

STRAITS FINANCIAL SERVICES PTE LTD
INDIVIDUAL / JOINT ACCOUNT APPLICATION FORM

Instructions:

Application Documents

Please ensure that all relevant Sections and Schedules of this account application are completed correctly and clearly.

<u>Documents</u>	<u>Applicable to</u>
• Account Application Form	All Customers
• Schedule 1 – Investor Classification Declaration	Accredited / Expert Investors
• Schedule 2 - SFA Risk Disclosure Statement	All Customers
• Schedule 3 – CTA Risk Disclosure Statement	All Customers
• Schedule 4 - Indemnification on Accepting Electronic Instructions	All Customers
• Schedule 5 – Authorisation for Auto-Conversion of Currency	Customers who wish to trade on futures exchanges
• Schedule 6 – Tax Compliance Declaration	All Customers
• Schedule 7 - SGX Futures Trading Rules 1.6 on Exclusion of Liability, Disclaimer of Warranties & Statutory Immunity	All Customers who wish to trade SGX products
• Schedule 8 – Request to trade additional product classes and/or open sub-accounts	Customers who wish to trade additional product classes; and/or open sub-accounts
• Schedule 9 – Appointment and Authorisation of Trading Agent	Customers who wish to appoint a trading agent to trade on their behalf
• Schedule 10 – Personal Data Consent	All Customers
• Master Trading Agreement	All Customers
• Master OTC Commodities Trading Agreement	Customers who wish to trade in OTC Derivatives (except FX and CFDs)

(Please read and retain the agreement)

Supporting Documents

Please ensure that all supporting documents provided are valid, current and are in force as of the date of this application.

All supporting documents are to be independently verified by either an employee of Straits Financial Group, a Notary Public, Chartered Accountant or Lawyer.

<u>Documents</u>	<u>Applicable to</u>
• Proof of Identity - Clear copies of Government issued Identity Document / Passport that contains a photo & has at least 6 months validity	All Customers
• Proof of Residence – National ID card / Utility Bill / Phone Bill / Bank Statement that contains the residential address and not older than 6 months from date of application.	All Customers
• Form W-8BEN	All Customers

Please send the completed application and the relevant supporting documents to us by:

Post

Account Processing Team
Straits Financial Services Pte Ltd ("SF SPL")
9 Temasek Boulevard
#28-02 Suntec Tower Two
Singapore 038989

Email

Scan and email the application form and the relevant supporting documents to sgsales@straitfinancial.com (for Futures and Options and OTC Derivatives) and/ or sgfx@straitfinancial.com (for FX and CFD)

SECTION A - CUSTOMER PARTICULARS

Please Choose Your Trading Account Type

- Futures and Options Leveraged Forex including precious metals and CFDs
- Deliverable FX Over-The-Counter("OTC") Derivatives (except FX and CFDs)
- Individual Joint (with joint alternate authority)

MAIN ACCOUNT HOLDER

Full Name: (Mr/Ms/Miss/Mrs) _____

Alias (if applicable): _____

National Identity Document Number: _____ Date of Birth (DD/MM/YYYY): _____

Nationality: _____ Permanent Resident of Singapore: Yes No

Residential Address: _____
Number/Block & Street Name

City _____ State/Province _____ Country & Postal Code _____

Mailing address (if different from above): _____
Number/Block & Street Name

City _____ State/Province _____ Country & Postal Code _____

Home Number: () _____ Mobile Number: () _____

Email address(es)*: _____

*Please note that trade confirmations and Statements (as defined in Section C of this Account Application Form), marketing materials (unless you indicate otherwise in Schedule 10 of this application form) and/or other information relating to the account(s) held by you with SFSPL will be sent to this email.

Employment

Name of Employer: _____

Designation: _____ Office Number: () _____

Nature of Business of Employer: _____

Address of Employer: _____

Financial Information

Annual Income:

- Less than S\$100,000 S\$100,000 – less than S\$200,000
- S\$200,000 – less than S\$300,000 S\$300,000 or more

Liquid Assets:

- Less than S\$100,000 S\$100,000 – less than S\$200,000
- S\$200,000 – less than S\$300,000 S\$300,000 or more

Net Worth:

- Less than S\$100,000 S\$100,000 – less than S\$500,000
 S\$500,000 – less than S\$1 million S\$1 million – less than S\$2 million More than S\$2 million

Source of funds for trading: Savings/ Inheritance Income

Country(ies) of origin of funds: _____

Expected amount of initial deposit: Currency _____ Amount _____

Trading Experience (Check all that apply)

- | | |
|--|---------------------|
| <input type="checkbox"/> Futures and Options | Years Traded: _____ |
| <input type="checkbox"/> Leveraged Foreign Exchange | Years Traded: _____ |
| <input type="checkbox"/> Securities | Years Traded: _____ |
| <input type="checkbox"/> Contracts for Differences | Years Traded: _____ |
| <input type="checkbox"/> Centrally-cleared OTC Contracts | Years Traded: _____ |
| <input type="checkbox"/> Non-centrally-cleared OTC Contracts | Years Traded: _____ |

JOINT ACCOUNT OWNER (If applicable)

Full Name: (Mr/Ms/Miss/Mrs) _____

Alias (if applicable): _____

National Identity Document Number: _____ Date of Birth (DD/MM/YYYY): _____

Nationality: _____ Permanent Resident of Singapore: Yes No

Relationship to Main Account Holder: _____

Residential Address: _____

Number/Block & Street Name

City _____ State/Province _____ Country & Postal Code _____

Mailing address (if different from above): _____

Number/Block & Street Name

City _____ State/Province _____ Country & Postal Code _____

Home Number: () _____ Mobile Number: () _____

Email address(es)*: _____

*Please note that trade confirmations and Statements (as defined in Section C of this Account Application Form), marketing materials (unless you indicate otherwise in Schedule 8 of this application form) and/or other information relating to the account(s) held by you with SFSPL will be sent to this email.

