

# CANCELLATION FORM

Navigator Investment Services Limited ("Navigator")



**IMPORTANT:**

- All relevant fields must be duly completed, otherwise the application may not be processed. Please denote N.A. if not applicable. Navigator's receipt of the application form and supporting documents does not bind Navigator to accept the application or process the instruction stated. Navigator reserves the right, in its absolute discretion, to reject the application without providing any reason to the applicant or any other person and shall not be responsible for any losses, damages or expenses arising from or suffered or incurred as a result of such rejection.
- To be used within the cancellation period of seven (7) calendar days from the date on which the initial subscription application was made and subject to the preceding terms and conditions in accordance to the Terms and Conditions.

**Particulars of Financial Adviser Representative**

Name of Financial Adviser Representative  Navigator Code

Name of Financial Adviser (Company)

**CLIENT'S DETAILS**

Main Client's Name/Company Name  NRIC/FIN/Passport No./Company Registration No./Unique Entity No.

Joint Client's Name  NRIC/FIN/Passport No.

**1 CANCELLATION DETAILS**

**Important Notes:**

- Subscription units of the Fund(s) will be fully cancelled. No partial cancellation allowed.
- Sub-Account will be closed should there be no more Fund(s) subscribed under the Sub-Account after the cancellation request.
- If there are multiple cancellations, please leave a space between each instruction.
- For cancellation on "Fund Switch", please specify the switched-in fund name(s)/code(s).

Sub-Account No.	Fund Name/Fund Code to be cancelled	Initial Transaction Type	Initial Transaction Date
NVXXX5678-001	Fund A	<input checked="" type="radio"/> Subscription <input type="radio"/> Fund Switch	16/10/2014
		<input type="radio"/> Subscription <input type="radio"/> Fund Switch	
NVXXX5678-002	Fund B	<input type="radio"/> Subscription <input checked="" type="radio"/> Fund Switch	20/10/2014
		<input type="radio"/> Subscription <input type="radio"/> Fund Switch	
NVXXX5678-003	Fund C	<input checked="" type="radio"/> Subscription <input type="radio"/> Fund Switch	21/10/2014
	Fund D	<input type="radio"/> Subscription <input checked="" type="radio"/> Fund Switch	21/10/2014
		<input type="radio"/> Subscription <input checked="" type="radio"/> Fund Switch	

Sub-Account No.	Fund Name/Fund Code to be cancelled	Initial Transaction Type	Initial Transaction Date
		Subscription Fund Switch	
		Subscription Fund Switch	
		Subscription Fund Switch	
		Subscription Fund Switch	
		Subscription Fund Switch	
		Subscription Fund Switch	
		Subscription Fund Switch	
		Subscription Fund Switch	

**2 NOMINATION/CHANGE OF BANK ACCOUNT FOR SETTLEMENT INSTRUCTION – Applicable for Cash Investment Plan only.**

Credit to Bank Account <i>(Please complete details below)</i>	Cheque <i>(Cheque will be sent to your correspondence address)</i>
Name of Bank <input type="text"/>	Bank Account Number <input type="text"/>
SWIFT Code <i>(Only for payments made via Telegraphic Transfer)</i> <input type="text"/>	

- (1) Your redemption proceeds and cash dividend payout (if any) from this sub-account(s) will be credited into your nominated bank account.
- (2) Please attach the **proof of bank account** with the display of bank's logo/name, account holder's name and account number, for example, copy of bank statement.
- (3) CPF-OA and SRS payment will be remitted to your agent bank or SRS operator for the credit of your CPF Ordinary/SRS Account, as the case may be. CPF-SA payment will be remitted to your CPF Special Account.
- (4) Payment to a third party bank account is not allowed.
- (5) Telegraphic transfer is subject to bank charges and foreign exchange (if applicable).

**3 PERSONAL DATA CONSENT - BY THE CLIENT(S)**

**Applicable to Corporate Client**

I/We, for and on behalf of the Client indicated in this form, hereby represent, undertake and warrant to Navigator that:

