

## **TERMS OF ENGAGEMENT (Non-IAS)**

### I. Definitions

The terms defined in paragraph (A) of the Terms & Conditions (Non-IAS) apply to these Terms of Engagement (Non-IAS), except that “I”, “Me”, “My”, “We”, “Us” and “Our” shall refer to the Applicant(s) whose names and signatures appear at the end of these Terms of Engagement (Non-IAS).

### II. Agreement

I/We confirm that I/We have received and read MAA’s Terms & Conditions (Non-IAS) and agree to be bound by all the provisions of this Agreement as a whole.

I/We also acknowledge MAA’s right to amend any of the provisions in this Agreement.

### III. Accuracy of Information

I/We represent that all information given by Me/Us is true and accurate and undertake to inform MAA of any changes to any information provided as and when such changes occur.

I/We also acknowledge that:

- (a) all such information will form the basis on which recommendations and/or advice will be given by MAA; and
- (b) any inaccurate or incomplete information provided by Me/Us may affect the suitability of recommendations and/or advice given by MAA.

### IV. Disclosure

I/We consent to disclosure to or by MAA of any information relating to My/Our MAA Investment Account to or by any person or entity required to facilitate the operation of the account.

### V. Fees and Charges

I/We agree to pay on demand all fees, charges, taxes and other expenses relating to My/Our MAA Investment Account and authorise MAA to deduct such expenses incurred on My/Our behalf.

I/We further acknowledge MAA’s right to amend the fees and charges as set out in this Agreement.

### VI. Appointment of Trustee

I/We acknowledge that MAA does not act in the capacity of a Trustee and that MAA’s services, duties and obligations are as set out in this Agreement.

I/We also agree that MAA will appoint a Trustee to perform the functions of the Trustee as outlined in this Agreement.

VII. Redemptions

I/We acknowledge that all redemptions are subject to any Fund Manager's redemption restrictions.

VIII. Exclusion of Liability and Indemnity

I/We agree that MAA will not be liable for any loss, delay, damage or expenses suffered or incurred by Me/Us, which is not due to the deliberate fault or gross negligence of MAA.

I/We also agree to indemnify MAA against any claims, liabilities, expenses, losses or costs (including legal costs on a full indemnity basis) suffered or incurred by them as a result of default by Me/Us or My/Our agents, the acts of My/Our agents, and any actions taken by MAA not arising from any deliberate fault or gross negligence on their part.

I/We further acknowledge that the above obligation is a continuing obligation which will continue after termination of this Agreement.

IX. Charges, Rights and Interests

I/We confirm that I/We will notify MAA in writing if all or part of My/Our MAA Investment Account is subject to a charge, right or interest to a third party, in which case I/We authorise MAA to provide that third party with any information relating to the account.

I/We further warrant that subject to any charge, right or interest of any kind granted by Me/Us on My/Our MAA Investment Account and notified to MAA in writing, no part of the account is subject to any charge, right or interest of any kind.

\_\_\_\_\_  
Signature of Applicant 1

\_\_\_\_\_  
Signature of Applicant 2

\_\_\_\_\_  
Name

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date