Employment

Name of Employer: _____

Designation: _____ Office Number: () _____

Nature of Business of Employer: _____

Address of Employer: _____

Financial Information

Annual Income:

- Less than S\$100,000
- S\$100,000 – less than S\$200,000
- S\$200,000 – less than S\$300,000
- S\$300,000 or more

Liquid Assets:

- Less than S\$100,000
- S\$100,000 – less than S\$200,000
- S\$200,000 – less than S\$300,000
- S\$300,000 or more

Net Worth:

- Less than S\$100,000
- S\$100,000 – less than S\$500,000
- S\$500,000 – less than S\$1 million
- S\$1 million – less than S\$2 million
- More than S\$2 million

Source of funds for trading:

- Savings/ Inheritance
- Income

Country(ies) of origin of funds: _____

Expected amount of initial deposit: Currency _____ Amount _____

Trading Experience (Check all that apply)

- Futures and Options Years Traded: _____
- Leveraged Foreign Exchange Years Traded: _____
- Securities Years Traded: _____
- Contracts for Differences Years Traded: _____
- Centrally-cleared OTC Contracts Years Traded: _____
- Non-centrally-cleared OTC Contracts Years Traded: _____

SECTION B – OTHER INFORMATION

- I/we declare and confirm that I/we are the beneficial owner(s) of this account.
- I/we hold senior position(s) in the governmental, military or political entities.

If yes, please state:

Name of government/military/organization: _____

Position held/rank: _____

SECTION C – CUSTOMER DECLARATION AND AGREEMENT

By signing this application (the "**Application**") and in consideration of Straits Financial Services Pte. Ltd. ("**SFSPL**") agreeing to open trading account(s) in my/our names as requested in this application, I/we hereby declare, warrant, agree and represent:

- i. that all information submitted and provided in this Application is true, complete and accurate in all respects and SFSPL may rely fully on any such information or representation and I/we also undertake to notify SFSPL immediately of any changes in such information and submit any relevant documentary proof to SFSPL as may be required;
- ii. that I/we have received, read, understood and agree to the terms and conditions set out in this Application, (including the Schedules and Appendixes), the Master OTC Commodities Trading Agreement (where applicable) and the Master Trading Agreement (collectively, the "**Agreements**");
- iii. that I/we have read, understood, agree and accept the terms of the Risk Disclosure Statement required under the Securities and Futures Act attached hereto as Schedule 2 and the Risk Disclosure Statement required under the Commodity Trading Act attached hereto as Schedule 3 and Risk Disclosure Statement for Retail Customers required under the Securities and Futures Act attached in the Master Trading Agreement;
- iv. that I/we have not had any judgment including findings in relation to fraud, misrepresentation, or dishonesty entered against me/us in any civil proceedings in Singapore or elsewhere;
- v. that where there is more than one applicant, to be jointly and severally liable and responsible for all payments and obligations arising from our joint account(s) with SFSPL;
- vi. that SFSPL shall accept electronic signatures and electronic copies of supporting documents (i.e. signatures & documents submitted via email using scanned copies, fax and any other electronic means) as valid and such electronic submissions shall be deemed original signatures and documents and therefore will have the same binding effect;
- vii. to receive daily trading statement(s), monthly trading statement(s) and/or trade confirmations/summary files (collectively the "**Statements**") via electronic means such as email and/or any online facilities provided by SFSPL (collectively "**Online Services**") which may be in an unencrypted format. I/We further confirm that I/we understand and accept the risks (including but not limited to delayed/failed delivery or transmission interruptions) associated with such electronic transmission of the Statements via the Online Services and shall not hold SFSPL liable for any resulting losses, damages or breach of confidentiality;
- viii. to consent to SFSPL for the keeping my/our particulars on record and authorise and permit SFSPL and/or its officer and agents of SFSPL to divulge, reveal or disclose any and all of the particulars of my/our account(s) opened and maintained with SFSPL, including but not limited to information on or relating to any transactions or dealings between me/us and SFSPL at any time and from time to time for any purpose as may be required to:
 - a. any entity related to SFSPL;
 - b. any intermediary or third party vendors whom SFSPL engages to perform works or provide services to SFSPL;
 - c. any government or regulatory authorities in Singapore and elsewhere where disclosure is required by the applicable laws; and/or
 - d. any other person or entity that SFSPL in good faith considers to be appropriate for the intended purpose or in the interest of SFSPL;
- ix. to consent to SFSPL collecting, using, and/or processing my/our Personal Data (as defined in Schedule 10 for one or more of the Purposes (as defined in Schedule) and/or disclosing my/our Personal Data to the Permitted Parties (as defined in Schedule 10) for one or more of the Purposes. In addition, for any Personal Data of any Individual (as defined in Schedule 10) that I/we will be or may be disclosing or disclose to SFSPL, that I/we would have, prior to disclosing such Personal Data to SFSPL, informed these Individuals that their Personal Data will be, and obtained the consent from these Individuals for their Personal Data to be disclosed to SFSPL for the Purposes and for SFSPL to disclose the Individual's Personal Data to the Permitted Parties for one or more of the Purposes.
- x. to consent to SFSPL reserving the right to reject my/our application without providing any reasons whatsoever.

Signature of Main Account Holder

Signature of Joint Account Holder (if any)

Name: _____

Name: _____

Date: _____

SCHEDULE 1 – applicable to accredited investor

PART A: INVESTOR CLASSIFICATION DECLARATION

I, the **Main Account Holder**, hereby declare that I am an **Accredited Investor** (“AI”).

I, the **Joint Account Holder**, hereby declare that I am an **Accredited Investor** (“AI”).

As defined under section 4A(1)(a) of the Securities and Futures Act, **AI** means:

- a. an individual whose total net personal assets exceed S\$2 million* (or its equivalent in a foreign currency) in value or such other amount as the Monetary Authority of Singapore (the "Authority") may prescribe; where the value of the individual's primary residence –
 - i. 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
 - ii. is taken to be the lower of the value calculated under paragraph (i) or S\$1 million.
- b. an individual whose financial assets** (net of any related liabilities) exceed S\$1 million (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe, where “financial asset” means –
 - i. a deposit as defined in section 4B of the Banking Act;
 - ii. an investment product as defined in section 2(1) of the Financial Advisers Act; or
 - iii. any other asset as may be prescribed by regulations made under section 341.
- c. an individual whose income in the preceding 12 months is not less than S\$300,000*** (or its equivalent in a foreign currency) or such other amount as the Authority may prescribe.

*Note: If you have declared yourself as an AI, please proceed to **Part B: Accredited Investor Declaration** and provide supporting documents as applicable:*

* *documentary evidence such as statements showing current assets, property tax statements, etc.*

** *documentary evidence such as life policy surrender value, securities statements, etc.*

*** *pay-slips for the past three (3) months or latest income tax assessment statement.*

I/We undertake to promptly inform SFSPL immediately if I/we cease to be an **AI** at any time. I/We also understand and agree that I/we may be required to renew this declaration periodically upon request or whenever deemed necessary by SFSPL.

I/We agree to hold SFSPL and its directors, officers, agents, and affiliates harmless and keep each party fully and effectively indemnified from and against any and all losses, costs (include legal costs on a full indemnity basis), claims, damages and expenses which may be incurred directly or indirectly as a result of relying on the information in this declaration.

