

1. PURPOSE

1.1 You shall use the Trading Account/Facility only to deal in securities/approved Shariah securities (“Securities”) that are listed for quotation and dealing on the Bursa Malaysia Securities Berhad or on any other stock exchanges approved (“Approved Stock Exchange”) by Malayan Banking Berhad (“Bank”)/Maybank Islamic Bank (MIB).

2. TRADING ACCOUNT/FACILITY

- 2.1 The Trading Account/Facility is available through a Maybankinvest/Maybankinvest - i Account (“Non Margin /Facility Account”) with the Bank.
- 2.2 For individual customers, the Bank will pay you interest/profit as per our Premier One/Premier Mudharabah Account (PMA-i) guidelines on minimum balance available fund standing to the credit of your Trading Account/Facility (“Available Fund”) at such rate of interest/profit as indicated from time to time whether by way of direct correspondence with you or through the media.
- 2.3 No financing facility will be granted to you by the Bank under the Trading Account/Facility.
- 2.4 All purchases of Securities shall be made with your Available Fund. Notwithstanding the foregoing, the Bank may at any time grant to you a trading limit for the Trading Account/Facility calculated in such manner as it may deem fit (“Trading Limit”). The Trading Limit shall represent the maximum amount inclusive of brokerage and other related costs that you may utilise to make purchases of Securities at any time through your Trading Account/Facility.
- 2.5 Immediately upon the purchase orders being made, an amount of the Available Fund/Cash that is equivalent to the total purchase price of the Securities together with all related costs and expenses shall be earmarked by the Bank pending settlement of the transaction and shall not be available for withdrawal by you. Where a Trading Limit/Balance is granted/made available to you, any deficiency in the Available Fund/Cash earmarked shall be promptly settled by you with the Bank by having the same paid into the Facility Account such that all purchases made on your behalf by the Bank are settled on their respective due dates.

3. DEALING IN SECURITIES

- 3.1 All dealings in Securities carried out by you or on your behalf shall be executed through Maybank Investment Bank Berhad or such other Participating Organization as the Bank may in its absolute discretion decide (“Participating Organization”). For the purpose thereof, the Bank shall be irrevocably authorised to act on all requests and instructions (whether oral, written, electronic or otherwise) whether issued by you or by the Participating Organization to utilise the Trading Account/Facility for the purpose of settlement of all dealings in Securities (including payment of all charges, interest/profit, fees and penalties/compensation charges (*ta'widh*) imposed by the Bank and/or the Participating Organization in connection therewith) carried out by you or on your behalf under the Trading Account/Facility.
- 3.2 All Securities purchased under the Trading Account/Facility shall be deposited and held for you in a CDS (Central Depository System) account to be maintained by Mayban Nominees (Tempatan) Sdn. Bhd./Mayban Nominees (Asing) Sdn. Bhd. as your nominee.
- 3.3 Unless otherwise advised in writing by the Bank, direct sale of Securities is not permitted under the Facility via any instruction to sell Securities will be carried out under the Trading Account/Facility only if the Securities are already in the Trading Account/Facility at the time the instruction is given to the Bank. Where direct sale is permitted by the Bank, you shall ensure that the Securities sold by way of direct sale are transferred to the CDS account referred to in Clause 3.2 above and are accorded „free status“ in time to enable the sale to be settled. For the purpose hereof, „direct sale“ shall mean sale of Securities which at the time of the sale have not been credited into the CDS account of the seller.

4. OUTSTANDING AMOUNTS

- 4.1 All amounts outstanding under your Trading Account/Facility (including trading losses/all charges, trading losses and penalties/compensation (*ta'widh*) imposed by the Participating Organisation) shall be promptly settled by you on their respective due dates. Without prejudice to the foregoing, the Bank shall be entitled to call on you either orally or in writing to settle all such outstanding amounts within four (4) business days from the date of the oral notice or four (4) business days from the date of the written notice, whichever shall be the earlier. For such purpose, the written notice may be computer generated which requires no signature or may contain a printed facsimile signature of an officer of the Bank.
- 4.2 If you fail or neglect to settle the outstanding amounts by their respective due dates or in accordance with the Bank’s oral / written notice, the Bank and/or the Participating Organization are authorised without further reference to you to suspend the Trading Account/Facility, and:
- (a) sell such amount of the Securities in the Trading Account/Facility or otherwise in the possession, custody or control of the Bank or the Participating Organization as either deems fit and to apply such sale proceeds, and/or

