



INDIVIDUAL TRADING ACCOUNT APPLICATION FORM

BRANCH

Kuala Lumpur
 Ipoh
 Klang
 Mutiara Damansara
 Seremban
 Penang
 Others: _____

FOR CDS DEPARTMENT USE ONLY

CDS A/C No. : - -

 CDS Direct
 CDS Nominees
 A/C Opened Date :

 Verified By: _____

FOR CREDIT MANAGEMENT USE ONLY

Dealer / Remisier Code
 Introducer
 Date

 dd mm yyyy
 Applicant's Name : _____

TRADING ACCOUNT

DLR/REM CODE

CLIENT CODE

CONVENTIONAL

- Collateralised Direct
- Collateralised Nominees
- Cash Account
- Foreign Trade Account
- Margin Account
- Short-term Account

ISLAMIC

- Collateralised Direct
- Collateralised Nominees
- Margin (Maybank Invest-I) Account

SBR
 FIC
 CIF ENTRY
 PDPA
 FATCA

INDIVIDUAL - TRADING ACCOUNT

INSTRUCTIONS

- 1. Please provide all information in full.
2. Please complete using block letters.
3. Please tick the correct box wherever appearing.
4. Please provide certified true copies of the following documents.

- Identity card or passport (for non-Malaysian)
Proof of address (e.g utility bills)
Proof of income (e.g EA form, salary slip, income tax filings)

PRODUCTS

CONVENTIONAL PRODUCTS:

- Collateralised Direct, Collateralised Nominees, Cash, Foreign Trade, Margin, Short Term (STF)

ISLAMIC PRODUCTS:

- Collateralised Direct, Collateralised Nominees, Margin (Maybank Invest-i)

INTERNET

- M2U Online, Power Broking

CUSTOMER INFORMATION

Title Mr Ms Others (please specify):

Name (as per identity card/passport) grid

Form of identification Identity card Passport Birth certificate Army/Police identity card Others:

Identification number (identity card (old), birth certificate, army identification, police identification or passport) grid

Malaysian only - new identity card number grid

Residential address (if different from that on identification card, please provide proof e.g utility bills, bank statement) grid

Non-Malaysian only - country of permanent residence grid

Mailing address (if different from residential address. Please provide proof of address e.g utility bills) grid

Telephone No (Hse), Mobile No

Telephone No (Office), Fax No

E-mail (this field is mandatory for E-Statement purpose. Please enter a valid email address) grid

The mandatory email address is part of Maybank Investment Bank's continuous effort to improve our service to Clients and to promote an environmental friendly practise.

Race Malay Chinese Indian Native Others:

Gender Male Female, Citizenship Malaysian Others:

Date of birth grid

ADDITIONAL INFORMATION

Marital Status

- Single
- Married
- Others: _____

Children (please specify number):

- 0 to 12 years
- > 12 to 18 years

Preferred Language

- Bahasa Melayu
- English
- Chinese

Education

- Below Secondary
- Secondary
- Diploma
- Bachelor
- Masters
- Doctorate
- Professional
- Others: _____

Religion

- Islam
- Buddhist
- Christian
- Hindu
- Sikh
- Others: _____

Occupation

- Beautician/Stylist
- CEO/Director/Senior Mgmt
- Chef/Cook/F&B Serve Team
- Clerical/Secretary/Receptionist
- Designer/Artist
- Farmer
- Fisherman
- Housewife
- Lecturer/Teacher/Trainer
- Manager/Senior Executive
- Mechanics/Machinist
- Nurse/Clinical Asststant
- Officer/Executive
- Operation/Production Personnel
- Own Business/Self Employed
- Police/Army/Enforce/Safety/Security
- Professional
- Programmer/Analyst/Admin-IT
- Retiree/Pensioner
- Sales Exec/Telemarketer/Agents/Promoter
- Student
- Supervisor/Foreman
- Technician/Chargeman/Draughtsman
- Others (please specify): _____

Business Sector

- Advertising/Marketing/Promotion/PR
- Agriculture/Plantation
- Architectural/Building/Construction
- Automotive/Automobile/Vehicle
- Aviation/Aerospace
- Banking/Finance/Insurance/Securities/Investment
- Entertainment/Media/Publication/Printing/Arts
- Education/Training
- Electricity/Water
- Engineering
- Fisheries/Marine/Aquaculture
- Food Services/Restaurant/Catering
- Government Sector
- Hotels/Hospitality/Travel Servs
- Law/Legal
- Lumber
- Manufacturing
- Shipping
- Medical/Healthcare/Veterinary
- Mining/Quarrying
- Oil/Gas/Petroleum
- Real Estate/Business Services
- Sales/Buss/Trade/Retail/Merchant
- Telecommunication/Post
- Transport/Warehouse
- Others (please specify): _____

Monthly Income

- Up to RM999
- RM1,000 to RM1,999
- RM2,000 to RM2,999
- RM3,000 to RM3,999
- RM4,000 to RM4,999
- RM5,000 to RM5,999
- RM6,000 to RM6,999
- RM7,000 to RM7,999
- RM8,000 to RM8,999
- RM9,000 to RM9,999
- RM10,000 to RM10,999
- RM11,000 to RM14,999
- RM15,000 to RM20,000
- Above RM20,000

Other Income (please provide details and documentary evidence):

Interest / Lifestyle

- Antique collection
- Art/Theater
- Club membership/Golf
- Computers
- Fashion
- Fine dining
- Health
- Home decor
- Automobile
- Music
- Outdoors/Travel
- Sports
- Others (please specify): _____

What financial products/services would you require in the near future?

- Credit card
- Home financing
- Car financing
- Share trading
- Insurance (General)
- Insurance (Life)
- Unit trust/Investment
- Others (please specify): _____

I acknowledge that these Terms and Conditions are effective from the date of approval and shall continue in force until terminated in accordance with these Terms and Conditions.

1. TRADING ACCOUNT

I hereby apply to open a Trading Account in my name for the purpose of trading in securities. I agree that Maybank-IB has the absolute right and discretion to approve or reject my application and may impose such additional terms and conditions as it deems fit.

2. VERIFICATION OF INFORMATION

I declare that the information provided to Maybank-IB in this application form is true and correct and that I have not withheld nor omitted any material fact or information and undertake to notify Maybank-IB immediately in writing of any change to any such information. In this regard, I hereby authorise Maybank-IB to verify with any third party, and in any manner, information furnished herein or from time to time and I further undertake to furnish such additional information that Maybank-IB may require from time to time.

I agree that in compliance with applicable laws currently in force, Maybank-IB may at its sole and absolute discretion: (i) refrain from acting until such information as required is furnished to it; (ii) verify such information received to its satisfaction; and (iii) refrain from doing anything as a result of such information, which would or might in its opinion, be contrary to any relevant law, directive or regulation, and may do anything, in its opinion, necessary to ensure compliance with such law, directive or regulation.

I acknowledge and agree that Maybank-IB shall not be liable for any loss or consequences of whatsoever nature arising from or due to events described in this clause.

3. NOMINEES SECURITIES ACCOUNT

I agree to submit an application to open a Client's securities account in the prescribed form created and maintained by Maybank-IB or its nominees under the Securities Industry (Central Depositories) Act 1991 ("SICDA") whether or not such account is a Pledged Securities Account designated under Section 40 of SICDA ("CDS Account") with Bursa Malaysia Depository Sdn Bhd ("Bursa Depository").

I represent and warrant that the securities/Shariah compliant securities in the CDS Account are and at all times will remain free from any restriction on transfer and from any prior mortgage, lien, security or other encumbrance whatsoever. For the avoidance of doubt and in amplification of and not in derogation of the provisions herein I further represent and warrant that the securities/Shariah compliant securities sold by me or on my behalf are not stolen, forged or been misappropriated by any party howsoever.

I agree that in the event of my default in the due and punctual payment of any sum owing by me to Maybank-IB, Maybank-IB shall be entitled to exercise at its discretion and without notice to me, all voting rights in respect of all securities/Shariah compliant securities held in the name of Maybank-IB or its nominee.

4. COMPLIANCE

I agree to abide by these Terms and Conditions, all laws, rules, regulations, bye-laws, orders, directives prescribed by the Securities Commission, Bursa Malaysia Securities Berhad ("Bursa Securities"), Bursa Depository and other regulatory authorities governing operation of the Trading Account and/or Islamic Trading Account and the Client's trading in securities/Shariah compliant securities listed on Bursa Securities.

I agree to comply with all policies, procedures, guidelines, rules, directives and/or instructions of whatsoever nature presently and from time to time issued, given, made or established by Maybank-IB.

5. COLLATERAL

I undertake to deposit cash or securities or Shariah compliant securities or both as collateral that may be required by Maybank-IB before the execution of any transaction in connection with my Trading Account.

