



**HSBC Insurance (Singapore) Pte. Limited** (Reg. No. 195400150N)  
 9 Battery Road, #12-01 MYP Centre, Singapore 049910, Monday to Friday 9.30am to 5pm. [www.insurance.hsbc.com.sg](http://www.insurance.hsbc.com.sg)  
 Customer Care Hotline: (65) 6225 6111  
 Mailing Address: Robinson Road Post Office P.O. BOX 1538 Singapore 903038

## Fund Switch/Premium Redirection Form (Investment-Linked Insurance Plan)

**NOTE: \* WE WILL UPDATE YOUR PERSONAL PARTICULARS AND CONTACT DETAILS IN OUR RECORDS WITH THE INFORMATION PROVIDED IN THIS FORM. IF WE DO SO, WE WIL NOTIFY YOU.**

Name of policyowner*		Policy no.	
		NRIC / Passport no.*	
Email Address*		Contact no.*	(+ ) Country Code

Electronic (e)-Statement Service\*     Opt in (Yes, I would like to receive e-statement)     Opt out (No, I prefer to receive hardcopy)

- 1) Unless you opt-out, you will automatically be enrolled into the e-statement service if you have an email address registered with us.
- 2) Should you still prefer to receive paper statement to your mailing address, you can select opt out from e-Statement.
- 3) The e-Statement Service is currently available for Single Premium Investment-Linked Plans and Recurrent Single Premium Plans.

For Takaful policy, please read “certificate” for policy, “certificate holder” for policyowner, “Wakil” for financial consultant, “participant” for life insured, “takaful benefit” for sum insured.

The personal data which you are submitting is being collected for the purposes stated in the HSBC Data Protection Policy. For more information on how we manage your personal data, please visit <http://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security>.

Due to US insurance regulatory requirements, you are not to enter the US or any territory subject to US jurisdiction at the time of considering or deciding relevant matters on the insurance product, otherwise the request effected hereunder may be void.

### PART A: WHAT YOU SHOULD KNOW ABOUT INVESTMENT-LINKED INSURANCE POLICIES

An insurance policy is intended to meet your long-term financial needs. Investing in units of an investment-linked fund (“Fund”) is meant to produce returns over the long term. You should not expect to obtain short term gains from such investments. You may switch your investment to other Funds offered by HSBC Insurance (Singapore) Pte. Limited or redirect your future premium to the Funds of your choice while the policy is in force.

**Risk of Investing in a Fund:** Before investing in any Funds, You should consider the risks of investing in the Fund. Generally, some of the risk factors that you should consider are market & credit risk, liquidity risk and product-specific risks. The degree of risk depends on the investment approach, the geographical area of investment and types of investment underlying the Fund. You should consider investing in Funds that are aligned with your investment risk appetite.

**Fund Performance:** The past performance of any Fund is not necessarily indicative of the future or likely performance of the Fund. You should note that the value of the units, and income accruing to the units, may fall or rise and that you may not get back your original investment. Fund prices are published on the day after valuation of the respective Funds and can be found on our website.

Should you need any clarification on the risks and implications of your request(s), you should consult your financial consultant, who will assess and advise you on the suitability of your request, before proceeding.

**Pursuant to the Notice on Recommendation on Investment Products (FAA-N16) issued by the Monetary Authority of Singapore pursuant to the Financial Advisers Act, where the underlying investment product is an unlisted Specified Investment Product (“SIP”), a Financial Adviser (i.e. HSBC Insurance (Singapore) Pte. Limited) is required to conduct a Customer Knowledge Assessment (“CKA”) before making any recommendation. The purpose of the CKA is to assess if you have the relevant knowledge or experience to understand the risks and features of unlisted SIPs, which include investment-linked insurance products (“ILP”).**

**If you are assessed to have the relevant experience and/or knowledge to transact in ILPs, you may proceed with the policy change(s). However you are strongly encouraged to talk to your financial consultant to better understand the risks and implications involved in the policy change(s). The completed CKA form must be submitted together.**

