



MAXWEALTH CONSULTANCY

INSPIRING FINANCIAL EXCELLENCE

AKAUN BERSAMA (UT)

Cara Buka Akaun Unit Trust Bersama

Portal dalam talian Manulife Investments · panduan langkah demi langkah

PENASIHAT ANDA

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Perunding Unit Trust (UTC) berdaftar FIMM

FIMM No. F01065736 · Kod penasihat **F527**

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Imbas untuk buka halaman
pendaftaran



Cara akaun bersama berfungsi

1

Pemegang utama

Mengisi borang dan mengurus akaun dalam talian.

+

2

Pemegang bersama

Nama kedua dalam akaun.

Perlu tahu

- Kedua-dua pemegang perlu beri dokumen pengenalan
- Tukar dana dalam talian dibuat oleh **pemegang utama**
- Jika seorang pemegang meninggal dunia, pemegang yang masih hidup diiktiraf sebagai pemilik unit
- Pasangan biasa: suami isteri, atau ibu bapa dan anak

Pemegang bersama bawah 18 tahun? WhatsApp saya dahulu: dokumen yang diperlukan berbeza.



Sebelum mula

Sediakan ini (lebih kurang 15 minit)

- ✓ **IC (MyKad):** gambar jelas bahagian depan dan belakang
- ✓ **Bukti alamat:** penyata bank atau bil utiliti dengan nama dan alamat anda, *atau* swafoto bersama IC
- ✓ **E-mel aktif** dan nombor telefon
- ✓ **Maklumat kerja:** nama majikan, bidang perniagaan, julat pendapatan bulanan
- ✓ **Perbankan dalam talian atau kad** untuk pelaburan pertama
- ✓ **Maklumat pemegang bersama:** gambar IC (depan & belakang), nama penuh, nombor IC, telefon, alamat dan maklumat kerja

Baru dengan Manulife Investments?

Mula di Langkah A1

A

Sudah ada log masuk?

Mula di Langkah B

B

Minta pemegang bersama hantar gambar IC mereka **sebelum** mula, supaya anda boleh siapkan sekali jalan.



LANGKAH A1

Cipta log masuk anda

Manulife
Investments

Create new user

Email

Password

Confirm password

☐ I have read and agree to [Important Notices](#) and [Personal Data Protection Act \(PDPA\)](#)

1 Buka pautan pendaftaran di bawah. Masukkan **e-mel** dan cipta **kata laluan** (taip dua kali). E-mel ini menjadi nama pengguna anda, jadi guna e-mel yang anda selalu semak.

2 Baca, kemudian tanda **"I have read and agree to Important Notices and PDPA"**. Kotak mailing list adalah pilihan.

Daftar di sini →

https://client.asia.manulifeam.com/en_MY/NewUser?advisor=F527



LANGKAH A2

BARU

Pautkan akaun kepada saya

The screenshot shows a mobile app interface for linking an account. It features two radio button options at the top. The first option, 'I want to be serviced by an adviser I know', is selected and highlighted with a green circle and a yellow line. The second option, 'I want to self-manage my assets under the Manulife Investment Management (M) Berhad 200801033087 (834424-U)', is unselected and highlighted with a red line and a red 'X' icon. Below these options is a text input field for the 'Adviser Code' containing 'F527', with a magnifying glass icon to its right. Underneath is a box containing 'Adviser information' with details: Name: MUHAMMAD KHAIRUL KHALIS, Phone: 60109742473, and License type: Unit Trust & Private Retirement Scheme. At the bottom is a large red 'Confirm' button. Numbered callouts 1 through 4 are placed around the interface to guide the user.