- (b) apply moneys standing to your credit in any account maintained with the Bank; towards the settlement of the outstanding amounts in such manner and upon such terms and conditions as it may deem fit without being liable to you for any loss incurred or depreciation in value of the Securities.
- (c) Without prejudice to the remedies available to the Bank and/or the Participating Organization as set out above, all outstanding amounts under your Trading Account/Facility, the Bank shall be entitled to charge the following:
 - i. For conventional scheme, interest calculated as the aggregate of
 - a. Default rate of one per cent (1%) per annum and
 - b. Margin of two point five percent (2.5%) per annum as stated in the Schedule hereto (for Islamic Trading) and
 - c. the Bank's Base Lending Rate, from the date the amount is due to the date of full payment (before as well as after judgement)
 - ii. For Islamic Scheme, *ta'widh* (compensation) at the rate of One per centum (1%) per annum based on the overdue monies from date of the granting of the facility until full settlement of the monies due (provided that the facility is not cancelled or terminated). For failure to pay overdue monies outstanding after the cancellation or termination of the Facility, the Bank shall collect *ta'widh* (compensation) from date of such cancellation or termination to date of payment based on prevailing Islamic Interbank Money Market (IIMM) rate or „r“ (ie Gross dividend rate for 12 months General Investment Account) on outstanding Facility.

The *ta'widh* (compensation) imposed on overdue payments may be varied upon notification to you.

5. MORTGAGE OF SECURITIES (ONLY WHERE A TRADING LIMIT IS GRANTED)

- 5.1 Where a Trading Limit is granted, all the Securities held on your behalf under the Trading Account/Facility, whether purchased before or after the Trading Limit is granted (“Mortgaged Securities”), shall be charged to the Bank as security agent for itself and the Participating Organization as continuing security for the payment or discharge of all monies, obligations and liabilities whether principal, interest/profit, fees, charges or otherwise which may now or at any time hereafter be due, outstanding or incurred by you to the Bank and/or the Participating Organization. For the purpose thereof, all the Mortgaged Securities shall be held in a pledged securities account of the Bank.
- 5.2 The Bank shall be at liberty to apply the Mortgaged Securities or any part thereof towards the reduction of any outstanding amounts due and payable from you to the Bank and/or the Participating Organization as the Bank may in its absolute discretion determine without being liable to you for any loss incurred or depreciation in value of the Securities.
- 5.3 The Bank reserves the right at any time and from time to time to require you to furnish additional security and/or to substitute any existing security. All costs incurred thereto shall be borne by you.

6. POWERS OF THE BANK

The Bank reserves the right to: -

- 6.1 vary the terminology herein, in respect of Facility Account from time to time at the Bank's sole discretion;
- 6.2 impose a price cap (fixed price) on any Securities at any time for purposes of computation of the Trading Limit/Balance and/or any components thereof;
- 6.3 where a Trading Limit/Balance is granted/made available, vary its valuation of the Mortgaged Securities from time to time;
- 6.2 restrict/reject the purchase/sale of any particular Securities or the number of Securities that may be purchased/sold;
- 6.3 to credit the Facility Account with all sale proceeds and all dividends received by the Bank in respect of your Securities;
- 6.4 register any share into its nominee's name (the cost and expense of such registration shall be borne by you); and/or
- 6.5 vary the Trading Account/Facility, and where a Trading Limit/Balance is granted/made available, request for additional and/or substituted security or recall the Trading Account/Facility if at any time the Bank considers the security given to be inadequate.
- 6.6 In the event of death (deceased case), the Bank has the rights of force-selling and set-off any amount due and payable to the Bank based on collateral pledged in the account.
- 6.7 vary the terms and conditions herein at its discretion.

7. WITHDRAWAL OF SECURITIES

You may withdraw any part of the Securities in the Trading Account/Facility subject to the following terms:-

- 7.1 in the case of Mortgaged Securities, with the prior written approval of the Bank (which may be given or refused at the Bank's absolute discretion);
- 7.2 three (3) business days prior notice is given to the Bank;
- 7.3 the withdrawal would not breach any terms and conditions governing the Trading Account/Facility; and
- 7.4 you pay the fee prescribed by the Bank and/or the Bursa Malaysia Depository Sdn. Bhd. from time to time in connection therewith and further bear all costs of such withdrawal.
For the avoidance of doubt, Securities withdrawn from the Trading Account/Facility shall not be capable of being dealt with under the Trading Account/Facility.

