



# **Maybank** **Investment Bank**

**Maybank Investment Bank Berhad**  
**Terms and Conditions**

**for**

**M2U Online Stocks**

Telephone : 1300 22 3888 (Local)  
              +603 7962 4338 (Overseas)  
Email : [equities.helpdesk@maybank-ib.com](mailto:equities.helpdesk@maybank-ib.com)

Please take a moment to read these **TERMS and CONDITIONS** carefully. THE FOLLOWING TERMS AND CONDITIONS APPLY TO YOUR ACCESS AND THE USE OF THIS WEBSITE AND THE SERVICES PROVIDED HEREIN BY MALAYAN BANKING BERHAD AND ITS SUBSIDIARIES. BY ACCESSING ANY PAGE OF THIS WEBSITE AND/OR USING THE SERVICES, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS WITHOUT LIMITATION OR QUALIFICATION.

**FROM TIME TO TIME, WE MAY NEED TO REVISE THESE TERMS AND CONDITIONS, IN WHICH CASE WE WILL POST THE REVISED TERMS AND CONDITIONS ON THIS WEBSITE. IF YOU CHOOSE TO CONTINUE USING THIS WEBSITE AFTER ANY REVISION TO THESE TERMS AND CONDITIONS, YOU SHALL BE DEEMED TO HAVE ACCEPTED THE REVISED TERMS AND CONDITIONS ACCORDINGLY.**

IF YOU CHOOSE NOT TO ACCEPT THESE TERMS AND CONDITIONS, PLEASE IMMEDIATELY DISCONTINUE YOUR ACCESS TO THIS WEBSITE AND/OR USE OF THE SERVICES.

**BELOW, PLEASE FIND THE MOST RECENT REVISION OF OUR TERMS AND CONDITIONS.** These Terms and Conditions explain your responsibilities and obligations relating to your use of the "Internet Banking Services" (as defined below).

**Definitions:** the following words and expressions carry the following meaning:

"Account"	Means your savings, current, credit card, loan, investment, fixed deposit, trading or any other accounts with the Bank and which may be accessed via the Internet Banking Services.
"Access Codes"	Means the Access No., Password and Username.
"Access No."	Means the Identification number of your Automated Teller Machine (ATM) Card or your credit card with the Bank or any number issued by the Bank to you for the first time logon to the Internet Banking Services.
"Account Holder"	Means you, a customer of the Bank and registered for use of the Internet Banking Services.
"Account Terms"	Means the terms and conditions of the relevant Account(s) and/or Third Party Account(s) which may be accessed through the Internet Banking Services.
"Affiliate"	Means any third party offering products, services, content and information on the Maybank2u.com website.
"Bank"	Means Malayan Banking Berhad, a company incorporated in Malaysia having its registered office at 14th Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur and includes its subsidiaries and its successors in title and assigns, and where applicable, any of them.
"Banking Services"	Means products and services of the Bank and its Affiliates made available to you on the Maybank2u.com website and/or such other website owned, operated and/or maintained by the Bank or companies under the Maybank Group.

"Bill"	Means the latest bill, renewal notice and/or payment demand received by you from a Payee Corporation.
"Business Day"	Means any day from Monday to Friday on which the Bank is open for business in Kuala Lumpur, Malaysia.
"Credit/debit/charge Card Agreement"	Means the agreement as may be entered into between you and the Bank and/or any other bank or third party in relation to the credit/debit/charge card issued by the Bank and/or such other bank or third party.
"Instruction"	Means instruction given by yourself in respect of your Account(s) or any other transaction using the the Internet Banking Services.
"Internet"	Means the global network of computers and telecommunications systems which facilitate communication.
"Internet Banking Services"	Means the Personal Identification Number selected by a Customer who is an Account holder for the first time logon to the Internet Banking Services.
"Network Service Provider"	Means any Internet service provider providing connection to the Internet.
"PIN"	Means the Personal Identification Number selected by a Customer who is an Account holder for the first time logon to the Internet Banking Services.
"Password"	Means a unique string of characters chosen by you and known only to you and recorded in the Bank's computer system, which must be keyed in by you for authentication of your Username and grant of access to the Internet Banking Services.
"Payee Corporation"	Means billing corporations approved by the Bank from time to time and displayed on the Maybank2u.com website Bill payment screen, whose Bills can be paid by you using the Internet Banking Services.
"Ringgit Malaysia" or "RM"	Means the lawful currency of Malaysia.
"Terms and Conditions"	Means these Terms and Conditions governing the use of the Internet Banking Services.
"Third Party Account(s)"	Means your other account(s) with other bank(s), Affiliates, Payee Corporations, or other third parties.
"Transaction Record"	The confirmation of the receipt and/or execution of an Instruction initiated by you through the Internet Banking Services as reflected in the Instruction Confirmation/Status View.

"Username" Means a unique name made up of a string of characters chosen by you which must be keyed in by you in order for the Internet Banking Services system to associate the Username with your user profile and Account(s).

