



# A Step-by-Step Guide to Invest in Unit Trust via CIMB Clicks

FORWARD  Together



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- 03 ➤ **New Investor** – Risk Profiling > Unit Trust Account Opening > Purchase of Unit Trust > Checking Unit Trust Holdings
- 04 ➤ **Frequently Asked Questions**





**01**

# **Existing Investors**

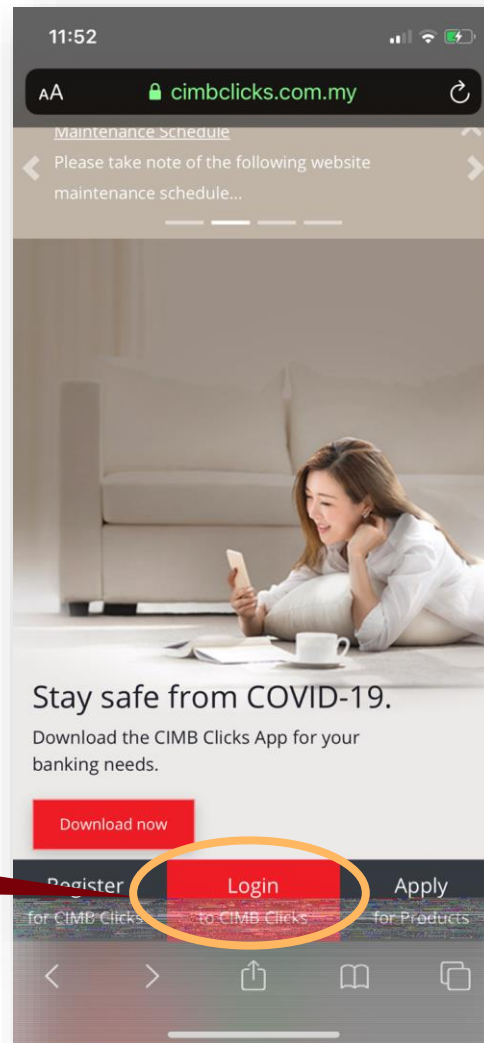
**A. Purchase of Unit Trust**

**(Customer with Valid Risk Profile)**

# Login CIMB Clicks via Mobile Phone

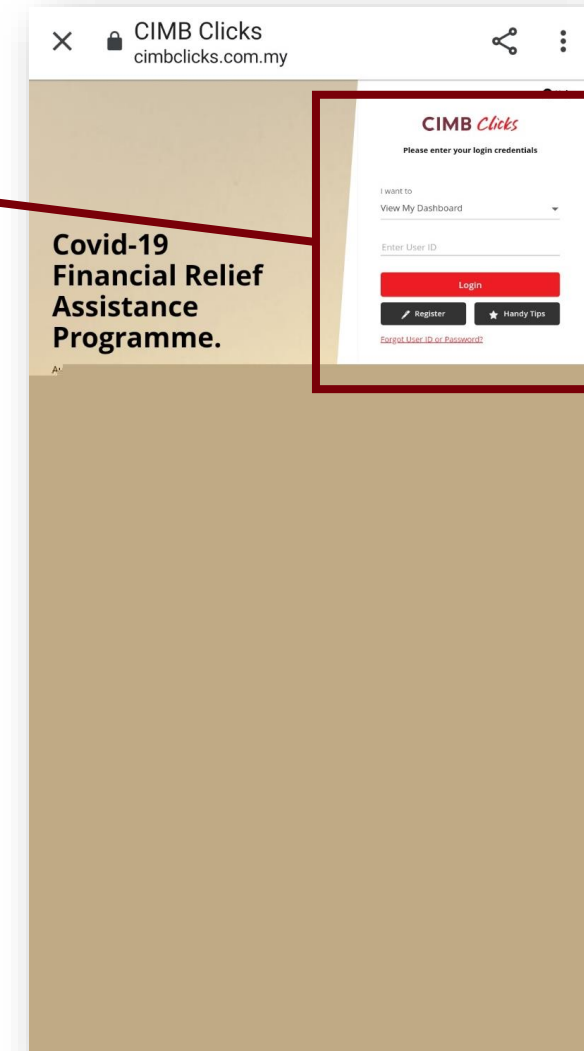
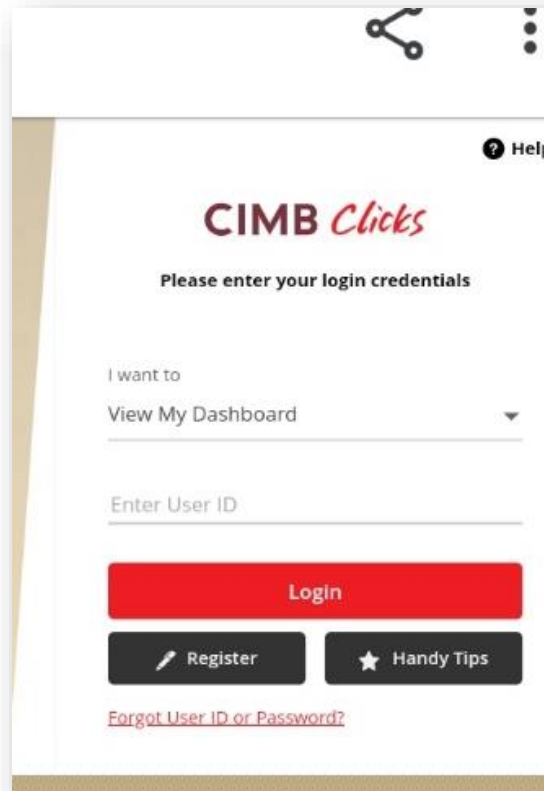
➤ Logon to [www.cimbclicks.com.my](http://www.cimbclicks.com.my) and click on **“Login to CIMB Clicks”**

Click on Login to CIMB Clicks



# Login CIMB Clicks via Mobile Phone

- The page will be refreshed with desktop view version.
- Login with your User ID & password.



# Login CIMB Clicks via Desktop / Tablet User

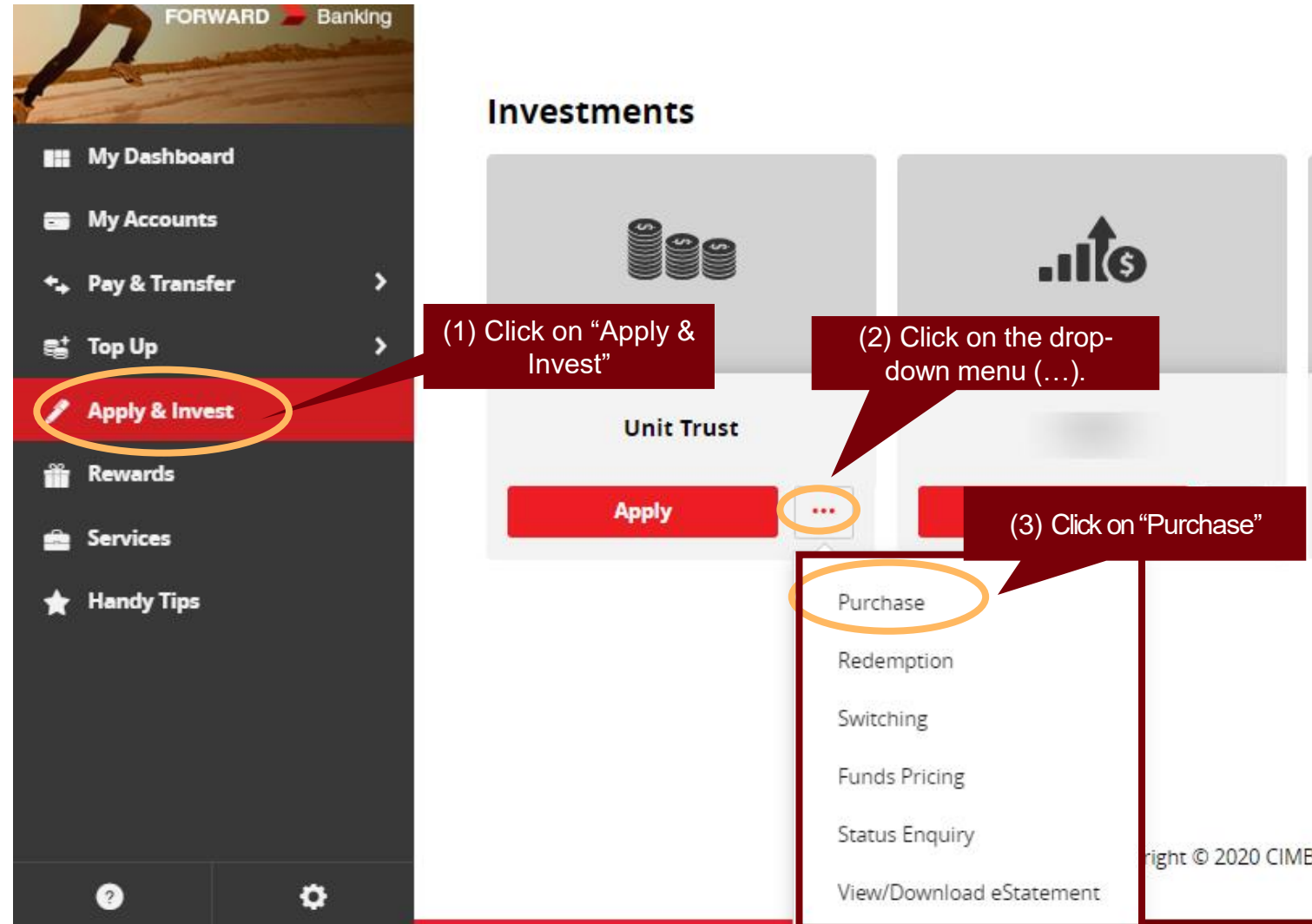
- Logon to [www.cimbclicks.com.my/clicks/#/](http://www.cimbclicks.com.my/clicks/#/)
- Login with your User ID & password.



# Purchase of Unit Trust

- 01 ➤ Select the **pen icon** or the '**Apply & Invest**' on the menu shown on the left panel.
- 02 ➤ Look for "Unit Trust" tile under Investments & Click on the drop-down menu (...).
- 03 ➤ Select "Purchase" from the dropdown menu.

Hint: Please ensure you're in desktop view in order to view more products.



# Purchase of Unit Trust

- 04 ➤ You can choose to **“Refresh Risk Profiling”** or **“Proceed to Unit Trust”**
- 05 ➤ Select **“Proceed to Unit Trust”** and submit the Foreign Account Tax Compliance (FATCA) Declaration to proceed for Unit Trust purchase.

The image shows a two-step process for purchasing a Unit Trust. The first step, titled "Unit Trust Purchase", displays the user's risk profile as "Defensive" and offers two options: "Refresh Risk Profiling" and "Proceed to Unit Trust". The "Proceed to Unit Trust" button is highlighted with a red border and a red arrow points from it to the second step. The second step, titled "FATCA Declaration", contains a confirmation statement: "I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories." Below this statement are two buttons, "Yes" and "No", which are circled in yellow. At the bottom right of the declaration form is a "Submit" button, also circled in yellow. The entire second step is enclosed in a red border.

**Unit Trust Purchase**

Your Risk Profile is **Defensive**

**Refresh Risk Profiling** **Proceed to Unit Trust**

**FATCA Declaration**

I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories.

**Yes** **No**

**Submit**

# Purchase of Unit Trust

You will be directed to Unit Trust Account Purchase page.

