

Note:-

11. Request must be signed by Client / Authorised Signatories only, and the photocopies of 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 upon submission of form to activate the e-Payment service.

(ii) DECLARATION BY CLIENT

a) AUTOMATED TRUST PAYMENT (ATP)

- I / We hereby:-
- Instruct RHBIB to pay into my / our trust account in RHBIB all net sales proceeds and contra gains due to me / our 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 / our Dealer's Representative to revoke the same service on my / our behalf. However, RHBIB may in its absolute discretion terminate the ATP service at any time and without assigning any reason(s).
 - Authorise my / our 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 / our 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 sale proceeds Request Form - ATP) for the cheque payment of the sale 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 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 Equities Trading Account.
 - 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.
 - Agree that in 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.
 - 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.

b) ELECTRONIC SHARE PAYMENT (ESP)

- I / We hereby:
- 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 trades that have already been executed and 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 all net sale proceeds and/or contra gains due to me / us after deducting all outstanding charges, contra losses, etc. arising from transactions effected through the above Equities 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 / our Dealer's Representative to revoke the same service on my / our behalf. However, RHBIB may in its absolute discretion terminate the ESP service at anytime and without assigning any reason(s).
 - Authorise my / our Dealer's Representative to execute on my / our behalf, from time to time but without revoking this ESP service, request to RHBIB for the payment of the sales proceeds to be issued to me / us via alternative modes.
 - Agree that in 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.
 - 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.

DECLARATION, ACKNOWLEDGEMENT AND AUTHORISATION

A) FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") AND COMMON REPORTING STANDARD ("CRS")

I) INDIVIDUAL SELF-CERTIFICATION

Section 1: Declaration of Tax Residency (other than U.S.)

Please tick one option and complete as appropriate:

- (a) I confirm that I am a tax resident in Malaysia and do not have any foreign tax residency and/or foreign indicia.
- (b) I confirm that I am a tax resident of the following countries:
Please provide the tax residency information in the following table. If exceed three countries, please use a separate sheet

| Country of Tax Residency | Taxpayer ID No. (TIN) | If no TIN, tick one of the reasons | |
|--------------------------|-----------------------|------------------------------------|--|
| | | <input type="checkbox"/> A | Country does not issue TIN |
| | | <input type="checkbox"/> B | Country does not require the collection of TIN |
| | | <input type="checkbox"/> C | Others - circle where applicable TIN application in progress not required to register tax file housewife househusband minor student retiree foreign diplomat in embassy |
| | | <input type="checkbox"/> A | Country does not issue TIN |
| | | <input type="checkbox"/> B | Country does not require the collection of TIN |
| | | <input type="checkbox"/> C | Others - circle where applicable TIN application in progress not required to register tax file housewife househusband minor student retiree foreign diplomat in embassy |
| | | <input type="checkbox"/> A | Country does not issue TIN |
| | | <input type="checkbox"/> B | Country does not require the collection of TIN |
| | | <input type="checkbox"/> C | Others - circle where applicable TIN application in progress not required to register tax file housewife househusband minor student retiree foreign diplomat in embassy |

Section 2: Declaration of U.S. Citizenship or U.S. Residence for Tax purposes

Please tick one option and complete as appropriate.

- (a) I confirm that I am a U.S. citizen and/or resident in the U.S. for tax purposes (i.e. green card holder or resident under the substantial presence test).

| U.S. Federal TIN | Type |
|------------------------------|--|
| <input type="checkbox"/> SSN | Social Security Number: U.S. individuals |

| CRS Status | | |
|--------------------------|---|-----------------------|
| <input type="checkbox"/> | <ul style="list-style-type: none"> Investment Entity include the following: <ul style="list-style-type: none"> Financial Institution Investment Entity (FIE) - Investment entity managed by another Financial Institution Other Investment Entity | Investment Entity |
| <input type="checkbox"/> | <ul style="list-style-type: none"> It is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution <p><i>Please also complete Controlling Person Self-Certification Form for all Controlling Persons</i></p> | Non-Participating FIE |
| <input type="checkbox"/> | <ul style="list-style-type: none"> It is a Depository Institution, Custodial Institution or Specified Insurance Company | Financial Institution |