8. SECURITY

- 8.1 For corporate customers, the Bank requires a Joint and Several Guarantee from all your directors ("the Guarantee") to secure the payment of all sums owing from time to time by you under the Trading Account/Facility.
- 8.2 The Bank shall be authorised (without prior notice) to apply any credit balance (whether or not then due and payable) which is at any time held by the Bank at any office of the Bank under any type of account either solely or jointly in your name in or towards satisfaction of all or any of the monies, obligations and liabilities which may now or at anytime in the future be outstanding or contingent under the Trading Account/Facility.

9. DURATION

The Trading Account/Facility is subject to review by the Bank from time to time and the Bank expressly reserves the right to terminate the Trading Account/Facility at any time by notice at its absolute discretion.

10. UTILISATION

The Trading Account/Facility may be available for utilisation upon completion of documentation and all formalities relating to the terms and conditions herein contained to the satisfaction of the Bank.

11. DOCUMENTATION

You shall, if required by the Bank at any time and from time to time, execute such other documents which would include but would not be limited to these the terms and conditions.

12. APPOINTMENT OF BANK AS YOUR AGENT

You hereby appoint the Bank to be your agent for all matters relating to the Trading Account/Facility and authorise the Bank to do such things relating thereto for and on your behalf including, but not limited to :-

- 12.1 opening a Trading Account/Facility with the Participating Organization;
- 12.2 opening an account with the Bursa Malaysia Depository Sdn. Bhd.;
- 12.3 placing orders for sale and purchase of Securities; and
- 12.4 making and receiving payment for sale and purchase of Securities hereunder.

13. TERMS AND CONDITIONS PRESCRIBED BY PARTICIPATING ORGANIZATION

- 13.1 You agree to be bound by any terms and conditions that may be imposed by the Participating Organization from time to time which shall include but not be limited to the terms and conditions prescribed herein.
- 13.2 You agree to be bound by the Rules and Regulations of the Approved Bursa Malaysia Securities Berhad/Stock Exchange and any relevant regulatory body governing the purchase and sale of the Securities quoted on the Approved Stock Exchange as may be in force from time to time.
- 13.3 As investment in Securities involves risk, you agree that the Participating Organization shall have the right at any time to limit purchases or sales ordered by you.
- 13.4 If the Participating Organization shall be required to institute buying-in/selling-out in connection with any dealings carried out for you or on your behalf, you shall settle with the Participating Organization in immediately available funds and within such period as may be stipulated by the Participating Organization such difference and charges in relation thereto, failing which you shall be liable to pay interest/profit/necessary fees to the Participating Organization at such rate as it shall in its sole discretion prescribe or as per Bursa Malaysia guidelines.

The Participating Organization may in its sole discretion close your Trading Account/Facility by notice in writing to you or to the Bank as your agent, and require payment of any amounts due and payable from you to it.

14. AUTHORISATION TO THE BANK

You hereby agree that :-

- 14.1 the Bank is authorised to disclose to the Participating Organization pertinent information relating to yourself and the Trading Account/Facility granted herein.
- 14.2 the Bank shall be entitled to assume that any requests for payment and other notices and or instructions received by it whether from you or the Participating Organization are genuine and shall be under no duty to make enquiries to ensure that the instructions are in fact genuine or to enquire into the purpose for which any payment requested by the Participating Organization is required and the Bank shall not be responsible or liable for any withdrawal/debit or otherwise made by the Bank pursuant to such notices and/or instructions; and
- 14.3 the Participating Organization and their employees and agents do not hold themselves out as investment advisers. All your sale and purchase instructions are your independent decisions. The Bank shall not be liable for any loss arising from your trading activities, or from or out of any act or omission of the Participating Organization, its agents and employees or other persons employed by the Bank or the Participating Organization in the sale and purchase of the Securities.
- 14.4 pursuant to Clause 6 hereinabove, the Bank retains its rights to vary such terms and/or conditions or other aspects of the Facility at any time and in its sole and absolute discretion without giving any reasons therefor.