- (a) for any personal data of individuals that the Client will be or is disclosing to Navigator, whether directly or through an intermediary, that the Client would have prior to disclosing such personal data to Navigator obtained the appropriate consent from the individuals whose personal data are being disclosed to:
  - (i) permit the Client to collect, use and/or disclose the individuals' personal data to Navigator for the purpose of issuance, administration and servicing of the Client's account(s) with Navigator, including the processing of the individuals' personal data for account maintenance and transaction purposes; for statistical, research, compliance, audit and regulatory purposes; and for the provision of information on product enhancements and services which are relevant to the Client's needs;
  - (ii) permit Navigator to collect, use, disclose and/or process the individuals' personal data for the purposes as described above; and
  - (iii) permit Navigator to disclose and/or transfer the individuals' personal data to Singapore Life Ltd. ("Singlife"), Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including the Client's financial adviser), whether located in Singapore and/or elsewhere for the purposes as described above, and managing the Client's policy(ies) with Singlife, where applicable;
- (b) any personal data of individuals that the Client will be or is disclosing to Navigator are accurate. Further, the Client shall give Navigator notice in writing as soon as reasonably practicable should it be aware that any such personal data has been updated and/or changed after such disclosure;
- (c) it shall give Navigator written notice as soon as reasonably practicable should it be aware that any individual above has withdrawn such consent as set out at sub-clause (a); and
- (d) it shall otherwise assist Navigator to comply with the Personal Data Protection Act 2012 and all subsidiary legislation related thereto.

Notwithstanding anything to the contrary, I/we, on behalf of the Client, undertake to indemnify and at all times hereafter to keep Navigator, Singlife and Singlife related group of companies (together with their respective officers, employees and agents) (each an "Injured Party") indemnified against any and all losses, damages, actions, proceedings, costs, claims, demands, liabilities (including full legal costs on a solicitor and own client basis) which may be suffered or incurred by the Injured Party or asserted against the Injured Party by any person or entity (including the Client, his/her agents) whatsoever, in respect of any matter of, by reason of or in respect of:

- (a) any breach of any of the provisions in this clause; and/or
- (b) any action or omission by the Client, that causes Navigator, Singlife and/or any of Singlife related group of companies to be in breach of the Personal Data Protection Act.

I/We, on behalf of the Client, have read, understood and agree to be bound by the prevailing terms of Navigator's Data Protection Notice (found on <https://singlife.com/en/pdpa>) which may be amended, supplemented and/or substituted by Navigator from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Navigator's website and such version shall bind the Client upon posting and/or where Client continues to use the relevant products and services offered by Navigator to which such terms relate to.

**Applicable to Individual/Joint Account Client**

I/We consent to Navigator collecting, using and/or disclosing my/our personal data contained in this form for the following purposes:

- to issue and administer my existing and/or new account(s) with Navigator, including the processing of my/our personal data for account maintenance and transaction purposes;
- for statistical, research, compliance, audit and regulatory purposes; and
- to provide information on product enhancements and services relevant to my/our needs.

I/We also consent to Navigator disclosing and transferring my/our personal data to Singapore Life Ltd. ("Singlife"), Singlife related group of companies, third party service providers, suppliers, fund managers and intermediaries (including my/our financial advisers), whether located in Singapore or elsewhere, for the above purposes, and managing my/our policy(ies) with Singlife, where applicable.

I/We have read, understood and agree to be bound by the terms of Navigator's Data Protection Notice (found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Navigator from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Navigator's website and such version shall bind me/us upon posting and/or where I/we continue to use the relevant products and services offered by Navigator to which such terms relate to.