| 3B. Entity Exempted (Select where applicable) | FATCA Status | CRS Status |
|---|--|-----------------------------------|
| <input type="checkbox"/> Government Entity or Central Bank (or a wholly owned entity of a Governmental Entity / Central Bank) | Entity wholly owned by exempt Beneficial Owners | Government Entity or Central Bank |
| <input type="checkbox"/> International Organisation (or a wholly owned agency of an International Organisation) | International Organisation | International Organisation |
| <input type="checkbox"/> Publicly Listed company or its Related Entity <i>Please provide the name of the established securities market on which the corporation is regularly traded:</i> <i>If you are a Related Entity of a regularly traded corporation, please provide the name of the regularly traded corporation:</i> | Active NFFE Publicly traded NFFE or NFFE affiliated of a public traded corporation | Publicly traded NFE |

| 3C. Non-Financial Institution (Select where applicable) | FATCA Status | CRS Status |
|--|---|--|
| <input type="checkbox"/> Active Business | Active NFFE | Active NFE |
| <input type="checkbox"/> Holding Company of Nonfinancial Groups | Active NFFE - Excepted Nonfinancial Group Entity | Active NFE (Others) - Holding NFE of Nonfinancial group |
| <input type="checkbox"/> Start-up Company | Active NFFE - Excepted Nonfinancial Start-Up Company | Active NFE (Others) - Start-up NFE |
| <input type="checkbox"/> Liquidating or Emerging from Bankruptcy Company | Active NFFE - Excepted nonfinancial entity in liquidation or bankruptcy | Active NFE (Others) - Liquidating or emerging from bankruptcy |
| <input type="checkbox"/> Treasury / Financing Centre of Corporate Group | Active NFFE - Excepted Nonfinancial Group Entity | Active NFE (Others) - Treasury/Financial Centre of non-financial group |
| <input type="checkbox"/> Charity/ Non-profit Organisation | Active NFFE - Non-profit Organisation | Active NFE (Others) - Non-profit NFE |
| <input type="checkbox"/> Passive Investment Entity derives more than 50% of its gross income (for the previous calendar year) from passive income such as investments, dividends, interests, rents or royalties <i>Please also complete Controlling Person Self-Certification Form for each Controlling Persons</i> | Passive NFFE | Passive NFE |
| <input type="checkbox"/> If your FATCA classification is none of the above, kindly complete and submit the appropriate IRS Form W-8 | | |

Section 4: Declaration and Undertaking

- I/We understand that the information supplied by me/us is subject to the **RHB Terms and Conditions**, which has been made available to me/us.
- I/We acknowledge that the information contained in this form and information regarding my/our account(s) with you may be provided to Inland Revenue Board of Malaysia (IRBM) and they may exchange this information with tax authorities of other countries pursuant to intergovernmental agreements to exchange financial account information.
- I/We declare that all statements made in this declaration are, to the best of my/our knowledge and belief, correct and complete.
- I/We undertake to advise you within 30 days of any change in circumstances which affects the tax residency status of the Individual or Registered Entity named in Section 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide you with a suitably updated self-certification and declaration within 90 days of such change in circumstances.

**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 RESIDENTIAL AND DOMESTIC RINGGIT BORROWING**Note:**

If you are a citizen of Malaysia, please proceed to Part 1(a)(i), (c), and Part 3.

If you are a non-citizen of Malaysia, please proceed to Part 1(b), (c), and Part 3.

If you are a sole-proprietorship/partnership, please proceed to Part 1(a)(ii), (c), and Part 3.

PART 1**DECLARATION AND UNDERTAKING ON RESIDENTIAL AND DOMESTIC RINGGIT BORROWING STATUS - FOREIGN EXCHANGE NOTICES (Applicable to Resident and Non-Resident Individual, Sole Proprietorship and Partnership)****a. (i) Citizen of Malaysia**

You are only required to tick one of the followings:

- I/We DO NOT own any permanent resident status in other country or territory outside Malaysia and I/We am/are currently residing permanently in Malaysia. As such, I/ We hereby declare that pursuant to Foreign Exchange Notices issued by Bank Negara Malaysia ("BNM") and Financial Services Act 2013/Islamic Financial Services Act 2013, I/we am/are a Malaysia resident(s).
- I/We own a permanent resident status in other country or territory outside Malaysia but I/We am/are currently residing permanently in Malaysia. As such, I/ We hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, I/we am/are a Malaysia resident(s).
- I/We own a permanent resident status in other country or territory outside Malaysia and I/We am/are currently residing abroad. As such, I/ We hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, I/we am/are a Non-Malaysia resident(s).

