YES FINANCIAL
YOUR ESSENTIAL SOLUTION

FINANCIAL SERVICE GUIDE

Version 2024

YES FINANCIAL BERHAD

Approved Financial Adviser Firm | Capital Markets Services Licensed Firm
Approved Islamic Financial Adviser Firm | CUTA CPRA Firm

FINANCIAL SERVICE GUIDE

Introduction

This Financial Service Guide (FSG) is issued by YES Financial Berhad and is designated to assist you in determining whether to use any of the services offered by YES Financial or its Approved/Licensed Representatives.

This FSG contains information about:

- Who is YES Financial;
- Who is your Adviser;
- Financial services and products your Adviser can provide;
- How YES Financial, your Adviser and other related parties are paid for the Financial Planning Services provided to you;
- Professional Indemnity arrangement;
- What information should you provide;
- Details of who to contact should you have a complaint.

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Who is YES Financial?

Y E S, the three alphabet letters represent Y-Your, E-Essential, S-Solution which symbolizes the value proposition of financial advisory services offered by YES Financial to our valued clients. We are approved and regulated by Bank Negara Malaysia as Financial Advisers Firm and Islamic Financial Adviser Firm. We are also licensed by Securities Commission Malaysia by holding Capital Markets Services License (CMSL) in Financial Planning, Dealing with Securities Limited to Unit Trust and Private Retirement Scheme. We are also licensed by Federation of Investment Managers Malaysia (FIMM) as Corporate Unit Trust Adviser and Corporate Private Retirement Scheme Adviser. We offer independent holistic financial advice on financial planning services across multiple banking institutions, asset management firms, fund managers, corporate trustees, offshore financial institutions, multiple life insurance companies, Takaful operators and general insurance companies. Thus, we are committed to put our clients' interest first and seek for the best, non-bias, independent and most suitable financial products across multiple providers in the market for our clients to meet their financial objectives.

Who is your Adviser?

Your Adviser will be the Licensed / Approved Representative listed in SC and/or BNM website.

YOUR ADVISER WILL REPRESENT YOU AND NOT ANY INSURANCE COMPANY, FUND MANAGEMENT HOUSE OR BANK.

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What kind of financial services, products and advice which are available for you?

YES Financial can provide advice and strategies on the following but not limited to:

Wealth Accumulation
- Education Planning
- Retirement Planning
- Investment Solutions

Wealth Protection, Preservation and Distribution
- Income and Asset Protection
- Family and Personal Protection
- Business Ownership Protection
- Estate Planning

Corporate Solutions
- Employees' Benefits
- Risk Management
- Fund Management Advisory
- Business Succession

YES Financial is authorized to recommend financial products from our Approved Product Partners which is listed in our website. YES Financial, as the principal, is supporting your Adviser by providing access to financial products, meeting regulatory compliance and making available research conducted by us and external researchers. This will assist your Adviser to select products that will help you reach your financial goals.

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How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Your Adviser will discuss both the rate and mode of payment with you before any financial services are provided, and will confirm any ongoing fees payable and the related services with you. you reach your financial goals.

Fees for Service

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

Commission

Commissions may be paid from a product provider to YES Financial and are at no additional cost to you. Product providers may pay YES Financial commission in association with the placement of recommended products. Generally, the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

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How should you make payment for your products & services?

All your investment funds and policy premium payments are to be paid directly to the product providers except financial planning fees, which are payable to YES Financial Berhad.

YES FINANCIAL ADVISERS ARE NOT AUTHORIZED TO HANDLE CLIENT'S MONEY WHICH MEANS NO PAYMENT SHALL BE MADE DIRECTLY TO THE ADVISER FOR THE PRODUCTS AND SERVICES OFFERED.

Professional Indemnity Arrangements

YES Financial confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity Insurance in accordance with BNM, SC and FIMM guidelines. Our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for YES Financial and our authorized representatives / representatives / employees in respect of our authorizations and obligations under FSA 2013 and CMSA 2007. This insurance will continue to provide such coverage for any authorized representative / representative / employee that has ceased work with YES Financial for work done whilst engaged with us.

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What information should you provide to receive personal advice?

You will need to complete a Client Fact Find Form (CFF) which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this. The information obtained will be assessed by your Adviser to assist them in providing appropriate advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. You should read any warnings contained in the CFF and advice documents carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard (CRS) and Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) to verify your identity, tax residency and source of any funds. This means that we will ask you to present identification documents such as passport, identification card (IC) and/or driver's license. We will also retain copies of this information. We cannot provide you with services if you are unwilling to provide this information. YES Financial and your Adviser are committed to complying with the Personal Data Protection Act 2010 (PDPA 2010) to protect the privacy and security of your personal information.

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What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

STEP 1

Contact your Adviser and discuss over the matter.

STEP 2

If your complaint is not satisfactorily resolved within the next seven working days, please contact YES Financial Compliance Manager in writing. We will endeavor to resolve your complaint quickly and fairly.

STEP 3

If your dispute still remains unresolved, you have the right to escalate your complaint to the relevant dispute resolution channels listed.

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Dispute Resolution Channels for Financial Services in

Insurance Dispute

	Ombudsman for Financial Services (OFS)	Bank Negara Malaysia (BNM)
Address	Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur	Ground Floor, Block D Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur
Contact Number	+603-2272 2811	1300-88-5465 (Overseas: +603-2174-1717)
Email	enquiry@ofs.org.my	bnmtelelink@bnm.gov.my
Website	http://www.ofs.org.my/	http://www.bnm.gov.my/

Investment Dispute

	Securities Industry Dispute Resolution Center (SIDREC)	Securities Commission Malaysia (SC)	Federation Of Investment Managers Malaysia (FiMM)
Address	Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No. 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur	Investor Affairs & Complaints Department Securities Commission Malaysia No. 3, Persiaran Bukit Kiara Bukit Kiara, 50490 Kuala Lumpur	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
Contact Number	+603-2282 2280	+603-6204 8999	+603 2092 3800
Email	info@sidrec.com.my	aduan@seccom.com.my	complaints@fimm.com.my
Website	http://www.sidrec.com.my/	http://www.sc.com.my/	https://www.fimm.com.my /home/investors/investor -protection/lodge-a-complaint/

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Klang Valley Branch
Unit B1005, Block B, Phileo Damansara 1,
Jalan 16/11 Off Jalan Damansara,
46300 Petaling Jaya, Selangor.

Alor Setar Branch
No. 19, Tingkat 2, Kompleks Sultan Abdul Hamid,
Persiaran Sultan Abdul Hamid,
05050 Alor Setar, Kedah.

Johor Bahru Branch
No. 75A, Jalan Impian Emas 5/1,
Taman Impian Emas,
81300 Skudai, Johor.