15. CHANGES IN CIRCUMSTANCES

If, as a result of any change in applicable law, regulation or regulatory requirement or in the interpretation or application thereof or if compliance by the Bank with any applicable directive, request, requirement or policy (whether or not having the force of law and whether internally issued or otherwise) will impose on the Bank any condition, burden or obligation, then the Bank's commitment to make or maintain the Trading Account/Facility will end upon notice to you of the happening of such event after becoming aware thereof.

16. DISCLOSURE

You hereby consent and authorise the Bank to disclose from time to time any information relating to you and the Trading Account/Facility:-

- 16.1 to the Bank's parent, subsidiary and related companies;
- 16.2 to external parties including but not limited to CCRIS, FIS and any other credit reference agencies and that in so doing the Bank shall be entitled to disclose such information as may be necessary in order for the external parties to provide the Bank with the references/confirmation sought.
- 16.3 for or in connection with the enforcement or preservation of any right hereunder; and/or
- 16.4 pursuant to Sections 69O or 69P of the Companies Act, 1965, to the Registrar of Companies, the Share Registrar and/or the Company Secretary of companies whose shares are quoted on the Bursa Malaysia Securities Berhad.

17. COMPLIANCE WITH THE LAWS OF MALAYSIA

The agreement of the Bank to make or continue to make available the Trading Account/Facility is conditional upon and subject at all times to your representation that the financing herein will not contravene or be in breach of any law or regulation, including, without limitation, the provisions of Section 62 of the Banking and Financial Institutions Act, 1989, or Sections 67, 133 and 133A of the Companies Act, 1965 Section 25 Islamic Banking Act 1983 (IBA) or any provisions thereof. If at any time during the currency of the Facility the Bank discovers that there had been any contravention of the said laws or regulations the Bank is entitled forthwith to terminate the Trading Account/Facility. Upon being aware of any contravention of any of the said laws or regulations, you shall forthwith inform the Bank of such contravention.

18. TERMINATION OF FACILITY

The Bank may at its absolute discretion without giving any reason therefore terminate the Trading Account/Facility and/or demand payment of any amount due to the Bank, in each case by the Bank giving you written notice of the cancellation or demand, whereupon the Facility shall be cancelled and all amount due to the Bank shall be payable forthwith upon demand.

19. INCIDENTAL EXPENSES

All legal and professional fees, stamp duties, registration fees, taxes etc. and any other out-of-pocket expenses or fees incurred pursuant to this Trading Account/Facility shall be borne by you.

All costs and expenses incurred by the Bank including legal costs on solicitor/client basis in enforcing any term or condition or in obtaining payment of any sum due and payable shall be borne by you. The Bank may debit any of your accounts with any sum payable by you under the Facility.

20. CURRENCY OF TRADING ACCOUNT/FACILITY

All sums of money herein offered and to be received by the Bank shall be in Ringgit Malaysia (RM).

21. VARIATION OF TERMS AND CONDITIONS

The Terms and Conditions are subject to the Bank's periodic review and any subsequent changes thereto at the Bank's sole discretion.

22. NOTICES

Any notice to you which may be required to be in writing shall be deemed to be sufficiently served if: -

22.1 sent to you by ordinary post to your last address in the Bank's records, or

22.2 advertised once in any newspaper.

23. INDEPENDENT LEGAL ADVICE

You are advised to seek independent legal advice before executing these Terms and Conditions and any of the Trading Account/Facility documents prepared by the Bank and/or its Solicitors.

24. PROVISION FOR JOINT FACILITY ACCOUNT

If the facility is offered to more than one person, the liability of each of you under the Trading Account/Facility shall be joint and several notwithstanding the CDS account being maintained on behalf of only one of you. The Bank is authorised to act on instructions from any one of you regarding the operation of the Trading Account/Facility. In the event of the death of any one of you, subject to the rights of force-selling and set-off of the Bank herein, the survivor(s) shall be authorised to withdraw any credit balances in the Trading Account/Facility.

25. TERMS AND CONDITIONS TO PREVAIL

In the event that the Terms and Conditions (or any supplements thereto) conflicts with any other document executed in relation to the Trading Account/Facility, these Terms and Conditions (as supplemented) shall prevail.

26. SEVERABILITY

If any of the Terms and Conditions becomes invalid, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining terms shall not in any way be effected or impaired.