I/We agree to provide supporting documents to SFSPL from time to time at SFSPL's request for verification purposes.

I/We confirm that all the information provided herein is true and accurate to the best of my/our knowledge as at the latest date set out below and at each and every time new or updated information is provided to SFSPL.

Signature of Main Account Holder	Signature of Joint Account Holder (if any)
Name: _____	Name: _____
Date: _____	

PART B: ACCREDITED INVESTOR DECLARATION (if you have declared as AI in Part A)

SFSPL will assess and treat you as an accredited investor for all of the consent provision¹ per your declaration unless otherwise notified. You may at any time withdraw your consent in writing to SFSPL. SFSPL will inform you separately of our acknowledgment and the date where SFSPL will stop treating you as an accredited investor for the purposes of all of the consent provisions.

By declaring that you are an accredited investor, you acknowledge that SFSPL, as a Capital Market Services License (“CMSL”) holder, may rely on this declaration to be exempted from fulfilling the certain obligations under Securities and Futures (Licensing and Conduct of Business) Regulations (“SFR”). While SFSPL will continue to provide the highest level of service to you when we treat you as an accredited investors, you may lose certain protections and compensation rights. Please refer to our website² where an explanation of effect of being treated as an accredited investor under the consent provisions is set out.

Please note that the regulatory requirements that SFSPL is exempted from when dealing with you as an accredited investor may be amended and updated from time to time due to regulatory changes or otherwise.

General Warning

Accredited investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as accredited investors therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to accredited investors, and intermediaries are exempted from a number of business conduct requirements when dealing with accredited investors. Investors should consult a professional adviser if they do not understand any consequence of being treated as an accredited investor.

I/we acknowledge that I/we have received, read and understood and the contents of the Accredited Investor Declaration, including the General Warning consequences of being treated as an accredited investor and choose to opt-in to be classified as an accredited investor for the purpose of all of the consent provisions.

I/we acknowledge that I/we may at any time notify SFSPL in writing that you do not consent to being treated by us as an accredited investor for the purposes of all of the consent provisions, following which (after 30 days from the date of your notification to us), we will no longer treat you as an accredited investor.

Signature of Authorised Signatory	Signature of Authorised Signatory
_____	_____
Name: _____	Name: _____
Title: _____	Title: _____
Date: _____	

¹ Securities and Futures (Classes of Investors) Regulations 2018, para 3(9)

² <https://straitstimes.com/sg/en/links/consent-provisions>

**SECURITIES AND FUTURES ACT (CAP. 289)
SECURITIES AND FUTURES (LICENSING AND CONDUCT OF BUSINESS)
REGULATIONS (Rg 10)**

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED UNDER REGULATION 47E (1) AND TO
BE KEPT UNDER REGULATION 39 (2) (c) BY THE HOLDER OF A CAPITAL MARKETS SERVICES
LICENCE TO TRADE IN FUTURES CONTRACTS OR LEVERAGED FOREIGN EXCHANGE CONTRACTS**

1. This statement is provided to you in accordance with regulation 47E(1) of the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg 10).
2. This statement does not disclose all the risks and other significant aspects of trading in futures, options, over-the-counter derivatives contracts where the underlying is a currency or currency index (“OTCD currency contracts”) and spot foreign exchange contracts for the purposes of leveraged foreign exchange trading (“Spot LFX trading contracts”). In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in futures, options, OTCD currency contracts and Spot LFX trading contracts may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in the light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

(a) Futures and Leveraged Foreign Exchange Trading

(i) *Effect of ‘Leverage’ or ‘Gearing’*

Transactions in futures, OTCD currency contracts and Spot LFX trading contracts carry a high degree of risk. The amount of initial margin is small relative to the value of the futures contract, OTCD currency contract or Spot LFX trading contract transaction so that the transaction is highly ‘leveraged’ or ‘geared’. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this may work against you as well as for you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice in order to maintain your position. If you fail to comply with a request for additional funds within the specified time, your position may be liquidated at a loss and you will be liable for any resulting deficit in your account.

(ii) *Risk-Reducing Orders or Strategies*

The placing of certain orders (e.g. ‘stop-loss’ orders, where permitted under local law, or ‘stop-limit’ orders) which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. At times, it is also difficult or impossible to liquidate a position without incurring substantial losses. Strategies using combinations of positions, such as ‘spread’ and ‘straddle’ positions may be as risky as taking simple ‘long’ or ‘short’ positions.

(b) Options

(i) *Variable Degree of Risk*

Transactions in options carry a high degree of risk. Purchasers and sellers of options should familiarise themselves with the type of options (i.e. put or call) which they contemplate trading and the associated risks. You should calculate the extent to which the value of the options would have to increase for your position to become profitable, taking into account the premium paid and all transaction costs.

The purchaser of options may offset its position by trading in the market or exercise the options or allow the options to expire. The exercise of an option results either in a cash settlement or in the purchaser acquiring or delivering the underlying interest. If the option is on a futures contract, OTCD currency contract or Spot LFX trading contract, the purchaser will have to acquire a position in the futures contract, OTCD currency contract or Spot LFX trading contract, as the case may be, with associated liabilities for margin (see the section on Futures, OTCD currency contracts and Spot LFX trading contracts above). If the purchased options expire worthless, you will suffer a total loss of your investment which will consist of the option premium paid plus transaction costs. If you are contemplating purchasing deep-out-of-the-money options, you should be aware that, ordinarily, the chance of such options becoming profitable is remote.

Selling (‘writing’ or ‘granting’) an option generally entails considerably greater risk than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of the amount of premium received. The seller will be liable to deposit additional margin to maintain the position if the market

moves unfavourably. The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obligated to either settle the option in cash or to acquire or deliver the underlying interest. If the option is on a futures contract, OTCD currency contract or Spot LFX trading contract, the seller will acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on Futures, OTCD currency contracts or Spot LFX trading contracts above). If the option is 'covered' by the seller holding a corresponding position in the underlying futures contract, OTCD currency contract, Spot LFX trading contract or another option, the risk may be reduced. If the option is not covered, the risk of loss can be unlimited.

Certain exchanges in some jurisdictions permit deferred payment of the option premium, limiting the liability of the purchaser to margin payments not exceeding the amount of the premium. The purchaser is still subject to the risk of losing the premium and transaction costs. When the option is exercised or expires, the purchaser is responsible for any unpaid premium outstanding at that time.