- 06 ➤ Select **Unit Trust Account** > Select **Fund Manager**  
> Select **Fund Name**

Unit Trust Account Purchase

Your Current Risk Profile

1 Unit Trust Account Details

Name

Select Unit Trust Account Number

2 To

Select Fund Manager

This field is required.

Select Fund Name

3 Amount

Minimum Initial Subscription Amount  
RM 1,000.00

Minimum Subsequent Subscription Amount  
RM 100.00

MYR Enter Amount

Enter Mobile Number

- 07 ➤ View the fund's Prospectus and Product Highlights Sheet



- 08 ➤ You must acknowledge 'Yes' on the **Declaration** and click **Next**
- 09 ➤ Select the **Settlement Account** > Enter the **Investment Amount** > Enter **Mobile Number**
- 10 ➤ Click to view Terms & Conditions > Select 'Yes' on the **Accepting Terms & Conditions** and click **Submit**

2 To

Fund Manager

Fund Name

3 Amount

Minimum Initial Subscription Amount  
RM 1,000.00

Minimum Subsequent Subscription Amount  
RM 100.00

MYR Enter Amount

Enter Mobile Number

Accepting Terms & Conditions :

# Purchase of Unit Trust

11 ➤ You will be directed to Unit Trust Purchase Confirmation page with the indication of **sales charge** and **investment amount**.

12 ➤ Request for TAC

13 ➤ Enter the TAC to complete the transaction.

The screenshot shows the CIMB Clicks mobile app interface. On the left is a dark sidebar menu with options: My Dashboard, My Accounts, Pay & Transfer, Top Up, Apply & Invest (highlighted in red), Rewards, Services, and Handy Tips. The main content area is titled 'Unit Trust Purchase Confirmation'. It includes a 'Unit Trust Account Details' section with fields for Unit Trust Account Number, Settlement Account, and To (Fund Manager, Fund Purchased, Closing Date). Below this is an 'Other Details' section with a Mobile No. field. On the right, a table shows investment details:

	Amount
Minimum Initial Subscription Amount	RM 1,000.00
Minimum Subsequent Subscription Amount	RM 100.00
Sales Charges (%)	0
Charges (RM)	0.00
Net Investment	RM 1,000.00

At the bottom, there is a 'Total Purchase' section showing RM 1,000.00.





**01**

# **Existing Investors**

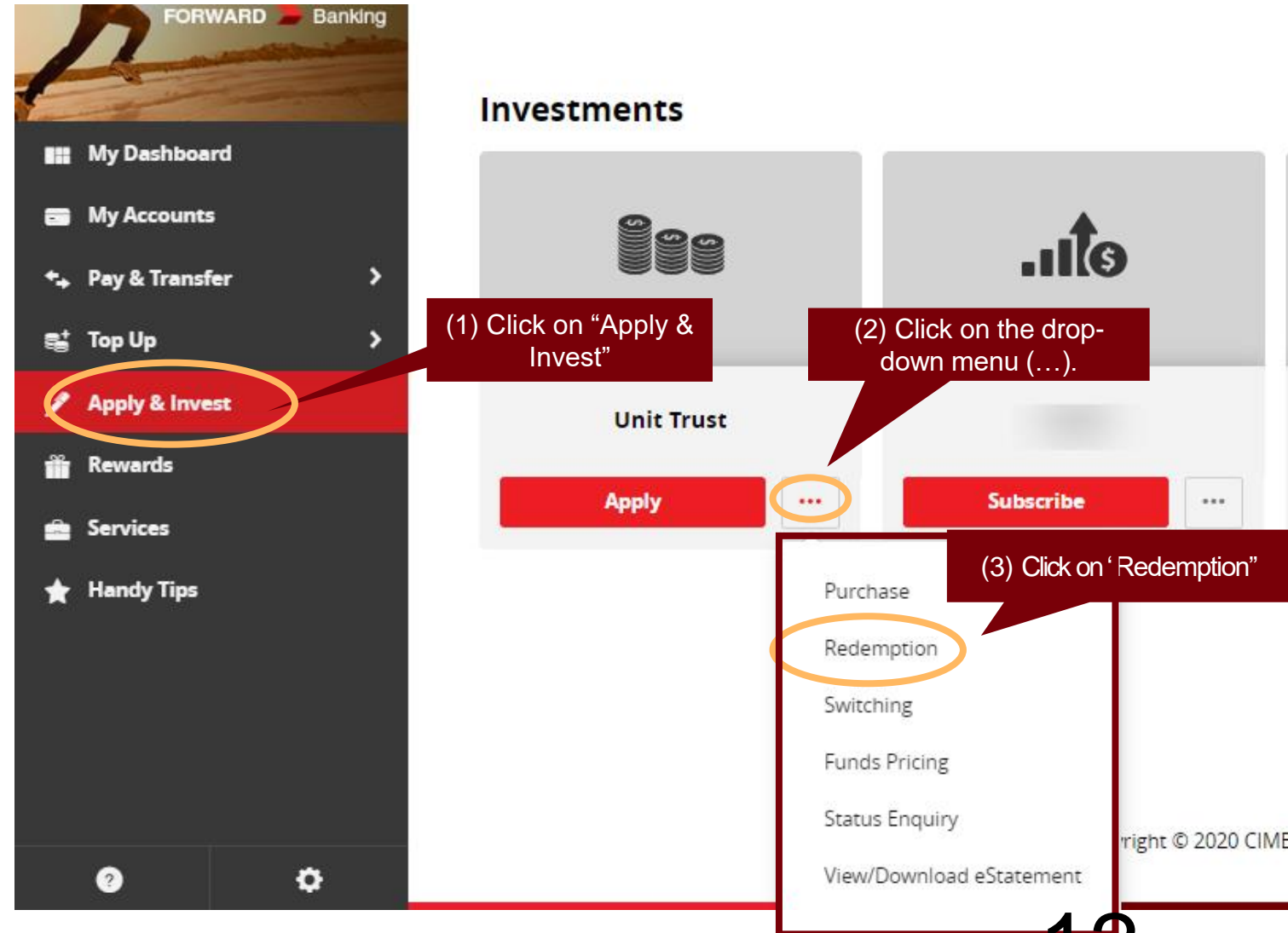
**B. Selling of Unit Trust**

**(Customer with Valid Risk Profile)**

# Selling of Unit Trust

- 01 ➤ Select **pen icon** or '**Apply & Invest**' on the menu shown on the left panel.
- 02 ➤ Look for "**Unit Trust**" tile under Investments & Click on the drop-down menu (...).
- 03 ➤ Select "**Redemption**" from the dropdown menu.

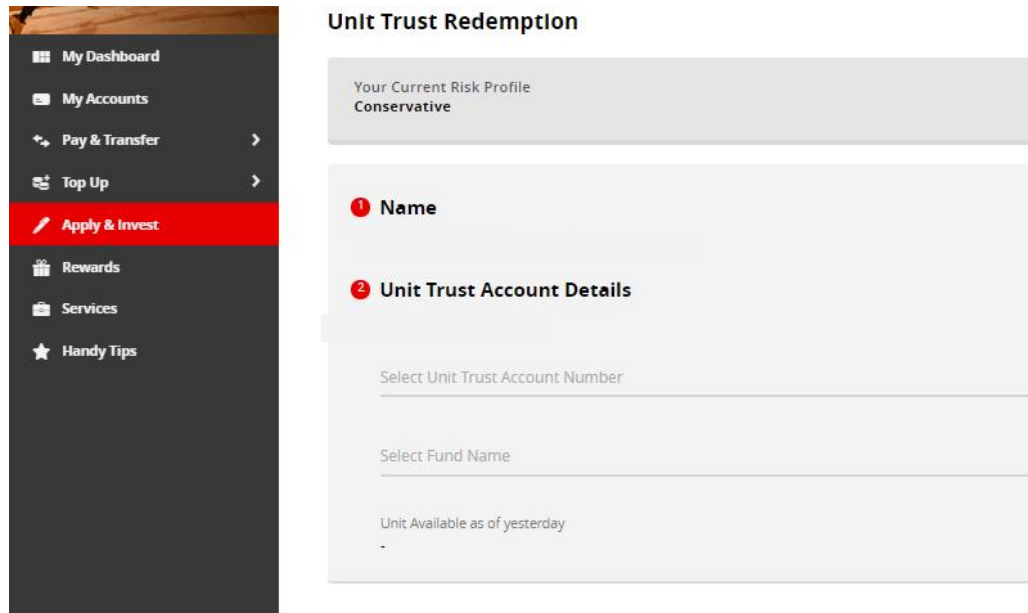
Hint: Please ensure you're in desktop view in order to view more products.



# Selling of Unit Trust

You will be directed to Unit Trust Redemption page.

04 ➤ Select **Unit Trust Account** > Select **Fund Name**



Unit Trust Redemption

Your Current Risk Profile  
Conservative

1 Name

2 Unit Trust Account Details

Select Unit Trust Account Number

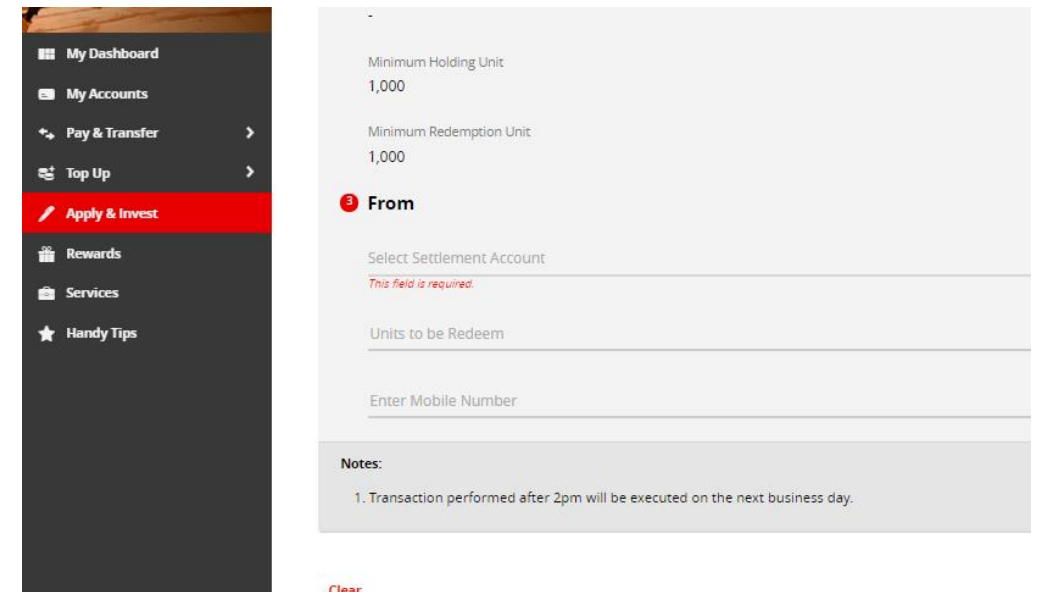
Select Fund Name

Unit Available as of yesterday

05 ➤ View the fund's Prospectus and Product Highlights Sheet > Select **Next**



06 ➤ Select **Settlement Account** to receive money in > Type in **Number of Units** to redeem > Enter **Mobile Number** > Click **Submit**



Unit Trust Redemption

Your Current Risk Profile  
Conservative

1 Name

2 Unit Trust Account Details

Select Unit Trust Account Number

Select Fund Name

Unit Available as of yesterday

07 ➤ You will be directed to Unit Trust Redemption Confirmation page with the indication of **redemption amount**.

