



RHB INVESTMENT BANK BERHAD 19663-P
 (A Participating Organisation of Bursa Malaysia Securities Berhad)
 (A Trading Participating of Bursa Malaysia Derivatives Berhad)
 Level 9, Tower One, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
 TEL +603 9285 2233 FAX +603 9284 7658

For Office Use Only

Branch Code / Name	_____	Primary CIF No.	_____
CDS No.	_____	Spouse CIF No.	_____
CDS Acct Open Date	_____	DR Code	_____
Equities Acct No.	_____	FBR Code	_____
Derivatives Acct No.	_____	Marketing Code	_____
Date Opened	_____		

ACCOUNT OPENING APPLICATION FORM - RETAIL

GENERAL INFORMATION

Kindly read instructions below before completing the form. Tick where applicable *Delete where not applicable

INSTRUCTIONS FOR COMPLETION OF APPLICATION FORM

1. Please write in BLOCK LETTERS.
2. All relevant information must be completed. Any field that is not applicable must be crossed and stated as N/A. Any amendment must be legible and should be countersigned by the Client and / or the Dealer's Representative ("DR") / Futures Broker's Representative ("FBR"), as the case may be.
3. Form that is incomplete, illegible or defaced in any way may result in the application being rejected.
4. Resident means a citizen of Malaysia (excluding a person who has obtained permanent resident status in a territory outside Malaysia and is residing outside Malaysia) or a non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is residing in Malaysia.

Type of Investment (select whichever applicable) : Equities / Structured Investment Derivatives

Type of Account for Equities (select whichever applicable) : Trading Account Margin Account Securities Borrowing and Lending (SBL)
 Nominees Account Others, please specify _____

Type of Application : Individual Application (Single) Individual Application (Joint)¹ Corporate²

Note:-

1. Joint Applicant is applicable only to Derivatives Trading.
2. For Corporate Client(s) Form W9 / Form W8BEN-E is required.

A) INDIVIDUAL / CORPORATE DATA

Name

 (As per NRIC/Passport/Business Registration)

Salutation Mr Ms En Cik Dr
 Datuk Dato' Datin Others, please specify _____

Nationality / Place of Incorporation Malaysia(n) Others: Country of Origin _____

New NRIC / Passport / Regist. No.

 Old NRIC No.

Date of Birth / Incorporation

Permanent / Registered Address Owned Rented Family Owned Others, please specify _____
 (As per NRIC / Business Registration)

 Postcode

Correspondence Address Owned Rented Family Owned Others, please specify _____
 (If different from above)

 Postcode

Contact No. Home No.

 -

 Facsimile No.

 -

 Office No.

 -

 Handphone

 -

 Email¹

 (One Only)

Note:-

1. Mandatory completion for email field. Please refer to Section H.

B) FOR INDIVIDUAL ONLY

1) Personal Data

Gender Male Female

Race Malay Chinese Indian Others, please specify _____

Bumi Status Yes No

Malaysian Permanent Resident (For foreigners only) Yes No

Marital Status Single Married Divorced Widowed

No. of Dependant(s)

Employment / Business Own Business Employed (Contract / Permanent) Others, please specify _____

Name of Employer / Company

Nature of Business Education Financial Intermediation, please specify _____
 Telecommunications Manufacturing, please specify _____
 Real Estate Activities Construction, please specify _____
 Hotel & Restaurant Transportation, please specify _____
 Others, please specify _____

Designation Years in Employment / Business

Address of Employer / Company

Postcode

Current Annual Income RM20,000 and below RM20,001 – RM40,000 RM40,001 – RM60,000 RM60,001 – RM100,000
 RM100,001 – RM250,000 RM250,001 – RM500,000 RM500,001 – RM1,000,000 Above RM1,000,000

Estimated Net Worth RM50,000 and below RM50,001 – RM100,000 RM100,001 – RM200,000 RM200,001 – RM500,000
 RM500,001 – RM1,000,000 RM1,000,001 – RM3,000,000 Above RM3,000,000

Estimated amount of funds to be invested with RHB Investment Bank (“RHBIB”) (optional)

Source of Funds Employment Business Investment Returns Inheritance
 Others, please specify _____

2) Spouse's Data

Name

(As per NRIC/Passport)

Salutation Mr Ms En Cik Dr
 Datuk Dato' Datin Others, please specify _____

Nationality Malaysian Others: Country of Origin _____

New NRIC / Passport Old NRIC No.

Date of Birth - -

Malaysian Permanent Resident (For foreigners only) Yes No

Employment / Business Own Business Employed (Contract / Permanent) Others, please specify _____

Name of Employer / Company

Nature of Business Education Financial Intermediation, please specify _____
 Telecommunications Manufacturing, please specify _____
 Real Estate Activities Construction, please specify _____
 Hotel & Restaurant Transportation, please specify _____
 Others, please specify _____

Designation Years in Employment / Business

B) FOR INDIVIDUAL ONLY (Continued)

2) Spouse's Data (Continued)

Address of Employer / Company

 Postcode

Contact No. Office No.

 -

 Handphone

 -

Current Annual Income RM20,000 and below RM20,001 – RM40,000 RM40,001 – RM60,000 RM60,001 – RM100,000
 RM100,001 – RM250,000 RM250,001 – RM500,000 RM500,001 – RM1,000,000 Above RM1,000,000

C) FOR CORPORATE ONLY

Website Address

Nature of Business Education Financial Intermediation, please specify _____
 Telecommunications Manufacturing, please specify _____
 Real Estate Activities Construction, please specify _____
 Hotel & Restaurant Transportation, please specify _____
 Others, please specify _____

Type of Organisation Sole Proprietor² Public Company Government / Government Link Agency / Company
 Partnership² Private Company Society / Association
 Others, please specify _____

Nature of Ownership Domestic Banking Institution (Commercial Banks / Islamic Banks / Investment Bank) Domestic Non-Bank Financial Institution
 Bumiputra Controlled SME (Micro / Small / Medium) Non-Bumiputra Controlled SME (Micro / Small / Medium)
 Government Controlled SME (Micro / Small / Medium) Government (Federal / State / Local / Statutory)
 Foreign Banking Institution Stockbroking Companies (Subsidiary / Associate / Other)
 Foreign Non-Bank Entities Others, please specify _____

Authorised Share Capital (RM)

 Issued and Paid Up (RM)

Total Net Assets (RM)

 Total Borrowings (RM)

(Based on last audited account)

Source of Funds for Trading / Investment Banking Facilities Internal Funds Client's Funds Others, please specify _____

Note:-

2. Not applicable to Equities

D) FOR JOINT APPLICANT ONLY (Applicable only to Derivatives Trading)

Name (as per NRIC / Passport) _____ NRIC / Passport No. _____

Note: Please complete *Account Opening Application Form – Joint Account Holder* for the Joint Applicant.

E) INVESTMENT / TRADING OBJECTIVES AND PROFILE

1) Investment / Trading Objectives Long Term Medium Term Short Term Speculating
 Income Hedging

2) Investment / Trading Experience (a) In Equities

 Years (c) In Structured Products

 Years
(b) In Derivatives

 Years

F) RELATED PARTIES

1. Are you related to any staff / director / DR / FBR of RHBIB? Yes (Kindly provide information below*) No

<u>Name of Related Staff / Director / DR / FBR</u>	<u>Relationship</u>
i. _____	_____
ii. _____	_____
iii. _____	_____

F) RELATED PARTIES (Continued)