(c) Additional Risks Common to Futures, Options and Leveraged Foreign Exchange Trading

(i) *Terms and Conditions of Contracts*

You should ask the corporation with which you conduct your transactions for the terms and conditions of the specific futures contract, option, OTCD currency contract or spot LFX trading contract, which you are trading and the associated obligations (e.g. the circumstances under which you may become obligated to make or take delivery of the underlying interest of a futures contract, OTCD currency contract or Spot LFX trading contract transaction and, in respect of options, expiration dates and restrictions on the time for exercise). Under certain circumstances, the specifications of outstanding contracts (including the exercise price of an option) may be modified by the exchange or clearing house to reflect changes in the underlying interest.

(ii) *Suspension or Restriction of Trading and Pricing Relationships*

Market conditions (e.g. illiquidity) or the operation of the rules of certain markets (e.g. the suspension of trading in any contract or contract month because of price limits or 'circuit breakers') may increase the risk of loss by making it difficult or impossible to effect transactions or liquidate/offset positions. If you have sold options, this may increase the risk of loss.

Further, normal pricing relationships between the underlying interest and the futures contract, and the underlying interest and the option may not exist. This can occur when, e.g., the futures contract underlying the option is subject to price limits while the option is not. The absence of an underlying reference price may make it difficult to judge 'fair' value.

(iii) *Deposited Cash and Property*

You should familiarise yourself with the protection accorded to any money or other property which you deposit for domestic and foreign transactions, particularly in a firm's insolvency or bankruptcy. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property which had been specifically identifiable as your own will be pro-rated in the same manner as cash for purposes of distribution in the event of a shortfall.

(d) Commission and Other Charges

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

(e) Transactions in Other Jurisdictions

Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subject to a rule which may offer different or diminished investor protection. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you conduct your transactions for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.

(f) Currency Risks

The profit or loss in transactions in foreign currency-denominated futures and options contracts (whether they are traded in your own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

(g) Trading Facilities

Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the one or more parties, namely the system provider, the market, the clearing house or member firms. Such limits may vary. You should ask the firm with which you conduct your transactions for details in this respect.

(h) Electronic Trading

Trading on an electronic trading system may differ not only from trading in an open- outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or not executed at all.

(i) Off-Exchange Transactions

In some jurisdictions, firms are permitted to effect off-exchange transactions. The firm with which you conduct your transactions may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarise yourself with the applicable rules and attendant risks.

ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK DISCLOSURE STATEMENT

This acknowledges that I/we have received a copy of the RISK DISCLOSURE STATEMENT and understand its contents.

<p>Signature of Main Account Holder</p> <p>_____</p> <p>Name: _____</p> <p>Date: _____</p>	<p>Signature of Joint Account Holder (if any)</p> <p>_____</p> <p>Name: _____</p>
<p>Signature of Witness</p> <p>_____</p> <p>Name: _____</p> <p>Date: _____</p>	

Note:

“Margin” means an amount of money, securities, property or other collateral, representing a part of the value of the contract or agreement to be entered into, which is deposited by the buyer or the seller of a futures contract, OTCD contract or Spot LFX trading contract to ensure performance of the terms of the transaction in the futures contract, OTCD contract or Spot LFX trading contract.

**RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED BY
A COMMODITY BROKER UNDER THE COMMODITY TRADING ACT (CAP. 48A)**

(The references to "you" below are references to the Customer.)

**FORM 3
COMMODITY TRADING ACT (CHAPTER 48A)
COMMODITY TRADING REGULATIONS
RISK DISCLOSURE STATEMENT REQUIRED TO BE FURNISHED BY A
COMMODITY BROKER OR SPOT COMMODITY BROKER**

1. This statement is provided to you in accordance with section 32 (1) of the Commodity Trading Act.
2. The intention of this statement is to inform you that the risk of loss in trading in commodity contracts and in spot commodity contracts can be substantial. You should therefore carefully consider whether such trading is suitable for you in light of your financial condition.
3. In considering whether to trade, you should be aware of the following:
 - (a) **Margin:** You may sustain a total loss of the initial margin and any additional margins that you deposit to establish a position or maintain positions in the commodity market or spot commodity market. If the market moves against your positions, you may be called upon to deposit a substantial amount of additional margins, on short notice, in order to maintain your positions. If you do not provide the required margins within the prescribed time, your positions may be liquidated at a loss, and you will be liable for any resulting deficit in your account.
 - (b) **Liquidation of position:** Under certain market conditions, you may find it difficult or impossible to liquidate a position.
 - (c) **Contingent orders:** Placing contingent orders, such as "stop-loss" or "stop-limit" order, will not necessarily limit your losses to the intended amounts, since market conditions may make it impossible to execute such orders.
 - (d) **"Spread" position:** A "spread" position may not be less risky than a simple "long" or "short" position.
 - (e) **Leverage:** The high degree of leverage that is often obtainable, trading in commodity contracts and spot commodity trading because of the small margin requirements can work against you as well as for you. The use of leverage can lead to large losses as well as gains.
 - (f) **Foreign markets transactions:** Funds placed with a commodity broker or spot commodity broker for the purpose of participating in foreign markets, such as the CME Group of Exchanges, the London Metal Exchange or the Tokyo Commodity Exchange transactions may not enjoy the same level of protection as funds placed in commodity markets located in Singapore
4. This brief statement cannot disclose all the risks and other significant aspects of the commodity market. You should therefore carefully study trading in commodity contracts and spot commodity trading before you trade.

ACKNOWLEDGEMENT OF RECEIPT OF THIS RISK DISCLOSURE STATEMENT

I/we acknowledge that I/we have received a copy of the Risk Disclosure Statement and understand its contents.

Signature of Main Account Holder

Signature of Joint Account Holder (if any)

Name: _____

Name: _____

Date: _____

INDEMNIFICATION ON ACCEPTING ELECTRONIC INSTRUCTIONS

I/We hereby authorise SFSPL or any of its officers to act in accordance with the instructions given by me/us or any of my/our duly authorised persons ("**Authorised Persons**") given by telephone, facsimile, electronic mail or any other form of electronic communication including internet messaging (collectively, the "**Electronic Services**") from time to time, including instructions to withdraw/transfer funds from my/our account(s) maintained with SFSPL.

