HSC
HIGH STEP
CONSULTANTS

International Client Application Form

About this Application

This is an International Client Application Form. Please read it carefully, as you select products and services, please advise the best way to communicate with us, and agree to certain provisions that will govern our relationship. Once accepted, this application and all accompanying or supplemental documents form the entire agreement between us for this account.

Unless otherwise indicated in this application, the words “you,” “your,” “yourself,” and “yours” mean the applicant(s). The words “we,” “us,” and “our” mean High Step Consultants Ltd. , 1 Temasek Ave, Singapore and our branches, subsidiaries, and affiliates.

Getting Started

Please complete and sign this application and forward along with any required supplemental forms identified through this application process.

In order to complete this application, you will need the following information:

- Identification information, such as a driver's licence, passport, or another type of government-issued identification
- International Client Application Form
- The Items with **RED [*]** are required fields. Please make sure you provide the information for those items.

The above information helps us comply with various securities regulations and rules that requires all securities firms to obtain, verify, and record information that identifies each applicant. The information also helps us more fully understand your investment profile and identify what types of investments or strategies may be suitable for you. Please note: if we cannot verify the information you provide, we may be required to restrict or deny your account.

Please remember to notify us if you experience a significant life change, such as the birth of a child, marriage, divorce, death of a spouse, loss of a job, change in financial situation, etc.

Your Account

*Account Type

Do you have other accounts with us? ☐ **Yes** | ☐ **No**

Account Type : ☐**Bronze** ☐**Silver** ☐**Gold**	Details :
	Amount :

Your Account Information

*Primary Applicant

Title: ☐ **Mr.** ☐ **Ms.** ☐ **Mrs.** ☐ **Dr.** ☐ **Other:** ____________ Suffix : ☐ Sr. ☐ Jr. ☐ Other:

First Name	Middle Name	Last Name

*Address and Contact Information

Apt/Suite No.	Bldg.	Street

City	State	Postal Code (Zip)	Country

Home Phone	Mobile Phone	Work Phone	Email

☐Please check if you have been at your current address for less than one year.

*Mailing Address If Different From Above

Apt/Suite No.	Bldg.	Street

City	State	Postal Code (Zip)	Country

HIGH STEP CONSULTANTS

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*Civil Status and Dependents

☐ Single ☐ Married ☐ Domestic Partner ☐ Divorced ☐ Widowed

No. of Dependents

*Employment Status

☐ Employed ☐ Self-Employed ☐ Not Employed ☐ Retired ☐ Student ☐ Other : ___________________

Job Title	Occupation
Employer	Years with this Employer

*Business Address

Apt/Suite No.	Bldg.	Street

City	State	Postal Code (Zip)	Country

*Industry and Other Affiliations

Are you, your spouse, or any other immediate family members, including parents, in-laws, siblings and dependent(s):

☐ Yes | ☐ No	Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, branch manager, registered representative or other associated person of a broker-dealer firm) or a financial services regulator? If yes, please specify entity below. If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this Application). ☐ Broker-Dealer or Municipal Securities Dealer ☐ Other Self Regulatory Organization* ☐ Investment Adviser ☐ State or Federal Securities Regulator (*Including a national securities exchange, registered securities association, registered clearing agency or the Municipal Securities Rulemaking Board.) Name of entity(ies) : ______________________________
☐ Yes | ☐ No	An officer, director or 10% (or more) shareholder in a publicly-owned company? Name of company and symbol : ______________________________
☐ Yes | ☐ No	A senior military, governmental or political official in a non-US country? Name of country : ______________________________

*Financial Investment Experience

Please provide the following information below in order for us to fully understand your investment experience. We are aware that the information you provide may change over time as you work with us. Please check the boxes below to best describe your investment experience to date.