1 I want to be serviced by an adviser I know

2 I want to self-manage my assets under the Manulife Investment Management (M) Berhad 200801033087 (834424-U)

Adviser Code

F527

Adviser information
Name: MUHAMMAD KHAIRUL KHALIS
Phone: 60109742473
License type: Unit Trust & Private Retirement Scheme

Confirm

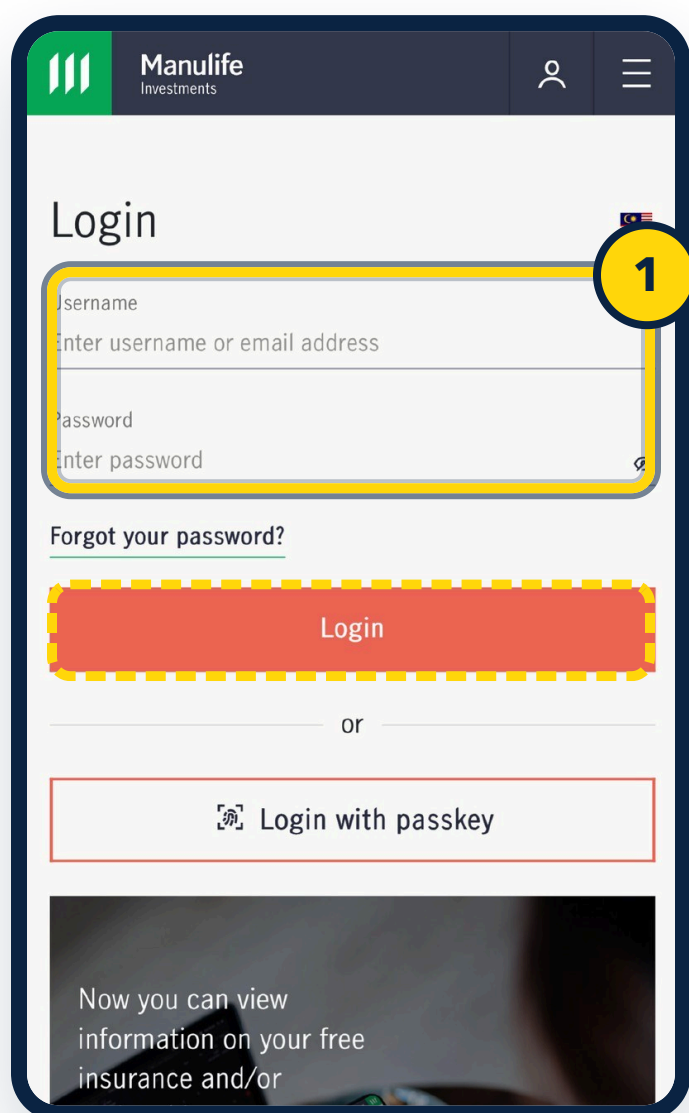
- 1 Di bawah "How do you want to manage the account?" pilih **"I want to be serviced by an adviser I know"**.
- 2 Taip **F527** di Adviser Code, kemudian tekan ikon carian.
- 3 Pastikan kotak itu menunjukkan **MUHAMMAD KHAIRUL KHALIS**.
- 4 Tekan **Confirm** dan teruskan ke Langkah 1.

Kod penasihat **tidak diisi secara automatik**. Jangan pilih "self-manage" atau langkau kod ini, nanti akaun anda tidak dipautkan kepada penasihat anda.