By authorising SFSPL or any of its officers to act in accordance with the instructions given by my/us or any of our Authorised Persons, we hereby declare that:

1. I/We are fully aware of, understand and agree to assume and bear all the risks associated with the use of the Electronic Services and communicating instructions by Electronic Services including (but not limited to) the risk of delay in or inability to access or use the Electronic Services due to hardware, software, connection failure, error, malfunction, omission, interruption, delay in transmission or computer virus, information loss, misuse and unauthorised use by a third party and the risk of a person hacking into the Electronic Services. I/We also understand that such instructions communicated by Electronic Services may not be received properly and/or read by the intended recipient or authorised persons.
2. SFSPL or any of its officers may act as aforesaid without inquiry as to the identity or authority of the person giving or purporting to give any instruction or the authenticity of any instructions transmitted by Electronic Services and may treat the same as fully authorised by and binding on me/us, regardless of the circumstances prevailing at the time of the instruction and notwithstanding any error, misunderstanding, fraud, forgery or lack of authority in relation thereto, and without requiring further confirmation in any form, provided that the SFSPL officer concerned believed the instruction to be genuine at the time it was given.
3. SFSPL reserves the right not to act on any instruction transmitted via the Electronic Services if SFSPL reasonably suspects that it is not genuine or for any other reason.
4. In relation to SFSPL acting on our instructions transmitted via Electronic Services, I/we undertake to indemnify SFSPL from and against all liabilities, claims, demands, actions, proceedings, losses, expenses and all other liabilities of whatsoever nature or description which may be suffered by SFSPL. I/We further agree to waive any rights, claims, actions or proceeding I/we may have against SFSPL for any losses or liabilities I/we may suffer as a consequence of SFSPL acting on instructions transmitted via the Electronic Services.
5. I/We acknowledge and agree that SFSPL shall not be liable for any loss or damage whatsoever (including any indirect, economic or consequential loss) that I/we may suffer or incur due to any act or omission of SFSPL or its officers in connection to the performance of any instructions given by me/us or purported to be given by me/us.

Signature of Main Account Holder	Signature of Joint Account Holder (if any)
_____	_____
Name: _____	Name: _____
Date: _____	

**AUTHORISATION FOR AUTO-CONVERSION OF CURRENCY
FOR FUTURES AND OPTIONS TRADING ON OVERSEAS FUTURES EXCHANGES THAT TRANSACT
IN CONTROLLED CURRENCY**

In relation to the trading of futures and options contracts on overseas futures exchanges that involve Controlled Currency, I/we hereby acknowledge, undertake and agree to SFSPL that:

1. SFSPL shall, in its absolute discretion, accept US Dollars or any currency as SFSPL may determine from time to time, as margin for trading on overseas futures exchanges that involves Controlled Currency.
2. SFSPL is hereby authorised to (but is not obliged to) at any time and from time to time, without any prior notice to me/us, convert part or all of my/our funds in our trading account maintained with SFSPL to the Controlled Currency that the futures exchange transacts in (at such rate as may be obtained by SFSPL from such third parties used by SFSPL at its sole and absolute discretion to effect currency transactions) for the purpose of:
 - (a) off-setting any deficit equity balance in the controlled currency in my/our account(s);
 - (b) setting off against any realised losses and any fees or charges relating to my/our account(s); and/or
 - (c) meeting such margin requirements as may be specified by SFSPL from time to time; in connection with my/our trades done through SFSPL on the futures exchanges that involve Controlled Currency.
3. SFSPL does not have any duty and shall not be required to convert to any other currency, any surplus balance of any Controlled Currency in my/our account(s) that has arisen for whatever reason (including from any conversion effected by SFSPL under paragraph 2 above). SFSPL may, but shall not be obliged to inform me/us of any surplus balance of any of the Controlled Currency in my/our account(s) and I/we agree that it shall be my/our sole responsibility to check my/our daily trading statements and/or inquire with SFSPL from time to time whether I/we have any surplus balance of any Controlled Currency in my/our account(s). If I/we would like to convert any of my/our excess equity balance in any of the Controlled Currency in my/our account(s) to any other currency, I/we will instruct SFSPL accordingly. I/we are aware of the risk arising from currency fluctuations and agree to be solely responsible for any loss that I/we may incur arising from currency fluctuations.
4. This authorisation is in addition to and without prejudice to the terms and conditions contained in the Agreements, which I/we agree to be bound by. In the event of any conflict or inconsistency between the provisions of this authorisation and the provisions of the Agreement, the provisions of this authorisation shall prevail over the provisions of the Agreement.

*The term “**Controlled Currency**”, for the purposes of this authorisation form, refers to the currency of a country where such currency is not freely convertible outside the country of that currency.*

Signature of Main Account Holder _____ Name: _____ Date: _____	Signature of Joint Account Holder (if any) _____ Name: _____
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SCHEDULE 6 – applicable to all customers

TAX COMPLIANCE DECLARATION

As a capital markets services licence holder, SFSPL is required to apply anti-money laundering and countering the financing of terrorism measures to serious tax crimes designated as money laundering predicate offences. Additionally, SFSPL may be required to comply with requests from domestic and international tax authorities pursuant to any tax laws, regulations, orders or agreement by or between governments relating to tax (e.g. Foreign Account Tax Compliance Act (“FATCA”), Common Reporting Standard (“CRS”)). In line with such requirements, please confirm and complete the declaration below.

1(a). I, _____, _____, as the **Main Account Holder**,
 (Name of Individual) (Identification Number)

(please select ONE option only and complete as appropriate):

- confirm that I am a U.S. citizen and/or resident in the U.S. for tax purposes (green card holder or resident under the substantial presence test) (Note: You will be required to complete US IRS Form W-9 for US tax residents)
- confirm that I am not a U.S. citizen or resident in the U.S. for tax purposes.(Note: if you select this option, please complete below section)

I hereby confirm that I am, for tax purposes, resident in the following countries (indicate the tax reference number type and number applicable in each country).

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please select reason A, B or C*
1			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

- *Reason A – The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents.
- *Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number.
- *Reason C – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed).

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number:

1	
2	
3	

1(b). I, _____, _____, as the **Joint Account Holder**,
 (Name of Individual) (Identification Number)

(please select ONE option only and complete as appropriate):

- confirm that I am a U.S. citizen and/or resident in the U.S. for tax purposes (green card holder or resident under the substantial presence test) (Note: You will be required to complete US IRS Form W-9 for US tax residents)
- confirm that I am not a U.S. citizen or resident in the U.S. for tax purposes.

I hereby confirm that I am, for tax purposes, resident in the following countries (indicate the tax reference number type and number applicable in each country).

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please select reason A, B or C*
1			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

- *Reason A – The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents.
- *Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number.
- *Reason C – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed).

