EASI

EASI WEALTH MANAGEMENT SDN BHD FINANCIAL SERVICES GUIDE

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers. This FSG should be read in conjunction with the Supplementary FSG / Adviser Profile and covers the following:

- ☑ Information about Easi Wealth Management Sdn Bhd (EASI) as a licensee
- ☑ Details on how you may instruct your adviser
- ☑ Who will be responsible for providing the financial services
- ☑ Details of the financial services and/or products EASI can provide
- ☑ The documents you may receive
- ☑ Remuneration received by your adviser
- ☑ Privacy (i.e. collection and handling of your personal information)

Wel come

We want to help you in your journey to financial freedom by providing you with financial advice suited to your needs. Thank you for considering an engagement with our adviser(s).

To help you gain a better understanding of what we can do for you, we have prepared this guide to provide an overview of our services and value propositions. Please take your time to review this document before engaging our services.

Who We Are

Established in 2011, Easi Wealth Management Sdn Bhd is licensed by Bank Negara Malaysia under the Financial Services Act 2013 and Islamic Financial Services Act 2013 to conduct financial advisory business and Islamic financial advisory business (financial planning in relation to insurance, Takaful & banking products). Our mission is to provide you with high quality and reliable financial advice to help you achieve your financial goals.

Our Responsibility to you

Our advisers are required to provide this FSG and an Adviser Profile (Supplementary FSG) to you prior to providing any personalized financial advice, products and/or services.

Please note that your adviser may not be authorized to provide all the services we are licensed to provide you with. Therefore, please refer to the Adviser Profile for specific information regarding your chosen adviser before engaging their services.

Our Commitment to You

Our advisers are committed and obligated to act in your best interest. Your financial adviser will need to determine your needs, objectives and relevant financial circumstances before an advice, product and / or service is to be recommended. You are requested to provide accurate information and to keep your adviser updated on any changes to your circumstances to ensure the advice provided and products recommended remain relevant to your current personal financial situation. You have the right not to divulge any information should you wish not to do so. However, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they cannot do so adequately with the information provided.

We will need to verify your identity in accordance with Anti-Money Laundering and AntiTerrorism Financing Act 2001 ("AMLATFA"). Your adviser will let you know what documentation you will need to present to meet our customer identification requirements under the AMLATFA.

To ensure that you remain on track to meet your short to long-term financial needs and objectives, it is vital to periodically review your financial advice, products and / or services to be sure they remain relevant. Your adviser recommends and can provide an annual comprehensive personal review service. This service updates the advice in line with your needs and implements any changes to which you have agreed upon. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees applicable to you.

PROducts & Services

Your adviser may be licensed to offer a variety of integrated financial planning services which include but are not restricted to:

INDIVIDUALS

- Insurance Planning
- Properties Insurance
- Wealth Accumulation
- Critical Illness Protection
- Private Retirement Scheme
- Children Education Planning
- Offshore Trust Corporate & Institutions
- Estate Planning Private Wealth Management
- EPF Investment
- Private Mandate
- Private Placement
- Retirement Planning
- Offshore Wrap Account

CORPORATE & INSTITUTIONS

- Treasury Solutions
- Key Man Insurance
- Employees Benefits
- Tax Efficient Structure
- Liabilities Cancellations
- Private Pension Scheme
- Business Succession Planning
- Directors & Officers Insurance

Client Services

Please note that your adviser can only accept written instructions via the official relevant forms, email or a written letter. Your adviser is required to maintain a physical or electronic record of your personal information, which may include details of your personal financial circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you.

Advisor Remuneration

The relationship between EASI and your adviser is arranged through a sharing of fees or commission payments detailed in an internal agreement. The agreement stipulates that all forms of remuneration are processed by EASI which may retain between 0% - 30% of the remuneration for services, remitting the remainder to your adviser.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and / or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated once or through a combination of fee for service, initial, ongoing and / or adviser service fees and / or commission payments from product providers where applicable.

EASI may invoice you a fee for initial service depending on the level and type of services required and your agreement with your financial adviser. In addition, a fee may be charged for reviews of existing plans and portfolios to ensure strategies remain appropriate and up-to-date. This fee will be agreed between you and your adviser. Please refer to the Adviser Profile, which sets out the details of remuneration to your adviser and / or any third parties, and the fees you may be charged.

All fee payments for services rendered should be made payable to Easi Wealth Management Sdn Bhd. All payments other than fee for service shall be made payable to the respective product and / or service provider either through cheque, fund transfer or credit card.

Your Privacy

EASI respects your privacy and is committed to protecting the security of your information. Our main purposes for collecting personal information is to facilitate financial planning, financial products or services, insurance policies or related services and to update our records.

EASI and your adviser are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you. You may access the information your adviser holds on your file at any time.

EASI may use the personal information collected from you for the purpose of providing you with direct marketing materials such as articles, newsletters, client events, campaigns or promotions. You may choose not to receive such information by contacting us via any of the methods detailed in this policy statement. Please allow us two (2) weeks to have your request effected.

A copy of our Privacy Policy is located at www.easiwealth.com.my

Reporting Your Concern

If you have any complaint about any financial service provided to you by your adviser, you should take the following steps:

Contact our **EASI Head of Compliance** via:
Easi Wealth Management Sdn Bhd
No. 33b, Jalan Batai Laut 5,
Taman Intan, 41300 Klang,
Selangor Darul Ehsan, Malaysia.

Telephone : +6018 971 4235
FAX : +603-3885 6487
E-mail : enquiry@easiwealth.com.my

We will acknowledge the complaint within two (2) business days, after which a full investigation will be carried out. In certain cases, an extension period may be required to facilitate a thorough investigation and reach a resolution. You will be notified of such instances. In any case, an official response will be reverted to you within 45 days of receiving the initial complaint.

Reporting Your Concern

You may also contact the Federation of Investment Managers Malaysia (FIMM) for disputes related to unit trusts.

Legal, Secretarial & Regulatory Advisory Department Federation of Investment Managers Malaysia

19-06-1, 6th Floor, Wisma Tune,
19, Lorong Dungun,
Damansara Heights,
50490 Kuala Lumpur

Telephone : 603 2092 3800
FAX : 603 2093 2700
E-mail : complaints@fimm.com.my
Website : www.fimm.com.my

Insurance

The Ombudsman for Financial Services (OFS), a channel to settle disputes between consumers and their members who are financial service providers licensed or approved by Bank Negara Malaysia.

Ombudsman for Financial Services (formerly known as Financial Mediation Bureau)

Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur

Telephone : 603 2272 2811
FAX : 603 2272 1577
E-mail : enquiry@ofs.org.my
Website : www.ofs.org.my

EASI

Professional Indemnity Insurance

EASI maintains appropriate Professional Indemnity Insurance cover as required by the Financial Services Act 2013.

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