

Welcome to FSMOne!

Thank you for choosing us as your investment platform. We have prepared a simple starter kit to help kick off your investment journey with us.

ABOUT FSMOne

Incorporated in the year 2000 in Singapore, Fundsupermart.com ("FSM") is the Business-to-Consumer (B2C) division of iFAST Financial Pte Ltd ("iFAST Singapore") Ltd (Stock Code: AIY), which is listed on the Singapore Exchange Mainboard.

FSMOne provides a comprehensive range of investment products and services, with over 1,200 funds and over 600 bonds, including retail bonds and Singapore Government Securities, robo-advisory portfolios with FSM MAPS (My Assisted Portfolio Solution), Singapore- and Hong Kong-listed stocks and Exchange Traded Funds (ETFs), and insurance products. To facilitate investors' investment decisions, FSM provides in-house research analyses and website tools to make it easy for investors to compare the different products.

MORE THAN JUST A TRANSACTIONAL PLATFORM

FSMOne offers tools and articles to aid investors in their investment decisions. There are up-to-date research, market updates, financial insights and promotions to name a few. Chart centre, market indices, calculators and watchlist are just a few of the tools that are readily available online. Just visit www.FSMOne.com and be exposed to the tools and information at your fingertips.

FREE INDEPENDENT INVESTMENT ADVICE

What is unique to FSMOne is the unbiased and professional investment advice from our Investment Advisory Team, at zero cost. If you require a second opinion to your product selection or current portfolio, you can contact our Investment Advisory team and they will support you on your portfolio review and construction, as well as recommending you suitable products that suit your risk appetite.

MOBILE APP

For easy on-the-go access, FSMOne is also available on mobile apps. You are able to read up on the latest research articles, play around with your favourite tools, view your holdings, all with an optimised viewing pleasure. To get started, simply download our mobile app available for both iOS and Android, from the Apple App store or Google Play. You can search by typing 'FSM Mobile'. Alternatively, you can download the app from the following links:

iOS (<http://apple.co/1TVIP1f>) | Android (<http://bit.ly/24s6PbU>)

FREQUENTLY ASKED QUESTIONS

1. What kind of transactions can I perform with my FSMOne account?

INVEST IN UNIT TRUSTS

Invest using cash and/or your CPF funds (including CPFIS-OA, CPFIS-SA, and SRS accounts).

START A REGULAR SAVINGS PLAN (RSP) AT 0% SALES CHARGE

An RSP is a monthly subscription plan that enables you to invest a fixed amount of money in a particular fund on a regular basis. It utilises the concept of dollar cost averaging, an effective strategy that avoids the timing of markets. With an RSP, more units are bought when prices are low and fewer units are purchased when prices are higher. As a result, in rising or fluctuating markets, the average cost for all units purchased can be lower than the average price during the same period. Sales charges on all RSPs, regardless of asset class and investment amount are at 0%. You effectively pay nothing upfront for investments made through RSPs at FSMOne. You may use either cash or CPF funds for your RSP investments. We even have an RSP Special List where you are not required to meet the fund's initial investment amount. The minimum RSP investment amount for most of the funds in the Special List is SGD100 per month – great for investors with limited capital!

SWITCH BETWEEN UNIT TRUSTS

Switching between unit trusts is completely free! Whether it's intra-switching (from one fund to another where both are managed by the same asset management company) or inter-switching (from one fund to another fund which is managed by a different asset management company), you can switch as many times as you want at no cost with your FSMOne account. Take advantage of this feature by transferring your unit trust holdings from other service providers to FSMOne and manage your unit trust portfolio conveniently from one account.

INVEST IN BONDS & SINGAPORE GOVERNMENT BONDS

Pick from over 600 retail and wholesale bonds, invest using cash account, cash and/or your Parking Facility Funds (PFF). Go to our Bond Selector (Bonds > Tools and Calculators > Bond Selector) to shortlist different bonds from the available list of selection criteria. You can also choose to select bonds, which have been categorised as "Fixed Deposit Alternative", "Stable Income Seeker" and "High Yield Seeker".

INVEST IN EXCHANGE TRADED FUNDS (ETFs)

Pick from over 200 Exchange Traded Funds (ETFs), invest using cash account(s) denominated in various currencies. Go to our fund Selector (Under Funds & ETFs Tab, go to Tools and Calculator > Fund Selector) to shortlist different ETFs from the available list of selection criteria.

INVEST IN STOCKS

Invest using cash account(s) for stocks denominated in their respective currencies. Go to our stocks screener (Under Stocks tab, go to Tools > Stock Screener) to select the stock you are looking for based on the available list of selection criteria.