2. Do any related persons / corporations maintain accounts with RHBIB? Yes (Kindly provide information below*) No
 (Accounts include individual account, joint account and / or corporate account. Related persons include spouse, children, partner, partner's spouse, partner's children, related or associated corporation where you or your spouse or your children or partner or partner's spouse and children have direct or indirect equity holdings of more than 20% and person acting in concert with such related / single persons. Corporations are deemed related where a corporation is the holding company or subsidiary of another corporation or is a subsidiary of the holding company of another corporation. Person acting in concert with such related / single persons is deemed related when a person has entered into an agreement or arrangement for control purpose to (i) jointly acquire interest in shares of corporation for control purpose; (ii) jointly exercise control over corporation by means of interest in shares already held.)
- | <u>Name of Related Person / Corporation</u> | <u>Relationship</u> | <u>Account No.</u> |
|---|---------------------|--------------------|
| i. _____ | _____ | _____ |
| ii. _____ | _____ | _____ |
| iii. _____ | _____ | _____ |
3. Are you a guarantor for any account held in RHBIB or other subsidiaries of RHB Capital Berhad? Yes (Kindly provide information below*) No
- | <u>Name of Company</u> | <u>Account No.</u> |
|------------------------|--------------------|
| i. _____ | _____ |
| ii. _____ | _____ |
| iii. _____ | _____ |
4. Are you a director or employee of any futures brokerage firm, Futures Exchange or Clearing House? Yes (Please provide approval from your Management / Company) No
5. Any individual or company that has 15% or more financial interest in your company or anyone guaranteeing this account? (Applicable only to Corporate Clients) Yes (Kindly provide information below*) No
- | <u>Name</u> | <u>Relationship</u> |
|-------------|---------------------|
| i. _____ | _____ |
| ii. _____ | _____ |
| iii. _____ | _____ |
6. Will you be authorising any person to place order(s) on your behalf? Yes (Kindly request a sample Letter of Authorisation for completion) No
7. Do you maintain any trading accounts with other brokers? Yes (Please state broker's name, type of account and trading limit below) No
- | <u>Name of Broker</u> | <u>Type of Account</u> | <u>Trading Limit</u> |
|-----------------------|------------------------|----------------------|
| i. _____ | _____ | _____ |
| ii. _____ | _____ | _____ |
| iii. _____ | _____ | _____ |
8. Are you an insider of company listed in any stock exchange?
 (Insider is define as a person holding any position / identity of a director, supervisor, officer, shareholder holding 10% and above shares of company listed in any stock exchanges. I undertake to notify RHBIB in event of any changes of my position / identity.)
- | <u>Country</u> | <u>Company Name</u> | <u>Stock Code</u> | <u>Position / Identity in the Company</u> |
|----------------|---------------------|-------------------|---|
| i. _____ | _____ | _____ | _____ |
| ii. _____ | _____ | _____ | _____ |
| iii. _____ | _____ | _____ | _____ |

Please attach details in separate sheet if the space provided is insufficient.

G) AUTOMATED TRUST PAYMENT ("ATP")

I / We hereby:-

- Instruct RHBIB to pay into my trust account in RHBIB all net sales proceeds and contra gains due to me after deducting all outstanding charges, contra losses, etc. arising from transactions effected through the above Trading Account.
- Agree that the instruction shall continue to be in force until I / we expressly revoke the same by executing the Revocation Form or authorise my Dealer's Representative to revoke the same service on my behalf. However, RHBIB may in its absolute discretion terminate the ATP service at any time and without assigning any reason(s).
- Authorise my Dealer's Representative to give instructions to RHBIB on my / our behalf to revoke this ATP service at any time after my / our activation hereof and it shall be valid and binding on me without RHBIB having to first consult or confirm with me / us.
- Authorise my Dealer's Representative to execute on my / our behalf, from time to time but without revoking this ATP service, request(s) to RHBIB (pursuant to the Sales Proceeds Request Form - ATP) for the cheque payment of the sales proceeds for any sales contract to be issued to me directly.
- Declare that the information and particulars provided by me / us as stated above are true and correct and undertake to immediately inform you of any change in the particulars.
- Understand that this standing instruction shall not take effect on any existing withdrawal that have already been executed and RHB Investment Bank Berhad ("RHBIB") has the right to reject this standing instruction in the event that it is found to be payable to a third party account.
- Instruct RHBIB to pay into my / our designated bank account as mentioned above any trust withdrawal arising from transactions effected through the above Trading Account.

G) AUTOMATED TRUST PAYMENT ("ATP") (CONTINUED)

8. Authorise my / our Dealer's Representative to execute on my / our behalf, from time to time but without revoking this service, request to RHBIB for the payment of trust withdrawal proceeds to be issued to me / us via alternative modes.
9. Agree that in the event the payment into my/our designated bank account cannot be effected due to unforeseen circumstances, RHBIB may credit the payment into my / our Trust account without RHBIB having to first consult or confirm with me / us.
10. Agree that you may act on the faxed copy or the scanned copy sent to the fax number or the email address as informed by you from time to time.
11. I / We hereby request standing instruction for any subsequent Trust Withdrawal to be credited to the following bank account.

Malaysia Ringgit Account

Bank Account No.

Bank Name

Account Name

Account Type ³ Savings Account Current Account Joint Account

Foreign Currency Account

Bank Account No.

Bank Name

Account Name

Account Type ³ Savings Account Current Account Joint Account

In consideration of the abovementioned authorisation and instruction, I / we undertake and agree to indemnify RHBIB from and against all actions, claims, demands, losses, damages, costs, charges and / or expenses which RHBIB may sustain, incur and / or be liable in consequence of, attribute to or arising from RHBIB performing of the aforesaid request or otherwise in relation thereto.

Should I / we revoke the defaulted ATP mode of payment instruction, I / we shall opt for Electronic Share Payment by submitting a new authorisation and instruction form.

Note:-

3. To provide the designated bank account's statement/bank book or any supporting document with indications of the bank details printed out by the bank are required.

H) DELIVERY OF TRADE NOTIFICATION / CONTRACT NOTES / STATEMENTS / CORRESPONDENCE NOTIFICATION

Type of Products	Trade Notification ⁴		Contract Notes / Statements / Correspondence Notification ⁵
	SMS	Email	
Equities Trading Account	<input type="checkbox"/>	<input type="checkbox"/>	Delivery via electronic means
Margin Account	<input type="checkbox"/>	<input type="checkbox"/>	
Derivatives Trading Account	N/A	N/A	

Note:-

4. Subject to the availability of the facility.
5. Contract Notes / Statements / Correspondence Notification shall be transmitted via electronic means i.e. email or website as per your email address indicated in the "Email" field unless written instructions are provided to revoke the aforesaid mode. Where there is no email address provided, the delivery mode shall be via POST.

I) DAY TRADING ACTIVITIES ("DTA")

Do you want to sign up for DTA? Yes (Equities Trading – Normal Acct) Yes (Equities Trading – Margin Acct) Yes (Derivatives Trading) No

(If yes, kindly complete the information below)

Proposed Contra Sequence⁶ Normal Normal with Discretionary Financing (DF)⁷

(For Equity Trading – Normal Account ONLY) ≥ T4, T, T3, T2, T1 ≥ T8, T, T7, T6, T5, T4, T3, T2, T1

≥ T4, T3, T, T2, T1 ≥ T8, T7, T, T6, T5, T4, T3, T2, T1

Proposed Intraday Margin Requirement

(For Derivatives Trading only)

Products	% from Full Initial Margin
FKLI	
FCPO	

Products	% from Full Initial Margin

Note:-

6. DTA Brokerage is applicable for contra on T Day only)
7. Not applicable to RHBIB margin accounts and all External Margin Accounts

J) PAYMENT ADVICE

Note:-

Please enclose a photocopy of the designated bank account's statement / bank book or any supporting documents with indication of the bank details printed out by the bank which is required to activate the e-Payment facility if your e-Payment bank account details is differ from your e-Dividend bank account details.

Cheques / Cash

All cheques for payments are to be made payable to **RHB INVESTMENT BANK BERHAD** only. Please indicate your full name / company name, NRIC No. / Company Registration No., trading account number and contract number(s) on the reverse side of the cheque. If payment by cash, you are required to settle the payment over the counter at RHBIB premises.

Direct Deposit

If payment is to be made through direct deposit, kindly deposit the cash / cheque to our respective accounts maintained with any agent banks and furnish the deposit slip or credit advice to RHBIB.

Electronic Transfer

If payment is to be made through electronic payment transfer, kindly instruct your bank to transfer the funds to our respective accounts maintained with Bank Negara Malaysia or other agent banks, details of which shall be advised upon confirmation of transaction.

DECLARATION, ACKNOWLEDGEMENT AND AUTHORISATION

A) FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA")

i) U.S. INDICIA DECLARATION FOR INDIVIDUAL ONLY

Do you possess any of the following U.S. indicia? If yes, please indicate.

