

What is Unit Trust Consultant?

Unit Trust Consultants (UTC) "Unit Trust Scheme Consultant" or "UTS Consultant" means an **individual who is duly registered with the Federation of Investment Managers Malaysia (FIMM) to market and distribute Unit Trust Fund.**

You can ascertain whether any of our staff whom you are dealing with are qualified individuals **for purposes of investment or contribution into unit trust funds are registered with FIMM as Consultants by accessing the link as follows: -**

Is My Consultant Authorised? (Link: www.fimm.com.my/search/)

Do's and Don't as a Unit Trust Consultant

Do's
<ul style="list-style-type: none">• shall abide by all clauses in the directives and circulars as well as guidelines set out by FIMM, SC and other relevant authorities• must produce his/her FIMM's Authorisation Card to client when soliciting sales.• should take every precaution to protect and preserve the confidentiality of his/her clients' information• must carry out suitability assessment when client seeks recommendation for a unit trust funds• must use valid prospectus/ information memorandum of the unit trust funds/ Wholesale funds when soliciting sales• should adequately explain the natures and characteristics of the unit trust funds or Wholesale funds for which he/she is recommending and why it is suitable for the client as well as inform client the fees involved in investing in that unit trust funds/ Wholesale funds• recommend a unit trust funds/ Wholesale funds that matches clients investment needs, preferences, and personal circumstances.• advise clients in building a well-diversified unit trust investment portfolio after considering their risk tolerance and time horizon• shall at all times treat the client cordially, with good faith and the best of intention; and to disclose all pertinent information with regard to the investment• shall always use proper language and courteous communication skills with client• must only use advertisement or promotional materials that have been approved by the Unit Trust Management Company(ies)/ Bank Islam.• should endeavour to provide his/her investor/client with prompt, efficient and continuous service. Frequent/periodic follow-ups with clients should be made as a good practice• shall use the latest material supplied by Unit Trust Management Company(ies)/ Bank Islam with fund performance data not more than 6 months from the current date

Don't's
<ul style="list-style-type: none">• must not make any variation, modification, amendment and/or changes to any marketing and promotional materials, training materials, slides, diagrams, manuals, articles, forms and whatsoever supplied by Unit Trust Management Company(ies)/ Bank Islam• shall not induce any client to invest by offering and/or providing rebates, discounts and/or gifts in any form.• must not obtain and utilise pre-signed/prethumbed forms from client• prohibited to collect or receive cash/transfer clients' money to own account on behalf of the Bank Islam at any times. Note: investment via cheque must be made payable only to Bank Islam Malaysia Berhad for (investor's name).

- shall not make any misrepresentations or conceal any terms of any investment or proposed investment in the Unit Trust Management Company(ies)/'s products
- shall not make any representations or give any warranties for or on behalf of the Bank Islam/ Unit Trust Management Company other than those given by the Bank Islam/ Unit Trust Management Company in writing. Note: Promise made to investor that he/she will make profit over short, medium or long term is strictly prohibited.
- shall not publish any advertisement concerning the Bank Islam/ Unit Trust Management Company in any publications without the written approval from the Bank Islam/ Unit Trust Management Company. Note: Consultants are strictly prohibited from developing their own sales and marketing materials (printed or electronic), carrying Bank Islam/ Unit Trust Management Company logo i.e. brochure, pamphlet, banners, letterhead and etc