08 ➤ Request for TAC > Enter TAC to complete transaction



**01**

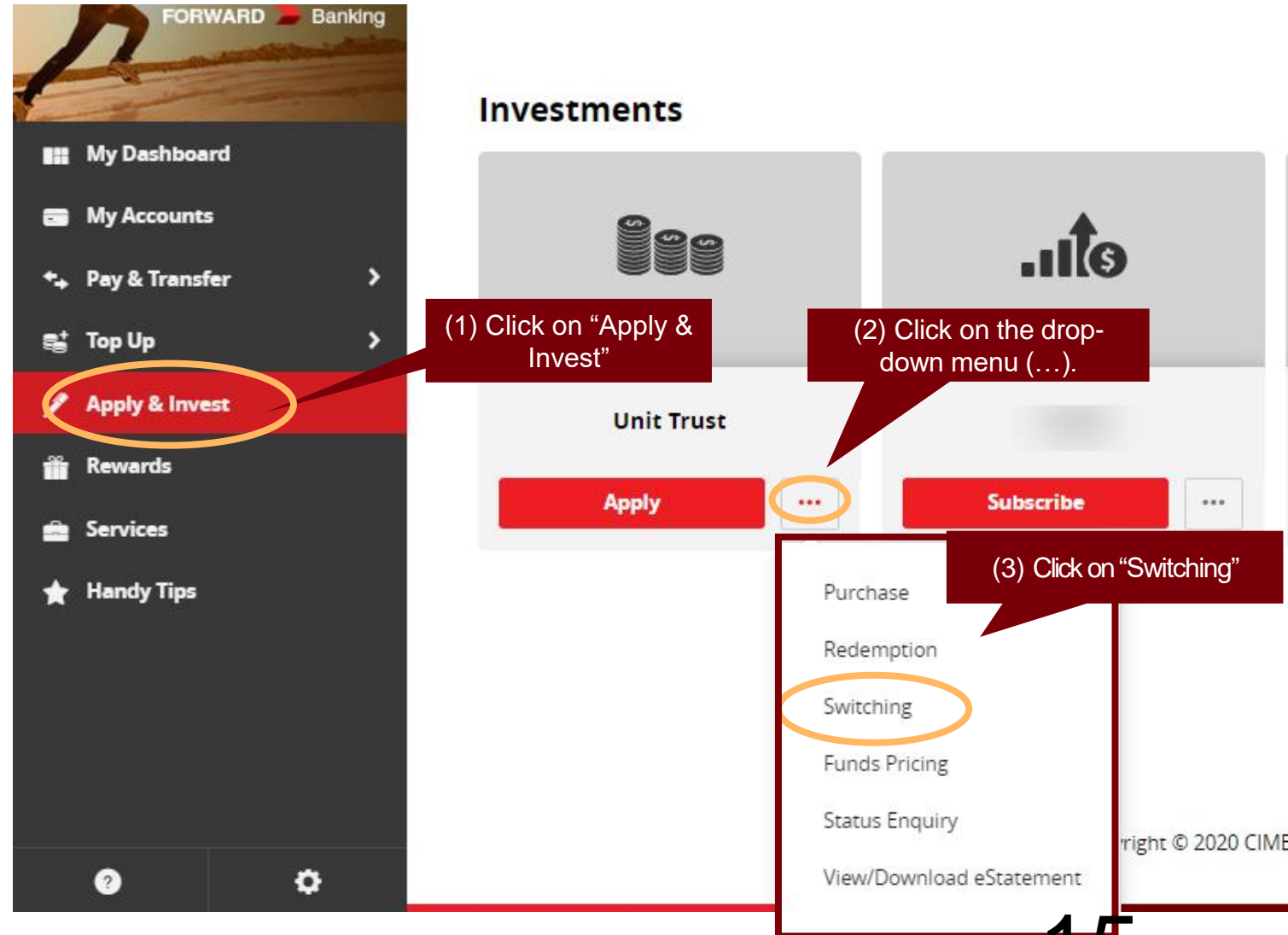
# **Existing Investors**

**C. Switching of Unit Trust  
(Customer with Valid Risk Profile)**

# Switching of Unit Trust

- 01 ➤ Select **pen icon** or '**Apply & Invest**' on the menu shown on the left panel.
- 02 ➤ Look for “**Unit Trust**” tile under Investments & Click on the drop-down menu (...).
- 03 ➤ Select “**Switching**” from the dropdown menu.

Hint: Please ensure you're in desktop view in order to view more products.



# Switching of Unit Trust

04 ➤ You can choose to **“Refresh Risk Profiling”** or **“Proceed to Unit Trust”**

05 ➤ Select **“Proceed to Unit Trust”** and submit the Foreign Account Tax Compliance (FATCA) Declaration to proceed for Unit Trust purchase.

The image shows a two-step process for purchasing a Unit Trust. The first step, titled "Unit Trust Purchase", displays the user's risk profile as "Defensive" and offers two options: "Refresh Risk Profiling" and "Proceed to Unit Trust". The "Proceed to Unit Trust" button is highlighted with a red border and a red arrow points from it to the second step. The second step, titled "FATCA Declaration", contains a confirmation statement: "I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories." Below this statement are two radio buttons labeled "Yes" and "No", both of which are circled in yellow. At the bottom right of the declaration form is a red "Submit" button, also circled in yellow. The entire second step is enclosed in a red border.

**Unit Trust Purchase**

Your Risk Profile is **Defensive**

**Refresh Risk Profiling** **Proceed to Unit Trust**

**FATCA Declaration**

I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories.

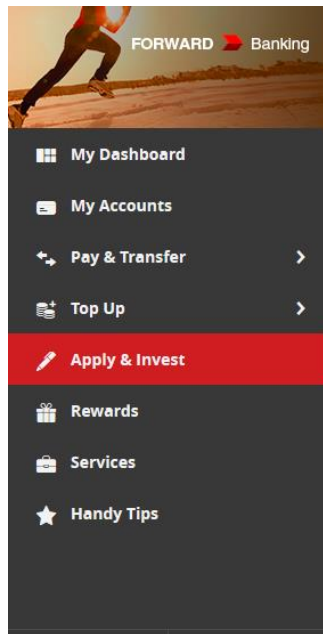
☐ Yes ☐ No

**Submit**

# Switching of Unit Trust

You will be directed to Unit Trust Account Switching page.

- 06 ➤ Select **Unit Trust Account** > Select **Fund Name** to switch out > Select **Fund Name** to switch in



**1 Unit Trust Account Details**

Name

Unit Trust Account Number

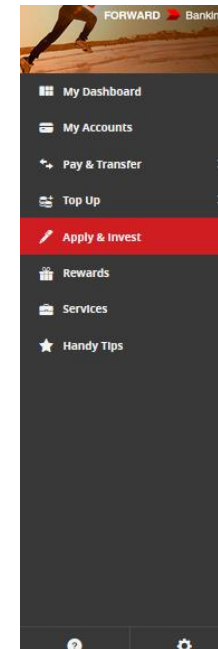
Select Switch Out From Fund

Unit Available as of yesterday

Select Switch In To Fund

Fund Closing Date

- 07 ➤ You will be able to view both funds' Product Highlights Sheet and Prospectus > Acknowledge 'Yes' on the **Declaration** > Select **Next**



## View Unit Trust Funds File

Switched Out Unit Trust Funds File	
File Name	Description
	3rd Supp Master Prospectus
	1st Supp Master Prospectus
	PHS
	2nd Supplementary Prospectus
	Master Prospectus
	4th Supp Master Prospectus

Switched In Unit Trust Funds File	
File Name	Description
	PHS
	1st Supp Master Prospectus
	3rd Supp Master Prospectus



# Switching of Unit Trust

- 08 ➤ Key in the **Number of Units** to be switched > Enter **Mobile Number**
- 09 ➤ Acknowledge 'Yes' on the **T&C** and click **Submit**

Unit Trust Account Details

Name

Unit Trust Account Number

Switched Out From Fund

Unit Available as of yesterday

Unit Price as of 18-Aug-2020 Closing Price

Market Value as of 18-Aug-2020 Closing Price

Switched In To Fund

Fund Closing Date

No of Unit to be Switched

The field is required.

Mobile No.

Yes No I confirm that I have read the product highlights sheet(s) and prospectus(es) of the application.

Transactions performed after 2pm will be executed on the next business day.

- 10 ➤ You will be directed to Unit Trust Switching Confirmation page with the indication of **switching in / switching out fund name, amount, sales charge**
- 11 ➤ Request for TAC > Enter TAC to complete transaction

Unit Trust Account Details

Unit Trust Account Number

Switched Out From Fund

Unit Available as of yesterday

Unit Price as of 18-Aug-2020 Closing Price

Market Values as of 18-Aug-2020 Closing Price

Switched In To Fund

Fund Closing Date

No of Unit to be Switched

Indicative Charges (%)

Mobile No.



**01**

## **Existing Investors**

**D. Check UT holdings (Customer  
with Valid Risk Profile)**

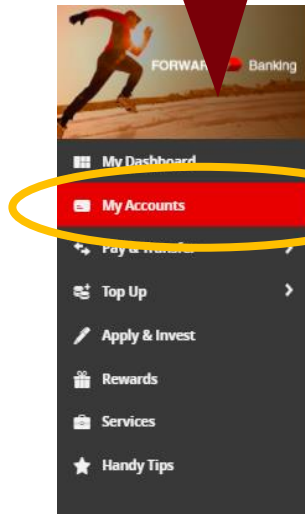
# Check UT Account Holdings

01 ➤ Select **second icon** or '**My Accounts**' on the left panel menu.

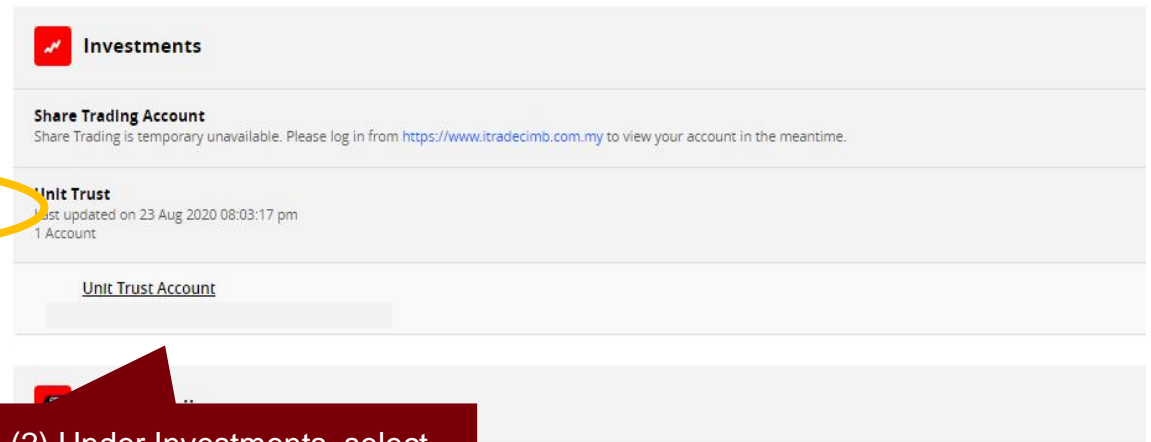
02 ➤ Under Investments, look for Unit Trust for the available Unit Trust account details.