INVEST WITHOUT THE STRESS WITH MY ASSISTED PORTFOLIO SOLUTION (MAPS)

FSM MAPS is an online investment advisory service that builds, monitors and rights your portfolio for investors. FSM MAPS features ten portfolios for five different risk profiles, with all of them crafted to cater to different needs of investors. You can find your suggested portfolio by answering a few questions on our questionnaire (Under MAPS tabs, go to subscriptions & FAQ > Find your MAPS).

PURCHASE INSURANCE

Enjoy the benefits of an insurance plan at a low cost, supported by a transparent fee structure and useful information to make it simple for you to understand. Approach any of our Investment Advisers or fill in the enquiry form (<http://bit.ly/25GmQ0o>) to learn more.

2. How can I invest using my CPF funds via FSMOne?

You will first need to open a CPF Investment Account with one of the three local banks – DBS, UOB or OCBC. Thereafter, update your CPF Investment Account information by logging in to your FSMOne account and go to: Account Update > Bank/CPF/SRS Details

Note: All CPF investments are subject to CPF Board's terms and conditions.

3. When will my transactions be processed?

The cut off time to process an online order is 3.00 pm (Singapore time) on any business day. Orders placed online on or after 3.00 pm on a business day will be processed on the next business day. Orders placed on a non-business day will be processed on the next business day.

However, buy orders will only be transacted when we receive your payment. Should your payment reach us on or after 3.00 pm, your buy transactions will only be transacted the next business day. You can pay by the following methods:

1. Parking Facility Funds "PFF" (Please refer to question 4)
2. Cash Account
3. Cheque
4. Internet bill payment (for DBS, UOB, OCBC and SCB i-Banking customers)
5. Telegraphic Transfer

4. What are Parking Facility Funds?

Parking Facility Funds (PFF) are unit trusts that provide cash-like transactional capabilities. This means that you can park your investment funds in any of the PFF and use it to fund your transactions when you want to invest in other unit trusts. Funding your buy transactions from a PFF allows you to purchase without lag time, so long as you do so before 3.00 pm, as opposed to the one to two days wait for internet bill payment.

In addition, you can also choose to have proceeds from a fund sale to be placed directly into the PFF to facilitate your portfolio management.

Currently, we have a total of three Parking Facility Funds:

1. Cash Fund
2. Nikko AM Shenton Short Term Bond Fund S\$
3. Nikko AM Shenton Short Term Bond Fund AUD-hedged

5. What is "Cash Account"?

"Cash Account" is an online cash management service offered by Fundsupermart.com (FSM) which facilitates online transactions of unit trusts. The Cash Account is denominated in various currencies, i.e. SGD, AUD, CHF, CNH, EUR, GBP, HKD, JPY, NZD and USD.

6. What is the difference between a Market order and a Limit Order for bond transactions?

Market Order is an order to transact based on any market price that we obtained from the Primary Dealer.

Limit Order is an order to transact only if the price of Bonds as obtained from the Primary Dealer matches your preferred price.

7. What is the bond transaction cut-off time?

The bond transaction cut-off time is on every business day, before 4pm.

8. How is bond transaction price determined?

FSM will execute the bond transaction through the secondary market and the transacted price will be based on the best price available.

9. How do I receive my proceeds after bond maturity?

Upon maturity, the proceeds will be credited into the respective Cash Account(s), based on the bond's currency after 5 working days.

If you wish to withdraw money from Cash Account, you may do so (Account > Cash Account Withdrawal) once the proceeds have been credited into your Cash Account.

10. Who are the insurance companies in Insurance@FSM?

1. Manulife (Singapore) Pte Ltd
2. NTUC Income Insurance Cooperative Ltd
3. Tokio Marine Life Insurance Singapore Ltd

11. Describe the insurance buying process

First of all, you will need to be an FSMOne account holder. Secondly, you can choose to input your age and gender to shortlist comparable insurance products. Subsequently, if you are keen to proceed further, you can contact our investment advisory team to arrange for a discussion to run through the products in detail.

Our team of dedicated investment advisers will help to review your financial profile to determine if the selected product is suitable.

Please note that buying a life insurance policy can be a long term commitment.

12. What is the difference if I were to purchase via Insurance@FSM or from the insurance company?

For the same product, whether bought with FSMOne or directly from the insurance company, there will be no difference with regards to the benefits, coverage or premium offered.

One difference is that, you will enjoy a discount by receiving a rebate on the total commission that we receive from your policy insurer.