- | | |
|---|--|
| 1. U.S. citizen/tax resident? (U.S. passport/green card holder, U.S. taxpayer, etc.) | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| 2. U.S. place of birth? | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| 3. U.S. address? (residence / mailing / P.O. Box) | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| 4. U.S. telephone number? | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| 5. Standing instructions to pay amounts from RHB Investment Bank ("RHBIB") account to an account maintained in the U.S. | <input type="checkbox"/> No <input type="checkbox"/> Yes |

I have been briefed, and I hereby confirm that I fully understand the FATCA requirements and declare that I am:-

- Non U.S. Individual(s) with no U.S. Indicia
 Non-U.S Individual(s) with U.S. Indicia¹
 U.S. Individual(s)²

Note:-

- 1) Client who is Non U.S. Individual with U.S. Indicia to provide Form W-8BEN.
 2) Client who is U.S. Individual to provide Form W-9.

ii) U.S. INDICIA DECLARATION FOR LEGAL ENTITY ONLY

We confirm that we understand the FATCA requirements and hereby declare that we are:-

	Entity Type	Document /Information to be furnished to the Bank
<input type="checkbox"/>	A Foreign Financial Institution (FFI)	Global Intermediary Identification Number (GIIN)
<input type="checkbox"/>	An entity incorporated in US or has an US address	Duly completed W-9 form (Request for Taxpayer Identification Number and Certification)
<input type="checkbox"/>	A passive Non-Financial Foreign Entity (NFFE) with beneficial owner who is an US citizen or resident	
<input type="checkbox"/>	An Exempted Entity	Duly completed W-8BEN-E Form (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities))
<input type="checkbox"/>	An entity with Exempted Beneficial Owners	
<input type="checkbox"/>	An active NFFE	
<input type="checkbox"/>	A passive NFFE that does not have any beneficial owners who are US citizens or resident	

iii) FATCA DECLARATION FOR BOTH INDIVIDUAL AND LEGAL ENTITY

If there is any update to the account information / FATCA status, I / we hereby agree to notify and furnish RHBIB with the relevant documentary evidence within 30 days of such change. I / We consent to and authorize RHBIB to perform any of the following, if applicable:-

1. Withhold any applicable payments in the account
2. Report or disclose all relevant information relating to or arising from the account
3. Terminate (with prior notice, if applicable) my / our contractual relationship(s) with RHBIB

B) FORM OF DISCLOSURE BY CLIENTS OF PARTICIPATING ORGANISATION Rule 5.15(8) of RULES OF BURSA MALAYSIA SECURITIES BERHAD

I / We do solemnly declare that the dealings in securities in respect of my / our Equities Trading Account are to be carried out:-

- For me / us as principal
 For and on behalf of another person (applicable only to Executors / Administrators / Trust Foundation)

Note: Bursa Securities takes a serious view of any misrepresentation arising from the making of an erroneous disclosure or not making a disclosure at all.

C) DECLARATION AND UNDERTAKING ON DOMESTIC BORROWING

BANK NEGARA MALAYSIA FINANCIAL SERVICES ACT NOTICE 3: INVESTMENT IN FOREIGN CURRENCY ASSET (Applicable to Individual & Corporate Resident Only)

1. I / We hereby declare that pursuant to Notice 3: Investment In Foreign Currency Asset issued by Bank Negara Malaysia ("BNM"),
 - I / we have domestic ringgit borrowing*, and will monitor my / our foreign currency conversion / investment in compliance with the BNM Requirement.
 - I / we DO NOT have domestic ringgit borrowing*.
2. In the event there are changes to the circumstances and / or details contained in this declaration and undertaking, I / we undertake to update RHBIB of the changes immediately, failing which you may proceed to take any actions you deem fit without further reference to me / us.

* Any conventional and / or Islamic advances, loans, trade financing facilities, hire purchase, factoring facilities with recourse, financial leasing facilities, guarantees for payment of goods, redeemable preference shares, or similar facilities in whatever name or form in Ringgit excluding inter-company credit facilities within corporate group in Malaysia. The following are excluded:-

- Trade credit terms extended by a supplier for all types of goods and services
- Performance guarantees and financial guarantees
- Credit card and charge card facilities
- Factoring facilities without recourse
- Forward foreign exchange contracts other than a contract that involves the swapping of existing ringgit or foreign currency debt obligations into another foreign currency debt obligations
- One personal housing loan & one vehicle loan obtained from residents
- Operational leasing facilities

D) APPLICATION FOR FOREIGN CURRENCY SETTLEMENT

1. I / We, hereby request RHBIB with immediate effect to:-

- (a) settle transactions conducted on the Bursa Malaysia Securities Berhad ("BMSB") and / or the Recognised Exchanges in the following selected settlement currency where the Securities are quoted in the same currency on the relevant exchanges ("Foreign Currency Quoted Securities"):-

SETTLEMENT CURRENCIES		
<input type="checkbox"/> USD	<input type="checkbox"/> SGD	<input type="checkbox"/> HKD
<input type="checkbox"/> AUD	<input type="checkbox"/> GBP	<input type="checkbox"/> EURO

- (b) furnish the contract notes and statements for the purchase and / or sale of the Foreign Currency Quoted Securities listed on the BMSB and / or Recognised Exchanges in the currency(ies) selected by me / us above.

2. I / We further authorise RHBIB to do the following in respect of the trust account:-

- (a) convert from my / our domestic or withdraw from my / our foreign currency trust account(s) for settlement purposes including to settle any interest, fees or charges, taxes, fines, penalties in respect of the Foreign Currency Quoted Securities transactions conducted on the BMSB and / or Recognised Exchanges.
- (b) to credit into my / our foreign currency trust account any sales proceeds due from sale of Foreign Currency Quoted Securities listed on the BMSB and / or Recognised Exchanges.

In consideration of the abovementioned request and authorisation, I / we hereby acknowledge, accept and agree with the following terms and conditions:-

- a) to bear any fees, charges and / or penalties which maybe charged by any agent banks or banking institutions should I / we remit foreign currency inward or outward via telegraphic transfers.
- b) to pay the transaction fees and any other fees charged by RHBIB for Foreign Currency Quoted Securities transactions conducted on the BMSB and / or Recognised Exchanges arising from my / our request to settle the above transactions in foreign currency as may be imposed by RHBIB from time to time
- c) that the settlement currency selected by me / us CANNOT be changed once the contract has been booked out.
- d) that RHBIB shall settle my / our transactions in MYR should the settlement currency listed in Section D, no. 1.(a) above is not selected by me / us unless otherwise requested by me / us by way of completing this authorisation and undertaking form or if the selected settlement currencies are no longer made available by the agents / counter brokers.
- e) to abide by RHBIB's internal policies, the applicable rules and regulations imposed by the regulators and any amendments or variation thereof.

In consideration of the abovementioned request and authorisation, I / we hereby irrevocably undertake to indemnify RHBIB from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and expenses which RHBIB may sustain, incur and be liable to in consequence of or attributable to or arising from RHBIB performing the aforesaid request and authorisation. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my / our account with RHBIB.

E) PRIVACY NOTICE FOR INDIVIDUAL CLIENT / GUARANTOR / AUTHORISED SIGNATORY / CONTACT PERSON OF CORPORATE CLIENT

I understand that RHBIB will use, collect, record, store, share and/or process my personal information, including, without limitation, my contact details, background information, financial data and other information relevant to my application for the product and / or service which

- (a) I have provided in this form or through any other contact with RHB Banking Group (which shall include RHB's holding company(s), subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- (b) has been obtained from analysis of my payment and other transactions/services within the RHB Banking Group, or
- (c) has been obtained from third parties such as employers, joint applicants/accountholders, guarantors, legal representatives, industry/financial related associations, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations

for any and/or all of the following purposes ("Purpose"), if applicable:

- (i) providing this product and/or service and notifying me about important changes or developments to the features;
- (ii) updating and managing the accuracy of RHB Banking Group's records;
- (iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
- (iv) assessment and analysis including credit / lending / insurance risks / behaviour scoring / market and product analysis and market research;
- (v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
- (vi) determining the amount of my indebtedness and recovering debt that I owe to RHBIB;
- (vii) maintaining my credit history for present and future reference;
- (viii) enabling an actual or proposed assignee of RHBIB, or participant or sub-participant of RHBIB to evaluate my transactions which are intended to be the subject of the assignment, participation or sub-participation (if any); and
- (ix) protecting RHB Banking Group's interests and other ancillary or related purposes.

I understand and acknowledge that it is necessary for RHBIB to process my personal information for the Purpose, without which RHBIB will not be able to provide the product/service that I have requested from RHBIB and to notify me about important changes or developments to the products/services. Where I have provided RHBIB with sensitive personal information (in particular, information consisting my physical/mental health for applications of insurance products/services), I hereby provide RHBIB with my express consent to process the same in the manner described in this Privacy Notice.

I understand that RHBIB may disclose my personal information (or sensitive personal information, if applicable) to other companies within the RHB Banking Group, service providers, merchants and strategic partners, vendors including debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reporting agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHBIB.

I further understand that I may request for correction (if my personal information is inaccurate, outdated, incomplete, etc), access to (a prescribed fee may be charged), or deletion (if I no longer have any existing products/services with RHB Banking Group) of my personal information or limit the processing thereof at any time hereafter by submitting such request via post, email or fax to the following address:

RHB Banking Group Customer Care Centre

Level 7 Menara AA, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.

Facsimile number: 03 9206 8088 / Telephone number: 03 9206 8118 / Email: customer.service@rhbgroup.com

I acknowledge that RHB Banking Group may modify or update its Privacy Notice from time to time, a copy of which is available at www.rhbgroup.com and that I may channel any complaints or inquiries I may have in the manner indicated above.