03 ➤ Checking of Unit Trust account holdings can be done on both CIMB Clicks Desktop view and mobile application.

(1) Select "My Account"



(2) Under Investments, select "Unit Trust account"



reference only. For latest market value, you may contact your respective Relationship Manager or Personal Financial





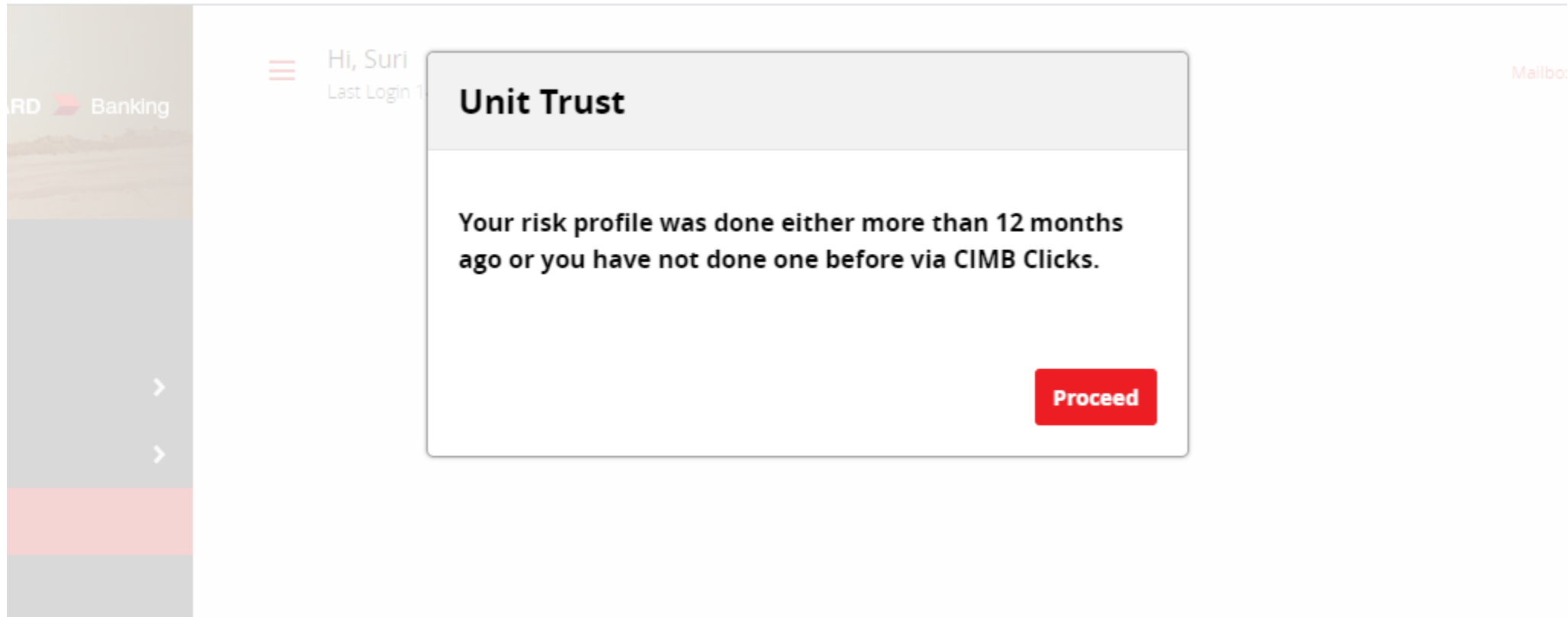
**02**

## **Existing Investors**

**A. Renew Expired Risk Profiling**

# Notification of the Risk Profiling Expiry

01 ➤ You will need to renew your Risk Profile if your Risk Profile **has exceeded 12 months**.



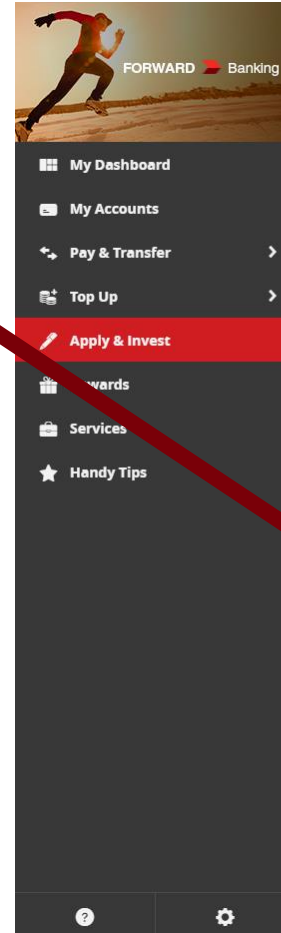
# Renew Expired Risk Profiling

02 ➔

Complete all fields in this section.

Note:

Please ensure you key in a valid email address. For mobile number, please ensure it is in numeric format only (no special characters).



☰ Last Login 11 May 2020 10:06:32 pm

CIMB Clicks

## Investor Suitability Assessment / Risk Profiling

Read more on [Investor Suitability Assessment / Risk Profiling](#)

### Your Personal Details

Name

Enter Email Address

*This field is required.*

Enter Mobile Number

### Choose statements that best describe you

Your current age:

- ☐ 18 - 35
- ☐ 36 - 45
- ☐ 46 - 60
- ☐ 61 - 74
- ☐ 75 and above

Highest Education:

- ☐ Primary
- ☐ Secondary
- ☐ Diploma / Undergraduate
- ☐ Master / Postgraduate
- ☐ PhD / Professional



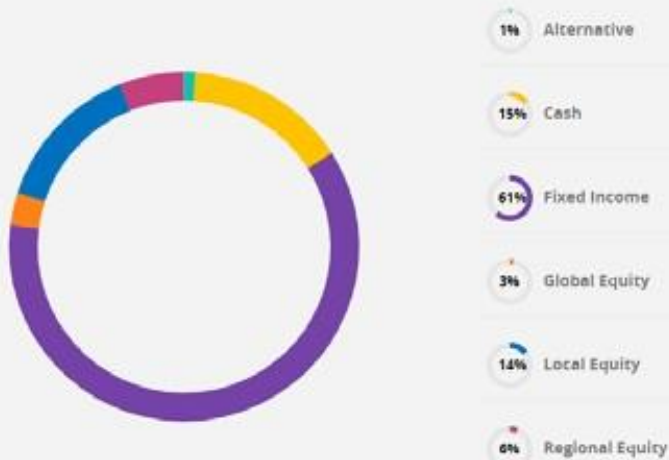
# Renew Expired Risk Profiling

- 03 ➤ Once your risk profiling is completed, you will have a view of your Risk Profile and Model Portfolio with fund recommendations to suit your risk appetite.

## Your Risk Profile & Model Portfolio

Your suggested portfolio is:

**Conservative**



## Recommended Products

Desired Investment Amount

MYR 1000

**Calculate**

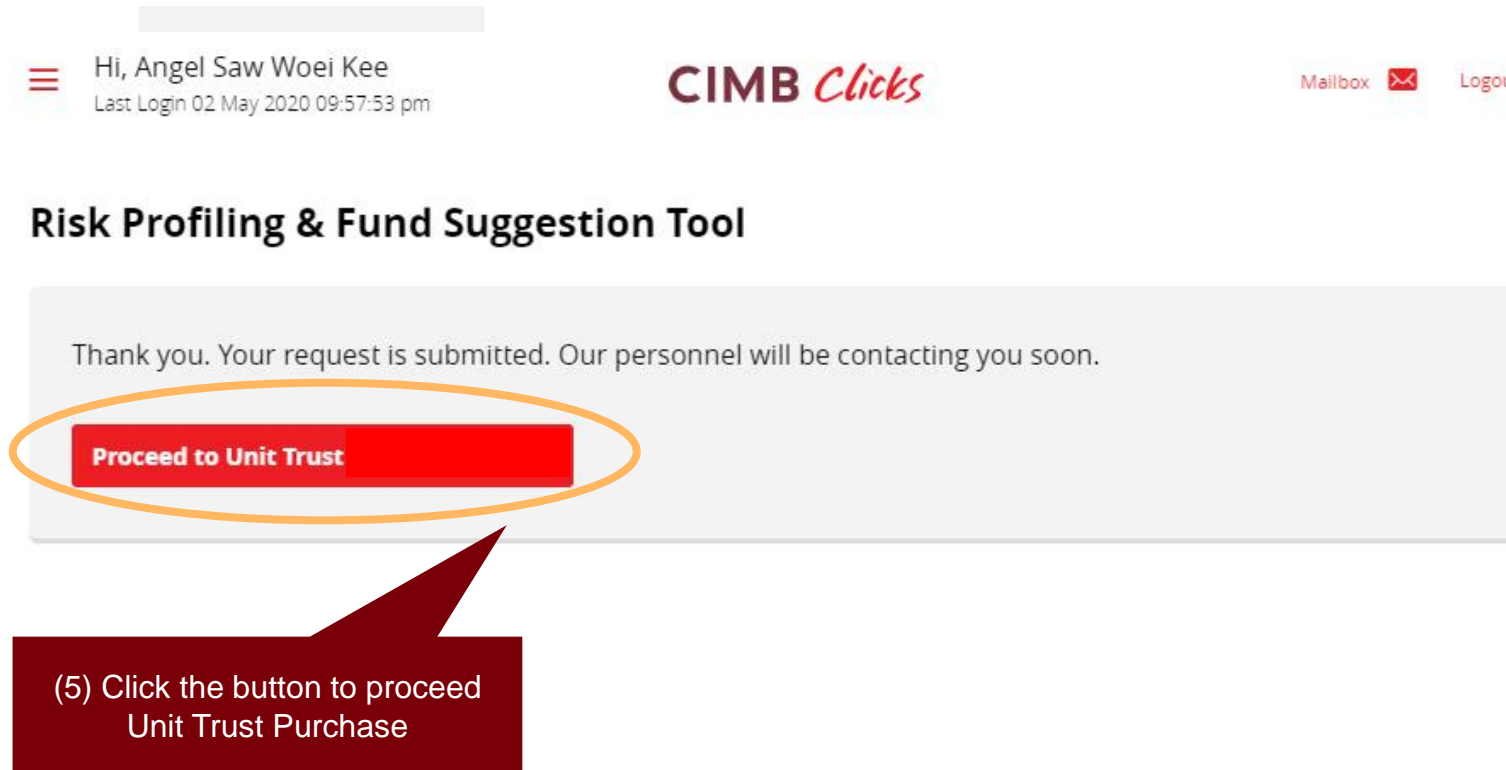
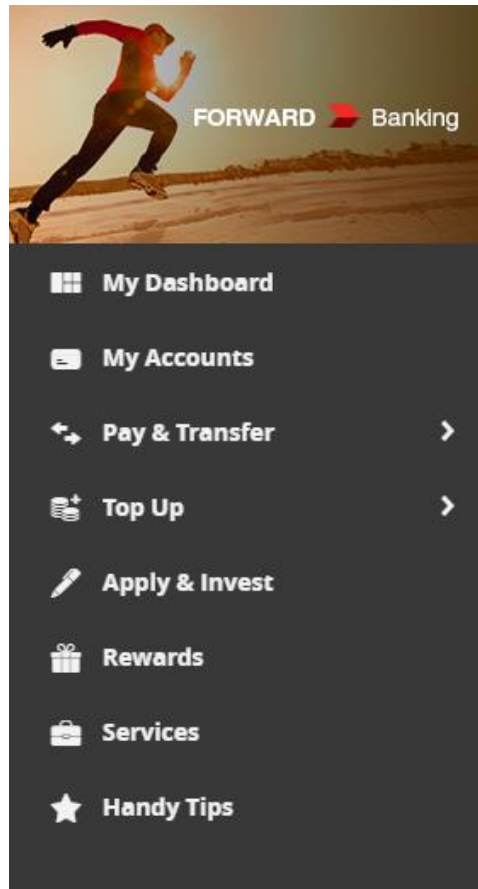
Note: Minimum initial investment & minimum subsequent investment in unit trust differs from fund to fund. Please refer to the Prospectus for further information.