a. (ii) Malaysia Resident/Non-Malaysia Resident (Sole Proprietorship/Partnership)

You are only required to tick one of the followings:

- I/We am/are a sole proprietorship/partnership incorporated or established outside Malaysia however registered or obtained approval from an authority in Malaysia. As such, we hereby declare that pursuant to Foreign Exchange Notices issued by Bank Negara Malaysia ("BNM") and Financial Services Act 2013/Islamic Financial Services Act 2013, we are a Malaysia resident; or
- I/We am/are a proprietorship/partnership registered with Companies Commission of Malaysia or any authority in Malaysia. As such, we hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, we are a Malaysia resident; or
- I/We am/are a proprietorship/partnership incorporated or established outside Malaysia, and do not have any approval from any authority in Malaysia to be considered as a Malaysia resident. As such, we hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, we are a Non-Malaysia resident.

b. Non-citizen of Malaysia

You are only required to tick one of the followings:

- I/We DO NOT own a permanent resident status in Malaysia. I/ We hereby declare that pursuant to Foreign Exchange Notices issued by Bank Negara Malaysia ("BNM") and Financial Services Act 2013/Islamic Financial Services Act 2013, I/we am/are a Non-Malaysia resident(s).
- I/We own a permanent resident in Malaysia and I/We am/are currently residing abroad. As such, I/ We hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, I/we am/are a Non-Malaysia resident(s).
- I/We own a permanent resident in Malaysia and I/We am/are currently residing permanently in Malaysia. As such, I/ We hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, I/we am/are a Malaysia resident(s).

c. Domestic Ringgit Borrowing (Applicable to Malaysia Resident only)

Please tick and provide the necessary, and leave the blank if it is not applicable:

- I/We DO NOT have Domestic Ringgit Borrowing.
- I/We have Domestic Ringgit Borrowing, and my/our aggregated investment in Foreign Currency Asset is/are within the stipulated threshold** per calendar year under Foreign Exchange Notices.

| | Name | Utilised Amount (RM) |
|-------------|------|----------------------|
| Applicant 1 | | |
| Applicant 2 | | |
| Applicant 3 | | |

- I/We have Domestic Ringgit Borrowing, and my/our aggregated investment in Foreign Currency Asset have exceeded the stipulated threshold** per calendar year under Foreign Exchange Notices. I/We hereby furnish the approval letter from BNM (Ref: _____) as supporting document.

| | Name | Utilised Amount (RM) | Approved Amount (RM) |
|-------------|------|----------------------|----------------------|
| Applicant 1 | | | |
| Applicant 2 | | | |
| Applicant 3 | | | |

** Pursuant to paragraph 2(c), Part A of Notice 3 of the Foreign Exchange Notices, a Resident Individual, Sole Proprietorship or General Partnership with Domestic Ringgit Borrowing is allowed to invest in Foreign Currency Asset up to RM 1 million equivalent^ per calendar year using funds sourced from the aggregate of:

- (i) Conversion of Ringgit into Foreign Currency;
- (ii) Trade FCA; and
- (iii) Swapping of a Ringgit-denominated financial asset in Malaysia for a financial asset in Labuan entity or outside Malaysia.

^computed in aggregate based on the Resident Individual, sole proprietorship and General Partnership's investment in Foreign Currency Asset.

PART 2**DECLARATION AND UNDERTAKING ON RESIDENTIAL AND DOMESTIC RINGGIT BORROWING STATUS - FOREIGN EXCHANGE NOTICES (Applicable to Resident Entity and Non-Resident Entity)****Note:**

Please tick and provide the necessary, and leave the blank if it is not applicable.
Please complete (a) and (b).

a. Malaysia Resident/Non-Malaysia Resident

- We are a body corporate incorporated or established outside Malaysia however registered or obtained approval from an authority in Malaysia. As such, we hereby declare that pursuant to Foreign Exchange Notices issued by Bank Negara Malaysia ("BNM") and Financial Services Act 2013/Islamic Financial Services Act 2013, we are a Malaysia resident; or
- We are a body corporate registered with Companies Commission of Malaysia or any authority in Malaysia. As such, we hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, we are a Malaysia resident; or
- We are a body corporate incorporated or established outside Malaysia, and do not have any approval from any authority in Malaysia to be considered as a Malaysia resident. As such, we hereby declare that pursuant to Foreign Exchange Notices issued by BNM and Financial Services Act 2013/Islamic Financial Services Act 2013, we are a Non-Malaysia resident.

