

Withdrawal / Encashment Request Form

Plan Number

I/We hereby request Metis Global (Singapore) Pte. Limited ("Metis SG") to make a distribution from my/our Trust Plan in accordance with the details as set out below.

--	--	--	--	--	--	--	--	--	--

Note:

Please complete this form and send it to service.sg@metisgl.com using your registered email with Metis SG. Please tick the required boxes, fill in the details and sign next to any amendments.

Section A – Important Notes

1. Terms defined in the Deed shall have the same meaning when used herein, except to the extent that the context requires otherwise.
2. Please log into your account via our Metis SG website to view your Account Value.
3. Metis SG does not offer any financial advisory services. You are encouraged to seek advice from your Financial Adviser (if any) before making any withdrawal or encashment of your Trust Plan. Your Financial Adviser should be able to explain the implications of your decision and provide appropriate recommendations to you, taking into account your investment objectives, financial situation, needs and any applicable fees and charges.
4. Any withdrawal or encashment for distribution will only be made to beneficiaries of the Trust Plan.
5. If for any reason this form is incomplete and your instruction cannot be processed completely, and it results in a delay in processing your instruction, Metis SG shall not be liable for any direct, indirect, special or consequential loss or damages arising from such delay.
6. Accurate instructions received by Metis SG before 3:00p.m. on any given Hong Kong/Singapore business day will be processed within the next 3 asset dealing dates.
7. Any instruction received on a non-Hong Kong/Singapore business day or after 3:00p.m. on any given Hong Kong/Singapore business day will be treated as being received on the next Hong Kong/Singapore business date.
8. Should there be any pending transaction under my/our Trust Plan, my/our application for Partial Withdrawal or Encashment will only proceed after the pending transaction has been completed. I/We understand that this can mean a delay in effecting my application for Partial Withdrawal or Encashment.
9. No Exit Charge is payable on Partial Withdrawal provided that (i) the number of Units to be deducted aggregates to a dollar value equal to or more than the Minimum Withdrawal Amount, based on the relevant indicative Bid Price; and (ii) the Trust Plan Value does not fall below the Minimum Trust Plan Value. Any Partial Withdrawal that results in the Trust Plan Value being less than the Minimum Trust Plan Value will effect an encashment and be subject to Exit Charges. (where applicable)
10. Any Regular Withdrawals made must be equal to or more than the Minimum Withdrawal Amount. The Regular Withdrawal amount will be deducted equally from all Assets held in the Accumulation Account or in such a manner as Metis SG may, in its sole and absolute discretion, deem fit. Any Regular Withdrawals will be suspended if the Trust Plan value falls below the Minimum Trust Plan Value.
11. Any on-going Regular Withdrawal will automatically cease once Metis SG has accepted your request for a Regular Withdrawal pursuant to this form.
12. Any uncollected Trust Plan charges will be deducted from the withdrawal amount or encashment value prior to any distribution.
13. The withdrawal amount or encashment value may be significantly less than the contributions made under the Trust Plan due to the deduction of exit charges and any uncollected Trust Plan charges.

Important Notes which are only applicable to SapphirePRO Trust Plan

(For Partial Withdrawal)

14. Withdrawal of Initial Units can only be made after the completion of the Initial Contribution Period and after all Accumulation Units have been withdrawn. Withdrawal of Initial Units may be subject to Exit Charges (where applicable).

(For Regular Withdrawal)

15. Regular Withdrawals can only be made after Contribution Payment Term.

(For both Partial and Regular Withdrawal)

16. The Minimum Withdrawal Amount is currently set at SGD 1,500.
17. The Minimum Trust Plan Value is currently set at SGD 6,000.
18. As a result of the withdrawal and encashment, you may no longer be entitled to the Loyalty Bonus or Plan Fee Refund under the Terms and Conditions of the Trust Plan.

Plan Number

--	--	--	--	--	--	--	--	--	--	--

Important Notes which are only applicable to CitrinePRO Trust Plan

(For Regular Withdrawal)

- 19 Regular Withdrawals can only be made after the Exit Charge Wavier Date.
(For both Partial and Regular Withdrawals)
- 20 The Minimum Withdrawal Amount is currently set at SGD 3,000.
- 21 The Minimum Trust Plan Value is 50% with the first year, 40% within the second year and 30% from the third year onwards, of each respective Contribution in aggregate after any partial withdrawal or regular withdrawal.
- 22 As a result of the withdrawal or encashment, you may no longer be entitled to the Loyalty Benefit under the Terms and Conditions of the Plan.