I understand that RHBIB is regulated by Bursa Malaysia, and that my personal information may be disclosed to the relevant Bursa entity (which shall include Bursa Malaysia Berhad, Bursa Malaysia Securities Berhad, Bursa Malaysia Securities Clearing Sdn Bhd, Bursa Malaysia Depository Sdn Bhd, Bursa Malaysia Derivatives Clearing Berhad, or Bursa Malaysia Derivatives Berhad, etc) (collectively, "Bursa Malaysia") for legal and regulatory purposes, if applicable. Where my personal

E) PRIVACY NOTICE FOR INDIVIDUAL CLIENT / GUARANTOR / AUTHORISED SIGNATORY / CONTACT PERSON OF CORPORATE CLIENT (Continued)

information is provided to Bursa Malaysia, I understand that Bursa Malaysia's personal data protection practices as described in Bursa's Personal Data Notice, (available at <http://www.bursamalaysia.com/personal-data-notice>) would apply.

I understand that as a guarantor, RHBIB will process my personal information according to the Purpose described above and that I will have similar rights to access and correct my personal information as described above.

ACKNOWLEDGEMENT AND CONSENT

By providing my personal information and signature, I consent to RHBIB processing my personal information for any necessary disclosures and overseas transfers of my personal information to relevant third parties, for the Purpose, if applicable.

I agree to the disclosure and/or transfer of my personal information to relevant third parties as a result of any restructuring, sale or acquisition of any company within the RHB Banking Group, provided that the recipient uses my personal information for the Purpose, if applicable.

I also represent and warrant that I have sufficiently obtained the consent of third party individual(s) (e.g. family, spouse, related parties, supplementary cardholder and/or emergency contact persons, etc) whose personal information I have disclosed to RHBIB to allow RHBIB to process the same in relation to the Purpose, if applicable.

As the authorized signatory(s)/contact person(s) of RHBIB's corporate customer, I/we understand that personal information of the directors, individual shareholders, employees, etc, may be collected and processed by RHBIB for the Purposes described above. I/We represent and warrant that I am/we are entitled to provide the said personal information of my/our legal entity (corporate customer) to RHBIB and/or the appropriate consent have been obtained to allow RHB to process his/her personal information for the Purpose.

CONSENT FOR CROSS SELLING, MARKETING, PROMOTIONS, ETC.

I/We consent and authorize RHBIB to process and disclose any information that I/we have provided for the purposes of cross selling, marketing, promotions (including administering offers and competitions), and conducting surveys (to improve the quality of products/services) to RHB Banking Group (which shall include the holding company(s), its subsidiary(s), any associated company(s) and/or any company/branch as a result of any restructuring, merger, sale or acquisition, whether in or outside Malaysia), strategic partners, service providers and its agent, servant and/or such persons or third parties, if applicable.

Yes No

**Note: This clause is only applicable to individuals and small and medium-sized enterprises (SMEs).*

F) DECLARATION, ACKNOWLEDGEMENT AND AUTHORISATION

1. I / We declare that I / we have read and fully understood the contents of this Declaration, Acknowledgment and Authorisation ("DAA") and all the General Terms and Conditions for Trading in Equities / General Term and Conditions for Trading In Derivatives (collectively called "General Terms and Conditions") attached herein and all other Terms and Conditions under the documents as indicated in the table below ("Other Documents") for the Types of Investment which I / we have selected and acknowledge that I / we have received a copy of the said General Terms and Conditions and the Other Documents for the Types of Investment which I / we have selected. I / We agree to be bound by the said DAA, the said General Terms and Conditions and the terms under the Other Documents (whichever relevant) and any amendments, variations or modifications thereto as may be made and / or imposed by RHB Investment Bank ("RHBIB") from time to time, and I am / we are deemed to have been notified of such amended, varied or modified DAA, General Terms and Conditions and the terms under the Other Documents (whichever relevant) upon the same being made available on the website(s) of RHBIB or being made available at the premises of RHBIB, and I am / we are deemed to have accepted such amendments, variations, or modifications in the event I / we continue with my / our trading or investment with RHBIB. I / We further declare that I / we have read and fully understood the contents of the Risk Disclosure Statements and the respective documents attached thereto, which have been explained to me / us.

EQUITIES TRADING	DEALING IN DERIVATIVES
a) General Terms & Conditions For Trading In Equities ("General Terms And Conditions");	a) Explanatory Text – Derivatives;
b) Specific Terms and Conditions for Online Trading Services;	b) General Terms and Conditions for Trading in Derivatives;
c) Cross Border Trading Risk Disclosure Statement;	c) Risk Disclosure Statement;
d) Structured Warrant Risk Disclosure Statement;	d) Direct Market Access – Terms and Conditions; and
e) Exchange – Traded Fund Risk Disclosure Statement;	e) Declaration and Acknowledgement for Day Trading Activities
f) Declaration and Acknowledgement for Day Trading Activities; and	
g) Declaration and Acknowledgement for Trading in Cash Upfront Basis;	

2. I / We hereby declare that I am / we are over 18 years old and that I / we have not been adjudicated or declared a bankrupt and have not committed an act of bankruptcy and have no knowledge of any bankruptcy petition presented against me / us in any court of competent jurisdiction (*applicable only to individual client*).
3. We hereby declare that we have not convened a meeting of our creditors or propose or make any arrangement or composition with, or any assignment for the benefit of our creditors, nor has a petition been presented or a meeting been convened for the purpose of considering a resolution for the winding up of, or other steps are taken for making of an administration order against us (other than for the purpose of reconstruction) (*applicable only to corporate client*).
4. I / We hereby declare that I am / we are not under the employment of another Participating Organisation or Trading Participant (as defined in the Rules of Bursa Malaysia Securities Berhad ("Bursa Securities") or Bursa Malaysia Derivatives Berhad ("Bursa Derivatives") respectively) (*applicable only to individual client*).
5. I / We hereby declare that I / we have not been listed as a defaulter by Bursa Securities or any other stock exchanges recognised by Bursa Securities ("Recognised Exchange"). I / We further acknowledge that RHBIB will from time to time perform credit checks on me / us and I / we further consent to RHBIB performing such credit checks against databases available to RHBIB including but not limited to databases maintained by independent credit database providers and regulatory authorities. I / We shall provide credit clearance letter with any supporting documents if there is any adverse credit report found failing which RHBIB has the right to reject my / our application.
6. I / We acknowledge that this application is subject to the approval of RHBIB and RHBIB has the absolute discretion to approve or reject this application without assigning any reasons thereto. In addition, upon the occurrence of any of the events mentioned in (2), (3), (4), and (5) above, I / we agree and undertake to immediately cease trading and shall forthwith notify RHBIB in writing of the occurrence of such event(s). I / We agree that until written notice of such event is given to RHBIB, all orders carried out by me / us under my / our trading account(s) shall be valid and enforceable against me / us.
7. I / We declare that all particulars and information given herein are true and correct and they shall also be applicable to the accounts opened and maintained at any of RHBIB's branches and that I/we have not withheld any material facts or information from RHBIB. RHBIB is entitled to fully rely on such information for all purposes, unless RHBIB receives notice in writing from me / us informing otherwise. I / We further undertake to furnish to RHBIB with such additional particulars as RHBIB may require from time to time.
8. I / We undertake to notify RHBIB in writing of any changes in the information provided herein by me / us. I / We agree that any such changes shall be effective three (3) business days after RHBIB's receipt of my / our notice.
9. I / We agree to be bound by the Rules and Regulations of Bursa Securities, Bursa Derivatives and the Rules of the Specified Exchange (collectively called the "Rules") and any other relevant regulatory body governing dealings in securities quoted on Bursa Securities or the Recognised Exchange Rules, as the same may be in force from time to time and at any time. RHBIB reserves the right to reject any application which does not conform to the requirements of the policies and guidelines set by RHBIB.
10. I / We agree that RHBIB shall be entitled to act upon and I / we shall accordingly be bound by any notice or other communication received by RHBIB and believed by RHBIB to have been given or made by a person authorised by me / us and the transaction executed pursuant to such instructions shall accordingly be binding on me / us.

F) DECLARATION, ACKNOWLEDGEMENT AND AUTHORISATION (Continued)

Where any instruction is ambiguous or inconsistent with any other instruction, RHBIB shall be entitled either not to act upon the instruction or to rely and act in accordance with any reasonable interpretation thereof which any officer of RHBIB believes in good faith to be the correct interpretation.

I / We shall not hold RHBIB liable in any way for acting on inconsistent, ambiguous or incomplete instructions.