13. What is the minimum investment amount to buy for Stocks/ETFs?

There is no minimum investment amount for the purchase of stocks as the investment amount is dependent on the transacted price and quantity of the stocks you are buying. However, do note that there is minimum board lot size for stocks.

14. Do I need to have sufficient money in my cash account before transacting in stocks/ETFs on FSMOne?

Yes, you must have sufficient cash balance available in your cash account before transacting in stocks. Otherwise, your order will not be processed. You can use the Stock/ETF Calculator to help you calculate the estimated amount required for your stocks/ETFs transaction before putting through your order.

You can also check your estimated amount for the transaction against the Purchasing Power indicated in the Order Pad to ensure that you have sufficient funds for transaction. For more information on Purchasing Power, please go to this link <https://goo.gl/TPLEqE>.

Please go to this link: <https://goo.gl/y2oeK6> for instructions on how to deposit money into your cash account.

15. Is there a minimum investment amount for FSM MAPS?

Yes, there is. The minimum lump-sum investment amount is SGD 5,000 for the Growth portfolios and SGD 10,000 for the Income portfolios. Regular Savings Plans start from SGD 1,000.

Can't find the answers to the questions you are looking for? Visit our FAQ page at the following link: <https://goo.gl/1ajiRG>

Pricing Structure (As of 6 Jan 2018)

Free Services

- Account Opening
- Investment Advisory
- Regular Savings Plan (RSPs)
- FSM+ (for Accredited Investors)
- Transfer-in of unit trusts holdings from other providers (e.g. banks, fund houses, other distributors etc)





Front End Charges			
Regular Savings Plan (RSP)	0%		
All Other Funds (Alternative Investments, Balanced, Equity, Restricted and Fixed Income Funds)	0%		
Name of Exchange	Singapore (SGX)	Hong Kong (HKEX)	United States (NASDAQ, NYSE, NYSE American, NYSE Acra)
ETFs [each Buy/Sell order]	0.08% / min SGD 10	0.08% / min HKD 50	0.08% / min USD 8.80
Stocks [each Buy/Sell order]	0.12% / min SGD10	0.12% / min HKD50	0.08% / min USD 8.80
Custody Fee for Stocks	No Charges		
Corporate Action	No Charges	USD 20 Voluntary Corporate Action (Such as Right Issue, General Offer, Spin-off)	
Dividend Handling Fee	No Charges	1% of net dividend subject to min USD 2.50 max USD 25	
Share Transfers	No Charges		
Bonds [each Buy/Sell order] (Retail, Wholesale, Bond Express)	0.35%* of nominal value		
Bonds [each Buy/Sell order] (Retail, Wholesale, Bond Express)	0.35%* of nominal value		
SGS Bonds	0.1% of nominal value		
My Assisted Portfolio Solution (MAPS)	No Charges		

*Terms and Conditions Apply

Pricing Structure (As of 6 Jan 2018)

Free Services

- Account Opening
- Investment Advisory
- Regular Savings Plan (RSPs)
- FSM+ (for Accredited Investors)
- Transfer-in of unit trusts holdings from other providers (e.g. banks, fund houses, other distributors etc)

	FSM	Silver	Gold	Diamond	FSM+
					Accredited Investors
Qualifying AUA	< SGD 100,000	SGD 100,000 – SGD 199,999	SGD 200,000 – SGD 499,999	> SGD 500,000	Tiered accordingly to AUA
Comission Rebate For Insurance Policies					
Insurance Product(s) (only for policies paid with cash and upon inception)	30%	35%	40%		
Exclusive SGX Stocks/ETFs(Front End Charges)	-	-	S\$10**flat fee	S\$10 flat fee Permanently	
Exclusive Dedicated Dealer Access	-	-	-	✓	
No Rewards Points Expiry	-	-	-	✓	
Rewards Points for Investment Product Purchases	✓	+10% bonus	+20% bonus		
New First MAPS transaction*					Tiered accordingly to Status
New First Bond Express transaction*					
New First ETF trade /Stock trade*	+1,000 points	+10% bonus	+20% bonus		
New First Stock trade*					
New Referral Programme***					
New Investing on your Birthday Month* (Rewards Point)	+10%	+20%	+30%		
Access to Restricted Funds & Small Lots from Bond Express	-	-	-		✓
Exclusive Rewards Item for Redemption	-	-		✓	✓
Priority Invitation to Close-door Events	-	-		✓	✓

*Terms and Conditions Apply

Unit Trusts - Ongoing Charges (Platform Fee)

All CPF-OA and CPF-SA investments	0%
Fixed income	0.05% per quarter
Others# (alternative investments, balanced, equity etc)	0.0875% per quarter
- First \$300,000	0.05% per quarter
- Next \$300,000	0.05% per quarter

Platform fee is accrued daily and deducted on a quarterly basis.