b. Domestic Ringgit Borrowing (Applicable to Malaysia Resident only)

- We DO NOT have Domestic Ringgit Borrowing.
- We have *Domestic Ringgit Borrowing**, and our aggregated investment in Foreign Currency Asset is/are within the *stipulated threshold*** per calendar year under Foreign Exchange Notices.

| | Name | Utilised Amount (RM) |
|----------|------|----------------------|
| Entity 1 | | |
| Entity 2 | | |
| Entity 3 | | |

- We have *Domestic Ringgit Borrowing**, and our aggregated investment in Foreign Currency Asset have exceeded the *stipulated threshold*** per calendar year under Foreign Exchange Notices. We hereby furnish the approval letter from BNM (Ref: _____) as supporting document.

| | Name | Utilised Amount (RM) | Approved Amount (RM) |
|----------|------|----------------------|----------------------|
| Entity 1 | | | |
| Entity 2 | | | |
| Entity 3 | | | |

PART 2**DECLARATION AND UNDERTAKING ON RESIDENTIAL AND DOMESTIC RINGGIT BORROWING STATUS - FOREIGN EXCHANGE NOTICES (Applicable to Resident Entity and Non-Resident Entity)(Continued)**

*The whole group of companies is considered as Domestic Ringgit Borrower if one/more companies within the group is/are Domestic Ringgit Borrower.

** Pursuant to paragraph 4 (c), Part B of Notice 3 of Foreign Exchange Notices, a Resident Entity with Domestic Ringgit Borrowing is allowed to invest in Foreign Currency Asset up to RM50 million equivalent[^] per calendar year using funds sourced from the aggregate of:

- (i) Conversion of Ringgit into Foreign Currency;
- (ii) Trade FCA;
- (iii) A Borrowing in Foreign Currency from Licensed Onshore Bank ("LOB") for purposes other than Direct Investment Abroad; and
- (iv) Swapping of a ringgit-denominated financial asset in Malaysia for a financial asset in Labuan Entity or Outside Malaysia.

[^]computed in aggregate based on the Resident Entity and other Resident Entity with parent-subsidiary relationship's investment in Foreign Currency Asset.

PART 3**DECLARATION AND UNDERTAKING (Applicable to Individual and Entity)**

I/We understand that under BNM's Foreign Exchange Notices,

1. RHBIB has the right to suspend my/our account from any further purchasing of financial assets denominated in currencies other than Ringgit Malaysia ("Investment") without the approval letter from BNM if my/our Investment has exceeded the stipulated aggregate threshold per calendar year.
2. Resident refers to:
 - A citizen of Malaysia, excluding a citizen who has obtained permanent resident status in a country or a territory outside Malaysia and is residing outside Malaysia;
 - A non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia;
 - A body corporate incorporated or established, or registered with or approved by any authority, in Malaysia;
 - An unincorporated body registered with or approved by any authority in Malaysia; or
 - The Government or any State Government.
3. Non-Resident refers to:
 - Any person other than a resident;
 - An overseas branch, a subsidiary, regional office, sales office or representative office of a resident company;
 - Embassies, Consulates, High Commissions, supranational or international organization; or
 - A Malaysian citizen who has obtained permanent resident status of a country or territory outside Malaysia and is residing outside Malaysia;

For the avoidance of doubt, this include Malaysian Embassies, Consulates and High Commissions.
4. Domestic Ringgit Borrowing refers to:

Any borrowing/financing in Ringgit obtained by a resident from another resident (including individuals, corporations and financial institutions) in the form of utilised or unutilised credit facility, financing facility, trade financing facility (including but not limited to) trade guarantee or guarantee for payment of goods, redeemable preference share, Islamic redeemable preference share, corporate bond or Sukuk other than:

 - Trade credit terms extended by a supplier for any types of good or services;
 - a credit limit that a LOB apportions for its client to undertake a Forward Basis transaction, excluding a transaction that involves—
 - (i) exchanging or swapping of Ringgit or Foreign Currency debt for another Foreign Currency debt; or
 - (ii) exchanging of Foreign Currency debt for a Ringgit debt;
 - a Financial Guarantee or Non-Financial Guarantees;
 - Operational leasing facility;
 - Factoring facility without recourse;
 - A credit facility or financing facility obtained by a Resident individual from a Resident to purchase one residential property and one vehicle; or

- Credit card or charge card facility obtained by an individual from a Resident and used for payment for retail goods or services only.