I/We

- have read and agreed to comply with and be bound by Schedule for Funds Investment, Investment Account Terms and Conditions and any other terms and conditions that Navigator may issue from time to time (including the terms stipulated in the Cancellation Notice), and acknowledge that this application is subject to the same. The documents are available on [singlife.com/navigator-tnc](http://singlife.com/navigator-tnc);
- have received and read the offer documents of each Fund being switched/subscribed into;
- (in the case of individual subscriber(s)) confirm that I/we am/are not an un-discharged bankrupt(s), have not committed any act of bankruptcy within the last 12 months and no bankruptcy order has been made against me/us during that period, and I/we am/are not subject to any order made under the Mental Health (Care and Treatment) Act 2008;
- (in the case of a corporate subscriber) confirm that we are not insolvent and that no proceedings have been taken, no order has been made and no resolution has been passed for our winding up, judicial management or liquidation or other similar action;
- (in the case of a subscription into an Accredited Investor Fund) confirm and warrant that I/we am/are an “accredited investor” or a person within the meaning of “relevant person” as defined in Section 305 of Securities and Futures Act 2001 and in accordance with the conditions specified in that section;
- represent and warrant that all information given to Navigator is true and correct, undertake to inform Navigator of any change to the information supplied as and when such changes occur, and undertake to provide Navigator further information and/or documentary evidence in respect to the information given in this application;
- acknowledge that Navigator may receive certain notices in relation to my/our investments and Navigator may not forward these notices to me/us;
- consent to disclosure to or by Navigator of any information in relation to my/our Account to or by any of its affiliates (including Singapore Life Ltd. (“Singlife”), and Singlife related group of companies), any person or entity required to facilitate the operation of my/our Account, and/or to comply with all applicable laws, regulations, notices and guidelines;
- authorise Navigator to take all actions and do all things which may be required or which Navigator may, in their absolute discretion, deem necessary to comply with any law, rule or regulation of any authority or jurisdiction;
- acknowledge that Navigator may reject any of my/our instructions including, but not limited to, those that are incomplete, unclear or ambiguous, or if my/our signature(s) differ(s) from what was originally provided as a specimen to Navigator, and Navigator will not be responsible for any losses that may be suffered by me/us due to such rejection of any of my/our instructions;
- consent that any communication from Navigator (including notices, confirmations, Fund reports and transaction statements) may be sent to me/us via secured electronic mail via the Secured Website or via such other methods in circumstances as may be determined by Navigator from time to time at its sole discretion;
- understand that the products mentioned are produced in/authorised for sale in Singapore. By proceeding to act on this information I/we am/are warranting that I/we am/are either a Singapore resident or that the laws and regulations of the jurisdiction I/we am/are in allow me/us to do so;
- am/are aware that, where I/we have applied to close a Sub-Account, I/we may incur additional charges if I/we subsequently apply for a new Sub-Account, and such Sub-Account may be on different terms and conditions;
- in respect of transactions using CPF or SRS monies, I/we acknowledge that Navigator may be required to comply with such rules and regulations and/or terms and conditions relating to that of the CPFIS and/or SRS, as may be applicable;
- acknowledge and take sole responsibility for any investment decisions committed without the benefit of advice from a tax, legal or Financial Adviser and I/we declare that I/we will not hold Navigator or any of its officers, employees or agents liable in any respect whatsoever for any losses that I/we may suffer as a direct or indirect consequence of my/our own investment decision(s);
- understand that no liability can be accepted by Navigator for any legal consequences under the laws of any other country or tax implications that may arise in connection with my/our investment. I/We am/are also responsible for my/our own tax affairs and hereby declare that I/we have not been convicted of any serious tax crimes;
- agree that Navigator shall rely on and act upon this form and the signature (digital or otherwise) in this form, that are delivered to Navigator electronically, for purposes of the transaction, executing my/our instructions, and/or updating my/our statuses or particulars. Navigator shall act upon it as if the wet ink signed original had been received; and
- agree that the risk of and responsibility for any transaction, instructions or updates in this form delivered to Navigator via the use of electronic services and the digital signature therein not being genuine or being forged, fraudulent, ambiguous or erroneous lies fully and solely with me/us.

**Signature of Main Client**

**Name**

**Date (DD/MM/YYYY)**

D	D	/	M	M	/	Y	Y	Y	Y
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**Signature of Joint Client (if applicable)**

**Name**

**Date (DD/MM/YYYY)**

D	D	/	M	M	/	Y	Y	Y	Y
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**Note:** For joint account, both clients to sign if the ‘both to sign’ option was selected during account opening

**FINANCIAL ADVISER REPRESENTATIVE’S DECLARATION**

- I have not withheld any information provided by the Client or any information which may influence the Client’s application.
- To comply with applicable law, regulations and guidelines, I undertake to inform Navigator immediately of any suspicious transactions including serious tax crimes.
- The Client has signed (in ink or digitally) this form and I confirmed such signature is the Client’s and Navigator shall be entitled to:
  - rely on and act upon this form and signature in this form for purposes of executing the transactions, Client’s instructions and/or updating Client’s statuses or particulars and take such steps in connection with or in relation thereto as Navigator may in its discretion deem appropriate; and
  - rely on the receipt of the form so signed and delivered electronically as if the wet ink signed original had been received by Navigator.
- I undertake to indemnify and keep Navigator and/or its associates indemnified from and against all costs, claims, losses, damages, demands, liabilities, actions, proceedings, awards and judgments (including all legal costs and expenses) incurred by or brought against Navigator and/or its associates or any directors, officers, employees, agents, contractors or sub-contractors arising out of or connected with:
  - acting on any instructions given via email or other electronic services (notwithstanding that such instructions emanate from unauthorized persons), a decision not to act on such instructions or non-receipt of such instructions;
  - the digital signature or anything not being genuine or being forged, fraudulent, ambiguous or erroneous any act or omission relating to any instructions on this form;
  - any negligence, fraud, default, misconduct or breach of any representation, warranty or undertaking by me or the Client; or
  - any act or omission or breach that causes Navigator and/or its associates to be in breach of, default of or fail to comply with any laws, regulations, guidelines and other legislative or regulatory requirements.

**Signature of Financial Adviser Representative**

**Date (DD/MM/YYYY)**

D	D	/	M	M	/	Y	Y	Y	Y
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**IMPORTANT:** Information about your right to cancel your subscription of units in a Fund follows.