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number:

1	
2	
3	

2. I/We am/are responsible for my/our own tax affairs and ensure that my/our account(s) maintained with SFSPL is/are in compliance with the tax laws of the relevant jurisdiction(s) which my/our permanent establishment is subject to, or I/we am/are tax resident of.
3. To the best of my/our knowledge, I/we have not wilfully committed nor have I/we been convicted of any serious tax crimes and when it is necessary, I/we have taken, or will take tax and/or legal advice in relation to the matters referred in this declaration. I/we acknowledge that SFSPL does not provide any tax advice to me/us.
4. Upon SFSPL's request, I/we agree to provide SFSPL with all required documentation or information, including but not limited to my/our date of birth, countries of citizenship, countries of permanent residence, countries of tax residency and associated taxpayer identification numbers, that SFSPL may require for the purposes of making inquiries on my/our tax status.
5. I/we agree and consent that SFSPL may collect, store and disclose any and all such information in accordance to SFSPL's Master Trading Agreement.
6. I/we acknowledge that SFSPL may take whatever action SFSPL considers appropriate to meet any obligations either in Singapore or elsewhere in the world, relating to the prevention of tax evasion. This may include, but is not limited to, investigating my/our account(s) maintained with SFSPL and any source of or intended recipient of funds relating to my/our account(s), sharing information and documents with, and making any reports to comply with any requests of, domestic and international tax authorities, and withholding any funds and transferring it to such tax authorities.
7. I/we will notify SFSPL immediately if there is any change to the circumstances declared above.
8. I/we understand that SFSPL will rely on the information that I/we have provided above when considering whether to accept my/our account application or to continue a broker-customer relationship with me/us.
9. I/we acknowledge and agree that SFSPL will not be liable to me/us for any losses, costs, expenses, damages or liabilities I/we may suffer as a result of SFSPL complying with legislation, regulations, orders or agreements with tax authorities or by and between tax authorities. I/we also agree to indemnify SFSPL and its shareholders, officers, owners and/or directors, from any and all liability arising from SFSPL's reliance on my/our declaration(s) and/or any actions undertaken in furtherance of the foregoing.

<p>Signature of Main Account Holder</p> <p>_____</p> <p>Name: _____</p> <p>Date: _____</p>	<p>Signature of Joint Account Holder (if any)</p> <p>_____</p> <p>Name: _____</p>
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NOTIFICATION ON SGX FUTURES TRADING RULE 1.6 ON EXCLUSION OF LIABILITY, DISCLAIMER OF WARRANTIES & STATUTORY IMMUNITY

The SGX-DT (the “**Exchange**”) requires that this notification pursuant to SGX Futures Trading Rule 1.6 be provided for your acknowledgement and acceptance. Unless otherwise defined, defined terms used herein shall bear the same meanings ascribed in the SGX Futures Trading Rules.

No Liability for Loss

Unless otherwise expressly provided in this Rules or in any other agreements to which the Exchange is a party, the Exchange shall not be liable to any Person for any loss (consequential or otherwise, including, without limitation, loss of profit), damage, injury, or delay, whether direct or indirect, arising from:

- (a) any action taken by the Exchange in connection with the discharge of its regulatory responsibilities including the suspension, interruption or closure of the Markets; or
- (b) any failure or malfunction of Exchange Systems.

“Exchange Systems” refers to any pre-trade, trade or post-trade systems, including QUEST, operated by the Exchange in connection with the Markets.

Statutory Immunity

As provided under the Act, the Exchange or any Person acting on its behalf including any director or any Committee Member shall be immune from any criminal or civil liability for anything done (including any statement made) or omitted to be done with reasonable care and in good faith in the course of, or in connection with, the discharge or purported discharge of its obligations under the Act or this Rules.

Disclaimer of Warranties

All warranties and conditions, both express and implied as to condition, description, quality, performance, durability, or fitness for the purpose or otherwise of any of the Exchange Systems or any component thereof are excluded except as required by law. The Exchange does not warrant or forecast that the Exchange Systems, any component thereof or any services performed in respect thereof will meet the requirements of any user, or that operation of the Exchange Systems will be uninterrupted or error-free, or that any services performed in respect of the Exchange Systems will be uninterrupted or error-free.

ACKNOWLEDGEMENT OF RECEIPT OF THE FTR 1.6

I/we acknowledge that I/we have received a copy of this notification provided pursuant to Rule 1.6 of the Futures Trading Rules on Exclusion of Liability, Disclaimer of Warranties & Statutory Immunity and understand and accept its contents.

Signature of Main Account Holder	Signature of Joint Account Holder (if any)
_____	_____
Name: _____	Name: _____
Date: _____	

SCHEDULE 8 – applicable to customers who wish to (a) trade additional product classes; and/or (b) open sub-accounts

(Please tick where applicable):

My/Our Main Account[^] is (input account name and number).

My/Our Main Account is not opened yet.

[^]Main Account is the **first trading account opened** by SFSPL for client.

REQUEST TO TRADE ADDITIONAL PRODUCT CLASS

a. I am an existing Customer³ of SFSPL and would like to request access to the following additional product class:

- Futures and Options;
- Leveraged forex including precious metals and CFDs;
- Deliverable FX
- OTC Derivatives (except FX and CFDs)

using all existing account documentation as my Main Account, including but not limited to agreements and risk disclosure acknowledgements, all authorised signatories and its approved capacity maintained and existing on file with SFSPL.

I/We acknowledge and agree that SFSPL reserves the right to treat our Transactions in connection with futures and options, leveraged forex including precious metals and CFDs, Deliverable FX and/or other OTC derivatives, as separate from each other, for the purpose of administration and account operation. We shall provide Margins for trading in futures and options, separate from the Margins for all other Transactions with SFSPL. Upon specific written instructions from us, SFSPL may (but shall not be obliged to) transfer all or part of the Margin held for one Transaction or Account to another, provided that such a transfer will not lead to the margin maintained for any one Transaction or Account becoming under-margined. Notwithstanding the above, we acknowledge and agree that the Margins for trading in futures and options, leveraged forex including precious metals and CFDs, Deliverable FX and other OTC derivatives (as applicable) may be combined by SFSPL, as SFSPL deems fit in its sole and absolute discretion, to monitor position limits, margin calls, reporting and funds available for withdrawal in connection with all Transactions that we carry out (as applicable), and for such purposes as may be required by applicable law or regulations or as SFSPL deems necessary.

REQUEST FOR ADDITIONAL SUB-ACCOUNT(S)

b. I/We would like to request for additional sub-accounts.