Asset Class	Proposed (%)	Investment Amount (RM)	Recommended Product Name	Ranking	More Information	Action
Alternative	1	10.00				
Cash	15	150.00	CIMB-PRINCIPAL DEPOSIT FUND	NA	<a href="#">Link to Prospectus</a>	NA
			CIMB ISLAMIC MONEY MARKET FUND	NA	<a href="#">Link to Prospectus</a>	NA
Fixed Income	61	610.00	CIMB ISLAMIC SUKUK FUND	NA	<a href="#">Link to Prospectus</a>	NA
			AFFIN HWANG SELECT BOND FUND - RM CLASS	NA	<a href="#">Link to Prospectus</a>	NA
Global Equity	3	30.00				



# Renew Expired Risk Profiling

- 04 ➤ You may set an appointment with sales staff from your preferred branch or contact them to understand your risk profile better
- 05 ➤ After complete the risk profiling & fund suggestion tool, you can proceed to **Unit Trust Purchase**.





**03**

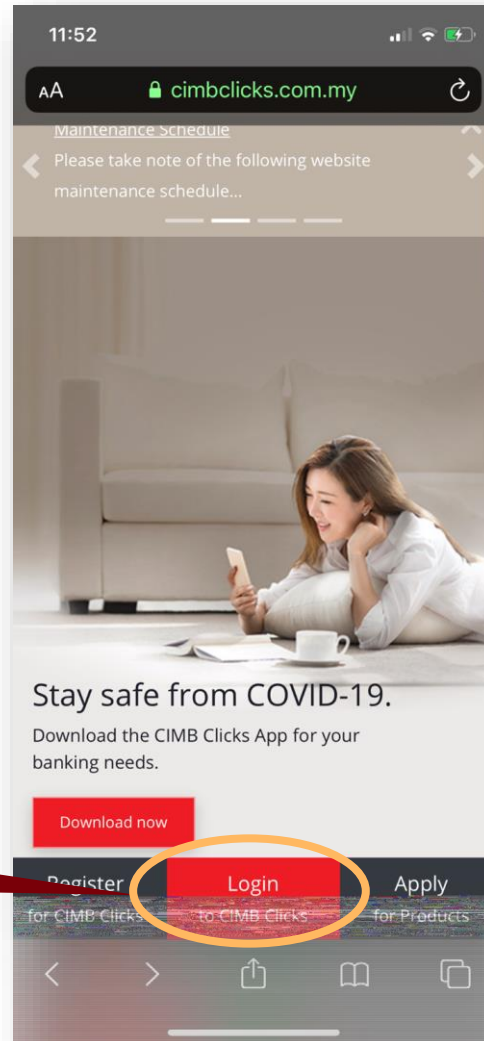
## **New Investors**

### **A. Risk Profiling**

# Login CIMB Clicks via Mobile Phone

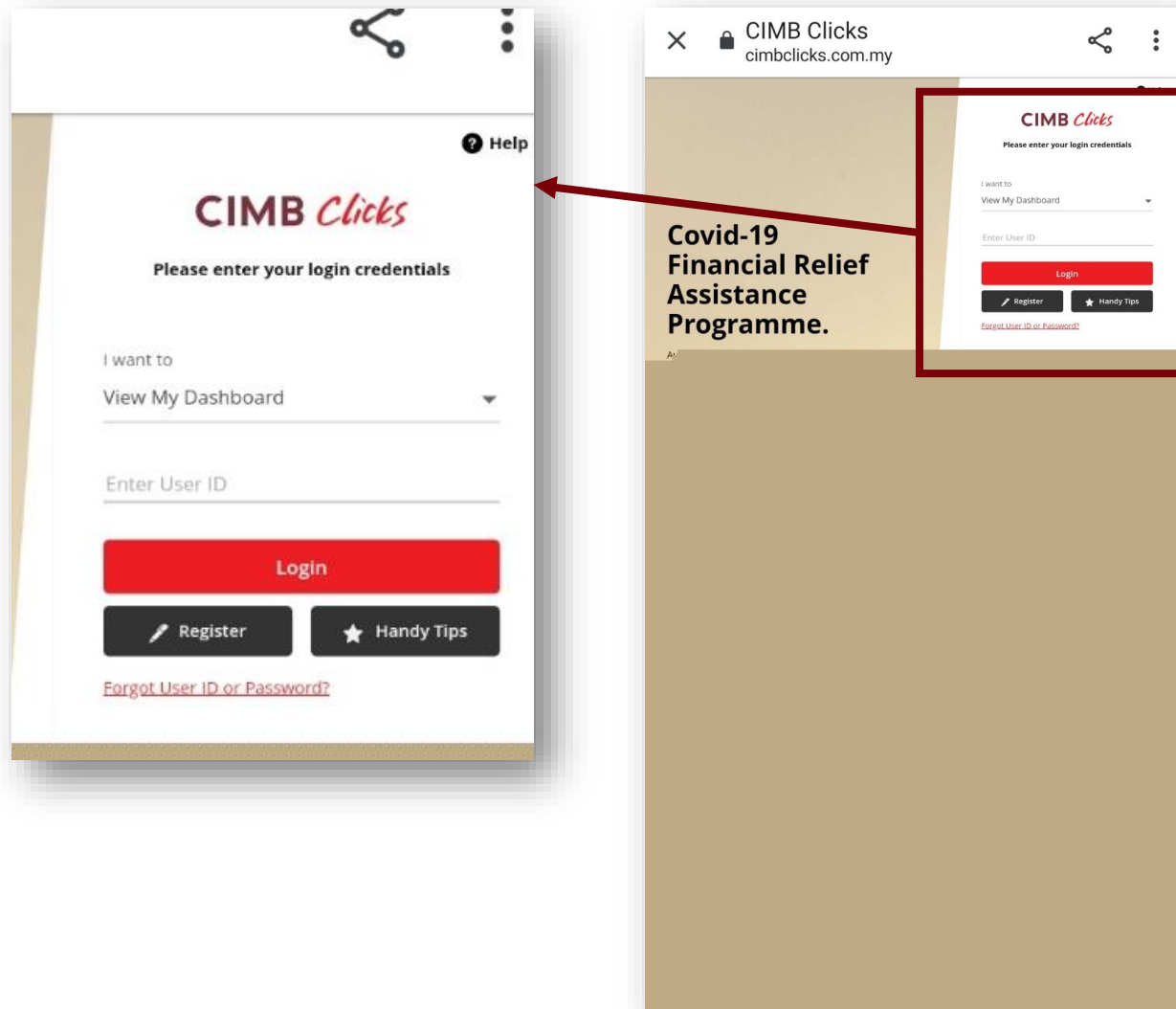
➤ Logon to [www.cimbclicks.com.my](http://www.cimbclicks.com.my) and click on **“Login to CIMB Clicks”**

Click on Login to CIMB Clicks



# Login CIMB Clicks via Mobile Phone

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- Login with your User ID & password.



# Login CIMB Clicks via Desktop / Tablet User

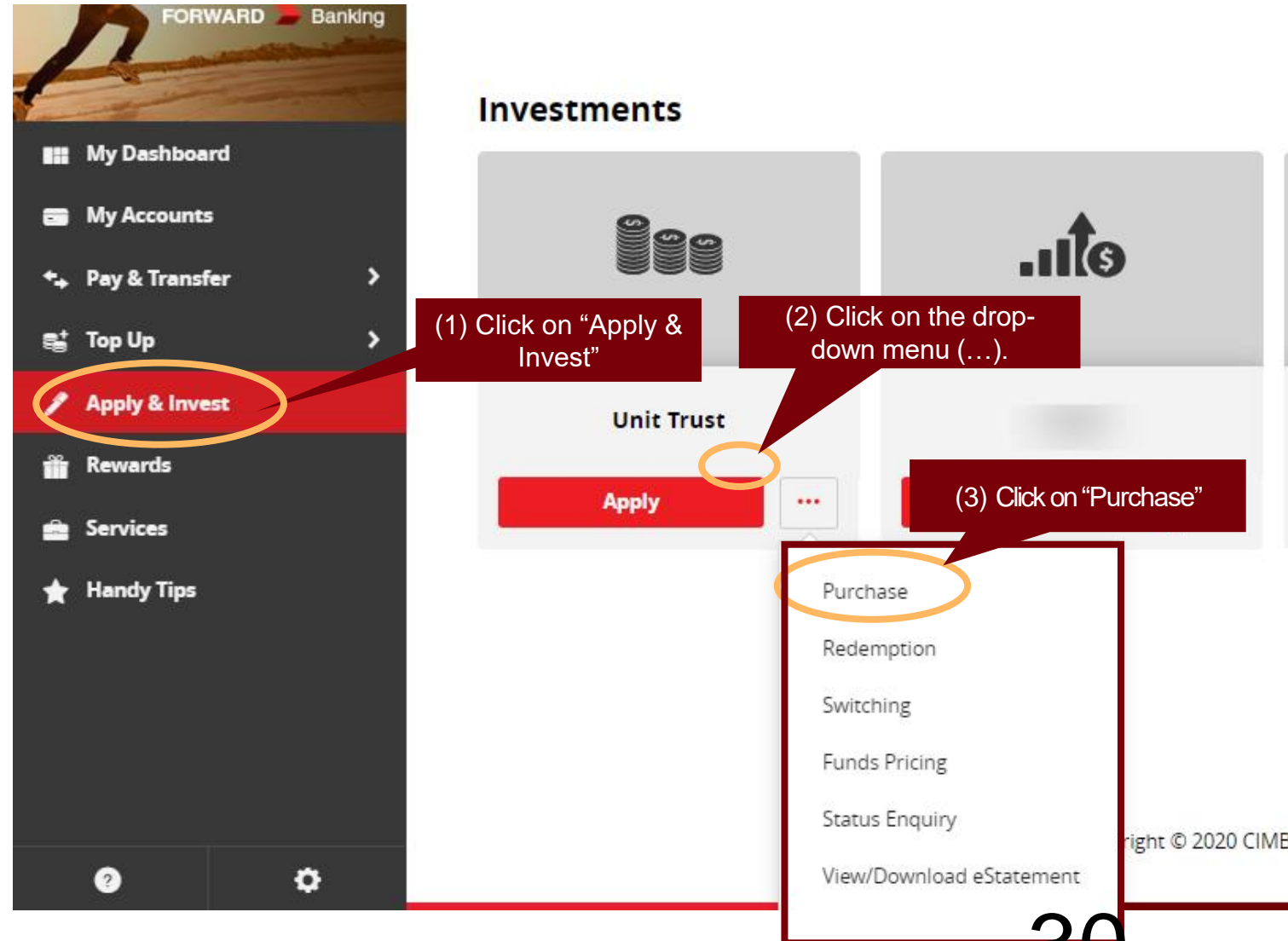
- Logon to [www.cimbclicks.com.my/clicks/#/](http://www.cimbclicks.com.my/clicks/#/)
- Login with your User ID & password.



