file.

UOBKHWAs may use the personal information collected from you for the purpose of providing you with direct marketing materials such as articles, newsletters, client events, campaigns or promotions. You may choose not to receive such information by contacting us via any of the methods detailed in this policy statement. Please allow us 2 weeks to have your request effected.

A copy of our Privacy Policy is located at www.uwealth.com.my

REPORTING YOUR CONCERNS

If you have any complaint about any financial service provided to you by your adviser, you should take the following steps:

Contact UOBKHWAs Head of Licensing via:

UOB Kay Hian Wealth Advisors Sdn Bhd

📍 B-8-3A, Block B West, Menara PJ8, Jalan Barat, Seksyen 8, 46050 Petaling Jaya, Selangor.

☎ +603 7954 5486 ✉ hello-uwealth@uobkayhian.com

We will acknowledge the complaint within 2 business days, which a full investigation will be carried out soon after. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. Nonetheless, an official response will be reverted to you within 45 days.

If you are not fully satisfied with our response, you may direct your complaint with:

FOR INVESTMENT:

The Securities Industry Dispute Resolution Centre (SIDREC), an External Disputes Resolution Scheme handling the investment related complaint, of which UOBKHWAs is a member. The contact details for SIDREC are:

Securities Industry Dispute Resolution Centre

📍 Unit A-9-1 Level 9 Tower A, Menara UOA Bangsar, No. 5 Jalan Bangsar Utama 1, 59000 Kuala Lumpur

☎ +603 2282 2280 ✉ info@sidrec.com.my

Or to the Securities Commission of Malaysia (SC) even you have initiated a dispute resolution process with SIDREC. The contact details are:

Investor Affairs & Complaints Department, SC Malaysia

📍 No 3 Persiaran Bukit Kiara, Bukit Kiara 50490 Kuala Lumpur

☎ +603 6204 8999 ✉ aduan@seccom.com.my

🌐 www.sc.com.my

Or to the Federation of Investment Managers Malaysia (FIMM) for unit trust disputes. The contact details are:

Legal, Secretarial & Regulatory Advisory Department Federation of Investment Managers Malaysia

📍 19-06-1, 6th Floor, Wisma Tune, 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur

☎ +603 2092 3800 ✉ complaints@fimm.com.my

🌐 www.fimm.com.my

FOR INSURANCE:

The Ombudsman for Financial Services (OFS), a channel to settle disputes between consumers and their members who are financial service providers licensed or approved by Bank Negara Malaysia. The contact details are:

Ombudsman for Financial Services

(formerly known as Financial Mediation Bureau)

📍 Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

☎ +603 2272 2811 ✉ enquiry@ofs.org.my

🌐 www.ofs.org.my

PROFESSIONAL INDEMNITY INSURANCE

UOBKHWAs maintains appropriate Professional Indemnity Insurance cover as required by the Financial Services Act 2013.

CONTACT US

UOB Kay Hian Wealth Advisors Sdn. Bhd. (201901025274)

Head Office

📍 B-8-3A, Block B West, Menara PJ8, Jalan Barat, Seksyen 8, 46050 Petaling Jaya, Selangor, MALAYSIA

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✉ hello-uwealth@uobkayhian.com 🌐 www.uwealth.com.my

Penang Branch

📍 1st Floor, Bangunan Heng Guan, 171, Jalan Burmah, 10050 Pulau Pinang

☎ +604 229 9318

Ipoh Branch

📍 115A, Jalan Dato Lau Pak Kuan, Taman Ipoh, 31400 Ipoh, Perak

☎ +605 548 5486

Melaka Branch

📍 91-1, Jalan KL 3/8, Taman Kota Laksamana Seksyen 3, 75200 Melaka

Johor Bahru Branch

📍 Level 7, Menara MSC Cyberport, 5, Jalan Bukit Meldrum, 80300 Johor Bahru, Johor

☎ +607 219 7575