



**Customer Knowledge Assessment (CKA)
Manual Instruction**

Client Proficiency Assessment for Trading in Specified
Investment Products (“SIPs”)

The Monetary Authority of Singapore (“MAS”) has introduced new requirements for Maybank Securities Pte. Ltd. (“Maybank Securities”, “We” or “Us”) to formally assess a retail customer’s investment knowledge and experience before selling certain investment products to the customer. These stronger measures and enhanced requirements have been imposed by MAS to further safeguard customers’ interests.

It’s a mandatory requirements that all retail customers who are interested to transact in Contract for Difference (CFDs) has to go through the Client Proficiency Assessment to make sure that they have the relevant knowledge and experience to understand the risk and features of listed SIPs as well as unlisted SIPs.

Please note that the Client Proficiency Assessment for SIPs are not applicable for the following categories of investors :-

1. Accredited Investor (AI)
2. Institutional Investor
3. Expert Investor (EI)

For retail customers who do not fulfill at least one of the 3 criterias on the Client Proficiency Assessment will not be qualify and allowed to transact CFDs.

1. Educational Qualifications - Hold a diploma or higher qualification in the financial related, or in Professional financial certifications.
2. Investment Experience - Have traded a minimum 6 CFD trades with a broker in the past 3 years
3. Working Experience - For the past 10 years, have working experience with a minimum of 3 consecutive years in the Financial related sector but not on the support functions such as administration or clerical role.

Please refer to this link to find out on the criteria required to qualify to trade CFD:

<https://www.maybank-ke.com.sg/media/5081582/client-proficiency-assessment-2021.pdf>

There is still another chance for retail customers to qualify to transact in CFDs by taking the CFD module on the e-learning portal jointly developed by The Association of Banks in Singapore (ABS) and Securities Association of Singapore (SAS).

The objective of this portal is to help investors make informed investment decisions through the understanding of the SIPs’ features, risk and suitability before deciding to invest in them.

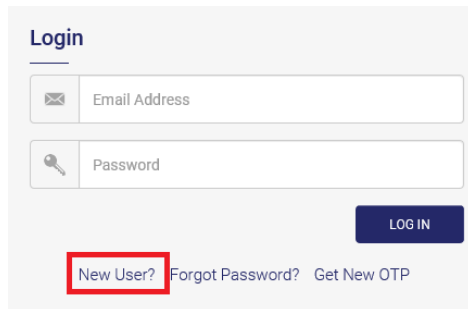
Start your e-learning journey now!

Please follow the steps to complete the e-learning on CFDs

Visit the e-learning portal on Specified Investment Products (SIPs):
<https://sips.abs.org.sg/Default.aspx>

1. Create a New User account:

- Click on 'New User?' to complete the 'Registration' form and submit
- Enter OTP



