**Proposal for the marketing and distribution of PRS Provider / IPRA / CPRA**

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| **No.** | **Description** |
| 1 | **Operation Process Flow of PRS with turnaround time for each activity/transaction:** |
| Opening of Account* KYC due diligence check
* Suitability Assessment
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| Sales |
| Redemption/Withdrawal |
| Cooling-off |
| Switching |
| Transfer |
| Income Distribution |
| Reconciliation Procedures From PRS Provider to PPA *(applicable for PRS Provider)* |
| Reconciliation Procedures From Institutional PRS Adviser to PRS Provider / Institutional PRS Adviser (online provider) *(applicable for Institutional PRS Adviser)* |
| Reconciliation Procedures From Corporate PRS Adviser to PRS Provider / Institutional PRS Adviser *(applicable for Corporate PRS Adviser operation)* |
| Policies and procedures on record keeping and confidentiality of member’s information |
| 2 | **Marketing Plan and Strategy** |
| Marketing and distribution sustainability of PRS for the next 3 years. |
| Projected sales for the next 3 years. |
| Target segment of investors. |
| Policies and procedures in respect of the issuance and distribution of advertisements and promotional materials |
| Policies and procedures in respect of Product Highlight Sheet (PHS) |
| 3 | **Distribution channel/Platform** |
| Type of distribution channel |
| Proposed number of distribution point & consultants |
| Recruitment of consultants’ process |
| Processes and procedures in monitoring consultant’s registration |
| Policies and procedures in monitoring business conduct and related activities of consultants |
| 4 | **Training Program** |
| Training module/scope of training |
| Training schedule and duration |
| Trainer selection’s criteria |
| Development of the trainer |
| 5 | **Risk Management**  |
| Policies and procedures of risk management  |
| Reporting structure of risk management |
| Business Continuity Plan |
| 6 | **Compliance Policies and Procedures** |
| Internal Code of Sales Conduct |
| Measures undertaken to manage conflict of interest |
| Policies and procedures to comply with anti-money laundering and anti-terrorism financing requirements |
| Department and personnel in-charge to ensure compliance with relevant rules & guidelines |
| 7 | **Complaints Handling** |
| Processes and procedures in handling members’ complaints |
| Channel & contact details to lodge complaint |
| Department and personnel in-charge in handling complaints –sufficient experience and knowledge to deal with complaint |
| Stipulated timeframe to address the complaint |
| Control procedures to ensure all the complaints received, the handling process and action taken to address complaints are documented accurately in the complaint register/log |
| 8 | **Member’s rights**  |
| Availability of policies and procedures in relation to members’ rights (e.g. Voting rights, cooling-off rights, distribution of statement, annual report, etc) |
| Written policies to be made known to members |
| **9** | **Protection of Member’s monies**  |
| Policies and procedures to protect members’ monies received by the PRS Provider / Institutional PRS Adviser / Corporate PRS Adviser(e.g. segregation of account, 3rd party payment, processing time of each sales/ /cooling-off/ transfer of units of each member, etc) |
| 10 | **Information System / IT Infrastructure** |
| Readiness of system for the marketing and distribution of PRS |
| IT Security Policy and Access Controls |