Section B – Purpose of Withdrawal/Encashment

What is the purpose of the Withdrawal? You may choose more than one option.

- Retirement Expenses (Settlor)
- Retirement Expenses (Beneficiary)
- Healthcare Expenses
- Lifestyle Expenses
- Education Expenses
- Others, please provide details below

Note: Please note that Metis SG may require supporting documents to consider your request.

Section C – Withdrawal

1 Partial Withdrawal

Without Specified Asset(s) in the Plan

- Option A** Maximum withdrawal without incurring any Exit Charges (to be determine by Metis SG in its sole and absolute discretion)
- Option B** Withdrawal Amount SGD

As per Asset indicated in Section D

- Option C** Specified Asset(s) in Plan (Please complete Section D)

2 Regular Withdrawal of SGD

- Option A** Unspecified Asset(s) in Plan
- Option B** Specified Asset(s) in Plan (Please complete Section D)

Frequency of withdrawal: **Monthly**

From the date of first withdrawal / / to

- Final Withdrawal Date / /
- No Specific Date (Please email us at service.sg@metisgl.com to cease monthly withdrawal)

Notes:

1. If you have selected Option A, the withdrawal will be redeemed in proportion to the respective value of the asset choices, or in such manner as Metis SG may, in its sole and absolute discretion, deem fit. Otherwise, please complete "specified asset(s)" in Section D to specify the assets that you wish to redeem.
2. As a result of daily market movements, there may be a difference in the actual amount withdrawn even if you have specified an asset(s) for withdrawal.
3. For each regular withdrawal arrangement, the relevant underlying assets will be sold on the valuation date falling immediately prior to the designated withdrawal date and Metis SG will endeavor to make the distribution as soon as possible (and in any event, after Metis SG has received the redemption monies from the relevant asset management companies)

Section D – Specified Asset(s) and Percentages for the Withdrawal

Please read the instructions carefully before filling up the details:

- Please fill in the Fund code(s) and specify the percentage (in whole numbers) or amount (in SGD) of assets that you wish to redeem (select **only** one option by filling in the relevant column).
- Withdrawal will be from (in the case of SapphirePRO Trust Plan) the Accumulation Account or (in the case of CitrinePRO Trust Plan), the Trust Plan Account.
- If the amount you have stated to withdraw leaves the fund value with less than or equal to S\$100, 100% of the fund will be withdrawn.

Plan Number

--	--	--	--	--	--	--	--	--	--	--	--

Asset Selection

Fund Code	Percentage %	Amount in SGD

Only applicable to **SapphirePRO Trust Plan**

I/We wish to make a withdrawal from my/our Initial Account and I/we acknowledge that the withdrawal of Initial Units may be subject to Exit Charges (where applicable).

Asset Selection (Initial Units)

Fund Code	Percentage %	Amount in SGD

Section E – Encashment

To encash your Trust Plan, Metis SG must sell all of your asset holdings and deduct any outstanding charges to obtain the final encashment value. Once we have received your instructions for encashment, you will not be able to reverse this decision as it will constitute a full and final settlement of your Trust Plan.

Section F – Payment Details

By default, any amount payable will be made to the Main Applicant (as specified in the Trust Plan Application Form) as the First Tier Beneficiary and will be paid to the Main Applicant’s PayNow account using his/her NRIC/FIN. Please ensure that the Main Applicant has signed up for PayNow with his/her bank and that the account has been linked to his/her NRIC/FIN. Payments via PayNow are only available in SGD.

To register for PayNow

Log in to your bank’s internet or mobile banking account > *Sign up for PayNow* > *Link your PayNow to your NRIC/FIN.*

In the absence of First Tier Beneficiary(ies), Metis SG can make a distribution to your Second Tier Beneficiary and any bank administrative charges incurred will be set-off from the withdrawal amount and/or encashment value. Please tick the box below and provide the following details.

Direct Credit to the selected Second Tier Beneficiary

Bank Account Holder’s Name(s)

Bank Account Number

Name of Bank

A copy of the bank book or bank statement stating account holder name and number must be submitted for a direct credit request unless the direct credit account was previously provided to and accepted by Metis SG.

Additional requirement if payment is made to the Second Tier Beneficiary in absence of First Tier Beneficiaries.