Investment	Years experience			Transactions per year (excluding automatic investments)		
☐ Mutual Funds/ Exchange Traded Funds	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Individual Stocks	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Bonds	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Options	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Securities Futures	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Annuities	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Alternative	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15
☐ Margin	☐ 0	☐ 1-5 yrs.	☐ Over 5 yrs.	☐ 0-5	☐ 6-15	☐ Over 15

*Financial Situation and Needs, Liquidity Considerations, And Tax Status (please tell us your estimates)

ANNUAL INCOME[1] (from all sources)	NET WORTH[2] (excluding your residence)	LIQUID NET WORTH[3]	TAX RATE (highest marginal)
☐ $25,000 and under ☐ $25,001-50,000 ☐ $50,001-100,000 ☐ $100,001-250,000 ☐ $250,001-500,000 ☐ Over $500,000	☐ $25,000 and under ☐ $25,001-50,000 ☐ $50,001-100,000 ☐ $100,001-200,000 ☐ $200,001-500,000 ☐ $500,001-1,000,000 ☐ $1,000,001-3,000,000 ☐ Over $3,000,000	☐ $25,000 and under ☐ $25,001-50,000 ☐ $50,001-100,000 ☐ $100,001-200,000 ☐ $200,001-500,000 ☐ $500,001-1,000,000 ☐ $1,000,001-3,000,000 ☐ Over $3,000,000	☐ 0-15% ☐ 16-25% ☐ 26-30% ☐ 31-35% ☐ Over 35%

ANNUAL EXPENSES[4] (recurring)	SPECIAL EXPENSES[5] (future, non-recurring)	LIQUIDITY NEEDS
☐ $50,000 and under ☐ $50,001-100,000 ☐ $100,001-250,000 ☐ $250,001-500,000 ☐ Over $500,000	☐ $50,000 and under ☐ $50,001-100,000 ☐ $100,001-250,000 ☐ $250,001-500,000 ☐ Over $500,000 Timeframe for special expenses: ☐ Within 2 years ☐ 3-5 years ☐ 6-10 years	The ability to quickly and easily convert to cash all or a portion of the investments in this account without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties is (check one) ☐ Very important ☐ Important ☐ Somewhat important ☐ Does not matter

1. Annual income includes income from sources such as employment, alimony, social security, investment income, etc.
2. Net worth is the value of your assets minus your liabilities. For purposes of this application, asset include stocks, bonds, mutual funds, other securities, bank accounts, and other personal property. Do not include your primary residence among your assets. For liabilities, include any outstanding loans, credit card balances, taxes, etc. Do not include your mortgage.
3. Liquid net worth is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments or accounts subject to substantial penalties if they were sold or if assets were withdrawn from them.
4. Annual expenses might include mortgage payments, rent, long-term debts, utilities, alimony or child support payments, etc.
5. Special expenses might include a home purchase, remodelling a home, a car purchase, education, medical expenses, etc.

*Investment Risk Tolerance

Different investment products and strategies will involve different levels of risk. When choosing different products and strategies you must understand that higher expected returns will involve different degrees of risk and therefore it may cause you to lose the majority of your investment. Investments should be chosen based on your objectives, timeframe, and tolerance for market fluctuations.

Please select the degree of risk you are willing to take with the assets in this account.

☐ Conservative. I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.

☐ Moderately Conservative. I am willing to accept low risk to my initial principal, including low volatility, to seek a modest level of portfolio returns.

☐ Moderate. I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.

☐ Moderately Aggressive. I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.

☐ Significant Risk. I am willing to accept maximum risk to my initial principal to aggressively seek maximum returns, and understand I could lose most, or all, of the money invested.

Decision-Making (check all that apply)

☐ I consult with my broker, investment adviser, CPA, or other financial professional.

☐ I generally make my own decisions.

☐ I discuss investment decisions with family and/or friends.

*Other Investments

Please provide us with additional information about your other investments to help us more fully understand your investment profile and identify what types of investments or strategies may be suitable for you.

Investment Type / Description	Firm Holding Investment	Amount (US$)
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$

How You Intend to Use This Account

Please answer the following questions regarding your investment targets and investment period of time in order for us to determine which investment products and strategies are suitable for you.