I agree that any and all securities/Shariah compliant securities, documents and/or other property hereafter deposited with Maybank-IB whether held by Maybank-IB or its agents are at my sole risk as regards loss, destruction or damage.

6. OPERATION OF ACCOUNT

I agree that the Trading Account/ Islamic Trading Account shall be subject to conditions imposed by Maybank-IB including without limitation credit limits imposed on my trading activities and/or the dealers' representative assigned to me. In the event that the outstanding position or sums owed by me to Maybank-IB exceeds the trading credit limit imposed by Maybank-IB, I will not dispute the same and shall accept the indulgence granted by Maybank-IB to me.

I hereby authorise and empower the dealer's representative assigned to handle my Trading Account/ Islamic Trading Account, agent and/or representative ("authorised representative") to carry out the following functions in my name and on my behalf:

- i) to collect cheques, monies and any other form of payment in respect of monies payable by Maybank-IB to me;
- ii) to hand over cheques issued to Maybank-IB in respect of securities/ Shariah compliant securities purchased by me through Maybank-IB; and

- iii) to carry out all and any other acts permissible under Maybank-IB's internal rules and procedures, securities laws, rules and regulations, relating to the Trading Account/ Islamic Trading Account upon receipt of my written instructions as addressed to Maybank-IB.

In consideration of Maybank-IB acknowledging this authorisation as given by me, I hereby agree:

- i) to be fully responsible and absolve Maybank-IB of all claims and liabilities for any loss, damage, demand and proceedings arising from any negligence, commission, omission, misuse, fraud or action in any manner of the authorised representative in executing such acts under the authorisation given in clause 6;
- ii) at all times to fully and effectively indemnify Maybank-IB on demand and keep Maybank-IB fully and effectively indemnified at all times from and against any and all acts, proceedings, claims, demands, liabilities, losses, damages, judgments, charges, costs and expenses which may be imposed on, instituted against, suffered or incurred by Maybank-IB arising out of or incidental to the authorisation in clause 6;
- iii) that this authorisation shall bind my successors in title and personal representatives and shall be valid until written revocation in the prescribed format is given by me and duly acknowledged by an authorised officer of Maybank-IB.

7. INVIOABILITY OF CONTRACTS

I hereby authorise Maybank-IB to act on all instructions and orders given or made by me and/or my agents or representatives through whatever means of communication and once executed shall be legal and binding on me and Maybank-IB. I agree that Maybank-IB shall have the absolute right to accept or reject such orders and limit the purchases or sales requested or ordered by me.

I acknowledge and agree that all transactions, shall be evidenced by contract notes issued by Maybank-IB and all contract notes and statement of accounts issued by Maybank-IB shall be conclusive and legally binding on me if not objected by me in writing within three (3) days after the same is deemed to have been received by me.

8. SETTLEMENT

I hereby undertake to make payment to Maybank-IB for purchase of securities/Shariah compliant securities (regardless of whether these securities/Shariah compliant securities are suspended from trading after purchase) and to deliver securities/Shariah compliant securities to Maybank-IB for the sale of securities/Shariah compliant securities, respectively by the due dates fixed for settlement under the Bursa Securities Fixed Delivery and Settlement System. Acceptance of payment by Maybank-IB after the due date prescribed under the Bursa Securities Fixed Delivery and Settlement System shall not constitute compliance by me.

I shall pay to Maybank-IB all contra losses or any outstanding amount howsoever arising in my Trading Account/ Islamic Trading Account on demand or within the period specified by Maybank-IB.

I shall undertake to ensure that all payments in the form of cheques are made payable to Maybank-IB crossed "A/C Payee Only", bearing full particulars of my name, Trading Account/Islamic Trading Account number and nature of the payment e.g. contract number, quantity, name of securities/ Shariah compliant securities, contra loss reference and such particulars as may be necessary for Maybank-IB to identify the purpose for which payment is made, on the reverse side of the cheques.

I agree that Maybank-IB shall not be liable for any loss arising from any non-compliance by me with such procedures or for any cheques that may be lost, misplaced or misappropriated if such cheque had been given by me to any employee, officer, dealer's representative or agent of Maybank-IB. In the event that I fail to provide adequate and clear particulars with regard to the nature and purpose of any payment referred to above, I agree that Maybank-IB shall be absolutely entitled to apply the payments in such manner as Maybank-IB may in its absolute discretion deem fit.

9. LIENS, SET OFF AND POWER TO SELL

I agree that Maybank-IB shall have a lien on all my monies and/or securities/Shariah compliant securities in accounts (including my CDS Account) opened and maintained with Maybank-IB and other property of mine in Maybank-IB's custody or control from time to time ("Client's Property") for the discharge of all or any indebtedness and other my obligations to Maybank-IB.

I hereby authorise Maybank-IB at any time to use, retain, apply or set-off any amounts due to or held for me to meet any liabilities incurred by me to Maybank-IB herein and/or pursuant to or in connection with or for any purposes herein or for any purposes of the trading, margin or other accounts of mine including without limitation any indemnity and losses arising from selling-out or closing-out transactions.

I agree that any money and/or proceeds received by virtue of this application may at Maybank-IB's absolute discretion, be placed and kept to the credit of a suspense account/Shariah compliant suspense account for so long as Maybank-IB thinks fit without any obligation in the meantime to apply the same or any part thereof in or towards discharge of any money or liabilities due or incurred by me to Maybank-IB.

I agree that Maybank-IB shall be entitled at any time after giving seven (7) days notice to me, to sell or dispose of at its absolute discretion, all or

any part of the Client's Property and apply the proceeds thereof in or towards the discharge of all sums which may from time to time become due from or owing or payable by me to Maybank-IB herein and/or pursuant to or in connection with or for any purposes herein or for any purposes of trading, margin or other accounts of mine. I agree to indemnify Maybank-IB against all losses arising from such sale immediately or within the period specified by Maybank-IB.

I agree that Maybank-IB shall be under no duty to me as to the price obtained or any losses or liabilities incurred or arising in respect of any such sale or disposal.

10. CLIENT'S MONIES

I agree that any monies received from or held on my behalf for the purpose of trading are treated as Client's monies and shall be dealt with in accordance with Bursa Securities Rules. Unless a contrary intention is expressed in writing, I hereby authorise Maybank-IB at its sole discretion to place such Client's monies in a interest bearing account or deposits with any licensed financial institution as it deems fit. Subject to Maybank-IB's rights in clause 9, Maybank-IB will pay over profit received from such institution (if any) but is not otherwise required to account for profit on the Client's monies.

11. NO WAIVER AND LIMITATION OF LIABILITY

I agree that a failure or delay by Maybank-IB to exercise or any partial exercise of any rights, power or remedy under these Terms and Conditions upon any default on my part shall not constitute or be construed as a waiver of such rights, powers or remedy accruing to Maybank-IB.

I agree that Maybank-IB or its directors, employees or servants shall not be liable for any losses, claims, damages, costs and expenses suffered or incurred by me whatsoever or howsoever caused including but without limitation to:

- (i) any failure, downtime, crash, breakdown, or malfunction, bugs or glitches in any software, computer system or electronic equipment of Maybank-IB, Bursa Securities, clearing house, Bursa Depository or any internet service provider;
- (ii) any delay in the execution of my instructions or orders due to any reason whatsoever;
- (iii) any action by the regulatory authorities in the exercise of their regulatory or supervisory functions over Maybank-IB;
- (iv) any and all decisions made by me in respect of the purchase or sale of securities/Shariah compliant securities; or
- (v) any loss resulting from a cause beyond Maybank-IB's control including a force majeure event.

12. ADMISSION OF LIABILITY

I agree not to procure directly or indirectly by whatever means or accept an admission of liability or responsibility for losses or unauthorised or fraudulent transactions from the dealer's representative acting on my behalf. I acknowledge and agree that Maybank-IB shall not be held liable or responsible to me for any loss or damage howsoever and whatsoever as a result of any act, neglect, omission or negligence of the dealer's representative nor shall it be obliged to accept or be bound by any such admission which is deemed a private arrangement between me and the dealer's representative.

13. INDEMNITY

I hereby irrevocably and unconditionally agree on demand to fully indemnify and save harmless Maybank-IB at all times from and against any or all actions, proceedings, claims, demands, damages, losses, liabilities, costs (on a solicitor and client basis), fees and expenses howsoever incurred by Maybank-IB in connection with the opening and operation of the Trading Account/Islamic Trading Account, any default by me in the due and punctual payment of any sum owing or payable by me to Maybank-IB pursuant to the Trading Account/Islamic Trading Account and any matter whatsoever arising from these Terms and Conditions.

14. DISCLOSURE OF INFORMATION

I hereby agree that Maybank-IB shall deal with my personal data in accordance with Maybank Group's Privacy Notice ("Privacy Notice") as may be amended or supplemented from time to time. I hereby confirm that I have read and understood the Privacy Notice and accept the terms and conditions therein. (* A copy of the Privacy Notice is available on request. For the most current version of the Privacy Notice at all material times, please refer to the posting on Maybank-IB's website).