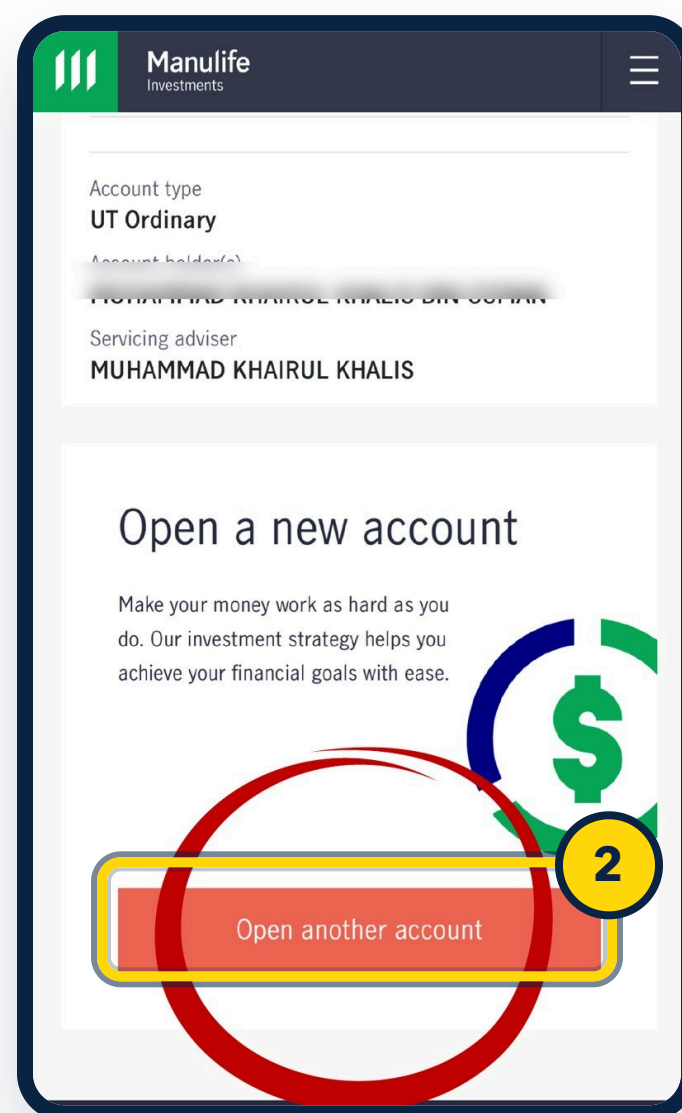


LANGKAH B

Sudah ada akaun Manulife?



- 1** Log masuk dengan e-mel dan kata laluan berdaftar.



- 2** Di halaman akaun, tekan **“Open another account”**, kemudian teruskan ke Langkah 1.

Hanya **pemegang utama** (orang yang log masuk) yang buka akaun bersama. Bila ditanya penasihat, pilih kod **F527**.

Log masuk di sini →

https://client.asia.manulifeam.com/en_MY/login



LANGKAH 1 DARIPADA 12

Pilih Unit Trust Account

Manulife
Investments

1 — — — —

Account Set-up

Please select the type of account you want to open

Select account type

Unit Trust Account

Private Retirement Scheme Account

How do you want to manage the account?

By an adviser

By yourself

- 1 Tekan **Unit Trust Account**.
- 2 Di bawah "How do you want to manage the account?" tekan **By an adviser**.



LANGKAH 2 DARIPADA 12

Pilih Joint account

Manulife Investments

Select account ownership type

Single account

Joint account

Do you authorise your adviser to switch funds on your behalf?

+ Information on switch funds

☒ Yes, I authorise my adviser to switch funds on my behalf.

☐ No, I do not authorise my adviser to switch funds on my behalf.

Up Next: Primary Applicant's Personal Information

- 1 Tekan **Joint account** (dua nama). Anda yang mengisi borang ini menjadi **pemegang utama**.



LANGKAH 3 DARIPADA 12

Kebenaran tukar dana

The screenshot shows the Manulife Investments app interface. At the top, the Manulife Investments logo is visible. Below it, the text 'Select account ownership type' is displayed. There are two options: 'Single account' (highlighted with a green background and a single person icon) and 'Joint account' (with a dashed border and a two-person icon). Below this, a question is asked: 'Do you authorise your adviser to switch funds on your behalf?'. There are two radio button options: 'Yes, I authorise my adviser to switch funds on my behalf.' (which is selected) and 'No, I do not authorise my adviser to switch funds on my behalf.'. A red button with a plus sign and the text 'Information on switch funds' is located below the question. At the bottom, it says 'Up Next: Primary Applicant's Personal Information'.

- 1 "Do you authorise your adviser to switch funds on your behalf?" Tekan **Information on switch funds** untuk baca terma.
- 2 **Yes:** saya juga boleh hantar tukaran dana untuk anda secara dalam talian, mengikut arahan anda. Anda masih boleh tukar sendiri bila-bila masa.
No: hanya anda yang boleh tukar dana secara dalam talian (lihat panduan Switching saya).

Apa pun pilihan anda, saya tetap bantu. Pilih yang paling mudah untuk anda.



LANGKAH 4 DARIPADA 12

Pemegang utama: maklumat peribadi

Manulife Investments

Primary Applicant Personal Information

Please enter the personal, contact, employment, and risk profile details of primary applicant.

