



Telephone/Fax/Electronic Communication Agreement

(This Agreement applies if you have told us in writing that you wish to provide instructions to us by telephone, fax, and/or electronic communication)

This Telephone/Fax/Electronic Communication Agreement, as amended from time to time, applies to instructions you provide to us and agents for whom we normally accept instructions by telephone, facsimile or electronic communication and in this Telephone/Fax/Electronic Communication Agreement you authorize us to act on such instructions.

It replaces all prior agreements between you and us regarding instructions you provide to us by telephone, fax or electronic communication. However, it does not replace any other agreement you have with us (now or in the future) for any Account, product or Service, including any consent, authorization or preference you have given or may give to us regarding the collection, use and disclosure of your personal information.

All other agreements applicable to an Account, Product or Service continue to apply. We will only act on instructions for Accounts, Products or Services where you alone can give instructions and only for certain type of instructions, such as:

- Investments in and renewals of investment products;
 - Transfers from your Account(s) to purchase investment products;
 - Transfers between investments;
 - Changing instructions for the payment of principal, interest or income from existing or maturing investments;
 - Changing personal data in your Account(s) or investments for changes that do not require proof of change;
 - Transfers to or between your Account(s) but only in the country where you maintain your Accounts;
 - Redeeming, mutual funds or other investments and depositing the funds to an account registered to all owners of the mutual funds or investments;
 - Transfers from your Account(s) to third party (ies) approved by you.
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- You acknowledge and agree that any electronic communication including fax and electronic communication that is not encrypted: (i) is not secure, private and confidential, (ii) may not be reliable and may not be received by the intended recipient promptly or received at all, (iii) may be subject to interception, loss or alteration, and (iv) you assume full responsibility for risks associated with such electronic communication and agree that we will not be responsible or liable for any loss or damage arising from any use of any electronic communication, including, but not limited to, any loss or damage arising from any unauthorized access to, or interception, loss or alteration of such communication.

I/We have read, understood and agreed to the **Terms and Conditions for Telephone, Fax and Electronic Communication as set out above.**

I/We are requesting to provide instructions to you by Telephone/Fax/Electronic Communication

I/we are aware of the risk involved and are willing to take those risks.

Client Name	Signature:	Date (dd/mm/yy)

For Internal Use Only		
..... Received by: Signature: Date (dd/mm/yy)
..... Scanned by : Signature: Date (dd/mm/yy)