# Risk Profiling

- 01 ➤ Select **pen icon** or '**Apply & Invest**' on the menu shown on the left panel.
- 02 ➤ Look for "**Unit Trust**" tile under Investments & Click on the drop-down menu (...).
- 03 ➤ Select "**Purchase**" from the dropdown menu.

Hint: Please ensure you're in desktop view in order to view more products.



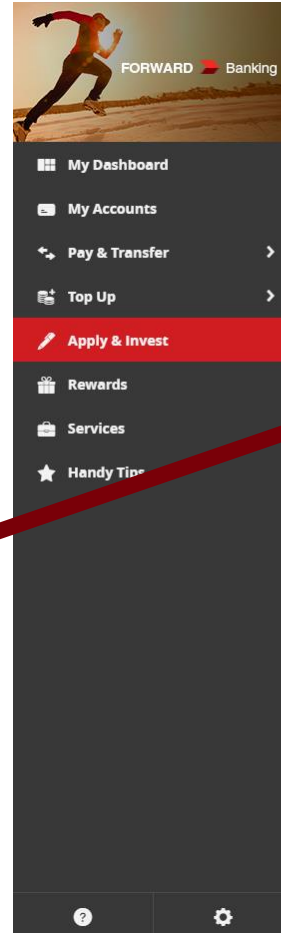
# Risk Profiling

04 ➤ For first time purchase Unit Trust, you are required to complete Risk Profiling assessment.

Complete all fields in this section.

Note:

Please ensure you key in a valid email address. For mobile number, please ensure it is in numeric format only (no special characters).



☰ Last Login 11 May 2020 10:06:32 pm

CIMB Clicks

## Investor Suitability Assessment / Risk Profiling

Read more on [Investor Suitability Assessment / Risk Profiling](#)

### Your Personal Details

Name

Enter Email Address

*This field is required.*

Enter Mobile Number

### Choose statements that best describe you

Your current age:

- ☐ 18 - 35
- ☐ 36 - 45
- ☐ 46 - 60
- ☐ 61 - 74
- ☐ 75 and above

Highest Education:

- ☐ Primary
- ☐ Secondary
- ☐ Diploma / Undergraduate
- ☐ Master / Postgraduate
- ☐ PhD / Professional



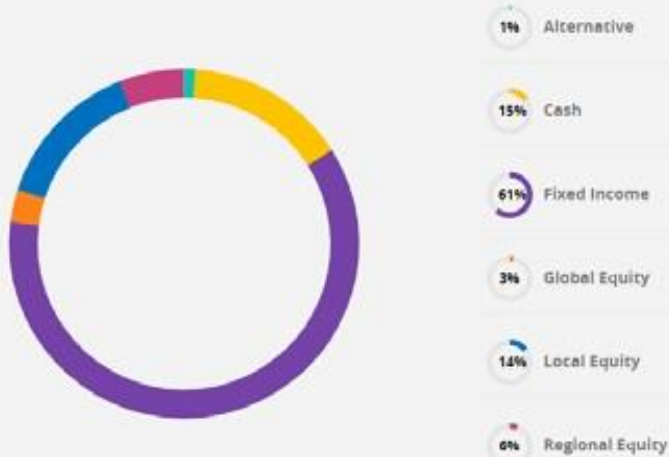
# Risk Profiling

- 05 ➤ Once your risk profiling is completed, you will have a view of your Risk Profile and Model Portfolio with fund recommendations to suit your risk appetite.

## Your Risk Profile & Model Portfolio

Your suggested portfolio is:

**Conservative**



## Recommended Products

Desired Investment Amount

MYR 1000

**Calculate**

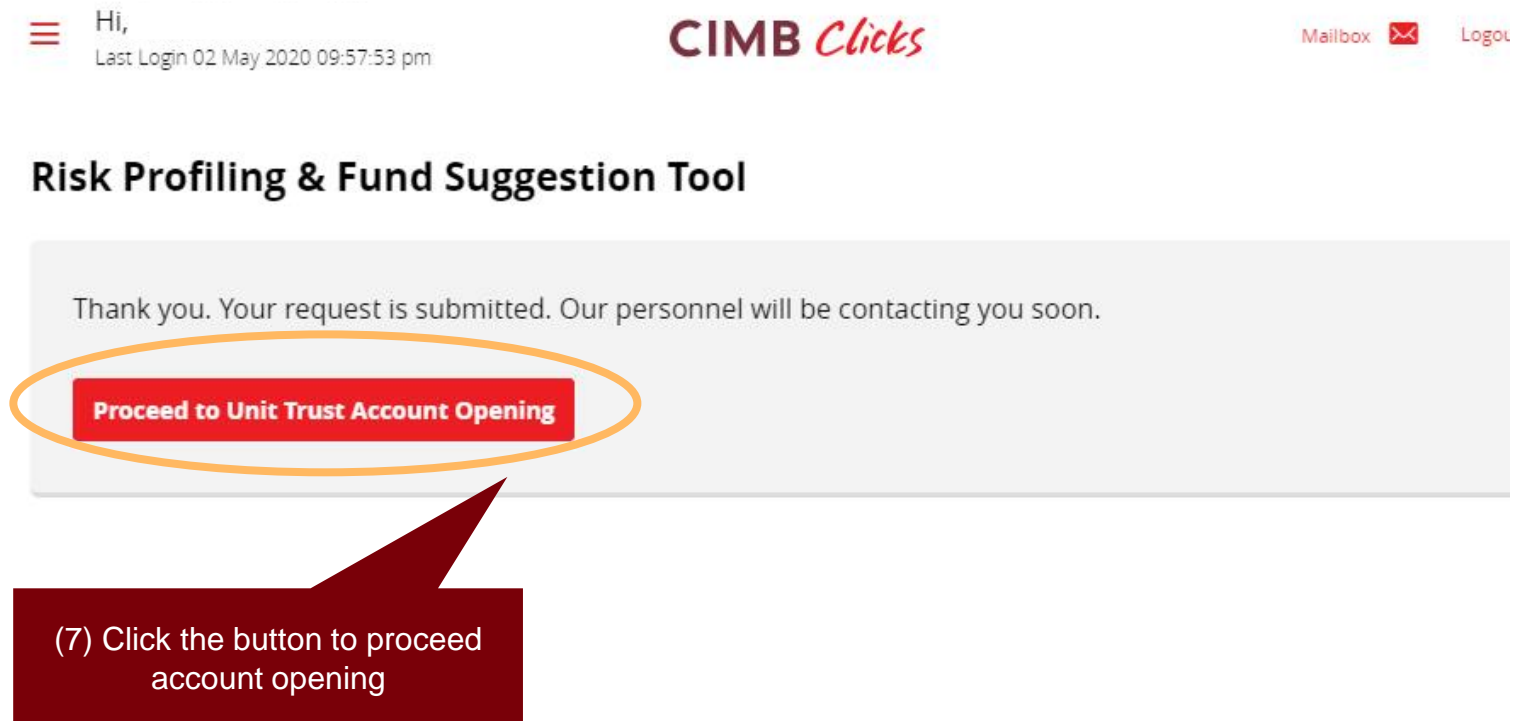
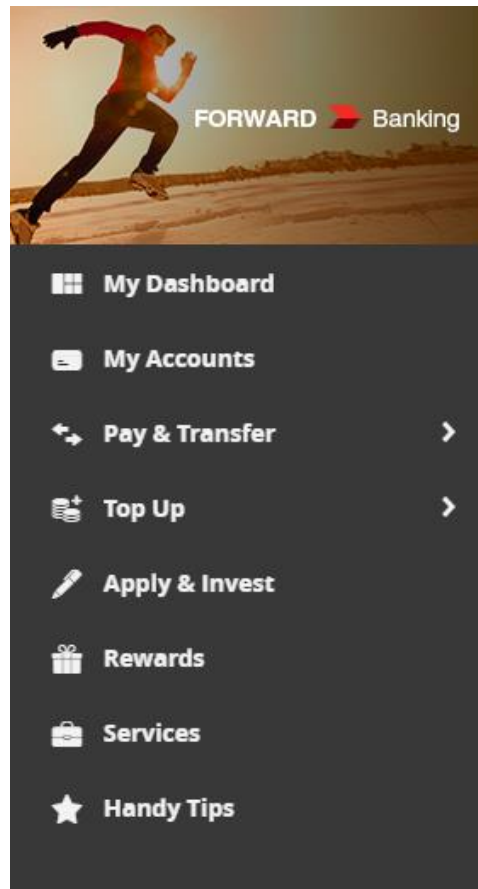
Note: Minimum initial investment & minimum subsequent investment in unit trust differs from fund to fund. Please refer to the Prospectus for further information.

Asset Class	Proposed (%)	Investment Amount (RM)	Recommended Product Name	Ranking	More Information	Action
Alternative	1	10.00				
Cash	15	150.00	CIMB-PRINCIPAL DEPOSIT FUND	NA	<a href="#">Link to Prospectus</a>	NA
			CIMB ISLAMIC MONEY MARKET FUND	NA	<a href="#">Link to Prospectus</a>	NA
Fixed Income	61	610.00	CIMB ISLAMIC SUKUK FUND	NA	<a href="#">Link to Prospectus</a>	NA
			AFFIN HWANG SELECT BOND FUND - RM CLASS	NA	<a href="#">Link to Prospectus</a>	NA
Global Equity	3	30.00				



# Risk Profiling

- 06 ➤ You may set an appointment with sales staff from your preferred branch or contact them to understand your risk profile better
- 07 ➤ After complete the risk profiling & fund suggestion tool, you can proceed to **Unit Trust Account Opening**.