I agree to promptly notify Maybank-IB in writing should any of my third parties' consent be withdrawn in respect of the third parties' personal data. Upon Maybank-IB's receipt of the said notification, Maybank-IB will have the right to discontinue or not provide any of its services that are linked to such personal information. I shall also update Maybank-IB in writing should there be any changes to the personal information of the said third parties in a timely manner in which event the confirmation and consent in respect of such persons are accordingly provided by me as set out above.

15. TELEPHONE RECORDING

In order to assist Maybank-IB in monitoring compliance with relevant laws, rules of conduct and permissible practices and to avoid any disputes, I hereby agree that Maybank-IB may make and keep a sound recording of telephone conversations between me and the dealer's representatives and/or any employee of Maybank-IB.

I agree that the sound recordings shall remain the sole property of Maybank-IB and shall be accepted by me as conclusive evidence of orders, instructions or conversations so recorded.

16. TERMINATION

I agree that notwithstanding any other Terms and Conditions herein contained, Maybank-IB has the absolute right to suspend or close my Trading Account/Islamic Trading Account at any time without assigning any reasons. In the event of closure, I shall forthwith settle all outstanding transactions by delivery and/or pay all outstanding amounts due to Maybank-IB. I agree that these Terms and Conditions are terminated upon closure of the Trading Account/ Islamic Trading Account but will not affect any legal rights or obligations, which may have arisen or may arise from the settlement or fulfilment of any outstanding transactions.

17. GOVERNING LAW AND JURISDICTION

I agree that these Terms and Conditions are governed by and shall be construed in accordance with the laws of Malaysia and submit to the exclusive jurisdiction of the Courts in Malaysia.

18. NOTICES

I agree and acknowledge that any notices or communication including contract note/statements, contra statements, statement of accounts and notices shall be given in writing to my address as set out in the application form or as last notified in writing to Maybank-IB and shall be deemed to have been duly served upon and received by me:

- (i) if delivered by hand or courier, at the time of delivery;
- (ii) if sent by ordinary post, on the third business day after the date of posting notwithstanding that the same may be subsequently returned undelivered by the postal authorities;
- (iii) if sent by facsimile, on the next business day after date of such transmission; or
- (iv) if sent by electronic means on the next business day after date of such transmission.

I agree that general notices are deemed to be received by me upon posting on Maybank-IB's notice boards or communicated through the dealer's representative acting on my behalf.

I agree that any error or discrepancy in the information contained in any notice or communication served on me must be notified to Maybank-IB in writing within three (3) days after the same is deemed to have been received, failing which such notice or communication shall be deemed to be correct and legally binding on me.

I agree that if I fail to notify Maybank-IB or Maybank-IB fails to receive my notification, any notice or communication issued by Maybank-IB to my last known address, facsimile number and/or electronic address shall be deemed to be properly sent, delivered, transmitted or served by Maybank-IB.

19. MISCELLANEOUS

19.1 ASSIGNMENT: I agree not to assign or transfer my rights, interests and obligations under these Terms and Conditions without the prior written consent of Maybank-IB.

19.2 VARIATIONS AND AMENDMENTS: I agree that Maybank-IB may vary or amend these Terms and Conditions and any supplementary agreements made hereunder by sending a written notice to me or the dealer's representative acting on my behalf describing the relevant variation or changes. Such variation and/or amendments shall become effective from the date specified in the notice. No amendment will affect any outstanding orders or transactions or legal rights or obligations, which may already have arisen. I further agree to be bound by these Terms and Conditions as varied and/or amended from time to time.

19.3 SEVERABILITY: I agree that any Term or Condition that may subsequently be held to be invalid, unenforceable or illegal by a court of competent jurisdiction or regulatory authority shall not invalidate or render illegal or unenforceable the remaining Terms and Conditions.

19.4 SUCCESSORS BOUND: I agree that these Terms and Conditions shall bind my successors in title, personal representatives and permitted assigns and the successors and assigns of Maybank-IB.

19.5 CERTIFICATE OF INDEBTEDNESS: I agree that a statement or certificate by Maybank-IB as to the amount due or owing or payable by me to Maybank-IB shall, in the absence of manifest error, be conclusive evidence that such amount is in fact due and payable.

19.6 DEFINITIONS: In these Terms and Conditions, unless there is something in the context inconsistent with such construction or unless it is expressly provided:-

- (i) words denoting one gender include all other genders and words denoting the singular include the plural and vice versa;
- (ii) words and phrases defined in the Capital Markets and Services Act 2007, the Companies Act 1965 and the Rules of Bursa Securities shall have the same meanings thereby attributed to them;
- (iii) any reference to statutes and rules includes any modification, amendment, consolidation, replacement or re-enactment for the time being in force and all rules, regulations, statutory instruments or orders made pursuant to it;
- (iv) any reference to a business day is to a market day as defined in the Rules of Bursa Securities;
- (v) any reference to Maybank-IB shall also include its branches.

20. INTEREST & CHARGES

I agree to pay interest to Maybank-IB on all outstanding amounts due in my Trading Account at the rate of 1.5% per month on a daily basis (as well as before and after judgement) or such other rates as may be varied by Maybank-IB in its absolute discretion and notified to me from time to time.

I agree to pay Maybank-IB such fees and other charges as determined and notified to me by Maybank-IB from time to time for services rendered to me as well as all stamp duty (including any penalties for late payment thereof), clearing fees, brokerage and any other costs chargeable to me arising from my transaction in securities, including legal fees incurred by Maybank-IB on a solicitor and client basis in the enforcement of any of Maybank-IB's rights hereunder.

21. FOREIGN ACCOUNT TAX COMPLIANCE ACT 2010 ("FATCA")

I represent and declare that the information provided in relation to FATCA declaration is true, accurate and complete. I hereby consent for Maybank-IB to report its information to any regulatory authorities in accordance with the requirements of FATCA as may be stipulated by applicable laws, regulations, agreements or regulatory guidelines or directives of any jurisdiction. I hereby consent that Maybank-IB may

withhold from its account(s) such amounts in accordance with the requirements of FATCA as may stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives and further consent that I may be classified by Maybank-IB as a recalcitrant account holder or non-participating foreign financial institution ("NPFPI") and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as Maybank-IB may require. I undertake to notify Maybank-IB in writing thirty (30) calendar days if there is a change in any information which I have provided to Maybank-IB.

22. GOODS AND SERVICES TAX ("GST")

If any supply made under these terms and conditions is a taxable supply to which GST would apply, then Maybank-IB reserves its right to levy such GST at the relevant prescribed rate under such legislative regime governing GST and I, as the recipient of such taxable supply shall pay the amount of such GST, as well as all relevant taxes at the applicable rate(s) as may be levied from time to time. For the avoidance of doubt, "GST" refers to the tax imposed on goods and services supplied in any relevant country governed by its respective GST legislation or its equivalent.

DAYTRADE FACILITY

The terms in this section will additionally apply to you if you have applied for Daytrade Facility.

1. Brokerage and Other Charges

- 1.1 Subject always to Maybank-IB's right to revise the brokerage charges at its sole and absolute discretion at any time, the brokerage charges shall be 0.15% of the contract value.

The expression "contract values" shall bear the same meaning as in the Rules of Bursa Malaysia Securities Berhad (Rule 1000.1).

2. Clearance by End of Trading Day

- 2.1 All purchases must be cleared by the end of each trading day failing which Maybank-IB shall be entitled to force-sell any and all outstanding purchases on the next trading day (T + 1) without any further reference to the Client or its remisier/dealer's representative.
- 2.2 The Company shall be entitled to withdraw its approval for the operation of intraday trading and shall, at its sole discretion, convert the Daytrade Account into a normal trading account if the clearance requirement in clause 2.1 above is not complied with and/or is breached 3 times or more within any period of 6 months.

CASH ACCOUNT FACILITY

The terms in this section will additionally apply to you if you have applied for Cash Account Facility.

1. Brokerage and other Charges

- 1.1 Subject always to Maybank-IB's right to revise the brokerage charges at its sole and absolute discretion at any time, the brokerage charges shall be a fully negotiable percentage of the contract value.

The expression "contract value" shall bear the same meaning as in the Rules of Bursa Malaysia Securities Berhad (Rule 1000.1).

- 1.2 You shall also bear the cost of and pay to Maybank-IB the following:-
- all relevant stamp duty; and
 - clearing fee of 0.03% of the contract value of all trades.

TRADING IN FOREIGN SECURITIES

The terms in this section will additionally apply to you if you have applied to Trade in Foreign Securities.