27. WAIVER

No failure or delay on the part of the Bank in exercising or omission of the Bank to exercise any right, power privilege or remedy occurring to the Bank under these Terms and Conditions upon any default on your part shall impair any such right, power privilege or remedy be constructed a waiver thereof or an acquiescence in such default, or shall any action by the Bank in respect for any default or any acquiescence in such default affect or impact any right, power privilege or remedy of the Bank in respect of any other or subsequent default.

28. GOVERNING LAW

These Terms and Conditions shall be governed by the Law of Malaysia and you hereby agree to submit to the jurisdiction/non-exclusive jurisdiction of the courts of Malaysia.

29. SUCCESSOR BOUND

These Terms and Conditions/This Letter shall be binding upon your successors-in-title and permitted assigns.

If the above terms and conditions are acceptable to you, please confirm your acceptance by signing on the original of this Letter and returning the same to our Branch at the above address within 21 days hereof.

CALL WARRANTS RISK DISCLOSURE STATEMENT

1. This statement is provided to you in accordance with the directive of the Committee of Bursa Malaysia dated 6th December 1994 pursuant to Article 50(c) of the Articles of the Exchange.
2. The purpose of this statement is to inform you that the risk of loss in purchasing call warrants can be substantial. You should therefore assess if the purchase of call warrants is suitable for you in light of your financial circumstances. In deciding whether to purchase call warrants, you should be aware of the following: -
 - i) The purchaser of a call warrant is subject to the risk of losing the full purchase price of the call warrant and all transaction costs;
 - ii) In order to realize any value from a call warrant, it is necessary to sell the call warrants or exercise the call warrants on or before their expiry date;
 - iii) Under certain conditions, it may become difficult to sell the call warrants;
 - iv) Upon exercise of the call warrants, the issuer may settle its obligations via actual delivery of the underlying assets, in cash or a combination of both depending on the terms of the issue of the call warrants;
 - v) Placing of contingent orders, such as “stop-loss” or “stop-limit” orders, will not necessarily limit your losses to the intended amount. Market conditions may not make it possible to execute such orders; and
 - vi) The high degree of leverage that is obtained from call warrants because of the small initial outlay can work against you as well as for you. The use of leverage can lead to large losses as well as gain.
3. This brief statement cannot disclose all the risks and other aspect of purchasing call warrants. You should therefore carefully study the terms and conditions of any call warrant before you decide to purchase. If you are in doubt in relation to any aspect of this statement of the terms of a call warrant, you should consult your broker.

ISLAMIC SECURITIES TRADING FACILITY

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

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

1. Shariah Compliance

If you have applied for the Islamic Securities Trading Facility, these Terms and Conditions are intended to be Shariah Compliant. Both Parties hereby agree and acknowledge that their respective rights and obligations under these Terms and Conditions are intended to be subject to and in conformity with Shariah principles (such Shariah principles are as determined by the Shariah Committee of the Bank and the Shariah Advisory Council of Bank Negara Malaysia and the Securities Commission).

2. Non Shariah-compliant Securities

- 2.1 In the event of any Securities charged to the Bank ceasing to be Shariah approved securities (“Non-Shariah Approved Securities”), you shall on the date on which the Securities Commission declares that such Securities has ceased to be Shariah approved securities (“Announcement Date”) and at your own cost and expense, immediately dispose of the Non-Shariah Approved Securities to such other of your securities account (as defined under the Securities Industry (Central Depositories) Act 1991) not related to or operated under the Facility. In the event that the Non-Shariah Approved Securities is not disposed of by the close of trading on the Announcement Date, the Bank shall be entitled to transfer the Non-Shariah Approved Securities to such of your other securities account (as defined under the Securities Industry Central Depositories) Act 1991 not related to or operated under the Facility or alternatively to dispose of the Non-Shariah Approved Securities.
- 2.2 In the event that any Securities charged to the Bank has become Non-Shariah Approved Securities, you shall provide other Securities to be charged to the Bank having in the aggregate an Actual Security Value not less than the Bank’s valuation of the Non-Shariah Approved Securities on the Announcement Date.
- 2.3 For the purpose of this Facility Letter the “Actual Security Value” shall mean the Bank’s valuation of the Morgaged Securities and/or any other securities issued to the Bank by way of security from time to time other than the Morgaged Securities.