11. RHBIB shall not be liable to me / us for acting upon any instructions communicated or purportedly communicated by me / us to RHBIB over the telephone or in writing and signed or purportedly signed by me / us or given or transmitted purportedly or given or transmitted by facsimile or electronic mail notwithstanding that it is subsequently shown that such instruction was not given by me / us. Any risks of misunderstanding, any error or loss resulting from instructions given by unauthorised persons or any error, loss or delay resulting from the use of the post, facsimile or electronic mail are entirely my / our risk for which RHBIB shall not be liable for.
12. I am / We are aware that signatures on facsimile or electronic mail instruction may be superimposed fraudulently or without proper authority when transmitted to RHBIB and I / we shall give RHBIB facsimile or electronic mail instructions assuming such risks. RHBIB shall not held liable for any losses, damages, expenses, claims or liabilities suffered by me / us as a result of RHBIB acting upon facsimile or electronic mail instructions so long as the signatures appearing on any such facsimile or electronic mail instructions appear on verification to be or purport to be in accordance with my / our specimen signature.
13. Where I / we enter into transactions relating to securities other than those quoted on Bursa Securities, such transactions shall wherever applicable be governed by the relevant Rules.
14. I / We authorise RHBIB to conduct independent verification and / or inquiries in respect of any information declared herein or furnished to RHBIB with the relevant authorities and / or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere and I / we undertake to furnish any additional information that RHBIB may require for its assessment of the application and from time to time after the application had been approved. That I / we further consent and authorise the relevant authorities and / or credit reference agencies or any other relevant organisations whether in Malaysia or elsewhere to disclose my / our information to RHBIB.
15. I / We hereby undertake to fully, unconditionally and irrevocably indemnify RHBIB and keep RHBIB indemnified at all times from and against all actions, proceedings, claims, demands, losses, penalties, fines, damages, costs, charges and / or expenses which RHBIB may sustain, incur or be liable to, in consequence of, attributable to or arising from, any breach by me / us of its obligations including any costs reasonably and necessarily incurred by RHBIB in collecting any debts due to RHBIB or in connection with the closure of the trading accounts, or any appointment made by me / us, and / or any request or authorisation given by me / us, and / or any false declaration(s) on my / our part in these Terms and Conditions howsoever arising. The right of indemnity shall continue in full effect notwithstanding the suspension, termination or closure of my / our account with RHBIB. Neither RHBIB or its subsidiaries, associated, or related companies of RHBIB's holding company nor any of its agents shall be liable for any direct, indirect, special or consequential damages which may be suffered by me / us such as, but not limited to, loss of anticipated profits or other anticipated economic benefits, whatsoever or howsoever caused, whether in contract or in tort, arising directly or indirectly with or arising out of this DAA, and / or the Terms and Conditions herein. I / We further undertake to indemnify RHBIB and or its subsidiaries, associated, or related companies of RHBIB's holding company from being liable in any proceedings (whether civil, criminal or otherwise) arising from any breach by me / us pursuant to the terms of the Terms and Conditions and / or the DAA stated herein.
16. I / We consent that RHBIB and / or its authorised agents, service providers and / or sub-contractors may obtain or be granted access to my / our information or documents relating to my / our affairs in particular in relation to my / our securities and / or depository accounts (for example account particulars, balances, and / or transactions) maintained with the relevant authorities (whether locally or abroad), agents and / or service providers. This consent is irrevocable and I / we shall not hold RHBIB liable for any losses arising thereof except for losses or liabilities I / we may directly suffer as a result of any fraudulent act done / committed by RHBIB.
17. I / We hereby confirm my / our consent to RHBIB giving me / us trade contract notes and other statements of account electronically in respect of the trading account(s) opened with RHBIB. In this connection, I / we understand and accept that all contract notes and statements given by RHBIB electronically will be deemed given as from RHBIB posting the same.
18. I / We agree and accept that RHBIB has a legal obligation under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (including any amendments, variations, and / or modifications as may be made at any time and from time to time) and any guidelines issued by any regulators, authorities and / or statutory bodies including the Anti-Money Laundering and Counter Financing of Terrorism ("AML/CFT) – Banking and Deposit-Taking Institutions (Sector 1) to report transactions that, RHBIB may have reason to suspect, involves proceeds of any unlawful activity. In this regard, where any suspicion of money laundering and / or financing of terrorism arises, RHBIB is therefore authorised to report its suspicions to the Financial Intelligence and Enforcement Department ("FIED") in BNM or to such any other regulatory bodies without first obtaining my / our approval. I / We agree that I / we shall not hold RHBIB liable in any proceedings (whether civil, criminal or otherwise) for the disclosure of any information in any suspicious transaction report made by RHBIB in good faith, nor for any delay and / or refusal by RHBIB in carrying out my / our instructions in the event deemed necessary by RHBIB. I / We further agree to abide and comply with any directives or orders which may be issued and imposed by the respective regulators, authorities and / or statutory bodies from time to time and further undertake to give the evidence and / or documentation required by RHBIB, the respective regulators, authorities and / or statutory bodies for the purpose of complying with the respective AML/CFT legislation in the applicable jurisdiction where the transactions are to be executed from time to time.
19. I / We undertake and confirm that I am / we are not involved / engaged in any activity(ies) relating to export, transshipment or bringing into transit of any strategic items (dual-use items, including arms and related material) either as broker, trader exporter, cargo agent, carrier, freight forwarder, feeder operators, logistic or service provider of technology, that will / may facilitate the design, development and production of weapons of mass destruction and their delivery systems as legislated and / or prohibited by the Strategic Trade Act 2010 ("STA"), such activity(ies) to be known as "STA related activities". I / We understand that RHBIB may use all information gathered in relation to the account with RHBIB for verification purposes to ensure compliance with the STA. In the event that I / we subsequently become involved in the STA related activities, I / we undertake to immediately notify RHBIB in writing of such involvement / engagement. I / We acknowledge and agree that RHBIB shall take such action as is deemed necessary in relation to my / our trading account(s), including notifying the regulators of the STA (which include but is not limited to the Ministry of International Trade and Industry) of my / our involvement / engagement in the STA related activities. I / We accept that RHBIB may at its discretion decline my / our application for opening of account or close / terminate my / our trading account(s) as the case may be, without any further reference to me / us. I / We agree and acknowledge that RHBIB is absolved of all and any liabilities to me / us in this regard.
20. I / We authorise RHBIB to process, use, record, store, share with or disclose my / our information / data pertaining to my / our trading account(s) to the following parties including without limitation, any member of RHBIB's group of companies, its parent company and / or its related companies, RHBIB's professional advisers, vendors, agents (including but not limited to equities DR, FBR, or whosoever described or referred to), contractors and third party service providers (including those who provide administrative, telecommunications, computer, payment, data processing or storage), enforcement agencies, regulators, authorities or other parties authorised and / or required by law or regulation, including the Inland Revenue Board of Malaysia, as and when required whether in Malaysia or elsewhere in relation to the provision of products and services offered by or through RHBIB ("Products and Services") for the following purposes including but not limited to: - (i) processing my / our application for the Products and Services; (ii) conducting credit checks on me / us; (iii) maintaining my / our credit history for present and future reference; (iv) marketing any products or services for my / our use; (v) research, historical and statistical purposes; (vi) assisting in any claim or investigation or analysis of such claim; (vii) exercising any right of subrogation; (viii) matching, comparing, transferring or exchanging any personal information / data relating to me / us held by RHBIB from time to time with my / our personal information / data held by enforcement agencies, regulatory authorities, corporations or organisations for the purpose of verifying my / our personal information / data; (ix) for enforcement of my / our obligations, including without limitation the collection of amounts outstanding from me / us; and ancillary purposes or relating thereto. I / We acknowledge that if I / we do not provide RHBIB the authorisation as aforesaid, RHBIB may not be able to continue to provide me / us with the Products and Services or to respond to any of my / our requests. I / We consent to such use of my / our personal information / data in the manner aforesaid and I / we further acknowledge that RHBIB is bound by such codes of practice, and / or guidelines that may be issued by the relevant authorities and / or industry recognised associations pursuant to the prevailing data protection laws.
21. I / We further authorise RHBIB to disclose any information relating to my / our account(s) accessible to RHBIB to the DR or FBR nominated by me / us or appointed by RHBIB, to RHBIB's subsidiaries and its related group of companies. I / We further authorise and consent the disclosure by RHBIB of any information relating to my / our account(s) upon the demand, order or request of Bursa Securities or any other authority having jurisdiction over RHBIB or any government authority, statutory body or court of law, RHBIB's auditors, legal counsels and other professional advisers.
22. I / We further consent to the disclosure by Bursa Malaysia Depository Sdn. Bhd. ("Bursa Depository") to RHBIB, and to such agents, service providers and sub-contractors of RHBIB as informed by RHBIB to Bursa Depository, of information or documents relating to my / our affairs and in particular, relating to my / our account(s) but not

F) DECLARATION, ACKNOWLEDGEMENT AND AUTHORISATION (Continued)

limited to balances, account particulars and / or transactions. This consent shall be valid until revoked by me / us and such revocation is accepted by RHBIB. I / We hereby release Bursa Depository from any loss or liability arising from or in connection with this authorisation except for loss or liability that I / we may suffer as a result of any act, statement or omission that was not done in good faith by Bursa Depository.