1. Correspondent Brokers

- 1.1 Maybank-IB is entitled to delegate the execution of your orders for the securities to a correspondent broker of Maybank-IB's choice (the "Correspondent Broker"). As between the Correspondent Broker and Maybank-IB, Maybank-IB may be obliged to regard itself as being primarily responsible for the execution of your orders. In this connection, you recognize that Maybank-IB may, but is not obliged, to take such measures (including effecting payment and settlement in respect of your orders which have been executed) as may be necessary to ensure non-default of Maybank-IB's own primary responsibility as aforesaid (notwithstanding that as between you and Maybank-IB, you are or has notified Maybank-IB that you will be in default).

2. Information and Execution Delay

- 2.1 Maybank-IB acknowledges that in trading in securities on foreign exchanges there may be delays in stocks quotes and execution of orders via the Correspondent Broker. While Maybank-IB will take reasonable care to mitigate any such delay, you agree that neither Maybank-IB nor any of its officers, agents or employees shall be liable for the accuracy, completeness and timeliness of the information or execution or for any decision made or action taken by you in reliance upon the information provided or for any interruption of any data or information unless it is caused by fraud, gross negligence or wilful default of Maybank-IB.

3. Currency and Foreign Exchange Risks

- 3.1 You agree and understand that all transactions and monetary obligations relating to the Trading Account shall be settled in Ringgit Malaysia unless otherwise agreed with Maybank-IB. Any and all accruals, if received in a foreign currency shall be converted at such rate of exchange as may be decided by Maybank-IB and credited into the Trading Account in Ringgit Malaysia. At your request and subject to the consent of Maybank-IB being obtained, transactions may be settled in

a currency other than Ringgit Malaysia but at a rate of exchange determined by Maybank-IB in its sole discretion. You shall be fully responsible for any losses, damages, costs and expenses which may result from any currency conversion effected as aforesaid and Maybank-IB shall not be liable in any respect whatsoever.

- 3.2 You agree that in the event that you instruct Maybank-IB to carry out any transactions on your behalf on an exchange or other market on which such transaction is effected in a foreign currency all such transactions shall, unless otherwise agreed to with Maybank-IB at the time such instructions are given, be settled in Ringgit Malaysia at a rate of exchange determined by Maybank-IB in its sole discretion on the basis of the prevailing exchange rates between such currencies.

4. Settlement Date

- 4.1 Delivery and settlement in respect of transactions in the securities shall be effected not later than the scheduled settlement date of the relevant exchange. Where the scheduled settlement date falls on a public holiday in Malaysia, settlement will be effected on the following market day for Malaysia.

5. Contra

- 5.1 Contra deal(s) in respect of earlier purchase contracts shall only be allowed at the absolute discretion of Maybank-IB and subject to the laws, regulations and rules of the relevant exchange. Maybank-IB shall not be liable for any loss, claim, damage, cost or expense suffered or incurred by you, or profit or advantage of which you may be deprived, which arises from Maybank-IB's refusal to allow you to conduct contra deal(s) regardless of whether such contra deal(s) are permitted under the rules of the relevant exchange.

6. Restricted Trading Days

- 6.1 Your ability to trade in securities may be restricted to days when the Malaysian Stock Exchange, Bursa Malaysia ("Bursa Malaysia"), is open for trading. This means that you may be unable to trade in securities when Bursa Malaysia is closed for trading notwithstanding that the

relevant exchange on which you wish to trade on may be open for trading. Maybank-IB may at its absolute discretion (but is not obliged to) increase the trading days from time to time. Maybank-IB shall not be liable for any loss, claim, damage, cost or expense suffered or incurred by you, or profit or advantage of which you may be deprived, which arises from the restricted trading days of Maybank-IB and your inability to trade in securities when Maybank-IB is not open for trading notwithstanding that the relevant exchange may be open for trading.

7. Acknowledgment of Risk

You acknowledge and agree that there are risks associated with dealing in securities in multiple markets in the manner contemplated herein. You further confirm that Maybank-IB shall not be responsible for the decision taken by you to deal in securities.

8. Nominee/Custodian

8.1 Maybank-IB may on the terms set out below hold all securities purchased for you either directly or through a Nominee or Custodian (who may effect such holding through a Sub-Nominee or Sub-custodian). Such Nominee/custodian and/or such Sub-Nominee/Sub-custodian may or may not be within Malaysia and in the latter case, you consent to Maybank-IB having absolute discretion in their appointment or approval in their appointment. All costs associated with the holding of the securities by any of them shall be for your account. Accruals with respect to any and all securities so custodised, if in money form, shall be held or accounted for in its original currency of receipt converted into Ringgit Malaysia (as Maybank-IB thinks fit) and credited into your account.

8.2 The duties provided by Maybank-IB, as custodian of the securities purchased for the Client, shall be:

1. to hold or procure to be held to its order all documents evidencing ownership of the securities and identity in its books that all securities belong to the Client;
2. to procure that all securities other than bearer securities are registered in the name of Maybank-IB or such Nominee/Custodian or Sub-Nominee/Sub-Custodian which has been appointed. In these circumstances, the securities will still be held in such a way that it is readily apparent that the securities are not the property of Maybank-IB or any Nominees/Custodian or Sub-Nominee/Sub-Custodian (as

the case may be). The securities may be registered collectively with securities of other clients of Maybank-IB in the same name and where so registered, your entitlements may not be identifiable by separate certificates or other physical documents of title or equivalent electronic records although Maybank-IB and/or its delegate will maintain records such that it will be readily apparent the degree of the express your understanding and agreement that where such co-mingling and aggregation of your securities with those of other persons results in entitlements which otherwise without such co-mingling or aggregation would not have accrued to the securities, Maybank-IB has full discretion as to the allotment of such entitlements as amongst its clients as it deems fit;

3. to use its reasonable endeavours to collect and receive entitlements including income and other monies due with respect to the securities provided that you acknowledge and accept that Maybank-IB (whether directly or through and delegate or agent) shall have no duty or responsibility but is entitled, if it chooses to:

- exercise or discharge any obligations conferred or imposed by reason of Maybank-IB's holding of the securities or to investigate, participate or take any affirmative action in connection therewith or otherwise;
- send or give notice of any proxy form or other document which Maybank-IB may receive in respect of the securities;
- recognize any claim in the nature of a trust or equitable claim by anyone other than you in respect of the securities or any part thereof;

4. to credit to the applicant's account all income and other payments received by Maybank-IB under paragraph 3 above;

5. to sign, execute and/or complete such documents, certificates or forms from time to time required for fiscal and taxation purposes in connection with the collection of income from the Securities; and

6. to keep or (to the extent reasonably practicable) procure to be kept by any Nominee/Custodian or Sub-Nominee/Sub-Custodian (as the case may be), such books, records and statements in retrievable form, as may be necessary to provide an adequate record of all securities held and transactions carried out by or on your behalf.

ISLAMIC SECURITIES TRADING

The terms in this section will additionally apply to you if you have applied for Islamic Securities Trading.

The following items shall substitute and replace the indicated terms and conditions of Securities Trading accordingly:

Clause 1 - TRADING ACCOUNT

I hereby apply to open an Islamic Trading Account in my name for the purpose of trading in Shariah compliant securities. I agree that Maybank-IB has the absolute right and discretion to approve or reject my application and may impose such additional terms and conditions as it deems fit.

I agree that the Islamic stock broking services are based on Shariah principles as adopted by the Shariah Committee of the Bank and approved by the Shariah Advisory Council of the Securities Commission under Section 316A of the Capital Markets and Services Act 2007 ("Shariah principles") and will only deal in Shariah compliant securities approved by the Shariah Advisory Council of the Securities Commission.

Clause 10 - CLIENT'S MONIES

I agree that any monies received from or held on my behalf for the purpose of trading are treated as Client's monies and shall be dealt with in accordance with Bursa Securities Rules. Unless a contrary intention is expressed in writing, I hereby authorise Maybank-IB at its sole discretion to place such Client's monies in a profit bearing Shariah compliant account or deposits with any licensed financial institution as it deems fit. Subject to Maybank-IB's rights in clause 9, Maybank-IB will pay over profit received from such institution (if any) but is not otherwise required to account for profit on the Client's monies.

Clause 17 - GOVERNING LAW AND JURISDICTION

I agree that these Terms and Conditions are governed by and shall be construed in accordance with the laws of Malaysia and Shariah principles and Maybank-IB and to the exclusive jurisdiction of the Courts

in Malaysia. In the event that any question concerning a Shariah matter arises before the Courts, I hereby agree that either Maybank-IB or I may make an application for the Courts to refer any question involving a Shariah matter to the Shariah Advisory Council of the Securities Commission pursuant to Section 316F of the Capital Markets and Services Act 2007 for a ruling.