*Investment Objectives and Investment Time Horizon

The investments in this account will be (check one):	I plan to use this account for the following (check all that apply):
☐ Less than 1/3 of my financial portfolio	☐ Generate income for current or future expenses
☐ Roughly 1/3 to 2/3 of my financial portfolio	☐ Partially fund my retirement
☐ More than 2/3 of my financial portfolio	☐ Wholly fund my retirement
	☐ Steadily accumulate wealth over the long term
	☐ Preserve wealth and pass it on to my heirs
	☐ Pay for education
	☐ Pay for a house
	☐ Market speculation
	☐ Other : ________________________________

The expected period of time you plan to invest to achieve your financial goal(s):

☐ Under 1 year ☐ 1-2 years ☐ 3-5 years ☐ 6-10 years ☐ 11-20 years ☐ Over 20 years

Investment Objectives and Investment Time Horizon

In order for us to fully understand your investment profile and type of investment and strategies that are suitable for you, please provide any additional information that has not been requested above, so that it will help us more fully understand your investment profile and identify what types of investments or strategies may be suitable for you.

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*Communications Options

We will use postal mail to send you any communications. As an alternative, you may choose to be notified by email when certain communications are available for you to access online. If you wish to be notified by email instead of receiving communications by postal mail, please select one of the options below:

☐ **All communications** – I wish to be notified by email about the online availability of any communications, including trade confirmations, prospectuses, account statements, proxy materials, tax-related documents, and marketing and sales documents.

☐ **All communications except trade confirmations, account statements, and tax-related documents** – I wish to be notified by email about the online availability of all communications except trade confirmations, account statements, and tax-related documents.

☐ **All communications except tax-related documents** – I wish to be notified by email about the online availability of all communications except tax-related documents.

Please tell us the email address we should use :

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*Duplicate Copies (optional)

Please send duplicate copies of the following documents to the person listed below:
All Communications Trade Confirmations, Account Statements, and Tax-Related Documents Only

Title: ☐ **Mr.** ☐ **Ms.** ☐ **Mrs.** ☐ **Dr.** ☐ **Other:** __________			Suffix : ☐ Sr. ☐ Jr. ☐ Other:
First Name	Middle Name		Last Name
Apt/Suite No.	Bldg.		Street
City	State	Postal Code (Zip)	Country

Relationship to Primary Applicant : ______________________________________

Review and Submit This Application

*Confirmations and Signatures (Please Read Carefully)

By signing this application, you affirm that you have received and read this application and any supplemental documents governing this relationship. You affirm that the information you have provided is accurate and you agree to notify us of any changes in the information provided.

*Primary Applicant

☐ **Non-Resident Alien** : I certify that I am not a U.S. citizen, U.S. resident alien, or other U.S. person for U.S. tax purposes, and I am submitting the applicable Form W-8 with this form to certify my foreign status and, if applicable, claim tax treaty benefits.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

*Signatures

Name of Primary Applicant (please print)	
Signature of Primary Applicant	Date

Please email your completed application to :
Email : info@highstepconsultants.com

Terms and conditions

1. **Parties.** In this Agreement, the term "You" and "Your" shall mean You, individually, individual(s), Corporation(s) or Party/Parties who is/are the Account owner(s), has/have an interest in the Account(s), and consent(s) to be bound by the Terms of this Agreement and each other party on whose behalf may use the Services at any time. All references to "We", "Us" or "Our" shall refer to High Step Consultants Ltd. , its employees, officers and directors.

THE FOLLOWING IS A LEGALLY BINDING CONTRACT BETWEEN YOU AND US AND GOVERNS YOUR RELATIONSHIP WITH US. BY CONDUCTING TRANSACTIONS WITH US, YOU ARE ACCEPTING AND AGREEING TO ABIDE BY ALL OF THESE TERMS AND CONDITIONS.