**(i) Right of cancellation and cancellation period**

You have the right to cancel your subscription of units in any Fund within seven (7) calendar days (or such period permitted by the relevant authorities) from the date on which the initial subscription was made (the "Cancellation Period"). This right of cancellation is not available:

- (a) if you are not an individual;
- (b) if you are an existing holder of units in a Fund who subsequently subscribes for units in that Fund after the Cancellation Period;
- (c) if you switch units in a Fund in accordance with sub-paragraph (iv) below; or
- (d) if you are a participant in an easy save option for units in a Fund, making a second or subsequent payment for subscription.

Where the last day of the Cancellation Period falls on a Saturday, Sunday or a public holiday in Singapore, the Cancellation Period will be extended to the next calendar day that is not a Saturday, Sunday or a public holiday.

If you request for the cancellation of a subscription of units in a Fund, neither Navigator Investment Services Limited ("Navigator") nor the relevant Fund manager are obliged to cancel part only of your subscription of units unless required to do so by applicable law or regulation. Any such cancellation is subject to maintenance of the minimum holding requirements set out in the Schedule For Funds Investment.

Navigator has the right to suspend the cancellation of units of any Fund during any period when the issue, realisation or valuation of units of that Fund is suspended by the Fund manager of that Fund in accordance with the terms of the Fund's prospectus.

**(ii) Procedure for cancellation**

Cancellation requests may be made on the prescribed administrative form for cancellation or otherwise in writing to Navigator. A cancellation request must be submitted within the Cancellation Period (which is determined by the postmark for submissions made by ordinary post).

If you do not use the prescribed administrative form for cancellation, you should ensure that your written cancellation request provides all of the following information:

- (a) your name, NRIC or Passport No., address and telephone number, as supplied in the subscription form;
- (b) the date of the subscription form;
- (c) the gross investment amount paid by you and total number of units in the relevant Fund subscribed for under the subscription form; and
- (d) how the units were subscribed for, i.e. whether by Cash, CPF or SRS monies, and details of your CPF or SRS account (as the case may be).

Navigator may in its sole discretion reject cancellation requests with insufficient or incomplete details.

A cancellation request that is received and accepted by Navigator on or before Navigator's cut-off time (as determined by Navigator from time to time) on a business day is treated as received on that business day. A cancellation request received and accepted after Navigator's cut-off time on a business day or on a day that is not a business day, is treated as received on the next business day. A "business day" is a day that is not a Saturday, Sunday or a public holiday in Singapore.

You should note that the CPF Board, the CPF Agent Banks and other settlement agents are not authorised to receive cancellation requests.

**(iii) Cancellation proceeds**

The cancellation proceeds payable to you shall be calculated as follows:

- (a) for cancellation requests for units received during the initial offer period of a Fund, at an amount equal to the total amount paid by you for the subscription of those units (the "Gross Investment Amount");
- (b) for cancellation requests for units received after the initial offer period of a Fund, the lower of:
  - (i) the aggregate of the value of the units on the relevant dealing day of the Fund, based on the realisation price on such dealing day and the front-end load fee or sales charge paid (if any) for such units (the "market value of the units"); or
  - (ii) the Gross Investment Amount.

**If the market value of the units is greater than the Gross Investment Amount, the difference will not be paid to you. If the market value of the units is lower than the Gross Investment Amount, Navigator will pay the market value of the units only. You may therefore not get back your original investment.**

Navigator may deduct an Administrative Fee from the cancellation proceeds for expenses reasonably related to the subscription and cancellation.

**(iv) Realisation and the exchange, switch or conversion of units**

You may choose to realise your units by submitting a redemption request instead of cancelling them. However, you will not be entitled to any benefits that may apply to the units if they had been cancelled (i.e. there will be no refund of the front-end load fee or sales charge and the levy of any applicable realisation charge is allowed). The realisation proceeds may be lower than the cancellation proceeds if any appreciation in the value of the units is less than the front-end load fee/sales charge and/or the realisation charge (where applicable). Also, the published prices of the units are indicative in nature and can change during the period between the submission and processing of your redemption request.

You may switch units of a Fund (the "first Fund") subscribed for to units of another Fund (the "second Fund") during the Cancellation Period applicable to the subscription of the first Fund, and you shall have the right to cancel the subscription of units in the second Fund. In this respect, please note that:

- (a) you shall not receive any refund of front-end load fee or sales charge in relation to the subscription agreement in respect of the first Fund;
- (b) it is not certain whether you would be in a better or worse position if you switch Funds; and
- (c) you may be charged a switching fee for the switch.