The following clauses shall apply additionally:

TA'WIDH (COMPENSATION)

I agree to pay Ta'widh (compensation) to Maybank-IB on all outstanding amounts due in my Islamic Trading Account at the Islamic Interbank Money Market (IIMM) rate before and after judgment or such other rates as may be varied by Maybank-IB in its absolute discretion as notified to me from time to time. The amount of such Ta'widh (compensation) payable by me to Maybank-IB shall not be compounded on the principal outstanding amount.

I agree to pay Maybank-IB such fees and other charges as determined and notified to me by Maybank-IB from time to time for services rendered to me as well as all stamp duty (including any penalties for late payment thereof), clearing fees, brokerage and any other costs chargeable to me arising from my transaction in Shariah compliant securities, including legal fees incurred by Maybank-IB on a solicitor and client basis in the enforcement of any of Maybank-IB's rights hereunder.

MISCELLANEOUS

PURIFICATION OF NON-SHARIAH COMPLIANT SECURITIES: I hereby agree that in the event that any of the securities purchased by me is later classified by the Shariah Advisory Council of the Securities Commission as being non-Shariah compliant, then as a result thereof I shall have the sole responsibility to dispose such non-Shariah compliant securities and undertake any purification process in respect of my own portfolio.

The remaining section of this page is intentionally left blank.

STRUCTURED WARRANTS RISK DISCLOSURE STATEMENT

1. This statement is provided to you in accordance with the directive of the Committee of Bursa Malaysia Securities Berhad dated 06 December 1994 pursuant to Article 50(c) of the Articles of the Exchange.
2. The purpose of this statement is to inform you that the risk of loss in purchasing structured warrants can be substantial. You should therefore assess if the purchase of structured warrants is suitable for you in light of your financial circumstances. In deciding whether to purchase structured warrants, you should be aware of the following: -
 - i. the purchaser of a structured warrant is subject to the risk of losing the full purchase price of the structured warrant and all the transaction costs;
 - ii. in order to realise any value from a structured warrant, it is necessary to sell the structured warrants or exercise the structured warrants on or before the expiry date;
 - iii. under certain conditions, it may become difficult to sell the structured warrants;
 - iv. upon exercise of the structured warrants, the issuer may settle its obligations via actual delivery of the underlying assets, in cash or a combination of both depending on the terms of the issue of the structured warrants;
 - v. placing of contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your losses to the intended amount. Market conditions may not make it possible to execute such orders: an
 - vi. the high degree of leverage that is obtainable from structured warrants because of the small initial outlay can work against you as well as for you. The use of leverage can lead to large losses as well as gain.
3. This brief statement cannot disclose all the risks and other aspects of purchasing structured warrants. You should therefore carefully study the terms and conditions of any structured warrants before you decide to purchase. If you are in doubt in relation to any aspect of this statement or the terms of a structured warrant, you should consult your broker.

MEMORANDUM OF DEPOSIT OF SECURITIES

I, the applicant hereby pledge all the securities which are acceptable to you and which may be held from time to time, in my trading account with you which have been fully paid and/or in any of my CDS account held with you directly or through your nominees (hereinafter called "the said securities") on the following terms and conditions:-

1. I confirm that I am the legal and beneficial owner of the securities and that I am entitled to pledge the said securities to your Company.
2. The said securities will be a continuing security to you for the general balance of my debts to your Company, which includes but is not limited to any moneys now and hereafter due under my trading account with your Company.
3. In the event that any debt remains outstanding for more than fourteen (14) days or any other period of time as may be prescribed by you in your absolute discretion at any time and from time to time by written notice to us and where written notice of such debt has been given, your Company may at your sole discretion and at any time thereafter, without giving any further notice, sell the said securities to settle such debts, in such event, I shall have no recourse against your Company of your nominees in respect of any loss that I may suffer arising out of or in relation to or connected with such sale or this Memorandum.
4. The shares may be registered by your Company in its name or in your nominees. If any of the said securities are held in a CDS account registered in my name, you shall be empowered in accordance with Section 40 of the Securities Industry (Central Depositories) Act 1991, to request the central depository to transfer such securities into your or your nominee's securities account. Notwithstanding the aforesaid, neither your Company nor your nominees shall be answerable or responsible for any diminution in value of any of the said securities, however arising, while the same are in the custody, possession or control of your Company or your nominees. Further, while the said securities are in the custody, possession or control of your Company or your nominees, you shall not be responsible to ensure that any options, calls, rights issue, bonus issues, dividends and/or any other allotments, accretions and rights whatsoever accrued, attached and/or declared in respect of the said securities are subscribed, exercised, taken up, received or collected by you.
5. Prior to the discharge of all moneys hereby secured, your Company shall be entitled to attend all meetings held in connection with any company or corporation in relation to any of the said securities held in your Company's name or your nominees name and to exercise at your discretion and without any notice to me, all voting and other rights in respect thereof at any such meetings.
6. Upon demand and at our cost, I shall execute such forms of transfer and/or assignments as are necessary to enable the effectual transfer of the said securities. The names of the transferee, the date of transfer and the consideration are left blank and I authorise your Company or your nominees to fill in the aforementioned details in the transfer forms. In the event that further documents are necessary to effectively transfer the said securities, I shall immediately upon your Company's demand execute such documents.
7. I hereby irrevocably authorise your Company to make enquiries and/or request and to receive Statement of Account of any of my aforementioned CDS account as and when you shall see fit and/or deemed necessary by you in your absolute discretion without the need to seek my consent. I hereby further agree that you shall not be held liable for any claims, actions and/or proceedings of any kind and nature howsoever arising and I hereby undertake to indemnify you for any losses of any kind and any nature which are incurred or suffered by you in respect thereof in connection with or as a result of your exercise of your right under this paragraph 7 and/or any other right pursuant to this Memorandum.
8. I hereby appoint you or any your Attorneys and in my name in the name of yourself or your Attorney, as the case may be, to, in event any debt remains outstanding for more than fourteen (14) days or any other period of time as may be prescribed by you in your absolute discretion at any time and from time to time by written notice to us, deal with the said securities in any manner whatsoever and to do all other things as fully and effectively as I do in connection therewith in particular but without prejudice to the generality of this foregoing to transfer, assign, charge or sell the said securities or any part thereof and to do all whatsoever acts and execute all whatsoever documents to give effect to such transfer assignment charge or sale, Provided Always, that you shall not deal with the balance of the said securities (if any) once all the debts remaining outstanding as aforesaid has been paid/repaid in full to your Company.
9. I hereby acknowledge that your Company will not be liable for any loss or damage of the securities deposited into any CDS account registered in my name and/or securities account(s) registered in the name of your nominees for and on our behalf unless due to your negligence or willful default. In respect of such loss or damage, you will only be liable for the incidental replacement cost, which are confined to cost of advertisement, scrip fees and any reasonable costs related to the replacement of the physical share certificates only and does not include or oblige you to buy back the securities for me from the stock market or from any other source. The replacement share certificates shall be returned to me upon your receipt of the same from the share registrar.
10. I hereby authorize your Company in the event of the sales of the said securities to deliver the same to the purchaser or the legal representative and to credit the proceeds of sales to my account with you to settle any outstanding debts to you.
11. Any notice or demand required to be made or given to us hereunder may be served by hand or sent by post or facsimile to my address of facsimile number provided by me or such last known address and shall be deemed to have been received by me at the time of delivery if delivered by hand, within three (3) days after the date of posting notwithstanding, that the letter may be returned in the post and on the business day immediately after transmission, if sent by facsimile.
12. I hereby acknowledge that you will not be liable for any failure in performing any of your obligations hereunder or any, claim in respect of any loss, expense, cost, injury, damages or liabilities which are caused by or resulted from or arisen from the operations of this account.
13. I hereby authorize you to disclose any and all information (including without limitation particulars of securities held) in relation to my trading account and/or CDS account(s) registered in my name and/or CDS accounts registered in the name of your nominees for and on our behalf to any of your employees, Dealer's Representatives, agents, related companies, subsidiaries, affiliates and/or any other parties assigned to handle my trading account and agree that your Company will not be liable for any claims, actions, proceedings and losses of whatsoever nature which may be incurred as result of this authorization.