With the following sub-account names:

	Futures and options	Leveraged Forex including precious metals and CFDs	Deliverable FX	OTC Derivatives (except FX and CFDs)
1				
2				
3				
4				

And the following offset and margin method **across all Accounts**

	Futures and options (choose one only)	Leveraged forex including precious metals and CFDs, and/or Deliverable FX) and/or OTC Derivatives (except FX and CFDs)
Net/Speculative Account Please offset my/our positions <i>across</i> all accounts. My/Our Group Account margin will hence be <i>calculated as net</i> across all accounts.	<input type="checkbox"/>	<input type="checkbox"/>
Gross/Omnibus Account Please DO NOT offset my/our positions <i>across</i> all accounts. My/Our Group Account margin will	<input type="checkbox"/>	

³ If you are a new Customer, please indicate any additional product classes on Page 3 of the Application Form.

hence be calculated as the sum of all individual accounts. I/We confirm that the concurrent long-short positions held across these accounts DO NOT belong to the same beneficial owner.

Please note that **for futures and options**, all long-short positions within each sub-account shall be set to offset automatically, unless otherwise instructed by us to SFSPPL in writing; for **Leveraged Forex including precious metals and CFDs and/or OTC Derivatives (except FX and CFDs)**, open positions across all our Accounts will be held on a net basis.

I/We represent & acknowledge that all new sub-account(s) opened pursuant to this authorisation:

- a. are identical in all respects to our Main Account including all authorised signatories and their approval capacity, except as otherwise instructed to SFSPPL in writing;
 - b. will be subject to the terms and conditions of the Master Trading Agreement, Master OTC Commodities Trading Agreement, and such other terms as we may agree with SFSPPL from time to time as applying to the Main Account and all references to accounts(s) therein shall include reference to the sub-accounts;
 - c. that all information submitted and provided to SFSPPL is true, complete and accurate in all respects and SFSPPL may rely fully on any such information. I/we also undertake to notify SFSPPL immediately of any changes in such information and submit any relevant documentary proof to SFSPPL as may be required;
 - d. the Main Account and the sub-accounts will be treated as one for the purpose of calculation of limits, unless otherwise advised by you;
 - e. that SFSPPL shall accept electronic signatures and electronic copies of supporting documents as valid and such electronic submissions shall be deemed original signatures and therefore will have the same binding effect;
- to consent to SFSPPL reserving the right to reject this application without providing any reasons whatsoever.

Signature of Main Account Holder	Signature of Joint Account Holder (if any)
_____	_____
Name: _____	Name: _____
Date: _____	

SCHEDULE 9 – applicable to customers who wish to appoint a trading agent to trade on their behalf

APPOINTMENT AND AUTHORISATION OF TRADING AGENT

Name of Agent: _____ (the "Agent")

The Agent is a/ an Individual, whose Identity Document/ Passport No. is _____
Please provide the Identity Document or Passport copy of the Individual.

Company, whose Company Registration No. is _____
Please provide the Certificate of Incorporation or Business Registration Certificate and the names, contact numbers and email addresses of the traders.

Contact No.: _____ Email Address: _____

Address: _____

1. Appointment and Authorisation

I/We hereby appoint and authorise the Agent, in his/her/its sole discretion and in accordance with the terms and conditions set out by SFSP for my/our trading account maintained with SFSP, to do any or all of the following:

- (a) to buy, sell (including short sales), trade and otherwise deal in commodity futures, centrally cleared OTC commodity derivatives or such other products that SFSP may from time to time permit to be traded under my/our accounts (collectively, the "Transactions"), on margin or otherwise, on my/our behalf;
- (b) notwithstanding section 2 below, generally to act fully and effectually on my/our behalf in relation to my/our trading account, excluding instructions on withdrawal of funds.

I/we hereby authorise SFSP to accept and act on the instructions of the Agent as I/we might or could do with respect to the Transactions.

I/ we are responsible for conducting our own due diligence on the Agent, including identifying if the Agent faces any conflicts of interest in carrying out their services for us and/or checking if the Agent shares in the commissions or fees paid from us to SFSP. SFSP is under no obligation or duty to check and/or disclose any potential conflicts of interest faced by the Agent.

2. Limitations and Restrictions

The Agent is not authorised to withdraw any money or take possession of any securities or other property in my/our name and maintained in my/our trading account maintained with SFSP unless authorised by me/us in writing to SFSP for that particular instance.

3. Indemnity

I/We agree that SFSP shall not at any time be liable to me/us or to anyone claiming through me/us or any other third party with respect to any damage, losses, costs, expenses (including legal fees), liabilities or lost profits suffered or alleged to have been suffered as a result of SFSP accepting and acting in accordance with the Agent's instructions and as a result of this authorisation.

I/We shall indemnify and hold SFSP harmless against all damages, losses, lost profits, costs, expenses (including legal fees on a full indemnity basis) and liabilities that SFSP may incur in relation to or in connection with accepting and acting in accordance with the Agent's instructions and as a result of this authorisation.

I/We agree to pay on demand without protest or conditions any debit balance on my/our account and to promptly meet all margin requirements, as SFSP shall require or as a result of the Agent's instructions.

4. Revocation

This authorisation shall continue in full force until revoked by me/us by written notice to SFSP. Such notice of revocation shall take effect upon actual receipt by SFSP at SFSP's office at **9 Temasek Boulevard, #28-02 Suntec Tower Two, Singapore 038989** or via email sent from my/our registered email address to sgsales@straitfinancial.com (for Futures and Options and OTC Derivative) and/ or sgfx@straitfinancial.com (for FX and CFD). Notwithstanding this, this authorisation is deemed to be revoked upon the actual receipt by SFSP of the notice of the death or mental incapacity of the Agent, together with the supporting document proof.

5. Principal Liability

I/We fully understand that I/we will be principally liable for the actions of the Agent and that the Agent is not a servant, agent or employee of SFSP but my/our own Agent. I/We further understand and accept that the Agent is binding on me/us, my/our estate and personal representatives.

