

**CPF Investment Account**

**Self-Awareness Questionnaire (SAQ)**

**Note: This section is not applicable for interbank account transfer**

You must complete the Self-Awareness Questionnaire (SAQ) before you can invest under CPFIS.

Please access the SAQ via the CPF website after logging in with your SingPass.

**YES**, I declare that I have completed the SAQ. If this declaration is found to be false, I understand and agree that my application to open a CPF Investment Account will be rejected.

**Personal Particulars**

Full Name as in NRIC/Passport		NRIC/Passport Number
CDP Account Number	Contact Number (Mobile Number):	CPF Account Number
Account Mailing Address		
Postal Code		

**Corporate Information (optional)**

**YES**, I opt for annual reports and other corporate information to be disseminated to me by the companies in which I hold shares under CPF Investment Scheme – Ordinary Account from time to time. For this purpose, please submit my name, address and other particulars to those companies, their share registrars and other relevant parties upon their request. This authorisation will remain in force until your receipt of my notice in writing to you.

**Agreement (Please read)**

**To: DBS Bank**

- I hereby declare and confirm that I am at least 18 years old, not an undischarged bankrupt, and do not maintain and have not applied to open any CPF Investment Account with any other bank.
- I agree for the Bank to open the account in my name using my personal information herein as well as in the Bank's records. I understand that approval of this application is at the Bank's discretion.
- By signing this application form, I confirm that I have received, read, fully understood and accept the **TERMS AND CONDITIONS GOVERNING CPF INVESTMENT ACCOUNT** (in particular, clause 25 thereof) and the DBS Privacy Policy available at [www.dbs.com/privacy](http://www.dbs.com/privacy) relating to the collection, use, disclosure and processing of my personal data.
- I hereby authorise the Bank to disclose to DBS Nominees Pte Ltd ("DBSN") and to disclose, through DBSN or otherwise, to Central Provident Fund Board (CPF Board), and any other governmental, regulatory or other authority, Singapore Exchange and its subsidiaries, any party involved in selling, providing, marketing, settling or administering my investments, the Central Depository Pte Ltd, the share registrar of any issuer of shares, all or any information relating to the CPF Investment Account and my investments as such person may require.
- I agree and confirm that neither the Bank nor DBSN shall be under any duty or responsibility to take any action as regards attendance at meetings or voting in respect of the shares under the Account or as regards any subscription, conversion or other rights in respect thereof or as regards any merger, consolidation, reorganisation, receiverships, bankruptcy or insolvency proceedings, compromise or arrangement or the deposit of any of the said share in connection therewith or otherwise nor be under any duty to investigate or participate therein or take any affirmative action in connection therewith.
- I hereby authorise the Bank to:
  - credit the CPF Investment Account with monies released by CPF Board, sale proceeds, dividends, interest and other income relating to the investments approved under the Regulations and to debit the CPF Investment Account with the purchase price, reimbursement amount and/or related expenses and bank charges.
  - attend to the settlement of approved investment(s) bought/sold by me for/from the CPF Investment Account and to pay/receive from the approved product providers. In settlement, please credit/debit the CPF Investment Account with the Bank.

**To: CPF Board**

- I hereby notify that I have opened a CPF Investment Account with DBS Bank.
- I understand that the operation of the CPF Investment Account and all future applications for withdrawal from my CPF Ordinary Account for the credit of my CPF Investment Account shall be subject to provisions for the Central Provident Fund Act (Chapter 36) and the Regulations and Rules as may be amended from time to time and also to all such terms and conditions as may be imposed by the CPF Board from time to time.
- I hereby consent to CPF Board having access to and requesting for any information whatsoever relating to or in connection with my CPF Investment Account with the Bank.
- I understand that the deduction for the payment of the bank charges from my CPF Ordinary Account will continue until I close my CPF Investment Account.
- I hereby authorise CPF Board to withdraw from my CPF Ordinary Account for the credit of my CPF Investment Account the sum

**To: DBS Bank and CPF Board**

- I agree that you are not liable in any way to me for any loss whatsoever incurred or suffered by me, including in respect of any errors or omissions in the settlement and/or withdrawal of funds, save where directly attributable to your negligence or wilful default.

<b>Applicant's Signature</b> (Please sign within box):	<b>Date:</b>
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**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**FOR BANK'S USE ONLY**

**YES**, I have confirmed customer has completed the SAQ by checking the screenshot of SAQ status from CPF website

**YES**, I have confirmed customer does not have an existing CPFIA with DBS or with another agent bank (NOT APPLICABLE for interbank account transfer)

Attended By/Date:	Approved By/Date:
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