DECLARATION & FORM OF DISCLOSURE

ADDENDUM TO THE TERMS AND CONDITIONS PURSUANT TO RULE 404.4(1)(d)(ii) OF THE RULES OF BURSA MALAYSIA AND PARTICIPATING ORGANISATIONS CIRCULAR NO.: R/R 17 OF 2005

1. I do solemnly declare that:
 - a) I have read and fully understood the Terms and Conditions and that they are legally binding on me;
 - b) I have read the Structured Warrants Disclosure Statement and understand its contents which have been explained to me;
 - c) where the securities arising from dealings in the trading account are credited into or debited from a CDS account, the beneficial owner in relation to those securities is the same; and
 - d) I have read and understood the terms and conditions of the Memorandum of Deposit.
2. In addition to the above, I do hereby agree and undertake as follows:
 - a) to abide by all rules, regulations, by-laws and/or directives of Bursa Securities where the provisions therein apply directly or indirectly to me and/or the operation of my trading account; and
 - b) to disclose information and documents in relation to any dealing in securities in respect of my trading account upon request by Bursa Securities pursuant to Rule 404.3(7)(a) of the Rules of Bursa Securities. Such disclosure shall include, but not limited to:-
 - i) the name of the person from whom, through whom or on whose behalf the securities in this trading account are dealt with;
 - ii) particulars sufficient to identify the person in 2(b)(i) above; and
 - iii) in the event the person in 2(b)(i) above is not the beneficial owner(s) of the securities transacted in this trading account, to require the person to procure the particulars of the beneficial owner(s) of the said securities.
3. I further declare that:
 - a) I am not a bankrupt or a listed defaulter of Bursa Securities and am not an employee of any Participating Organisation of Bursa Securities;
 - b) I am neither engaged in any unlawful activity nor are my monies are obtained from any illegal source or related to any illegal activity; and
 - c) the Dealer's Representative appointed or assigned to act on my/our behalf, does not have an interest, whether directly or indirectly, in my Trading Account, by virtue of any relationship whatsoever.
4. I understand that Bursa Securities may direct Maybank Investment Bank Berhad ("Maybank IB") to refrain from trading and/or from effecting any dealings in securities for my trading account, and I do hereby consent to the same, in any of the following circumstances:
 - a) in relation to a request made under 2(b) above, until I have furnished the information and document(s) requested therein or where I refuse to furnish the same; and/or
 - b) where I commit an act or omission, in relation to or arising from any transactions or dealings in securities reflected in my trading account and/or held in CDS account(s) where such securities are credited into or debited from, directly or indirectly causes, aids or facilitates a breach of the Rules of Bursa Securities.
5. I understand that Maybank IB reserves the right to close my Trading Account immediately in the event that any declaration made herein is found to be false or materially inaccurate.
6. I consent to the disclosure by Maybank-IB of any information in this Trading Account Application form and any other documents and information to Maybank Group of companies and any third parties engaged in the course of providing the services and also to the relevant regulatory authorities as may be required by law or applicable rules and regulations.
7. I do solemnly declare that the dealings in securities in respect of my Trading Account are/shall be carried out:

: for me as principal(s)

: for and on behalf of the party(ies) set out below, from whom, through whom or on whose behalf the securities are to be dealt with:
(please tick whichever is appropriate)

PARTICULARS

Name of party(ies) concerned (1) : _____ (2) : _____
 * NRIC / Company Number (1) : _____ (2) : _____
 * Address / Registered Address (1) : _____ (2) : _____

Note - In the event this disclosure form is not duly completed, you shall be presumed to be trading for yourself and not on behalf of another party. Bursa Malaysia Securities Berhad takes a serious view of any misrepresentation arising from making an erroneous disclosure or not making a disclosure at all.

(SECTION 8 IS APPLICABLE TO MARGIN FINANCING APPLICANTS ONLY)

8. Pursuant to Section 94(2) of the CMSA 2007 concerning parties (employee or person associated with an employee of Participating Organisation) are prohibited from obtaining credit or margin financing in securities trading):

i) Are you related to any member of Staff / Director / Dealer / Remisier of Maybank IB? Yes No
If yes, please specify: _____

ii) Do you have any trading accounts with other stockbroking companies in Malaysia? Yes No
If yes, please specify: _____

iii) Do any of your family members maintain a trading account with Maybank IB? Yes No
("Family" includes spouse, parents, child (including adopted child and stepchilts), brother, sister and the spouse of his child, brother or sister.)
If yes, please provide name and account number: _____ **TRADING ACCOUNT NUMBER** _____

iv) Are you a Director or a shareholder of a Company which has a trading account with us? Yes No
If yes, please provide name and account number: _____ **TRADING ACCOUNT NUMBER** _____

9. I have read and understood all the terms and conditions stipulated in this addendum to the Trading Account Application Form and agree to be bound by the terms and conditions stipulated herein:

10. I declare that the information furnished on this application form is true and complete to the best of my knowledge and belief and I undertake to update and keep you updated of any changes to the information.

And I make this solemn declaration conscientiously believing the same to true.

SUBSCRIBED AND SOLEMNLY declared by the applicant,

** Before me,

Signature of

Signature of Witness : _____

Applicant:

Name of Witness : _____

NRIC/Passport Number : _____

Profession/Designation : _____

Address of witness : _____

: _____

Date : _____

Date : _____

Note: * Delete if not applicable

** Insert name, NRIC/Passport number, profession/designation and address of witness who must be the dealer's representative assigned, an authorized officer of Maybank Investment Bank Berhad or Notary Public or the Officer of the Malaysian Embassy or High Commission/Consulate of the jurisdiction where the form is signed.

DECLARATION BY DEALER'S REPRESENTATIVE / MAYBANK BRANCH

I hereby declare that I have verified the identity of the Applicant and that all information furnished by the Applicant, to the best of my knowledge, are true and correct. I further declare that I accept the Applicant as a Client, subject to approval of Maybank IB.

Recommended Approved Limit : RM _____ Signature : _____

Name : _____ Date : _____

NRIC No. : _____ Dealer/Remisier Code : _____

Brokerage Rate : _____ Internet Dealer Code : _____

Branch Name : _____

Introducer : SIC PBC Maybank Branch

Brokerage Rate : Up to 100k : _____

Above 100k : _____

CLIENT ASSESSMENT / REMARKS

Account Opening Form - Supplementary form for individuals

This form must be completed by any individual who wishes to open an account.

Please complete in BLOCK LETTERS

Name : _____

Country of Birth : _____

Please check "✓" Yes or No for each of the following questions:

Yes / No

1. Are you a U.S. Citizen?

2. Do you hold a U.S. Permanent Resident Card (Green Card)?

3. Are you a U.S. Resident?

4. If you have responded "No" to the questions above, then please tick the box below.

Non-U.S. person

Declaration

I represent and declare that the information provided above is true, accurate and complete. I understand that the term "U.S. person" means any citizen or resident of the United States.

I hereby consent for Malayan Banking Berhad or any of its affiliates, including branches (collectively "the Bank") to report my information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I hereby consent that the Bank may withhold from my account(s) such amounts in accordance with the requirements of Foreign Account Tax Compliance Act as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.

I hereby consent that the Bank may classify me as a recalcitrant account holder and/or suspend, recall or terminate my accounts(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as the Bank may require.

I undertake to notify the Bank in writing within 30 calendar days if there is change in any information which I have provided to the Bank.

Signature : _____

Date : _____

Definitions applicable

The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:

The term "United States person" means -

(A) a citizen or resident of the United States.

PDPA form for individual customers

Please complete in BLOCK LETTERS

Name: _____

IC No : _____

In order to process this application and subsequently to continue performing the contractual agreements entered between you and any entity within Maybank Group, we may need to disclose your personal data to other entities within Maybank Group and other external parties. Maybank Group refers to Malayan Banking Berhad ("Maybank"), including its branches in Malaysia and in other countries as well as its local and overseas subsidiaries. The external parties we disclose your personal data to may include but not limited to (1) governmental and regulatory bodies such as Bank Negara Malaysia and Securities Commission, (2) our business strategic partners such as CAGAMAS and debt collection agents, (3) outsourcing vendors such as vendors we work with for the maintenance and storage of your personal data. These parties may locate and / or process your personal data within or outside of Malaysia.

Under the Personal Data Protection Act (PDPA) 2010, we are required to obtain your explicit consent when we collect and process your sensitive personal data. We collect your sensitive personal data in order to assess your application and to administer the products and services that you have signed up for.

From time to time, we, other entities within Maybank Group or our agents or strategic partners or such other third parties (collectively, "Other Entities") may have information about products, services and promotions that may be of interest to you. To receive such information, your consent is required for us to process, disclose and/or share your information/data with Other Entities. Accordingly, please mark your preference by ticking the appropriate box in the declaration below.

Declaration

By signing this form, I am declaring that I have read and understood and agreed to be subject to the Maybank Group Privacy Notice and expressly consenting to and authorising Maybank Group:

- to request for and to obtain all the personal information and data in this form for the purpose of processing this application and all other purposes which are required in relation to any products and services offered by Maybank Group
- to disclose my personal data to other entities within the Maybank Group and other external parties when required
- to collect and process my sensitive personal data for the purpose of this application (where applicable).

By signing this form, I further confirm that all personal data that I have provided are all true, up-to-date and accurate. Should there be any changes to any of my/our personal data, I shall notify Maybank Group immediately.

With regards to promotional and marketing materials:

- Yes, I expressly agree to Maybank Group and/or Other Entities processing my/our personal data for promotional and marketing purposes.
- No, I do not agree to Maybank Group and/or Other Entities processing my/our personal data for promotional and marketing purposes.