Metis SG to accept: (a) the copy of the NRIC/FIN/Passport, Metis SG CRS Self Certification Form and billing proof[^], provided the beneficiary is able to produce the original identity and billing proof; or (b) a CTC of the NRIC/FIN/Passport and billing proof[^], provided that it is certified by a suitably qualified person (e.g. a notary public, a lawyer or certified public or professional accountant) Metis SG reserves the right to request for more information and/or documents before making a distribution.

[^]Examples of billing proof – utility bills, bank statements and letters issued by statutory or government bodies (dated within past 6 months) with letterhead, name, address and date clearly shown.



Plan Number

--	--	--	--	--	--	--	--	--	--

Section F – Declaration and Signature

1. I / We hereby apply to withdraw / encash from my / our Trust Plan. I / We agree that the withdrawal amounts or encashment value will be paid in Singapore Dollars. If any Asset is denominated in a currency other than Singapore Dollars, I / We agree that the sale proceeds will be converted into Singapore Dollars at the prevailing exchange rates (as determined by Metis SG in its sole and absolute discretion) at the time of withdrawal or encashment and I / We agree to bear any bank administrative charges incurred.
2. I / We hereby authorise Metis SG to credit the distribution as per the payment details in Section E. Amounts so credited would constitute valid discharge of payments due to the beneficiaries under the Trust Plan.
3. I / We understand that only a duly completed and signed Withdrawal / Encashment Request Form is considered a valid request. The request is irrevocable once it is received by Metis SG.
4. I / We will not hold Metis SG liable and shall jointly and severally indemnify Metis SG and any person appointed or employed by it against all claims, liabilities, damages, losses, costs and expenses of any kind which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them in connection with these instructions unless due to the negligence or wilful default of Metis SG or any other person appointed or employed by it.
5. Metis SG may rely conclusively upon and accept any communications received via email or Metis SG's online portal (collectively "electronic communications") which is in good faith believed to be genuinely endorsed/signed by me/us. Any transactions made according to electronic communications shall be irrevocable and binding upon me/us, whether such electronic communications have in fact been given with or without my/our authority, knowledge, or consent. Under no circumstances shall Metis SG have any duty or any obligation to enquire or verify the identity of the person(s) initiating the electronic communications in my/our name or the authenticity of the signature appearing thereon or the validity of the electronic communications.
6. I/We understand that sending electronic communications is not a safe and reliable transmission method. Metis SG shall not, in any event, be liable to me/us for any liabilities, losses, damages, or expenses whatsoever arising out of or in connection with any network or telephone line failure, any uncontrollable events or any other circumstances beyond Metis SG's control.
7. I/We have read and understood Section A - "Important Notes". I / We understand that the partial withdrawal of my / our Plan may affect the attainment of my / our financial objectives identified by my / our Financial Adviser (if any) in my last Financial Needs Analysis.
8. By submitting this form, I/We agree and consent to Metis SG, and/or its appointed representatives and/or agents (and such other third-party service providers as it may engage (such representatives, agents, and/or authorised service providers each a "Representative"), and who may be located outside Singapore) collecting, receiving, using, storing, disclosing and processing my/our Personal Data (as defined in, and) in accordance with the terms of the Terms and Conditions and Metis SG's privacy policy as amended from time to time, available at https://metisgl.com.sg/media/1/docs/privacy_policy.pdf ("Privacy Policy"), and the terms of Privacy Policy are incorporated into the Terms and Conditions by reference, and are also available to me/us upon request), for one or more of the following purposes:
 - a) processing this form and providing me/us with your products and services as well as the services of third-party service providers;
 - b) administering and/or managing our relationship and/or our account(s) with you; and/or
 - c) any of the purposes set out in the Privacy Policy.

I/We further represent and warrant that:

- a) all of the information provided by me/us to you (including without limitation personal particulars and contact information) is accurate and complete; and
- b) if in connection with this form, I/we provide the personal data of any third parties, I/we further warrant and represent that these third parties have also consented to the terms of the Privacy Policy, and to the collection, receipt, use, storage, disclosure and processing of their personal data in accordance with the aforesaid and for all the purposes contemplated herein; and
- c) I am/we are the user(s) and/or subscriber(s) of the telephone number and other contact details provided by me/us in this application or other documents furnished by/to Metis and agree that I/we have read and understood the above provisions.

Plan Number

--	--	--	--	--	--	--	--	--	--	--

This application will not be effective until it is officially accepted by Metis SG. No reversal of transaction is allowed once your application has been accepted

Full Name of Settlor

(As in NRIC/FIN/Passport including any alias and other names)

Signature

Date Signed

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Full Name of Joint Settlor

Signature

Date Signed

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--