1. Primary applicant's personal information

Provide your information based on your NRIC card/Passport

Honorific
Mr

Given Name
What's this?
WARGANEGARA BIARKAN KOSONG

Surname
What's this?
WARGANEGARA BIARKAN KOSONG

Full name (as per ID / Passport)
What's this?
NAMA PENUH IKUT IC

- 1 Warganegara Malaysia (MyKad biru): biarkan **Given Name** dan **Surname** **kosong**.
- 2 Isi **Full Name (as per ID)** sama seperti tertera di IC anda.

Warga asing atau Penduduk Tetap (PR)? WhatsApp saya sebelum teruskan.



LANGKAH 5 DARIPADA 12

Status cukai & kerentanan

The screenshot shows the Manulife Investments form. At the top, there's a header with the Manulife logo and 'Manulife Investments'. Below this, there are sections for 'Status' (Bumiputra), 'Religion' (Muslim), and 'Tax residency'. Under 'Tax residency', there are three options: 'I am a tax resident in Malaysia' (checked), 'I am a tax resident of other country / jurisdiction', and 'I do not pay tax'. A yellow box with a '1' in a circle highlights the first option. Below this, there's a section titled 'Do any of the vulnerabilities listed below apply to you?'. It has a red plus icon and the text 'Information on vulnerable customer'. There are two radio button options: 'Yes, some of the vulnerabilities apply to me.' and 'No, none of the vulnerabilities apply to me.' A yellow box with a '2' in a circle highlights the 'No' option.

- 1 Bekerja atau tidak bekerja di Malaysia: tanda **"I am a tax resident in Malaysia"**.
Bekerja di luar negara: tanda "tax resident of other country / jurisdiction" dan isi TIN anda.
- 2 Pelanggan rentan: tekan ⓘ untuk baca senarai, kemudian jawab dengan jujur.

Kes khas (contoh: bermastautin cukai di dua negara)?
WhatsApp saya dahulu.



LANGKAH 6 DARIPADA 12

Alamat

 **Manulife**
Investments

Please enter your address in the correct respective fields.
DO NOT enter Zip Code, City and State at Address Line 1 and Address Line 2.

1

Country / Region

Malaysia

Zip code

20050

Province/State

Terengganu

Town/City

KUALA TERENGGANU

2

Address line 1

KUT ALAMAT DALAM BANK STATEMENT

Address line 2 (Optional)

JIKA MASIH MENETAP DI ALAMAT TERSEBUT

- 1 Pilih negara, poskod, negeri dan bandar daripada senarai.
- 2 Baris alamat: jalan dan bangunan sahaja. **Jangan ulang** poskod, bandar atau negeri di sini.

Jika alamat dalam penyata bank atau bil utiliti anda masih terkini, guna alamat itu: pengesahan lebih cepat. Jika tidak, guna alamat semasa dan sahkan dengan swafoto bersama IC nanti.



LANGKAH 7 DARIPADA 12

Pekerjaan (makan gaji)

 **Manulife**
Investments

3. Primary employment information

1

Occupation
Lecturer / Vice Chancellor

2

Source of wealth and funds
Employment

Employment status
Employed

3

Employer name
Help University

4

Nature of business
Education and Teaching

5

Monthly income range
Please select

- 1 Occupation:** jawatan anda.
- 2 Source of wealth:** Employment. **Status:** Employed.
- 3 Employer name:** nama syarikat majikan.
- 4 Nature of business:** bidang perniagaan majikan.
- 5 Monthly income range:** julat pendapatan bulanan.

Berniaga? Pilih
Businessman/Businesswoman,
sumber Business, status Self-
employed.



LANGKAH 8 DARIPADA 12

Penilaian kesesuaian

 **Manulife**
Investments

Client Suitability Assessment

This questionnaire serves to help you better understand your risk profile and investment needs, and allows us to provide suitable investment products for you.

What type of investor are you?

☒ **Retail Investor**
Individual who are not High Net Worth Investor or Accredited Investor. Retail Investor is not eligible to invest in wholesale fund.

☐ **High net-worth investor**
Gross annual income for individual exceeds MYR300,000 or jointly with spouse exceeds MYR400,000; or total net personal assets or total net joint assets with spouse exceeds MYR3 million ; or acquires the unlisted capital market product exceeds MYR250,000. Please refer to "Information on Sophisticated Investor" for more details

☐ **Accredited investor**
For A licensed person or a registered person, executive director or CEO of CMSL, not required to complete Suitability Assessment form. Please refer to "Information on Sophisticated Investor" for more details

Do you have any work experience related to investment?