MAYBANK GROUP STAFF & IMMEDIATE FAMILIES

STAFF EMPLOYMENT	PF Number/No Pekerja : _____ Designation/Jawatan disandang : _____ Staff Grade/Band/Gred : _____ Perkerja/Band : _____ Branch/Department/ : _____ Cawangan/Jabatan : _____
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That myself, spouse, parents/children/entities are not the staff of :

- a) Maybank Shares Investment Centre (SICs)
- b) Maybank Retail Financing, who involves in the trading of shares (securities trading)
- c) Maybank Investment Bank Berhad who involves in the trading of shares (securities trading)

Verification by Supervisor :-

 Name :
 PF No :
 Branch / Department :
 Branch Code :

DECLARATION ACKNOWLEDGEMENT AND FORM OF DISCLOSURE BY APPLICANT

To: **Malayan Banking Berhad (“Bank”)/MIB**

I solemnly and sincerely declare as follows: -

1. At the date hereof, I am not an undischarged bankrupt and that no bankruptcy proceeding have been instituted against me under the laws of Malaysia or in another jurisdiction.
2. The information given by me herein true and correct and I hereby authorise you to verify the same from any source, as you may in your sole discretion deem appropriate.
3. I/We have read the Terms & Condition for Maybankinvest Trading Account/Facility (Non Margin /the Facility), the CALL WARRANTS RISK DISCLOSURE STATEMENT and understand its contents, which have been explained to me/us.
4. I/We understand the Company reserves the right to close my/our Trading Account/Facility immediately in the event that any declaration made herein is found to be false or materially inaccurate.
5. I/We consent to the disclosure by the Company of any information in this Trading Account/Facility Application Form for the purpose of complying with regulatory, compliance and risk management’s requirements.
6. I authorise you to provide whatever information deemed necessary to Maybank Investment Bank Berhad in order for it to open a Trading Account/Facility under my name. I understand that the granting of any facility by Malayan Banking Berhad (“Bank”)/MIB is conditional upon Maybank Investment Bank Berhad agreeing to open a Trading Account/Facility under my name.
7. I/We do solemnly declare that the dealings in securities in respect of my/our Trading Account/Facility are/shall be carried out –

For me/us as principals

For and on behalf of the party(ies) set out below, from who, through whom or on whose behalf the securities are to be dealt with.

(please tick whichever is appropriate)

PARTICULARS

Name of Party(ies) Concerned (1) :..... (2)

*NRIC/ Company No. (1) :..... (2)

*Address/Registered Address (1) :..... (2)

.....

(NOTE: IN THE EVENT THIS DISCLOSURE FORM IS NOT DULY COMPLETED AND RETURNED TO THE MEMBER COMPANY WITHIN FOURTEEN(14) DAYS FROM THE DATE OF RECEIPT, THE CLIENT SHALL BE PRESUMED TO BE TRADING FOR IT/HIMSELF AND NOT ON BEHALF OF ANOTHER PARTY. THE BURSA MALAYSIA STOCK EXCHANGE TAKES A SERIOUS VIEW OF ANY MISREPRESENTATION ARISING FROM MAKING AN ERRONEOUS DISCLOSURE OR NOT MAKING A DISCLOSURE AT ALL.)

8. In the event the above application is for Maybank *invest- i* , I shall agree to be bound by the additional terms and conditions as set out in this form under the heading “Islamic Securities Trading” which may be subject to amendments and variations at the Bank’s discretion from time to time.
9. In the event I am a staff of Maybank Group and/or an immediate family member of any staff under the Maybank Group, I shall agree to be bound by the additional declaration and confirm the accuracy of the information in the additional declaration in the Terms and Conditions under the heading “Maybank Group Staff & Immediate Families”.
10. And I/we make this solemn declaration conscientiously believing the same to be true.

SUBSCRIBED AND SOLEMNLY
Declared by the applicant,

Date : _____

Signature

Signature

**Before me,

Name of witness:
Address:
NRIC No:

Approved By :

Prepared By:

Name :
Date :

Name :
Date :

* Delete if inappropriate

** Insert name, NRIC No., and address of witness who must be the remiser or dealer assigned, a member of the Management of the Member Company or a Commissioner for Oaths or a Notary Public (in the case of foreign client)