For purposes of determining the Domestic Ringgit Borrowing status of a Resident Entity—

- the Resident Entity is deemed to have a Domestic Ringgit Borrowing when another Resident Entity with Parent-Subsidiary Relationship has a Domestic Ringgit Borrowing; and
 - the following shall not be considered as Domestic Ringgit Borrowing—
 - a Borrowing obtained from another Resident Entity with Parent-Subsidiary Relationship;
 - a Borrowing obtained from its Direct Shareholder; or
 - any facility including credit facility or financing facility which is used for Sundry Expenses or Employees' Expenses only.
 - "Sundry Expenses" refers to small and infrequent expenses for office supplies (e.g. stationaries), ancillary services (e.g. software and online subscription) and other minor expenses to facilitate daily business operation.
 - "Employees' Expenses" refers to business-related expenses which may include, but not limited to, travel (e.g. lodging and transportation), entertainment, health, insurance, takaful and other employees' expenses, excluding investment.
5. Foreign Currency Asset refers to Foreign Currency Asset Offshore and Foreign Currency Asset Onshore.
- Foreign Currency Asset Offshore** (previously referred to as "Investment Abroad"):
- a financial asset in Malaysia swapped for a financial asset in a Labuan Entity or outside Malaysia;
 - Foreign Currency Borrowing given to a Non-Resident;
 - working capital arising from the set-up of any business arrangement outside Malaysia, (including a joint venture project where no Entity is created or established);
 - deposit in a Foreign Currency Account maintained with a Labuan Entity or outside Malaysia excluding reasonable amount of deposit for education, employment or migration outside Malaysia; or
 - Foreign Currency-denominated—
 - asset (tangible or intangible) offered by a Non-Resident or any person whose residency cannot be determined.;
 - asset (tangible or intangible) in or maintained with a Labuan Entity or outside Malaysia;
 - Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment offered on a Specified Exchange under the CMSA outside Malaysia undertaken by a Resident through a Resident futures broker; or
 - Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment issued or offered by a Non-Resident.
- Foreign Currency Asset Onshore:**
- Foreign Currency-denominated securities or Islamic securities offered in Malaysia by a Resident as approved in writing by the Bank;
 - Foreign Currency-denominated Financial Instrument or Islamic Financial Instrument offered in Malaysia by a Resident as approved in writing by the Bank excluding a derivative or Islamic derivative transaction entered with Firm Commitment;
 - deposit in Investment foreign currency account (FCA) with a LOB or an approved Financial Institution as specified in Notice 3; or
 - any instrument offered by a LOB with Foreign Currency delivery at maturity (such as dual-currency investment).
6. I/we shall consent to abide with and be bound by the provision of the Financial Services Act 2013/Islamic Financial Services Act 2013 and Foreign Exchange Notices and any amendments to the same from time to time with regard to any transaction or payments to or from my/our relevant Investment account(s);
7. In the event there are changes to the circumstances and/or details contained in this declaration and/or our undertaking herein, 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;
8. I/we hereby declare that the information/declaration/undertaking provided in this form is true and correct.

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, tax residency and other information relevant to my application for the product and / or service which

- I have provided in this form or through any other contact with RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), or
- has been obtained from analysis of my payment and other transactions/services within the RHB Banking Group, or
- has been obtained from third parties such as employers, joint applicants/acountholders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, 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:

- providing this product and/or service and notifying me about important changes or developments to the features;
- updating and managing the accuracy of RHB Banking Group's records;
- prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
- assessment and analysis including credit / lending / insurance risks and/or other risk purposes, behaviour scoring / mining / profiling / data analytics / due diligence / market and product analysis and/or market research;
- 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;
- determining the amount of my indebtedness and recovering debt that I owe to RHBIB;
- maintaining my credit history for present and future reference;
- 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;
- cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances;
- for RHB's corporate events (including networking events, launching of products, etc) /contests, of which photographs / images of me may be captured and may be used for RHB's publications; or
- protecting RHB Banking Group's interests; or
- all other purposes which are ancillary to or related with any of the above.