Signature: _____

Date: _____



Date : _____
To : Maybank Investment Bank Berhad

RE: ACTIVATION OF SINGLE SIGN ON USER ID VIA POWER BROKING

Kindly create id as per below details:

1.	Name	
2.	Branch (Circle Whichever Applicable)	Kuala Lumpur / Ipoh / Klang / Mutiara D'sara / Seremban / Penang
3.	NRIC NO	
4.	Trading AIC NO	
5.	Email Address	
6.	Dealer I Remisier Code & Email Address	
7.	Preferable user ID (min 8 max 12 characters)	

Please tick id creation for the followings:

Local Trading

Global Research

Global Trading*

*FIC account has been opened to proceed with Global Trading- Yes / No

FIC Account No : _____

Signature :

Name :

Date :

Remisier/Dealer

Name & Stamp :

Date :

For Office Use Only :

Completed By : _____

Name & Stamp :

Date:

Remark / Password & User ID Sent:

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

► For use by Individuals, Entitles must use Form W-8BEN-E.
► Information about Form W-8BEN and its separate instructions is at www.irs.gov/formw8ben.
► Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

Instead, use Form:

- You are NOT an individual W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4
- A person acting as an intermediary W-8IMY

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner		2 Country of citizenship	
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.			
City or town, state or province. Include postal code where appropriate.			Country
4 Mailing address (if different from above)			
City or town, state or province. Include postal code where appropriate.			Country
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)		6 Foreign tax identifying number (see instructions)	
7 Reference number(s) (see instructions)		8 Date of birth (MM-DD-YYYY) (see instructions)	

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

10 **Special rates and conditions** (if applicable – see instructions): The beneficial owner is claiming the provisions of Article _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding on (specify type of income): _____

Explain the reasons the beneficial owner meets the terms of the treaty article: _____

Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder of a foreign financial institution,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
 - (a) not effectively connected with the conduct of a trade or business in the United States,
 - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or
 - (c) the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.
- Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

Sign Here ►

Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY)

Print name of signer Capacity in which acting (if form is not signed by beneficial owner)

W-8BEN

The Manager
Maybank Investment Bank Berhad
Level 8, Tower C, Dataran Maybank
No. 1, Jalan Maarof,
59000 Kuala Lumpur,
Malaysia.

Dear Sir/Madam

RE: CLIENT DECLARATION STATEMENT IN RELATION TO INVESTMENT IN FOREIGN CURRENCY ASSETS THROUGH MAYBANK INVESTMENT BANK BERHAD (“MAYBANK IB”)

Reference is made to Bank Negara Malaysia’s (“**BNM**”) notice no. 3 in relation to investment in foreign currency asset which is issued pursuant to the Financial Services Act, 2013 (“**Notice 3**”).

A copy of Notice 3 can be accessed through BNM’s website. Please read and understand Notice 3 before completing this Client Declaration Statement (“**Declaration**”).

Further, certain terms used in this Declaration, which appear in quotation marks, have technical meanings and are defined in the Appendix to this declaration. It is important that you refer to the Appendix before completing this declaration so that you will fully understand the meaning of these terms.

I hereby do solemnly and sincerely declare and affirm that:

(“ Please tick the relevant boxes)

1. **I am a resident individual / sole proprietor / general partnership / “entity” without “domestic ringgit borrowing”**

I hereby undertake to notify Maybank IB immediately in writing should there be any subsequent changes to the above.

2. **I am a resident individual / sole proprietor / general partnership with “domestic ringgit borrowing”**

I declare that my “investments abroad” will at all times adhere to the following limits:

- (i) any amount using foreign currency funds -
- (a) from abroad;
 - (b) from a non-resident, other than foreign currency borrowing, or
 - (c) sourced from “foreign currency account II belonging to a resident individual, sole proprietor or general partnership”;
- (ii) up to RM10 million equivalent in aggregate of foreign currency borrowing obtained from a licensed onshore bank or a non-resident; or
- (iii) up to RM1 million equivalent in aggregate per calendar year -
- (a) using foreign currency funds sourced from “foreign currency account I”;
 - (b) using foreign currency funds sourced from conversion of ringgit; or
 - (c) through the swapping of financial assets.

I further undertake to seek specific approval from BNM in the event my investment abroad exceed the limits set out above and I further undertake to promptly deliver to Maybank IB a copy of the specific approval duly granted to me by BNM.

3 Without prejudice to any of the provisions above, I further declare and affirm that:

- (a) I am in compliance, and will at all times continue to be in compliance, with the provisions of Notice 3;
- (b) In the event, I am not in compliance with the provisions of Notice 3 for any reasons whatsoever, I will immediately inform Maybank IB of the same and expressly agree that Maybank IB shall be at liberty to take such actions as it deems fit, any loss, claim, damage, cost or expense suffered or incurred by me, or profit or advantage of which I may be deprived of, arising from the same;
- (c) Maybank IB may, at its sole and absolute discretion, refrain from acting until such information as required by it has been furnished by me and have verified the same to its satisfaction. Further, Maybank IB may in the exercise of its duties under laws, directives and regulations refrain from doing anything as a result of such information which may, in its opinion, be contrary to any law, directive or regulation and may do anything which is in its opinion necessary to comply with such law, directive or regulation. In such event, Maybank IB shall not be liable for any loss or consequences of whatsoever nature;
- (d) I hereby grant my consent to Maybank IB to disclose to BNM or any other relevant regulatory authority / body all such information as may be necessary in relation to, or arising out of, matters contemplated herein;
- (e) I irrevocably and unconditionally fully indemnify and save harmless Maybank IB at all times from and against any or all actions, proceedings, claims, demands, damages, losses, liabilities, costs (on a solicitor and client basis) fees and expenses howsoever incurred by Maybank IB in relation to, or arising out of, matters contemplated herein; and
- (f) I further agree that all the terms, amounts and facts as stipulated in this Declaration and all other relevant documents, namely Application For Opening of Trading Account of Maybank IB and Supplemental Terms & Conditions for Maybank IB Foreign share Trading shall be binding on me.

Yours faithfully,

Authorised Signatory : _____ Verified by : _____

Name : _____ Name : _____

I/C Number : _____

Trading Account No. : _____

Date : _____

Appendix

“current account transaction” means payment of or receipt arising from trading of goods or services, fees, commission, royalties or income including wages, salaries, dividends, profits or interests.

“direct investment abroad” means –

- (a) investment abroad resulting in at least 10% equity ownership or control of a non-resident entity;
- (b) inter-company lending to a non-resident entity within its group of entities; or
- (c) capital expenditure in unincorporated entities or projects by agreement with no establishment created, where a resident investor –
 - (i) contributes capital of at least 10% of project cost;
 - (ii) is entitled to at least 10% of profits from the unincorporated entity or project; or
 - (iii) has management control of the unincorporated entity or project.

“domestic ringgit borrowing” means borrowing in ringgit obtained by a resident from another resident. For a resident entity, the borrowing shall exclude borrowing from another resident entity within its group of entities with parent-subsidiary relationship.

“entity” means any corporation, statutory body, local authority, society, co-operative, limited liability partnership and any other body, organization, association or group of persons, whether corporate or unincorporate, in or outside Malaysia and also includes the Federal Government, State Government or any other governments.

“foreign currency account I” shall be sourced from-

- (a) other than those for foreign currency account II;
- (b) foreign currency funds which are temporarily retained in the foreign currency account arising from the delivery of a forward contract entered by the resident with a licensed onshore bank for a “current account transaction” where payment obligation for the “current account transaction” has been delayed; and
- (c) transfer of foreign currency funds from foreign currency account II arising from the settlement of domestic trade in goods or services by the resident entity with export earnings to another resident entity.

“foreign currency account II belonging to a resident entity” shall be sourced from foreign currency funds as set out in paragraphs 3(i), 3(ii), 3(iii), 3(iv), 3(v)(a), 3(v)(b) and 3(v)(c).

“foreign currency account II belonging to a resident individual, sole proprietor or general partnership” shall be sourced from foreign currency funds as set out in paragraphs 2(i), 2(ii), 2(iii)(a) and 2(iii)(b).

“investment abroad” means –

- (a) making of any payment for –
 - (i) purchase of foreign currency-denominated asset in Malaysia offered by a non-resident, including Labuan entity;
 - (ii) purchase of foreign currency-denominated asset offered outside Malaysia;
 - (iii) lending in foreign currency to a non-resident;
 - (iv) administrative expenses, working capital arising from the set up of any business arrangement, including a joint venture project where no entity is created or established, outside Malaysia;
 - (v) purchase of foreign currency-denominated financial instrument or Islamic financial instrument without firm commitment, other than exchange rate derivative, offered on an overseas Specified Exchange under the Capital Markets and Services Act, 2007 undertaken by a resident through a resident futures broker;
 - (vi) placement into foreign currency account II in Malaysia as specified in Notice 3; or
 - (vii) placement into foreign currency account overseas other than for education or employment abroad; or
- (b) swapping of a financial asset in Malaysia for a financial asset outside Malaysia.