For the purpose of benefitting from lower rates based on higher investment holding tiers, the effective platform fee rate is based on the total combined holdings of all FSM accounts under the main account holder, inclusive of any beneficiary account holdings (but exclusive of cash fund holdings and CPF holdings, where no platform fee is applicable).

Bonds

Processing Fee [each Buy/Sell order]	0.35% of nominal value, subject to a minimum of SGD10 (or in its equivalent currency).
Platform Fee	0.05% per quarter calculated on a daily average market value of bonds.

Note: For the purchase of Retail Bonds listed on the Singapore Stock Exchange, please note that FSM will be absorbing the Brokerage Clearing Fees of 0.0325% and SGX Access Fee of 0.0075% on the contract value, and the GST on brokerage fees, till further notice. Platform fee is accrued daily and deducted on a quarterly basis.

SGS Bonds

Processing Fee	0.1% of nominal value
Annual Custody Fee (charged upon coupon payout)	0.1% of nominal value

Note: For the purchase of SGS Bonds, GST is absorbed until further notice.

and SGX Access Fee of 0.0075% on the contract value, and the GST on brokerage fees, till further notice. Platform fee is accrued daily and deducted on a quarterly basis.

Insurance

Our pricing structure is very different from traditional distribution channels, because our commission is completely transparent. All investors can enjoy savings from the policies' commission rebate received from the insurers at Insurance@FSM.

Insurance Advisory Service	No Charges Applicable
Insurance Product (upon policy inception)	Commission rebate of insurance policies to Normal, Silver, Gold and Diamond clients are 30%, 35% and 40% respectively. Shield plans, Eldershield supplements, or any other policies purchased using CPF Medisave/SRS, are excluded.

Do note that rebates will be made via direct credit into clients' cash account with Fundsupermart.com, and will be given at the end of each policy year (not calendar year), regardless of the premium frequency you have chosen. Rebates will be given according to the period stated in the projected commission rebate schedule provided by FSM for each plan or up to a maximum of 6 years, whichever is shorter.

However, we should stress that our emphasis will be placed on addressing your insurance needs, and on making product recommendations that would fulfil your unique circumstances and needs. We do not recommend clients to purchase insurance solely for the rebates.

Exchange Traded Funds (ETFs)

Processing Fee [each Buy/Sell order]	ETFs (SGX) 0.08% min SGD 10 ETFs (HKEX) 0.08% min HKD 50 ETFs (US) 0.08% min USD 8.80
Platform Fee	No Charges

A transaction fee of 0.03% as well as the relevant SGX Clearing and Trading fees, including GST are applicable for ETF transactions.

Stocks

Processing Fee (for each buy/sell order)	Singapore (SGX) 0.12% min SGD 10
Processing Fee (for each buy/sell order)	Hong Kong (HKEX) 0.12% min HKD 50
Processing Fee (for each buy/sell order)	United States (NASDAQ, NYSE, NYSE American, NYSE Acra) 0.08% / min USD 8.80
Platform Fee	No Charges

My Assisted Portfolio Solution (MAPS)

Processing Fee	No Charges
Management Fee	Conservative Portfolio: 0.35% per annum All Other Portfolios: 0.50% per annum

Note:

- The currency used in the tables of charges is the Singapore Dollar (SGD) unless otherwise stated.
- Where minimum charge applies, this will be capped at the maximum allowable sales charge highlighted in the prospectus.
- FSM reserves the right to impose other charges which may not be included in the above list and reserve the right to revise the published fees and charges from time to time.
- For non-SGD transactions for Stocks & ETFs, the following currency minimum charges apply - USD 10, AUD 10, EUR 10, GBP 10, CNY 50, HKD 50, JPY 800.
- All fees and sales charges quoted are exclusive of GST.

* Terms and Conditions

1. Only payments made by cash, cash account and/or switch buy from parking facility funds are eligible. Switching from other funds, regular savings plan and transfers-in will not be eligible.
2. Valid on a single account basis only; two or more FSMOne accounts cannot be combined.
3. All rewards points will be credited within 6 weeks upon the completion of orders placed.
4. Investors will be notified via email upon crediting of the Rewards Points.
5. Fundsupermart reserves the right to amend the Terms and Conditions without prior notification.

Contact Us

Once again, thank you for opening an account with us.

If you have any further queries, contact us at:

Hotline: 6557 2853

Email: clienthelp@fundsupermart.com

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