Login

Email Address

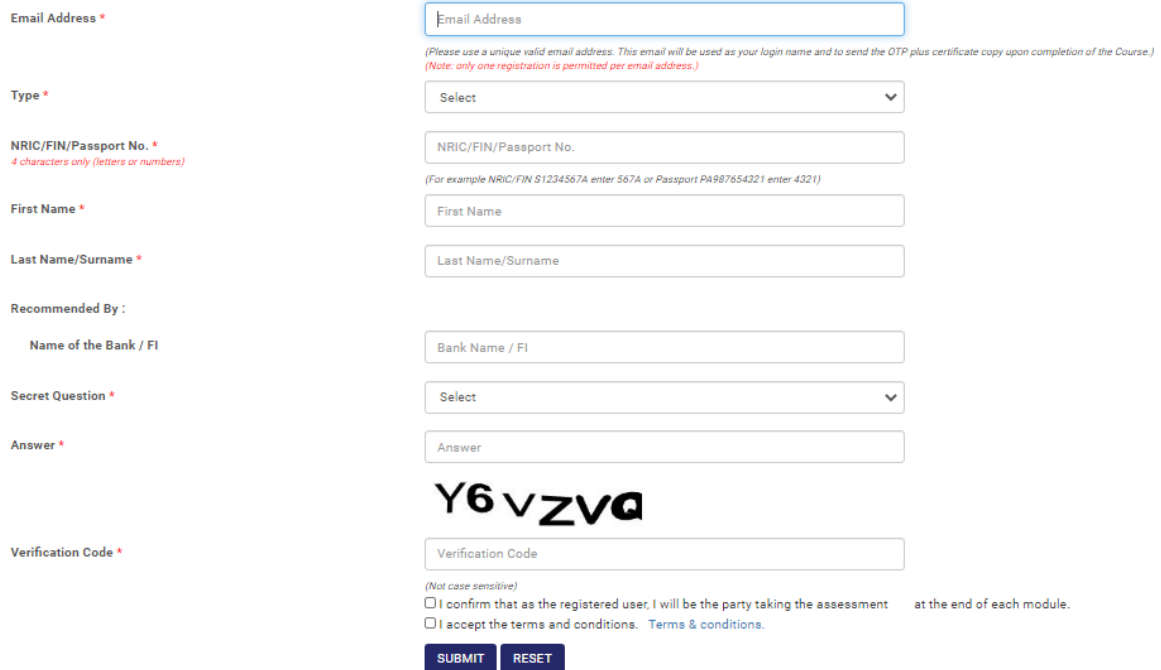
Password

LOG IN

New User? Forgot Password? Get New OTP

Registration

Fields marked with (*) are mandatory



Email Address *

Email Address

(Please use a unique valid email address. This email will be used as your login name and to send the OTP plus certificate copy upon completion of the Course.)
(Note: only one registration is permitted per email address.)

Type *

Select

NRIC/FIN/Passport No. *

NRIC/FIN/Passport No.

4 characters only (letters or numbers)
(For example NRIC/FIN S1234567A enter 567A or Passport PA987654321 enter 4321)

First Name *

First Name

Last Name/Surname *

Last Name/Surname

Recommended By :

Name of the Bank / FI

Bank Name / FI

Secret Question *

Select

Answer *

Answer

Verification Code *

Y6vZvQ

Verification Code

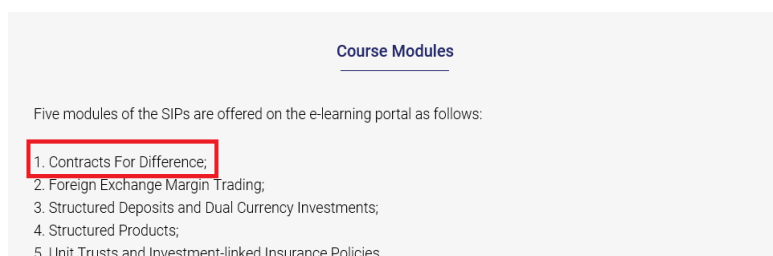
(Not case sensitive)

I confirm that as the registered user, I will be the party taking the assessment at the end of each module.

I accept the terms and conditions. [Terms & conditions.](#)

SUBMIT RESET

2. After you have registered, log in with your email address and password.



Course Modules

Five modules of the SIPs are offered on the e-learning portal as follows:

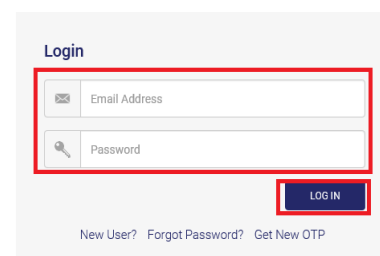
1. Contracts For Difference;

2. Foreign Exchange Margin Trading;

3. Structured Deposits and Dual Currency Investments;

4. Structured Products;

5. Unit Trusts and Investment-linked Insurance Policies.



Login

Email Address

Password

LOG IN

New User? Forgot Password? Get New OTP

3. Choose 'Contract for Difference' and click on 'LAUNCH COURSE'.

Contracts for Difference (CFDs)

Contracts for Difference (commonly known as "CFDs") are derivative products and the trading of the CFDs involves two parties - the buyer and the seller. The buyer or seller, each with a view of the market, takes a position on asset price movements without owning the underlying asset.

Attempts : 0 / Unlimited Status - **Not Started** **LAUNCH COURSE**

4. Once you have completed the CFD module and passed, there will be a e-certificate. Click 'download' and email the certificate to your respective TR or helpdesk@maybank-ke.com.sg to expedite the CFD account opening.

Contracts for Difference (CFDs)

Contracts for Difference (commonly known as "CFDs") are derivative products and the trading of the CFDs involves two parties - the buyer and the seller. The buyer or seller, each with a view of the market, takes a position on asset price movements without owning the underlying asset.

Attempts : 11 / Unlimited Status - **Pass** Last attempted date - Aug 19 2019 5:47PM **DOWNLOAD**

You have successfully completed the course. However, if you wish to access the course again, Please click on the "Launch Course". Please note that if you retake the quiz at the end, only your most recent result is stored.