“Part A of Notice 2” provides that a resident entity is allowed to borrow in foreign currency, as follows:

- (a) any amount from a licensed onshore bank;
- (b) any amount from its resident or non-resident entities within its group of entities;
- (c) any amount from its resident or non-resident direct shareholder;
- (d) any amount through the issuance of foreign currency debt securities to another resident; or
- (e) up to RM100 million equivalent in aggregate from other non-residents. The RM100 million equivalent is based on the aggregate borrowing of the resident entity and other resident entities within its group of entities with parent-subsidiary relationship.

Items (b) and (c) shall not apply to borrowing in foreign currency by a resident entity from –

- (a) a non-resident financial institution; or
- (b) a non-resident special purpose vehicle which is set-up to obtain borrowing from any person which is not part of the resident entity's group of entities.

KNOW YOUR CUSTOMER POLICY

- WALK-IN CLIENT CONFIRMATION
- TELEPHONE

CLIENT'S NAME: _____

Submission of application form to open an account with Maybank Investment Bank Berhad

NRIC No. / Passport No.

Address: - Residential and/or Mailing

Occupation: -

- Under employment
- Self employed
- Unemployed

Company's Name _____

Other: _____

TELEPHONE LOG					
NO.	DATE	TIME	UNABLE / ABLE TO CONTACT		CONTACT NUMBER
1.			<input type="checkbox"/> UNABLE	<input type="checkbox"/> ABLE	
2.			<input type="checkbox"/> UNABLE	<input type="checkbox"/> ABLE	
3.			<input type="checkbox"/> UNABLE	<input type="checkbox"/> ABLE	

Remarks: _____

I have checked the background of the client through telephone/walk in and hereby confirm that the information stated on the application form by the client is correct.

Name:

Date:

MAYBANK INVESTMENT BANK BERHAD (15938-H)

CREDIT MANAGEMENT CHECKLIST FOR OPENING OF ACCOUNT

A) APPLICANT

- | | | | | | |
|------------------------------|--------------------------|----------|--------------------------|--------------|-----------------|
| 1. Customer Information | <input type="checkbox"/> | COMPLETE | <input type="checkbox"/> | INCOMPLETE | Remarks : _____ |
| 2. Occupation | <input type="checkbox"/> | COMPLETE | <input type="checkbox"/> | INCOMPLETE | Remarks : _____ |
| 3. Bank Particulars | <input type="checkbox"/> | PROVIDED | <input type="checkbox"/> | NOT PROVIDED | |
| 4. Spouse / Next of Kin Data | <input type="checkbox"/> | COMPLETE | <input type="checkbox"/> | INCOMPLETE | Remarks : _____ |
| 5. Investment Objectives | <input type="checkbox"/> | COMPLETE | <input type="checkbox"/> | INCOMPLETE | Remarks : _____ |
| 6. Additional Information | <input type="checkbox"/> | COMPLETE | <input type="checkbox"/> | INCOMPLETE | Remarks : _____ |

B) DOCUMENT TO RECEIVE

- | | | | | | |
|---|--------------------------|----------|--------------------------|------------|-----------------|
| 1. Terms & Conditions of Trading
Declaration & Form of Disclosure by Applicant | <input type="checkbox"/> | SIGNED | <input type="checkbox"/> | NOT SIGNED | |
| 2. Declaration by Dealer's Representative | <input type="checkbox"/> | SIGNED | <input type="checkbox"/> | NOT SIGNED | |
| 3. Trading Limit by Dealer / Remisier | <input type="checkbox"/> | COMPLETE | <input type="checkbox"/> | INCOMPLETE | Remarks : _____ |

C) PROCESSING

- | | | | | | |
|--|--------------------------|-----|--------------------------|----|---|
| 1. NRIC / PASSPORT
Original Sighted & Signed by Dealer / Remisier | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 2. Does the name & I/C No. on the application
match Name & I/C No. on the NRIC / PASSPORT | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 3. Proof of Income / Wealth
Original Sighted & Signed by Dealer / Remisier | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> NA <input type="checkbox"/> OTHERS |
| 4. Age
Is Client Above 18 | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |

D) KNOW YOUR CUSTOMER CHECK (KYC)

- | | | | | | |
|---------------------------|--------------------------|-----|--------------------------|----|----------------------------------|
| 1. Telephone Confirmation | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> WALK-IN |
| 2. Common Address | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 3. New IPO / ESOS | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |

E) CREDIT CHECKING

- | | | | | | |
|-------------------------------|--------------------------|------|--------------------------|----------|-----------------------------|
| 1. BMSB Defaulter | | | | | |
| Search with Passport No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Search with Old I/C No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Search with New I/C No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Is Client is a BMSB Defaulter | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 2. Bankruptcy | | | | | |
| Search with Passport No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Search with Old I/C No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Search with New I/C No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| 3. View Account Closed | | | | | |
| Search with Passport No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Search with Old I/C No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |
| Search with New I/C No. | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |

F) BURSA MALAYSIA DEPOSITORY SDN BHD (CDS)

- | | | | |
|--------------------------|-----|--------------------------|----|
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO |
|--------------------------|-----|--------------------------|----|

G) SAFE-RISK INDICATORS

- | | | | | | |
|---|--------------------------|-------------|--------------------------|-----------------|-----------------------------|
| 1. High Risk Products / Services / Industries | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 2. High Risk Countries / Terrorist | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 3. Proceed to CDD Form | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| IF YES, please ensure ECDD form is completed | <input type="checkbox"/> | DONE | <input type="checkbox"/> | NOT DONE | <input type="checkbox"/> NA |

H) FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

- | | | | | | |
|---|--------------------------|-----|--------------------------|----|--|
| 1. Is the Account Opening Form - Supplementary form for
for Individuals has been completed by individual client? | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 2. Is the client has any U.S. Indicia? | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |
| 3. Customer(s) FATCA Classification Section A & B Applicable? | <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | |

CHECKED BY :

CHECKED BY :

PROCESSED BY: Signature _____ Name _____ Position _____ Date _____ Brokerage Code : _____ Parent / Account Group : _____ / _____ Race Code : _____ MBB Branch Code : _____	RECOMMENDED BY: Signature _____ Name _____ Position _____ Date _____ Proposed Approved Limit: RM _____ Condition _____ _____ _____	APPROVING AUTHORITY: Deposit* <input type="checkbox"/> Yes <input type="checkbox"/> No Approved Limit: RM _____ Signature _____ Name _____ Position _____ Date _____ Signature _____ Name _____ Position _____ Date _____ <i>* Please tick appropriate box</i>
---	---	--

DATA INPUT Signature _____ Name _____ Position _____ Date _____	DATA INPUT-APPROVED LIMIT Signature _____ Name _____ Position _____ Date _____ Signature _____ Name _____ Position _____ Date _____	DATA VALIDATION Signature _____ Name _____ Position _____ Date _____
--	--	---

FOR COMPLIANCE SUPERVISION USE ONLY

Account opened in accordance to Bursa Malaysia Securities Berhad rules and Maybank-IB internal policies and procedures?
 Yes No

Remarks (if any) : _____

Reviewed by : _____

Signature : _____ Designation : _____

Name : _____ Date : _____



Maybank Investment Bank Berhad (15938-H)
(A Participating Organisation of Bursa Malaysia Securities Berhad)

KUALA LUMPUR OFFICE

Level 8, Tower C
Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Wilayah Persekutuan

Tel : 603-2297 8888
Fax : 603-2282 5136

IPOH BRANCH

B-G-04 (Ground Floor), Level 1 & 2
No. 42, Persiaran Greentown1
Pusat Perdagangan Greentown
30450 Ipoh
Perak

Tel : 605-245 3400
Fax : 605-253 4333

KLANG BRANCH

Suite 8.02, Level 8, Menara Trend
Intan Millennium Square
No. 68, Jalan Batai Laut 4, Taman Intan
41300 Klang
Selangor

Tel : 603-3050 8888
Fax : 603-3055 7101/7102

MUTIARA DAMANSARA BRANCH

Level 1, Wisma Bentley Music
No. 3, Jalan PJU 7/2
Mutiara Damansara
47810 Petaling Jaya
Selangor

Tel : 603-7718 8888
Fax : 603-7725 2626

SEREMBAN BRANCH

Wisma HM
No. 43 Jalan Dr Krishnan
70000 Seremban
Negeri Sembilan

Tel : 606-766 9555
Fax : 606-763 7772/7712

PENANG BRANCH

Tingkat 1, Menara KWSP
38, Jalan Sultan Ahmad Shah
10050 Georgetown
Penang

Tel : 604-219 6888
Fax : 604-226 5722