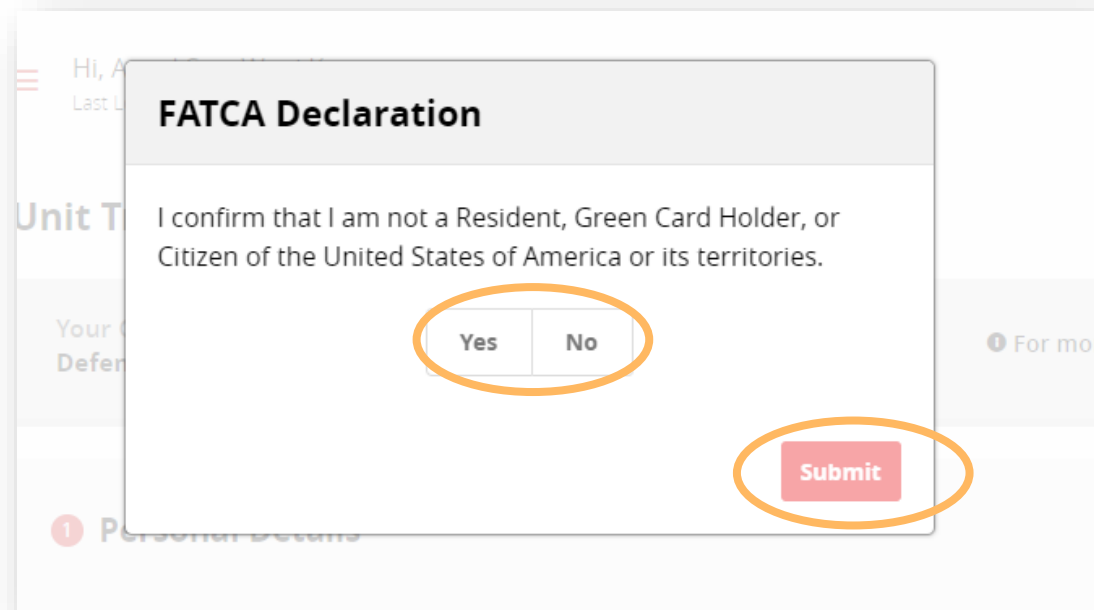
**03**

## **New Investors**

**B. Unit Trust Account Opening**

# Unit Trust Account Opening

- 01 ➤ Please confirm FATCA Declaration to proceed with Unit Trust account opening



Hi, A  
Last U

### FATCA Declaration

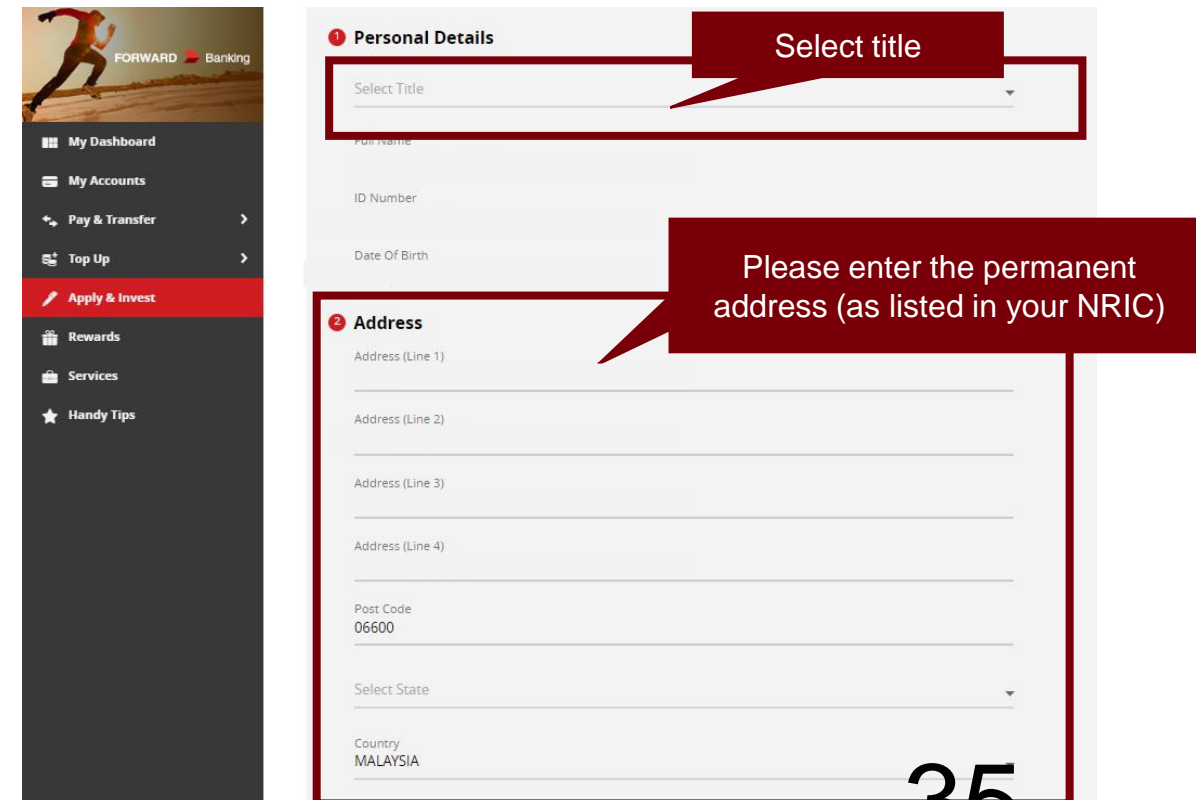
I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories.

Yes No

Submit

For mor

- 02 ➤ Fill in your personal details



FORWARD Banking

- My Dashboard
- My Accounts
- Pay & Transfer
- Top Up
- Apply & Invest
- Rewards
- Services
- Handy Tips

### 1 Personal Details

Select title

Select Title

ID Number

Date Of Birth

### 2 Address

Address (Line 1)

Address (Line 2)

Address (Line 3)

Address (Line 4)

Post Code  
06600

Select State

Country  
MALAYSIA

Please enter the permanent address (as listed in your NRIC)

# Unit Trust Account Opening

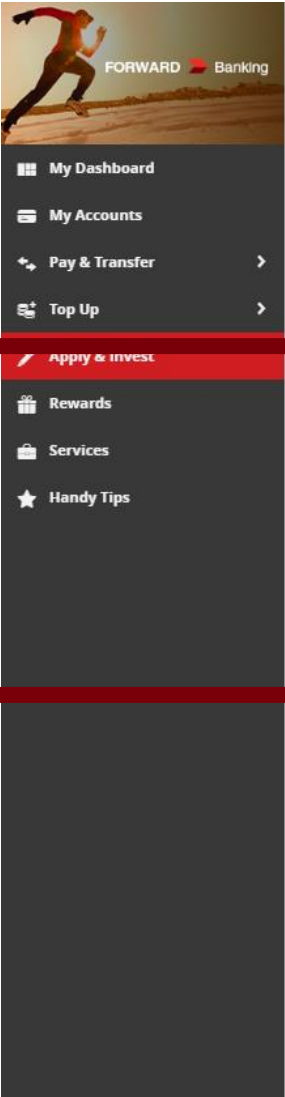
Enter house, office, mobile contact number

Note: For mobile number, enter numeric format only (no special characters).

Enter your email address

Note: Enter your valid email address.

Complete all fields in this section.



**3 Contact Information**

Enter House Phone Number

Enter Office Phone Number

Enter Mobile Phone Number

Enter Email Address

**4 Other Personal Details**

Nationality  
MALAYSIA

Select Citizen

Select Gender

Select Race

Select Religion

Select Marital Status

Select Industry

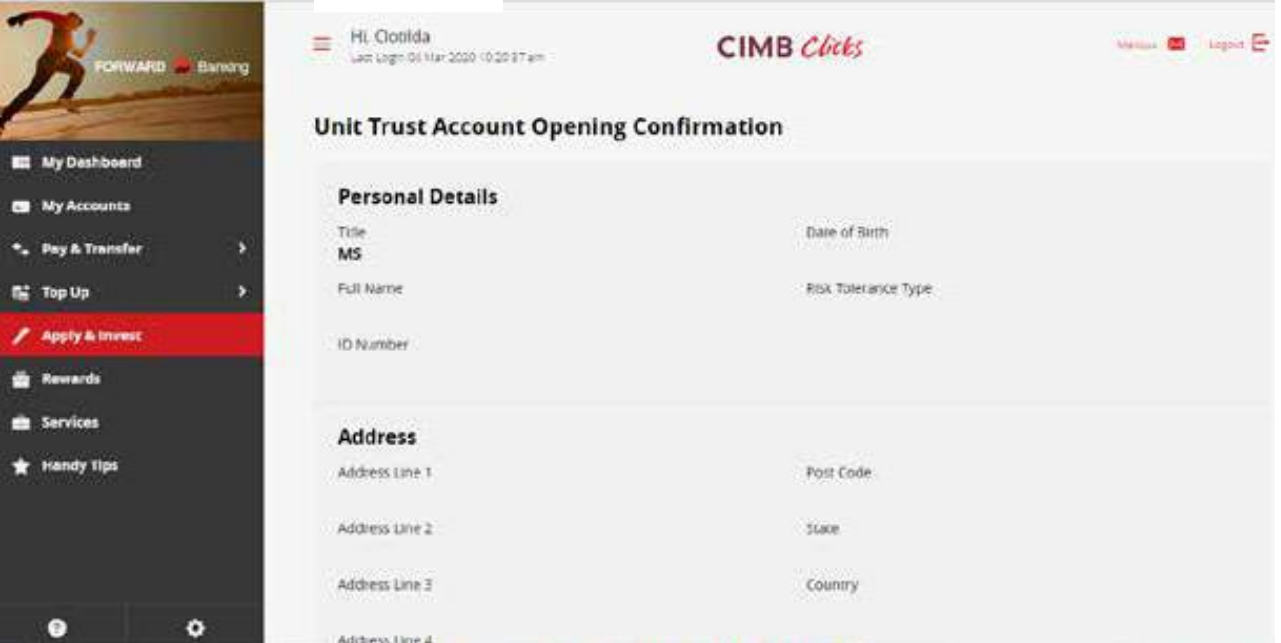
Select Profession



# Unit Trust Account Opening

03 ➤ At the Unit Trust Account opening confirmation page, **request and enter the TAC sent to your mobile number** registered with CIMB to complete your account opening.

**Note:** Unit Trust Account Opening status and unit trust account number (if successful) will be displayed. You will then be able to purchase unit trust online.



The screenshot shows the CIMB Clicks mobile app interface. On the left is a dark sidebar menu with a 'FORWARD Banking' header and icons for 'My Dashboard', 'My Accounts', 'Pay & Transfer', 'Top Up', 'Apply & Invest' (highlighted in red), 'Rewards', 'Services', and 'Handy Tips'. The main screen displays the 'Unit Trust Account Opening Confirmation' page. At the top, it shows the user's name 'Hi, Otilda', a login timestamp 'Last Login: 06 Mar 2020 10:20:17am', and the 'CIMB Clicks' logo with 'Menu' and 'Logout' links. The form is divided into two main sections: 'Personal Details' and 'Address'. The 'Personal Details' section includes fields for Title (pre-filled with 'MS'), Date of Birth, Full Name, Risk Tolerance Type, and ID Number. The 'Address' section includes fields for Address Line 1, Address Line 2, Address Line 3, Address Line 4, Post Code, State, and Country.