**If you are assessed not to have the relevant experience and/or knowledge to transact in ILPs, you must approach your financial consultant or visit our Customer Service Centre to complete a Goal Planner / Personal Financial Review before you can proceed with the policy change(s). We will act on any policy change(s) only after the “Financial Consultant’s Declaration” section has been completed by a Financial Consultant.**

**Important Notes on Investment-Linked Funds:**

- Only HSBC Insurance Ethical series of Investment Linked Funds are fully Shariah compliant. If you invest in the HSBC Insurance Ethical series of Investment Linked Funds via Non-Takaful basic plans, your investment will not be considered fully Shariah compliant.
- HSBC Insurance Global Equity Fund and HSBC Insurance China Equity Fund are no longer available for CPFIS investments with effect from 31 August 2016.
- HSBC Insurance SGD Reserve Fund is no longer available from 14 September 2016.
- HSBC Insurance Premium Balanced Fund will no longer be available for CPFIS investments with effect from 31 March 2017.
- HSBC Insurance Global Equity Index Fund has been renamed as HSBC Insurance Global Equity Portfolio Fund with effect from 25 October 2017.
- HSBC Insurance US Equity Index Fund has been renamed as HSBC Insurance US Equity Portfolio Fund with effect from 25 October 2017.
- HSBC Insurance Climate Change Equity Fund, HSBC Insurance Japan Equity Fund, HSBC Insurance China Balanced Fund, HSBC Insurance Asian Dividend Equity Fund, HSBC Insurance Asia Balanced Fund, HSBC Insurance Emerging Europe Equity Fund, HSBC Insurance Singapore Balanced Fund, HSBC Insurance Europe Equity Fund and Insurance Premium Property Equity Fund will no longer be available from 14 November 2017.
- HSBC Insurance Singapore Bond Fund will no longer be available for CPFIS investments from 15 April 2018.

**PART B: FUND SWITCH**

I would like to perform a fund switch as indicated below:

Name of fund	Code	Cash/ SRS	CPFIS OA	CPFIS SA	Switch Out (Indicate S\$ or %)	Switch In (Indicate % only)
HSBC Insurance Asia Equity Fund	KMF1	✓	x	x		
HSBC Insurance Asia Focused Income Fund	AFIF	✓	x	x		
HSBC Insurance Asian Bond Fund	ASBS	✓	x	x		
HSBC Insurance China Equity Fund	CGFS	✓	x	x		
HSBC Insurance Chinese Equity Fund	CEFF	✓	x	x		
HSBC Insurance Emerging Markets Equity Fund	EMFS	✓	x	x		
HSBC Insurance Ethical Global Equity Fund	TMF1	✓	✓	x		
HSBC Insurance Ethical Global Sukuk Fund	TSFS	✓	x	x		
HSBC Insurance Europe Dynamic Equity Fund	EEFF	✓	x	x		
HSBC Insurance Global Bond Fund	GBOS	✓	✓	✓		
HSBC Insurance Global Emerging Markets Bond Fund	GMBF	✓	x	x		
HSBC Insurance Global Emerging Markets Equity Fund	EMEF	✓	x	x		
HSBC Insurance Global Equity Fund	GEQS	✓	x	x		
HSBC Insurance Global Equity Portfolio Fund	GEIF	✓	x	x		
HSBC Insurance Global Equity Volatility Focused Fund	GEVF	✓	x	x		
HSBC Insurance Global High Income Bond Fund	GHIF	✓	x	x		
HSBC Insurance Global Multi-Asset Fund	GMAF	✓	x	x		
HSBC Insurance India Equity Fund	IGFS	✓	x	x		
HSBC Insurance Pacific Equity Fund	PEQF	✓	✓	x		
HSBC Insurance Premium Balanced Fund	KBFS	✓	x	x		
HSBC Insurance Singapore Bond Fund	KLBS	✓	x	x		
HSBC Insurance Singapore Equity Fund	SEFF	✓	x	x		
HSBC Insurance US Equity Portfolio Fund	UEIF	✓	x	x		
HSBC Insurance US Opportunities Equity Fund	UOEF	✓	x	x		
HSBC Insurance World Selection 1 Fund	WSF1	✓	x	x		
HSBC Insurance World Selection 3 Fund	WSF3	✓	x	x		
HSBC Insurance World Selection 5 Fund	WSF5	✓	x	x		
						<b>100%</b>

**Important Notes on Fund Switches:**

- The minimum amount to be switched out from each fund must be the lower of S\$1,000 and 100% of the fund value. The value of the remaining units, if any, in each fund after the switch must be at least S\$500.
- The amount must be in multiples of S\$10 for dollar switch out, or multiples of 5% for percentage switch out.
- If you are switching into 2 or more funds, the percentage share for each fund must be at least 10% and in multiples of 5%. The total percentage allocation must add up to 100%.
- Switching in and out of the same fund is not allowed in a single switch request.