☐ Yes

1 Jawab **setiap** soalan dengan jujur. Jawapan anda menentukan dana yang sesuai. Kebanyakan orang ialah **Retail Investor**.

Tak pasti maksud sesuatu pilihan? Baca penerangan di bawahnya, atau tanya saya. Jangan meneka.



LANGKAH 9 DARIPADA 12

Maklumat pemegang bersama

1

Anda

- ✓ Maklumat peribadi
- ✓ Status cukai
- ✓ Alamat
- ✓ Pekerjaan
- ✓ Muat naik IC

2

Pemegang bersama

- ☐ Maklumat peribadi
- ☐ Status cukai
- ☐ Alamat
- ☐ Pekerjaan
- ☐ Muat naik IC

1

Borang juga meminta maklumat pemegang bersama: bahagian yang sama seperti anda isi untuk diri sendiri.

2

Guna maklumat IC, alamat dan pekerjaan **pemegang bersama sendiri**, bukan maklumat anda.

3

Semak semula ejaan nama dan nombor IC mereka.

Peraturan sama terpakai:
MyKad biru bermaksud Given Name dan Surname dibiarkan kosong.



LANGKAH 10 DARIPADA 12

Muat naik IC

1

Manulife Investments

+ Sample of valid NRIC card front-side

Upload document

2

Copy of primary applicant's NRIC reverse side

+ Sample of valid NRIC card reverse side

Upload document

- 1** Muat naik IC depan dan belakang untuk **setiap** pemegang bila diminta.
- 2** Tekan "Sample of..." untuk lihat contoh.

Seluruh kad dalam gambar, tiada silau, tidak kabur, semua tulisan jelas. Guna kad asal, bukan salinan.



LANGKAH 11 DARIPADA 12

Bukti alamat

Manulife Investments

Select primary applicant's proof of identity

☒ Bank statement or utility bill

☐ Selfie with ID

+ Sample of valid bank statement or utility bill

Copy of bank statement or utility bill

Upload document

Up Next: Review Account Summary

Manulife Investments

Select primary applicant's proof of identity

☐ Bank statement or utility bill

☒ Selfie with ID

+ Sample of valid selfie with ID

Copy of selfie with ID

Upload document

Up Next: Review Account Summary

A **Penyata bank atau bil utiliti:** mesti ada **nama** anda dan **alamat yang sama** seperti diisi tadi.

B **Swafoto bersama IC:** wajah dan IC jelas; nama, nombor IC dan gambar pada IC boleh dibaca.

Pilih satu sahaja. Gambar kabur atau terpotong akan ditolak dan melambatkan kelulusan.



LANGKAH 12 DARIPADA 12

Semak, hantar & seterusnya

1 Semak ringkasan dengan teliti. Pastikan anda elak kesilapan biasa ini:

- ✗ Langkau kod penasihat **F527** atau pilih "self-manage"
- ✗ Isi Given Name / Surname walaupun ada MyKad biru
- ✗ Alamat tidak sama dengan penyata bank atau bil
- ✗ Poskod, bandar atau negeri diulang dalam baris alamat
- ✗ Gambar IC / swafoto kabur, terpotong atau silau
- ✗ Salah ejaan alamat e-mel
- ✗ Guna maklumat anda sendiri dalam bahagian pemegang bersama

2 **Hantar**, kemudian buat pelaburan pertama atau tetapkan **RSP** (auto-debit bulanan).

3 Manulife akan sahkan akaun anda dalam **1-3 hari bekerja**.

Tak pasti dana atau jumlah untuk bermula? WhatsApp saya. Kita padankan dengan profil risiko dan matlamat anda.



MAXWEALTH CONSULTANCY

INSPIRING FINANCIAL EXCELLENCE

Terima kasih kerana mempercayai saya dalam perjalanan kewangan anda.

PAUTAN

Daftar (pengguna baharu)

https://client.asia.manulifeam.com/en_MY/NewUser?advisor=F527

Log masuk (pengguna sedia ada)

https://client.asia.manulifeam.com/en_MY/Login

HUBUNGI

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Notis penting

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