23. Where applicable, I / we hereby agree that RHBIB be authorised, but not obligated to, deal with my / our monies including placing my / our monies into short term deposits, money market instruments and unit trusts, if applicable, during the interim period prior to my / our investment being effected.
24. * We have read and understood the obligations as stipulated under Clause 1.4 and the consequences of non-compliance under Clause 1.5 of the General Terms and Conditions (for Equities Trading only) and:-
- We hereby undertake to disclose information and documents in relation to any dealing in securities in respect of our trading account(s) including but not limited to information on whether or not any dealing in the above account is carried out on another person's behalf and in such instance, the name of and particulars sufficient to identify the person from whom, through whom or on whose behalf the securities are dealt with by us and if that person is not the beneficial owner(s) of the securities, we shall procure the particulars of the beneficial owner(s) of the securities;
 - That we are aware that the consequences as stipulated in Clause 1.5 for any failure to disclose information under Clause 1.5.
Further pursuant to Rule 404.4(1A)(b) of Bursa Securities, we hereby confirm / undertake that the beneficial owner(s) of the securities dealt with in the trading account and the CDS account which is maintained or to be maintained at our request pursuant to Rule 404.4(1A)(a) of Bursa Securities are / shall be the same.
Further pursuant to Rule 404.4(1A)(c) of Bursa Securities, we also hereby authorise and give consent to RHBIB:-
 - To effect any entries in the CDS Account, in relation to or arising from any transaction executed in accordance with Bursa Securities Rules, the Clearing House Rules and Bursa Malaysia Depository Rules in our trading account; and
 - To exercise any rights over the securities held in the CDS Account therein in accordance with Bursa Securities Rules, the Clearing House Rules and Bursa Malaysia Depository Rules in relation to or arising from any transactions executed by us as stipulated above.

***Note: Only Applicable for Authorised Nominee (AN) / Exempt Authorised Nominee (EAN).**

25. In the event of any requirement pursuant to any local or foreign law or regulation that requires RHBIB to withhold any of the proceeds arising from the trades or transactions herein, I / we irrevocably consent to such withholding by RHBIB.
26. In relation to Derivatives, I / we authorise RHBIB to convert, at the absolute discretion of RHBIB and without further reference to me / us, on my / our behalf any foreign currency(ies) if my / our account opened pursuant to this Account Opening Application Form indicate a short fall in such foreign currency(ies). I / We further authorise RHBIB to liquidate, at the absolute discretion of RHBIB and without further reference to me / us, all or part of my / our outstanding contract(s) in the Specified Exchange if the Net Equity (cash balance less unrealised profit & loss) in my / our account opened pursuant to this Account Opening Application Form falls below thirty per cent (30%) of the margin requirement or any other percentages which may be notified and determined at the absolute discretion of RHBIB from time to time. I / We further agree to the following:-
- That RHBIB does not guarantee that it will close all my / our open positions when the Net Equity as defined above, falls below the margin requirement or that losses will be limited to the amount standing to the credit of the Client's Trading Account.
 - That on the occurrence of any of the above, I / we shall continue to be liable for all the outstanding amount occurring under the Client's Trading Account.
27. I / We acknowledge that the contract specifications for any products associated with the trading of Derivatives can be found on the website of Bursa Derivatives or the respective websites of the Specified Exchange. I / We undertake to read and understand the contents of such contract specifications and agree to be bound by all the Terms and Conditions therein prior to my / our execution with RHBIB any transaction(s) thereof. I / We understand that a copy of such contract specifications shall be made available to me / us upon my / our request.
28. I / We authorise RHBIB to distribute and / or apportion my trading limit for trading transaction(s) in local securities and foreign securities at the absolute discretion of RHBIB. For trading transaction(s) in local securities, I / we further authorise RHBIB to distribute / apportion my trading limit of my / our Equities Trading Account (including Day Trading Activities) at the absolute discretion of RHBIB.
29. I / We agree that RHBIB shall not be responsible or liable to me / us in the event the agents or entities appointed by RHBIB to perform any obligations as stated in the General Terms and Conditions goes into liquidation or insolvency and further agrees that RHBIB shall not be liable in respect of the acts or omission of any entity providing any services including clearing, settlement facilities and / or custodian services.
30. RHBIB may set off or transfer any sum or deposit standing to the credit of my / our any other bank accounts with other entities within RHB Banking Group (including RHB Bank Berhad and RHB Islamic Bank Berhad) in or towards satisfaction of any of my / our liabilities to RHBIB under these Terms and Conditions.
31. I / We undertake to further indemnify RHBIB for any loss, costs (includes legal costs), claims, liabilities or expenses arising out of or connected with any (i) transaction or instruction that may be carried out by RHBIB on behalf of me / us having to act on my / our instructions or at my / our request, (ii) breach by me / us of its obligations, including but not limited to any costs reasonably and necessarily incurred by RHBIB in buying-in or selling-off, or collecting any debts due to RHBIB or in connection with the closure of the trading account(s), and (iii) breach, failure or omission of the foreign broker / agent / custodian appointed on behalf of me / us. This obligation to indemnify RHBIB survives the termination of these Terms and Conditions.
32. In relation to pre-initial public offerings, I / we hereby agree to abide by the respective term sheet(s) and / or letter of offer(s) and / or such other documents executed or as may be required to be executed by RHBIB from time to time. I / We further agree to abide by any rules / laws of the relevant regulatory bodies' currently in force or as may be imposed from time to time.
33. I / We agree to pay all taxes including but not limited to Goods and Services Tax or its equivalent imposed by the authorities locally or abroad at the prescribed rate determined by the relevant authorities on the brokerage fee and or on the CDS fee and any such other fees in relation to my / our trading account
34. I / We agree and acknowledge that all communication between the RHBIB and me / us conducted via telephone, facsimile, or other electronic communication or electronic services including but not limited to short message service (SMS), emails, Whatsapp, Viber, Facebook or twitter ("Electronic Mode") for the purposes of issuing instructions in respect of my / our account may increase the risk of error, security, fraud and privacy issues. I / We acknowledge I am / we are fully aware of the risks associated when communicating or conducting the transactions via the Electronic Mode. I / We further agree to the following:-
- That I am / we are fully and solely responsible for the safety and confidentiality of the associated pin numbers and/or passwords (if applicable) that must be kept secret and not be understandable, either directly or indirectly, by a third party. I / we must make sure, by all appropriate means, that they are not used by persons other than me / us, including but not limited to, a representative, attorney-in-fact, agent or any third parties.
 - RHBIB may rely upon or act in accordance with the instructions given under the Electronic Mode but is not obliged to rely upon and act in accordance with any instructions given via the Electronic Mode which may from time to time be, or purported to be, or believed by RHBIB to be given by me / us without inquiry on RHBIB's part as to the authority or identity of the person making or purporting to make such communication via the Electronic Mode.
 - RHBIB shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity of such instructions or verify the accuracy and completeness of such instructions the non-delivery, delayed delivery, or the misdirected delivery of such instruction given by the Client via the nominated Electronic Mode. Such instructions shall be deemed irrevocable and binding upon me / us upon RHBIB's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions.
 - RHBIB shall have no liability to me / us (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar items being introduced into the Electronic Mode which may affect my / our communication.
 - RHBIB shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Mode. I / We agree to indemnify RHBIB from and against all losses, liabilities, judgments, suits, sanctions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Electronic Mode by using my / our designated password whether or not I / we authorised such use.
 - I / We agree to use applicable software to protect my / our computer from viruses, malware, spyware, phishing, and other forms of attack on my / our computer. I am / We are responsible for selecting all systems, hardware and the Internet service provider. I am / We are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, the choice of Internet service provider and systems and computer services.

F) DECLARATION, ACKNOWLEDGEMENT AND AUTHORISATION (Continued)

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

SUBSCRIBED AND SOLEMNLY declared by the abovementioned

This day of 20

Signature of Client (Individual) /
Authorised Signatory (Corporate) :

Signature of Client (Individual) /
Authorised Signatory (Corporate) :

Name :

Name :

NRIC / Passport No. :

NRIC / Passport No. :

Designation (Corporate Client Only) :

Designation (Corporate Client Only) :

Please affix company stamp /
seal (Corporate Client Only) :

Signature of Witness :

(Please delete whichever is not applicable)
Dealer's Representative / Futures Broker's
Representative / Authorised officer of RHBIB /
Authorised officer of a Malaysia Embassy or
High Commission Consulate / Notary Public /
Advocate or Solicitor

Name :

NRIC No. / DR Code / FBR Code :

Note: The word "We" under the DAA refers to Company and / or Joint Account Holders, their obligations and liabilities shall be joint and several.