**03**

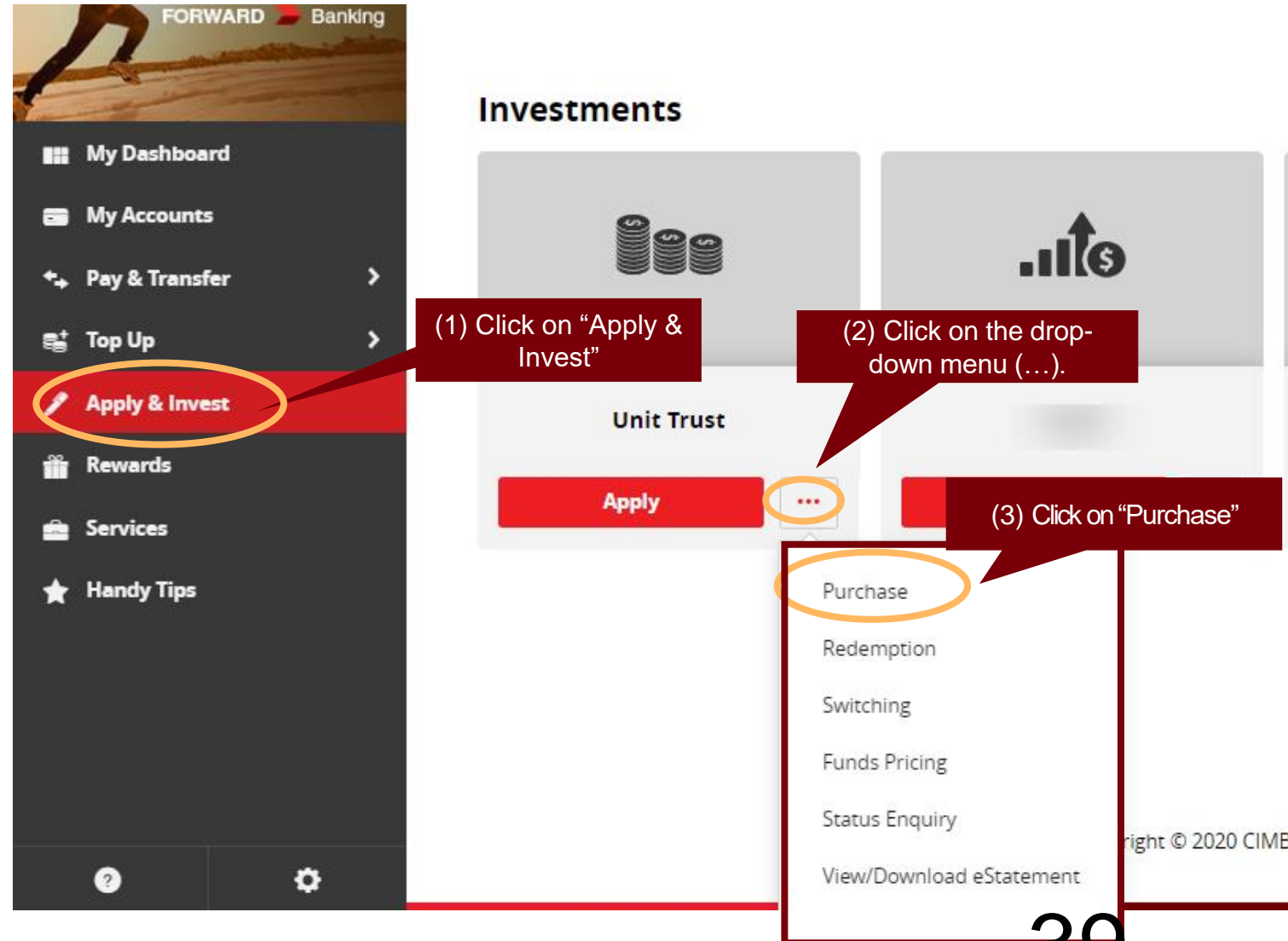
## **New Investors**

**C. Purchase of Unit Trust**

# Purchase of Unit Trust

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- 02 ➤ Look for "**Unit Trust**" tile under Investments & Click on the drop-down menu (...).
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# Purchase of Unit Trust

04 ➤ You can choose to **“Refresh Risk Profiling”** or **“Proceed to Unit Trust”**

05 ➤ Select **“Proceed to Unit Trust”** and submit the Foreign Account Tax Compliance (FATCA) Declaration to proceed for Unit Trust purchase.

The image shows two screenshots of a web application interface. The left screenshot, titled "Unit Trust Purchase", displays the text "Your Risk Profile is **Defensive**" and two buttons: "Refresh Risk Profiling" and "Proceed to Unit Trust". The "Proceed to Unit Trust" button is highlighted with a red border, and a red arrow points from it to the right screenshot. The right screenshot, titled "FATCA Declaration", contains the text "I confirm that I am not a Resident, Green Card Holder, or Citizen of the United States of America or its territories." Below this text are two buttons, "Yes" and "No", which are circled in yellow. At the bottom right of this form is a "Submit" button, also circled in yellow. The entire right screenshot is enclosed in a red border.



# Purchase of Unit Trust

You will be directed to Unit Trust Account Purchase page.

- 06 ➤ Select **Unit Trust Account** > Select **Fund Manager** > Select **Fund Name**

Unit Trust Account Purchase

Your Current Risk Profile

1 Unit Trust Account Details

Name

Select Unit Trust Account Number

2 To

Select Fund Manager

Select Fund Name

3 Amount

Minimum Initial Subscription Amount  
RM 1,000.00

Minimum Subsequent Subscription Amount  
RM 100.00

MYR Enter Amount

Enter Mobile Number

- 07 ➤ View the fund's Prospectus and Product Highlights Sheet



- 08 ➤ You must acknowledge 'Yes' on the **Declaration** and click **Next**
- 09 ➤ Select the **Settlement Account** > Enter the **Investment Amount** > Enter **Mobile Number**
- 10 ➤ Click to view Terms & Conditions > Select 'Yes' on the **Accepting Terms & Conditions** and click **Submit**

Unit Trust Account Purchase

Your Current Risk Profile

1 Unit Trust Account Details

Name

Select Unit Trust Account Number

2 To

Select Fund Manager

Select Fund Name

3 Amount

Minimum Initial Subscription Amount  
RM 1,000.00

Minimum Subsequent Subscription Amount  
RM 100.00

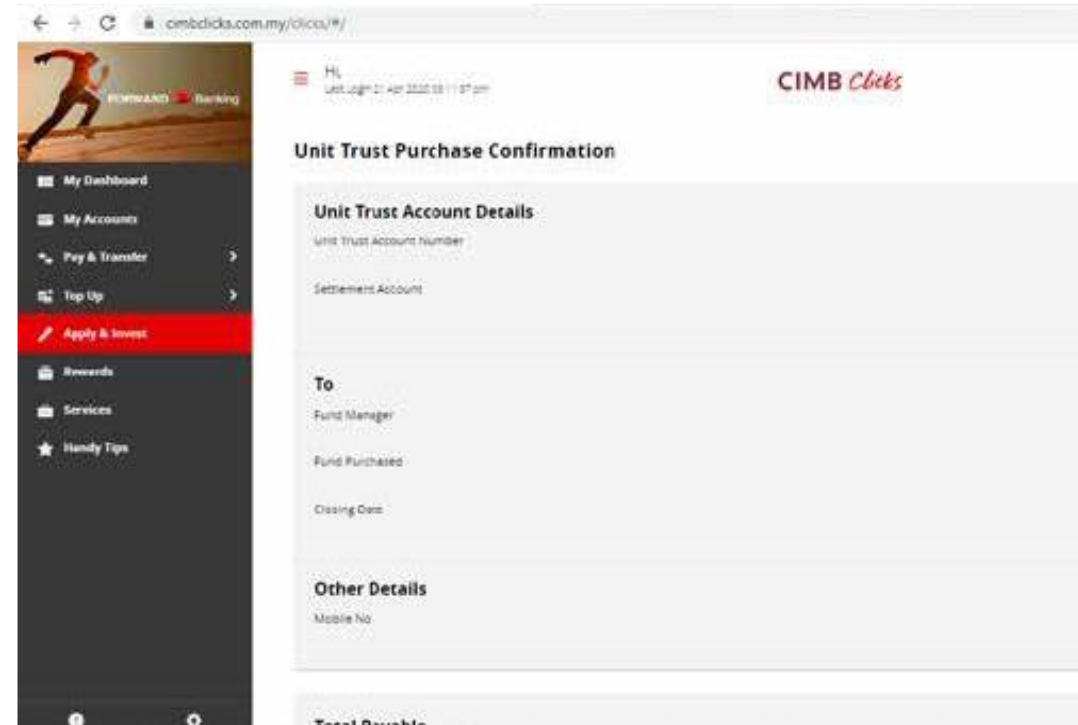
MYR Enter Amount

Enter Mobile Number

Accepting Terms & Conditions :

# Purchase of Unit Trust

- 11 ➤ You will be directed to Unit Trust Purchase Confirmation page with the indication of **sales charge** and **investment amount**.
- 12 ➤ Request for TAC
- 13 ➤ Enter the TAC to complete the transaction.





**03**

## **New Investors**

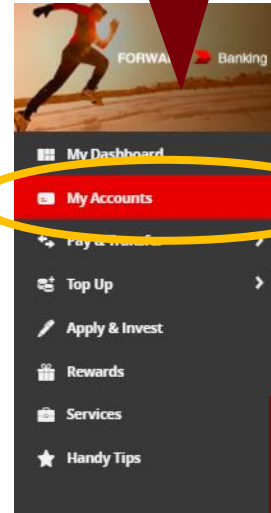
**D. Check UT holdings**

***(Customer with Valid Risk Profile)***

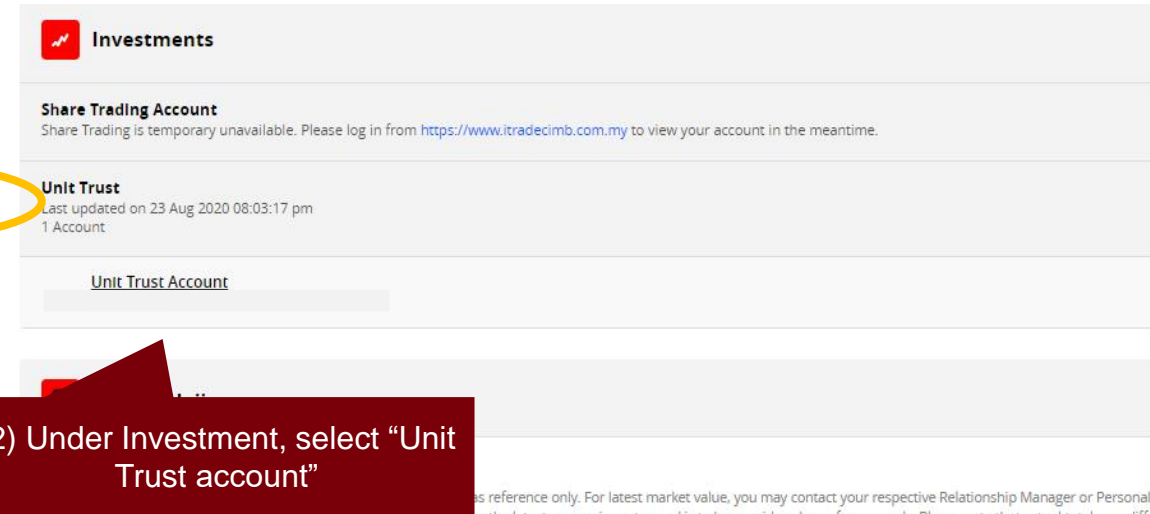
# Check UT Account Holdings

- 01 ➤ Select **second icon** or '**My Accounts**' on the left panel menu.
- 02 ➤ Under Investments, look for Unit Trust for the available Unit Trust account details.
- 03 ➤ Checking of Unit Trust account holdings can be done on both CIMB Clicks Desktop view and mobile application.

(1) Select "My Account"



(2) Under Investment, select "Unit Trust account"





04

## Frequently Asked Questions

# Frequently Asked Questions

For a detailed FAQ, you can click on the link: <https://www.cimb.com.my/en/personal/help-support/faq/cimb-clicks-online-banking/unit-trust.html>



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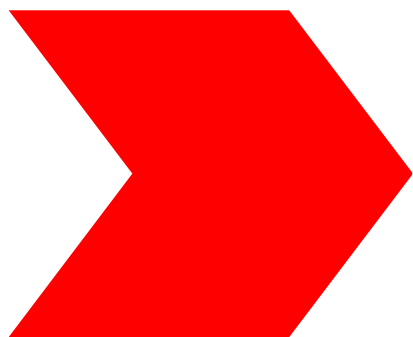
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