2. **Purchases and Sales.** We undertake on a "best efforts" basis, to sell or purchase securities on behalf of You, as per your instructions. Until such time as You receive a confirmation order of the sale and/or purchase.We shall not warrant that any trade,in whole or in part, can be completed.
3. **Delivery.** You shall upon notice of the company, deliver all documents and any monies necessary to complete the purchase or sale to be executed by Us as authorized and instructed by You.
4. **Fees.** In all PURCHASE transactions that we make on your behalf, we charge NO COMMISSIONS. In all SALE transactions that we make on your behalf, we charge the following commissions, depending on the growth each sold position generates:
   a) 0% if the sold position loses value or generates profits under 2%;
   b) 2% of the amount resulted from the sale if the sold position generates profits between 2% and 19.99%;
   c) 3% of the amount resulted from the sale if the sold position generates profits between 20% and 49.99%;
   d) 4% of the amount resulted from the sale if the sold position generates profits above 50%.
5. **Currencies.** US Dollars will be used for all trade transactions unless otherwise agreed and set forth in the confirmation order**.**
6. **Applicable Law.** To the maximum extent permitted by Applicable Law, this Agreement shall be governed by and construed in accordance with all relevant Rules and Regulations. of the Exchange or Market wherever executed.
7. **Force Majeure.** We shall not be liable for loss caused directly or indirectly by any exchange or marketing ruling, government restriction, or any "forcemajeure" (earthquake or other act of God, fire, war, insurrection, riot, communications or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of Us.
8. **Risk.** You understand that all purchases of investments involve risk and may not be suitable to all purchasers. Losses may be my entire principal of any or all purchases. The price or value of any Asset, Security, Industry, Sector, Market, or Financial Product does not guarantee future results or returns.
9. **Accuracy of New Account Application.** You herein confirms to us that all information provided by you is accurate and of a legal and truthful nature.
10. **Personal Information.** You affirm that he or You are of legal contracting age in your jurisdiction, or that Your entity has the legal authority to enter into this contract, and that You have read this contract. We shall keep Your details and transactions strictly confidential. You agree to notify us in writing should there be any changes of material fact
11. **Termination.** You may close your account at Your discretion after all Debit Balances are paid, by sending Us written notice at any time. The Terms and Conditions of this Agreement will survive termination of Your Account and will continue to apply to any disputed or other remaining matters involving your relationship with Us. We may terminate this Agreement for any reason, effective immediately, by notifying You. Any outstanding balances due to You will be paid to You as instructed by You.
12. **(A) Electronic Transaction Confirmations and Account Statements.** It is Your responsibility to review all confirmations of transactions immediately on receipt, whether delivered to You electronically, by postal mail or otherwise. You will notify Us or any objections to the Terms of a Confirmation with one (1) day after my receipt of Your confirmation. We are entitled to treat the Terms of the Confirmation as accurate and conclusive unless You object with two (2) day of receipt. In all cases, we reserve the right to determine the validity of Your objection.

    (B) It is your responsibility to review all Account Statements promptly on receipt, whether delivered to You electronically, by postal mail or otherwise. You will notify Us of any objection (including any claim of improper transfers, omissions, check alterations, forgeries, other errors or fraudulent occurrences) to the information contained in Your Account Statement (excluding securities transactions, which are covered by transaction confirmations as stated above) with five (5) days after Your receipt of the statement. We are entitled to treat the information contained in the Account Statement as accurate and conclusive unless You object within five (5) days of receipt. In all cases, we reserve the right to determine the validity of Your objection to the information contained in the Account statement.
13. **Change to Terms and Conditions.** Upon notice to You, We may add, delete or otherwise modify any portion of this Agreement, in whole or in part at any time. Your continued the use of the Services ten (10) days after receipt of such notice shall represent Your acceptance of such terms.
14. **Prior Agreements.** All previous agreements between You and Us are superseded by the Terms and Conditions herein.
15. **Authorized Signatures.** Signatures given below will be used in this and further transactions between You and Us as a means of identification. You agree that the signature(s) below are accurate and signed by You or Your Entities. By signing this agreement You and or Your Entities are legally bound and agree to these terms and conditions.

I hereby acknowledge that I have received and understood these terms and conditions containing my rights and obligations whether through affirmative acknowledge meant or by undertaking trading activity with High Step Consultants Ltd.

Signatures

Signature of Primary Applicant	
Name of Primary Applicant (please print)	Date

Please email your completed application to :

Email : info@highstepconsultants.com