Signature of Main Account Holder	Signature of Joint Account Holder (if any)
_____	_____
Name: _____	Name: _____
Date: _____	

PERSONAL DATA PROTECTION ACT 2012 (“PDPA”) – PERSONAL DATA CONSENT

1. I/We acknowledge that in order to process, administer and/or manage my/our Account with SFSPL, SFSPL will necessarily need to collect, use, disclose and/or process my/our Personal Data. Such Personal Data includes information about me/us set out in my/our application forms and documents and any other personal information provided by me/us, possessed by SFSPL or that SFSPL obtains about me/us, whether now or in the future. Some examples are my/our name(s), identification number(s), address(es), personal contact details, my/our transactions etc.
2. I/We acknowledge that my/our failure to supply certain Personal Data to SFSPL (or if SFSPL is not permitted by me/us to process my/our Personal Data), may/would result in SFSPL being unable to process, administer and/or manage my/our Account with SFSPL. Depending on the extent by which I/we do not permit SFSPL to process my/our Personal Data or the extent of Personal Data which I/we do not provide to SFSPL, it may mean that SFSPL will not be able to maintain my/our Account with SFSPL.
3. I/We acknowledge that SFSPL will/may collect, use, disclose and/or process my/our Personal Data for one or more of the following purposes:
 - (a) considering and/or processing my/our application for an Account with SFSPL;
 - (b) facilitating, processing, dealing with, administering, managing and/or maintaining my/our Account with SFSPL, including but not limited to updating my/our Personal Data, executing my/our instructions with respect to any Transactions, processing my/our Orders, processing payments made to and from my/our Account;
 - (c) carrying out my/our instructions or responding to any enquiry given by (or purported to be given by) me/us or on my/our behalf;
 - (d) contacting me/us or communicating with me/us via phone/voice call, text message and/or fax message, email and/or postal mail for the purposes of facilitating, processing, dealing with, administering and/or managing my/our Account with SFSPL such as but not limited to sending me/us Daily Trading Statement(s), Monthly Trading Statement(s) and/or Trade Confirmations/Summary Files and confirmation notices with respect to updating of my/our Personal Data. I/We acknowledge and agree that such communication by SFSPL could be by way of the mailing of correspondence, documents or notices to me/us, which could involve disclosure of certain Personal Data about me/us to bring about delivery of the same as well as on the external cover of envelopes/mail packages;
 - (e) dealing in any matters relating to the services which I am/we are entitled to under my/our Account with SFSPL;
 - (f) carrying out due diligence or other screening activities (including anti-money laundering, “know-your-client”, credit and background checks) in accordance with legal or regulatory obligations or SFSPL’s risk management procedures that may be required by law or that may have been put in place by SFSPL;
 - (g) to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether relating to my/our Account with SFSPL or any other matter arising from my/our Account with SFSPL, and whether or not there is any suspicion of the aforementioned;
 - (h) complying with or as required by any applicable law, governmental or regulatory requirements of any relevant jurisdiction, including meeting the requirements to make disclosure under the requirements of any law binding on SFSPL and/or for the purposes of any guidelines issued by regulatory or other authorities, whether in Singapore or elsewhere, with which SFSPL is expected to comply;
 - (i) complying with or as required by any request or direction of any governmental authority; or responding to requests for information from public agencies, ministries, statutory boards or other similar authorities (including but not limited to the Monetary Authority of Singapore). For the avoidance of doubt, this means that SFSPL may/will disclose my/our Personal Data to the aforementioned parties upon their request or direction;

- (j) conducting research, analysis and development activities (including but not limited to data analytics, surveys and/or profiling) to improve SFSP's services and facilities in order to enhance my/our Account with SFSP or for my/our benefit, or to improve any of SFSP's services for my/our benefit;
- (k) storing, hosting, backing up (whether for disaster recovery or otherwise) of my/our Personal Data, whether within or outside Singapore;
- (l) if so consented by me/us, providing me/us with marketing, advertising and promotional information, materials and/or documents relating to the products and/or services provided by SFSP (including the products and/or services of third party merchants whom SFSP may collaborate or tie up with) that SFSP may be selling, marketing, offering or promoting (whether such products or services exist now or are created in the future) which in the opinion of SFSP may be of interest or benefit to me/us (the "**Marketing Purpose**"), by way of the following modes of communication provided by me/us to SFSP in this form and provided by me/us to SFSP from time to time:

Postal and Email Marketing (Please tick box to indicate your **non-agreement**)
I/We **DO NOT AGREE** to SFSP using my/our Personal Data for the Marketing Purpose by way of postal mail and/or electronic transmission to my/our email address(es).

Telephone, SMS/MMS and Fax Marketing (Please tick box to indicate your **agreement**)
I/We **AGREE AND CONSENT** to SFSP using my/our Personal Data for the Marketing Purpose by way of voice call / phone call, SMS/MMS and/or fax.

(collectively, the "**Purposes**").

- 4. I/We acknowledge that SFSP may/will also be collecting from sources other than myself/ourselves, Personal Data about me/us, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such Personal Data for one or more of the above Purposes.
- 5. I/We acknowledge that SFSP may/will need to disclose my/our Personal Data to third parties, whether located within or outside Singapore, for one or more of the above Purposes, as such third parties, would be processing my/our Personal Data for one or more of the above Purposes. In this regard, I/we hereby acknowledge, agree and consent that SFSP may/are permitted to disclose my/our Personal Data to such third parties (whether located within or outside Singapore) for one or more of the above Purposes and for the said third parties to subsequently collect, use, disclose and/or process my/our Personal Data for or more of the above Purposes. Without limiting the generality of the foregoing or of clause 5, such third parties include :
 - a. any entity related to SFSP;
 - b. any intermediary, agents, contractors or third party service providers that process or will be processing my/our Personal Data on SFSP's behalf including but not limited to those which provide administrative or other services to SFSP such as mailing houses, telecommunication companies, information technology companies and data centers;
 - c. any government or regulatory authorities in Singapore and elsewhere where disclosure is required by the applicable laws;
 - d. SFSP's auditors and legal advisors; and
 - e. third party service providers or agents, which may be sited in or outside of Singapore, for the above Marketing Purpose; and I/we also consent to such third party service providers or agents of SFSP processing my/our Personal Data (including sending you such marketing, advertising and promotional information, materials and/or documents through the above modes of communication) for the above Marketing Purpose for SFSP.

(collectively, the "**Permitted Parties**").

- 6. I/We represent, undertake and warrant that for any Individuals' Personal Data that we will be or may be disclosing or disclose to SFSP, that I/we would have, prior to disclosing such Personal Data to SFSP, informed these Individuals that their Personal Data will be disclosed to, and obtained the consent from these Individuals for their Personal Data to be disclosed to SFSP for the Purposes and for SFSP to disclose their Personal Data to the Permitted Parties.
- 7. For the purposes of this Schedule 10, "Personal Data" means data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which SFSP has or is likely to

have access; and "Individuals" refers to any of my/our representatives/agents, including but not limited to any trading agent.

CONSENT FOR COLLECTION, USE, DISCLOSURE AND/OR PROCESSING OF PERSONAL DATA

I/we have read and understood this Personal Data Consent and hereby consent to SFSPL collecting, using, and/or processing my/our Personal Data for one or more of the Purposes and disclosing my/our Personal Data to the Permitted Parties for one or more of the Purposes.

Signature of Main Account Holder

Signature of Joint Account Holder (if any)

Name: _____

Name: _____

Date: _____