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 may exercise my options in respect of receiving marketing materials (including cross-selling, marketing and promotions as described above) at any time by providing RHBIB in writing and duly signed for my request to remove from receiving marketing materials (including cross-selling, marketing and promotions described above).

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
Telephone number: 03 9206 8118
Facsimile number: 03 9206 8088
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, regulatory and administrative purposes, if applicable. Where my personal 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.

[This paragraph is only applicable to Individual guarantor(s), If any]

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.

[This paragraph is only applicable to the authorized signatory(s)/contact person(s) of RHBIB's corporate customer(s), If any]

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, other authorised signatories, individual guarantors, individual security providers, suppliers/vendors and/or related parties etc, may be collected and processed by RHBIB for the purpose of the commercial transactions between the corporate customer and RHBIB. I/We represent and warrant that I am/we are entitled to provide the said personal information to RHBIB and/or the appropriate consent have been obtained to allow RHBIB to process the said personal information for the said purpose.

(F) DECLARATION

Declaration for Updating of Client's Particulars

I/We declare that all particulars and information given in this Updating of Client's Particulars Form are true and correct 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 hereby undertake to furnish RHBIB with such additional particulars as RHBIB may require at any time and also undertake to inform RHBIB of any changes with regard to the particulars stated herein from time to time.

Declaration for Changes in Mode of Delivery Declaration for Changes in Mode of Delivery

In consideration of RHBIB agreeing to my/our request for the issuance and delivery of contract notes/statements by way of electronic or online devices, and any other notices issued by RHBIB from time to time, I/we hereby accept and assume the risks associated with the transfer of documents/information by way of electronic or online devices and/or delivery, including delays or failure in the transmission due to breakdown or failure of transmission or traffic congestion of communications or any other cause(s) beyond your control or anticipation and/or inherent risks in receiving electronic contract notes/statements. I/We understand the risks involved in communication over the internet and/or electronic communication channel. I/We shall not dispute or challenge the validity, enforceability or admissibility of any such record and the contents therein. In the event of systems failure, I/we consent to receive the contract notes/statements via post or such other means as RHBIB deems fit and appropriate.

I/We also agree that this instruction shall be effective until revoked by me/us by giving you a newly executed form superseding this form. I/We also understand that you may cancel this email delivery service without providing any reason and/or prior notice to me/us.

I/We acknowledge that any contract notes/statements sent to me/us, whether by e-mail or by post, if sent to my/our address as given to you herein shall be deemed to be duly served on me/us within the applicable period provided for in the agreement after it is posted and/or if sent by e-mail, on the day such communication was made.

Declaration for Account Consent Maintenance in CDS system

I/We further consent to update the particulars in Bursa Malaysia Depository CDS system and 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 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 authorization.

I/We shall assume all responsibility or liability whatsoever for any direct or consequential loss arising from or in connection with you acceding to my/our above request. I/We further agree to fully indemnify RHBIB and hold RHBIB harmless from and against all actions, proceedings, claims, demands, losses, damages, costs, penalties, fines, charges and expenses which RHBIB may sustain, incur and be liable to in consequence of or attributable to or arising from the above request.

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|---|---|-------|---|---|-------|
| Signature of Client (Individual) / Authorised Signatory (Corporate) | : | _____ | Signature of Joint Applicant (If applicable) | : | _____ |
| Name of Client / Authorised Signatory | : | _____ | Name of Joint Applicant | : | _____ |
| NRIC / Passport No. of Authorised Signatory (Corporate) | : | _____ | Date | : | _____ |
| Designation of Authorised Signatory (Corporate) | : | _____ | | : | |
| Date | : | _____ | Please affix corporation stamp (for Corporate Client) | : | _____ |

FOR OFFICE USE ONLY

Reasons of update

- Change in information provided by customers
- Change in business operations
- Data input / classification / error reporting
- Technical issue

| | Signature | Staff Name | Designation | Date |
|---------------|-----------|------------|-------------|------|
| Verified by : | | | | |
| Approved by : | | | | |
| Updated by : | | | | |
| Checked by : | | | | |