FOR DR / FBR USE ONLY

i) KNOW YOUR CLIENT ("KYC")

1. Have you known the Client for more than 6 months?
If no, please indicate duration _____
2. Did you get to know the Client through your personal contact / social networking?
If no, please specify _____
3. Did you have previous dealings with the Client?
4. Does the Client have sound financial viability and credibility?
5. Did you sight the original NRIC / Passport when Client submitted the photocopy documents (individual client only)?
6. Have you (i) explained the contents of this *Declaration, Acknowledgement and Authorisation* and the *Terms and Conditions* attached; and (ii) ensure a copy of the said *Terms and Conditions* is given to the Client?
7. Is the Client actively involved in any political activities or is the Client (Corporate Client only) government or political linked?

	DR		FBR	
	Yes	No	Yes	No
1.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ii) EQUITIES TRADING

1. Collateral from Client : Cash (RM) _____ Value of Securities (RM) _____
2. Recommended Trading / Margin Limit : BUY Limit (RM) _____ SELL Limit (RM) _____
- Rationale (if applicable) : _____

[The rest of this page is deliberately left blank]

FOR DR / FBR USE ONLY (Continued)

iii) PROPOSED BROKERAGE RATE ¹ (For Equities Trading only)

Local Trade

Gross Contract Value	Phone Order Brokerage Rate (%)	Online	
		Discount Rate (%)	Min. Brokerage (RM)
Up to RM100,000			
Above RM100,000 / RM100,001 to RM500,000 ²			
Above RM500,000			

Foreign Trade (Only applicable if apply for special rate)

Exchange	Gross Contract Value	Online Brokerage (%)
	Up to RM100,000	
	Above RM100,000 / RM100,001 to RM500,000 ²	
	Above RM500,000	

Approval Required? Yes No Brokerage commissioned type: _____

Approved by HOD / HOB / Authorised Signatories (As according to AA Matrix, if applicable) _____

Note:-

1. Brokerage rate payable is exclusive of any tax including but not limited to Goods and Services Tax or its equivalent imposed and / or to be imposed by the authorities.
2. Delete where applicable.

iv) DERIVATIVES TRADING

- | | | | |
|----|--|---|--|
| | | Yes | No |
| 1. | Will this Client be interested to hold more than 50 outstanding contracts? (If Yes, please submit Position Limit Revised Form) | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. | Will you appoint other FBR to execute the Client's order in J-Trader? (If Yes, please complete the Association of Futures Trading Terminals) | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. | Will this Client be interested to trade in Specified Exchange? (If Yes, please complete Account Opening Information For Specified Exchange Derivatives Form) | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. | Proposed Brokerage Rate (R/T: round turn) | | |
| | FKLI : RM _____ R/T (Day Trade) | CPO : RM _____ R/T (Day Trade) | |
| | FKLI : RM _____ R/T (Overnight Trade) | CPO : RM _____ R/T (Overnight Trade) | |
| | FKLI TIER : RM _____ | FCPO TIER : RM _____ | |
| | FKLI Cash Settlement : <input type="checkbox"/> Chargeable <input type="checkbox"/> Not Chargeable | Others : _____ | |
| | | (please specify) | |
| 5. | For Corporate Application Only | | |
| | Proposed Position Limit : _____ | <input type="checkbox"/> Margin Upfront | <input type="checkbox"/> Up to T+1 (must tick either one (1) only) |
- Approval Required? Yes No

Approved by HOD / HOB / Authorised Signatories (As according to AA Matrix, if applicable) _____

v) DECLARATION BY DR / FBR

I, the Dealer's Representative / Futures Broker's Representative of this Client do hereby declare that the information given is true to the best of my knowledge and I have not withheld any information which might prejudice this Application. I also acknowledge and agree to accept instructions received from the Client directly and am aware that the Client is required to comply with the respective Terms and Conditions (as amended from time to time) attached to this application.

I hereby undertake to indemnify RHBIB against all claims, losses, damages, fines, penalties, costs and liabilities arising from the performance of the aforesaid request or otherwise in relation thereto.

	DR	FBR
Signature :		
Name / Code :		
NRIC :		
Date :		

FOR OFFICE USE ONLY

A) ACCOUNT PROCESSING – TO BE COMPLETED BY OPERATIONS

i) Initial Due Diligence (“IDD”)

For Existing Clients State client code, _____

Notes: If “YES” to either (a) or (b) below, IDD must be conducted on existing Client.

- a) Is there an update* on Client’s details? OR
 b) Is this an additional products/services applied for and there has been no IDD conducted in the past 6 months?

*Refer to significant changes in Client information under Section 3.3.1(b) of AML/CFT Guidelines for IB Business.

No.	Description	Response		Remarks									
1	Have all required information and supporting documents on the Client been obtained and verified? <i>If Client is an exempt category, kindly select “N/A” and state the category under remarks.</i>	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>										
2	Have all beneficiaries and beneficial owners (if any) been identified and reasonable measures taken to verify their identity? <i>Beneficial owners refer to the natural person with ultimate ownership or control (as a minimum these are shareholders with ownership interest of more than 25 percent, directors and authorised signatories).</i>	Yes <input type="checkbox"/>	N/A <input type="checkbox"/>										
3	Has the Client (including any beneficiaries/beneficial owners, if any) been screened against AML/CFT Watchlist? <i>AML/CFT Watchlist = World Check Database and AML/CFT Database</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>										
4	Is there a positive match against AML/CFT Watchlist screening?			If “Yes”, please specify category(ies)									
	a) of Client’s name?	Yes <input type="checkbox"/>	No <input type="checkbox"/>										
	b) of beneficiaries/ beneficial owners’ name	Yes <input type="checkbox"/>	No <input type="checkbox"/>										
	<i>Attach screening results as documentary proof. Where there is a positive match of Client (including beneficiaries / beneficial owners, if any), kindly refer to Appendix 2 of AML/CFT Guidelines for IB Business on screening process for further actions.</i>												
5	Risk Scoring Questions	Score											
a)	Is the Client or beneficiaries/ beneficial owner a high risk Persons & Entities? Note: <i>If Client/BO is PEP, kindly proceed with EDD irrespective that rating is “Low Risk”. Refer to List of High risk persons and entities– Appendix 10 of AML/CFT Guidelines for IB Business</i>			0	15	30	240						
b)	Is the Client from/resides in high risk geographical location? Note: <i>Country of origin/Country the Client is residing/Country Client has business involvement, whichever higher score. Refer to List of High risk countries– Appendix 9 of AML/CFT Guidelines for IB Business</i>			0	10	30	120						
c)	Is the employment/ business the Client involved in is high risk industry/sector? <i>Refer to List of High risk industries and sectors– Appendix 8 of AML/CFT Guidelines for IB Business</i>			0	20	30	NA						
d)	Is the Client a High Net Worth Client? <i>Refer to List of High Net Worth Client – Appendix 11 of AML/CFT Guidelines for IB Business</i>			0	15	NA	NA						
e)	Is the Product & Service engaged by Client deemed high risk? <i>Refer to List of Products and Services - Appendix 7 of AML/CFT Guidelines for IB Business</i>			0	1	2	3	4	5	6	7	8	
Total Score													
6	Based on the above conduct of IDD, Client’s Overall AML/CFT Risk Profile 0-29 = Low Risk 30 and above = High Risk <i>*If Overall Risk Profile is “High”, kindly proceed with EDD. *If Total Risk Score above or equal to 120, business establishment is prohibited unless approval is granted from Board. *If Total Risk Score above or equal to 240, business establishment is strictly prohibited.</i>	High <input type="checkbox"/>	Low <input type="checkbox"/>										
7	Based on IDD above, would you recommend establishing/maintaining business relationship with the Client?	Yes <input type="checkbox"/>	No <input type="checkbox"/>										

A) ACCOUNT PROCESSING – TO BE COMPLETED BY OPERATIONS (Continued)

ii) Customer's Background Checking

Type of Check	Results		Remarks
	Pass	Fail	
RAM/CTOS - Bankruptcy, Legal Suits			
BOS Defaulter/ AML/ CFT Watchlist			
World-Check			
Name, NRIC No., Corr. Add. and Tel.			
Others:			