**PART C: PREMIUM REDIRECTION**

I would like to apply future premium payable to be invested as indicated below:

Regular premium; or

Regular premium and recurring single premium (if applicable)

Name of fund	Code	Cash/ SRS	CPFIS OA	CPFIS SA	Allocation (%)
HSBC Insurance Asia Equity Fund	KMF1	✓	x	x	
HSBC Insurance Asia Focused Income Fund	AFIF	✓	x	x	
HSBC Insurance Asian Bond Fund	ASBS	✓	x	x	
HSBC Insurance China Equity Fund	CGFS	✓	x	x	
HSBC Insurance Chinese Equity Fund	CEFF	✓	x	x	
HSBC Insurance Emerging Markets Equity Fund	EMFS	✓	x	x	
HSBC Insurance Ethical Global Equity Fund	TMF1	✓	✓	x	
HSBC Insurance Ethical Global Sukuk Fund	TSFS	✓	x	x	
HSBC Insurance Europe Dynamic Equity Fund	EEFF	✓	x	x	
HSBC Insurance Global Bond Fund	GBOS	✓	✓	✓	
HSBC Insurance Global Emerging Markets Bond Fund	GMBF	✓	x	x	
HSBC Insurance Global Emerging Markets Equity Fund	EMEF	✓	x	x	
HSBC Insurance Global Equity Fund	GEQS	✓	x	x	
HSBC Insurance Global Equity Portfolio Fund	GEIF	✓	x	x	
HSBC Insurance Global Equity Volatility Focused Fund	GEVF	✓	x	x	
HSBC Insurance Global High Income Bond Fund	GHIF	✓	x	x	
HSBC Insurance Global Multi-Asset Fund	GMAF	✓	x	x	
HSBC Insurance India Equity Fund	IGFS	✓	x	x	
HSBC Insurance Pacific Equity Fund	PEQF	✓	✓	x	
HSBC Insurance Premium Balanced Fund	KBFS	✓	x	x	
HSBC Insurance Singapore Bond Fund	KLBS	✓	x	x	
HSBC Insurance Singapore Equity Fund	SEFF	✓	x	x	
HSBC Insurance US Equity Portfolio Fund	UEIF	✓	x	x	
HSBC Insurance US Opportunities Equity Fund	UOEF	✓	x	x	
HSBC Insurance World Selection 1 Fund	WSF1	✓	x	x	
HSBC Insurance World Selection 3 Fund	WSF3	✓	x	x	
HSBC Insurance World Selection 5 Fund	WSF5	✓	x	x	
					<b>100%</b>

**Important Notes on Premium Redirection:**

- If you are redirecting premiums to 2 or more funds, the percentage share for each fund must be at least 10% and in multiples of 5%. The total percentage allocation must add up to 100%.

**PART D: DECLARATION AND AUTHORISATION****(MANDATORY)**

Please tick one option which applies to you:

<b>(1) Applicable only if you are assessed to have the relevant experience and/or knowledge to transact in unlisted SIPs</b>	
<input type="checkbox"/>	I have chosen <b>NOT to receive</b> advice from any Financial Consultant. I understand that (a) it is my responsibility to ensure the suitability of the requested ILP transaction(s); and (b) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss. (c) Applicable to customers of HSBC Bank (Singapore) Limited (the "Bank"). I understand that the features and/or risk level of my selected mix of Investment-Linked Sub-Funds may not be suitable for me, and that there may be a mismatch between the investment risk ratings and my risk profile indicated in the Bank's Risk Profile Questionnaire (RPQ), however, I confirm that is my intention to proceed with the requested ILP transaction(s).
<input type="checkbox"/>	I have received advice from a Financial Consultant* and a) I <b>accept</b> the Financial Consultant's advice.
<input type="checkbox"/>	b) I have chosen <b>NOT to accept</b> the Financial Consultant's advice. I understand that (i) it is my responsibility to ensure the suitability of the requested ILP transaction(s); and (ii) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss.
<b>(2) Applicable only if you are assessed <u>NOT</u> to have the relevant experience and/or knowledge to transact in unlisted SIPs</b>	
<input type="checkbox"/>	I have received advice from a Financial Consultant* and a) I <b>accept</b> the Financial Consultant's advice
<input type="checkbox"/>	b) I <b>DO NOT accept</b> the Financial Consultant's advice and I confirm that I would like to proceed with the requested ILP transaction(s). The Financial Consultant has explained to me that (i) it is my responsibility to ensure the suitability of the requested ILP transaction(s); (ii) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss; and (iii) I am aware of the implications and consequences of proceeding with the requested ILP transaction(s).
<b>Applicable to customers of the Bank for a fund switch only*</b>	
<input type="checkbox"/>	I confirm that the decision to switch is initiated by me and I understand that: (i) the features and/or risk level of my selected mix of Investment-Linked Sub-Funds may not be suitable for me, and that there may be a mismatch between the investment risk ratings and my risk profile indicated in the Bank's Risk Profile Questionnaire (RPQ). However, I confirm it is my intention to proceed with the fund switch; (ii) where there is an enhanced diligence section below my fund selection in the Bank's Goal Planner, the Financial Consultant has already explained the advantages and disadvantages of the transaction and obtained my confirmation on the understanding; and (iii) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss.

\* Please request your Financial Consultant to sign the "Financial Consultant's Declaration" section below.

I understand and agree that:

- only an original, duly completed and signed application form is considered a valid request. The request is irrevocable once it is received by HSBC Insurance (Singapore) Pte. Limited;
- for a fund switch request, the application form must reach HSBC Insurance (Singapore) Pte. Limited by 3:30pm on a business day for the request to be processed on same day. Any application form received after 3.30pm will be deemed submitted on the next business day. If any supporting documents are required, the request will be processed on the date of receipt of the final document;
- a premium redirection request will be processed within 3 business days after the date of receipt of the application form or any required supporting documents, whichever is later. The change will be effected on the next premium due date;
- I should read the relevant Fund Summaries and Product Highlights Sheets of the new fund(s) before investing in this/these new fund(s). These documents can be obtained from my financial consultant; and
- my application is subject to the terms and conditions as stated in the Policy Contract and is effective only when it has been officially accepted and notified to me by HSBC Insurance (Singapore) Pte. Limited.
- Compliance with US laws and regulations and other laws having extra-territorial effect:
  - I am not physically present in the US when executing the policy servicing request(s);
  - I am aware of and understand the policy servicing restrictions\* applicable to any and all persons residing temporarily or permanently in the US; and
  - I will inform HSBC Insurance (Singapore) should I decide to reside in the US either temporarily or permanently
  - List of policy servicing restrictions is set out in our website <http://www.insurance.hsbc.com.sg/1/2/sghi/customer-service>
- I confirm that the information provided in this form is correct and complete. By signing below, I authorize HSBC Insurance (Singapore) Pte Ltd to update my particulars in your records with the information provided in this form and disclose the updated information to HSBC Bank (Singapore) Limited to update their records accordingly.

\_\_\_\_\_  
Signature of life insured\_\_\_\_\_  
Signature of policyowner/trustee/assignee\_\_\_\_\_  
Date (dd/mm/yyyy)**PART E: FINANCIAL CONSULTANT'S DECLARATION**

Name of Financial Consultant		Financial Consultant's code	
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I have explained the advantages and disadvantages of the transaction(s) to the policyowner/trustee/assignee. I have completed the CKA form / Customer Profile Form as well as the Goal Planner / Personal Financial Review with the policyowner/trustee/assignee.

\_\_\_\_\_  
Signature of Financial Consultant\_\_\_\_\_  
Date (dd/mm/yyyy)