	Signature	Staff Name	Designation	Date
Checked by :				
Approved by :				

iii) CIF Creation

	Signature	Staff Name	Designation	Date
Data Entered by :				
Verified by :				

iv) Systems Maintenance

a) General

M21 BOS

	Signature	Staff Name	Designation	Date
Data Entered by :				
Verified by :				

b) Clearing System (Derivatives Only)

	Signature	Staff Name	Designation	Date
Data Entered by :				
Approved by :				

c) OMS (Derivatives Only)

	Signature	Staff Name	Designation	Date
Data Entered by :				
Approved by :				

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B) ACCOUNT PROCESSING - TO BE COMPLETED BY CREDIT CONTROL AND SUPERVISION

i) Equities Trading

BUY Limit (RM)	SELL Limit (RM)	Margin Facility Limit (RM)

Remarks :

Signature	Staff Name	Designation	Date

Recommended By :

Approved By :

ii) Derivatives Trading

Approved Intraday Margin Requirement

Products	% from Full Initial Margin
FKLI	
FCPO	

Products	% from Full Initial Margin

Signature	Staff Name	Designation	Date

Approved By :

Updated By :

Verified By :

C) ACCOUNT PROCESSING - TO BE COMPLETED BY OPERATIONS

i) Document Scanning and Verification

Verified and Scanned client signature and any relevant documents

Signature	Staff Name	Designation	Date

Entered by :

Checked by :

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IMPORTANT DOCUMENTS REQUIRED (GENERAL)

INDIVIDUAL / JOINT (Joint - only applicable to Derivatives Trading)

1. Bursa Malaysia Depository's Application for Opening of Account Form.
 2. Bursa Malaysia Depository's eServices Form¹.
 3. Photocopy of NRIC / Passport / Armed Forces or Police Authority Card and change of address, if any².
 4. Photocopy of recent bank statement (not more than six (6) months) or recent pay slip or latest income tax assessment or employer's confirmation of salary or fixed deposit certificate.
 5. Any other documents that may be required by RHBIB and / or regulatory bodies from time to time.
 6. Bursa Malaysia Depository account opening fee.
 7. Form W9 / Form W8BEN (if applicable).
- Note: ² The original documents to be sighted by the authorised personnel of RHBIB and signed off as "original sighted" on the photocopy obtained.

COMPANIES (Certified true copy ³ – 2 sets required)

1. Bursa Malaysia Depository's Application for Opening of Account Form.
 2. Bursa Malaysia Depository's eServices Form¹.
 3. Board Resolution duly passed and approved, specifying the persons who are authorised to open and operate the trading account⁴.
 4. Board Resolution duly passed and approved, specifying the persons who are authorised to open and operate the Bursa Malaysia Depository account. [2 sets]⁴
 5. Certified true copy of Memorandum & Articles of Association (or its equivalent).
 6. Certified true copy of Board Resolution incorporating (or its equivalent):
 - a list of authorised signatories with specimen signatures.
 - mode and manner of execution by the authorised signatories.
 7. Certified true copy of Form 8 or 9 (or its equivalent) – Certificate of Incorporation of Public / Private Company or Form 13 (or its equivalent) – Certificate of Incorporation on Change of Company Name, if applicable.
 8. Certified true copy of Form 24 (or its equivalent) – Return of Allotment of Shares.
 9. Certified true copy of Form 44 (or its equivalent) – Notice of Situation of Registered Office and Office Hours.
 10. Certified true copy of Form 49 (or its equivalent) – Particulars of Directors, Managers and Secretaries.
 11. Power of Attorney (or its equivalent), if applicable.
 12. Letter of Guarantee with photocopy of guarantor's NRIC upon request.
 13. Latest audited financial statements / management accounts and / or the recent bank statements.
 14. Form W9 / Form W8BEN-E.
 15. Any other documents that may be required by RHBIB from time to time.
 16. Bursa Malaysia Depository account opening fee.
- Note: ³ Certified true copies are to be duly certified by the director(s) and / or company secretary.

⁴ The Board / Committee's Resolution must state the name, designation, NRIC / Passport number and specimen signature of person authorised / empowered to operate the account including transactions that they may execute and to execute all necessary documents; and

Should there be any amendments made, it must be legible and countersigned by the Client / authorised signatory. Forms defaced by erasure or any kind of correction fluid may result in the application being rejected.

Corporate client must affix the common seal (if stipulated in the Board / Committee Resolution) or company rubber stamp onto the application form.

¹ SUPPORTING DOCUMENTS FOR eServices FORM

Two certified true copies of bank statement / bank savings passbook / details of your bank account obtained from your bank website / any letter from bank confirming your bank account details / Bank-In receipt / Cheque Deposit receipt / Debit Invoice / Bank Identification card / Cheque Book (disclose part containing your bank account particulars only).

Note: All Bursa Malaysia Depository related forms are only applicable to Equities Trading.

FEDERAL / STATE / LOCAL / STATUTORY AUTHORITIES INCORPORATED BY AN ACT OF PARLIAMENT

1. Bursa Malaysia Depository's Application for Opening of Account Form.
2. Bursa Malaysia Depository's eServices Form¹.
3. Letter of Authority stating the amount, period, authorised signatories and mode and manner of execution by the authorised signatories.
4. A list of authorised signatories with specimen signatures.
5. Form W9 / Form W8BEN-E.
6. Any other documents that may be required by RHBIB from time to time.
7. Bursa Malaysia Depository account opening fee.

SOLE-PROPRIETORSHIP AND PARTNERSHIP (only applicable to Derivatives Trading) (Certified true copy ⁵ – 2 sets required)

1. Certified true copy of Business Registration forms:
 - Form A – Business Registration which consists of PNA 1 and one copy of PNA 1A for each owner / partner; or
 - Form B – Registration for change in business which consists of PNA 2, PNA 2A and one copy of PNA 1 for each owner / partner; or
 - Maklumat Perniagaan (a computerised print-out)
2. Certified true copy of Form D – Certificate of Registration for current year.
3. Mandate for Account of a partnership incorporating:
 - a list authorised signatories with specimen signatures.
 - mode and manner of execution by the authorised signatories.
4. Deed of Partnership, if applicable.
5. Photocopy of NRIC / Passport of the authorised signatories.
6. Form W9 Form / Form W8BEN-E.
7. Any other documents that may be required by RHBIB from time to time.

Note: ⁵ Certified true copies are to be duly certified by advocates and solicitors. Original documents must be sighted by the authorised personnel of RHBIB and signed off as "original sighted" on the photocopy obtained.

EXECUTORS / ADMINISTRATORS / TRUST FOUNDATION (Certified true copy ⁶ – 2 sets required)

1. Bursa Malaysia Depository's Application for Opening of Account Form.
2. Bursa Malaysia Depository's eServices Form¹.
3. Certified true copy of Grant of Probate (only applicable for Executors).
4. Certified true copy of Letter of Administration (only applicable to Administrators).
5. Certified true copy of Trust Deed (only applicable to Trust Foundation).
6. A list of authorised signatories with specimen signatures.
7. Form W9 / Form W8BEN-E.
8. Any other documents that may be required by RHBIB from time to time.
9. Bursa Malaysia Depository account opening fee.

Note: ⁶ Certified true copies are to be duly certified by advocates and solicitors. Original documents must be sighted by the authorised personnel of RHBIB and signed off as "original sighted" on the photocopy obtained.

ASSOCIATIONS / CLUBS / SOCIETIES AND POLITICAL PARTIES (Certified true copy ⁷ – 2 sets required)

1. Bursa Malaysia Depository's Application for Opening of Account Form.
2. Bursa Malaysia Depository's eServices Form¹.
3. Certified true copy of Board Resolution incorporating:
 - a list of authorised signatories with specimen signatures.
 - mode and manner of execution by the authorised signatories.
4. Certified true copy of Certificate of Registration.
5. Certified true copy of Rules / By-laws.
6. Form W9 / Form W8BEN-E.
7. Any other documents that may be required by RHBIB from time to time.
8. Bursa Malaysia Depository account opening fee.

Note: ⁷ Certified true copies are to be duly certified by the secretary and / or the chairman.

IMPORTANT DOCUMENTS REQUIRED (FOR SPECIFIC PRODUCT)

EQUITIES (For Share Buy Back Purpose, if applicable)

1. Certified true copies of the Memorandum & Articles of Association (or its equivalent) shall indicate that the company may purchase its own shares. [2 sets]
2. Certified true copies of Board Resolution incorporating a declaration on Share Buy Back. [2 sets]
3. Share Buy Back declaration from DR.

Note: All documents other than in English or Bahasa Malaysia submitted by foreign incorporated companies (as defined in the Companies Act 1965) must be accompanied with certified true copy(ies) of the document translated into English by certified translator.