1. Application to Subscribe to the Internet Banking Services
  - 1.1. You may apply to use the Internet Banking Services subject at all times to the Bank's sole and absolute discretion whether to reject or accept your application.
  - 1.2. Where the Bank has rejected your application, the Bank is not obliged to provide any reason for such rejection or to respond to any request for information.
2. Account Terms and Conditions
  - 2.1. When you use the Internet Banking Services, you must comply with the Terms & Conditions and other applicable terms relating to your Account, Banking Services, Third Party Accounts and the terms of the Credit/Debit/Charge Card Agreements.
  - 2.2. Where these Terms and Conditions contradict the terms and conditions referred to in clause 2.1 above, the later of the terms shall prevail to the extent of such contradiction.
3. Acceptance of Terms and Conditions
  - 3.1. You agree that the use of the Internet Banking Services by you, will constitute your acceptance of these Terms and Conditions as well as to the inherent risks in conducting any transaction over the Internet.
  - 3.2. The Bank recommends that you store or print a copy of these Terms and Conditions for your records.
4. Equipment, Software and Network Access
  - 4.1. You agree that it is your obligation to maintain the device or terminal used in accessing the Internet Banking Services.
5. Gaining Access to the Internet Banking Services
  - 5.1. If you have an Account with the Bank which you wish to access via the Internet Banking Services, you may subscribe to the same with the following procedure:
    - 5.1.1. For your first time logon, you would be required to key in your Access No. and PIN in the relevant logon page on the Maybank2u.com website.
    - 5.1.2. Upon the successful registration and verification of your Access No. and PIN as well as your acceptance of these Terms and Conditions, you would be required to create a Username and Password.
    - 5.1.3. Upon the on-screen confirmation of your Username and Password, your access to the Internet Banking Services will be activated.
  - 5.2. If you intend to subscribe to the non-Account related Internet Banking Services, you will, on the relevant login page of the Maybank2u.com website, be required to create a unique Username and Password and provide such other information as may be required by the Bank. Upon the on-screen confirmation by the Bank of your Username and Password and

your acceptance of these Terms and Conditions, your access to the non-Account related Internet Banking Services selected by you will be activated.

- 5.3 To access the Internet Banking Services, each time you log on you will need to key in:
    - 5.3.1 Your Username; and
    - 5.3.2 Your Password.
  - 5.4 You agree that the Bank has the right to invalidate your Username and Password without being obliged to offer you any explanation or prior notice and that you will not hold the Bank liable for any loss or damage which you may suffer as a result of such invalidation of your Username and Password
  - 5.5 You may change your Username & Password at anytime but any changes will be effective if accepted by the Bank. You agree that the Bank uses your Username & Password to identify you and acknowledge that you must keep both your Username & Password secret and secure and exercise reasonable care to prevent unauthorised access and/or use.
  - 5.6 Once you have logged on to the Internet Banking Services, you must not leave the terminal or other devices from which you have accessed the Internet Banking Services at anytime or let anyone else use it until you have logged off. You are responsible for ensuring that you have logged off the service at the end of each session.
  - 5.7 We may have to request from you your Username, (but not your Password) in order to provide maintenance services to you. If you supply us with your Username we will keep it secret. NEVER SUPPLY YOUR PASSWORD TO ANYONE.
6. Internet Banking Services
- 6.1. Upon the activation of the Internet Banking Services, you will be able to access the such Banking Services as the Bank and/or any other 3rd Party may from time to time make available to you on the website.
  - 6.2. When the Bank introduces new services under the Internet Banking Services, the Bank may provide them on such supplementary terms notified to you.
  - 6.3. Where access is granted to you pursuant to registration made for Non-Account related Internet Banking Services, you acknowledge and agree that you will be able to access only the Banking Services you have registered to access.
  - 6.4. You agree and accept that any Instructions which you may issue shall at all times be subject to such limits and conditions as may be fixed or specified by the Bank from time to time at its absolute discretion.
  - 6.5. In cases which involve or require the consent or approval of third parties, the Bank's obligations to perform any Instructions would be subject to such consent and approval being obtained by you.
  - 6.6. You shall ensure that there are sufficient funds at all times available in your Account(s) to perform any of your Instructions.
  - 6.7. You agree that the Bank is entitled to debit your Account(s) to effect any transaction instructed by you.

- 6.8. In the event your Account is overdrawn as a result of your Instructions being carried out by the Bank or otherwise, you agree that you shall on demand by the Bank pay into your Account the amount your Account is overdrawn inclusive of interest thereon which shall be calculated based on the Bank's then current overdraft interest rate.
  - 6.9. You agree that the Bank has the absolute right to add, suspend, limit, withdraw, cancel or vary any transactions, facilities, services and products that can be accessed by you through the Internet Banking Services and the scope and/or extent of such transactions, facilities, services and products.
7. Authorisation
  - 7.1. You hereby authorise the Bank to comply with all Instruction(s) given in respect of the Internet Banking Services accessed using your Username and Password as Instruction(s) properly authorised by you even if they may conflict with any other mandate given at any time concerning your Accounts or affairs.
  - 7.2. You agree that such Instruction(s) shall be binding on yourself upon its transmission to the Bank and the Instructions cannot be changed or withdrawn without the Bank's consent and that the Bank is not further obliged to check the authenticity of such Instruction(s).
8. Instructions
  - 8.1. You hereby agree that it is your responsibility to review the Transaction Record pertaining to any Internet Banking Services transaction initiated on your Instruction.
  - 8.2. Should you have any reason to believe that an Instruction has not been accurately or completely received by the Bank, you shall inform the Bank by telephone no later than twelve (12) hours after transmission of the relevant Instruction(s).
  - 8.3. Any Instructions to the Bank for cancellation, revocation, reversal or amendment or clarification of your earlier Instructions, can only be effected, if your request is received and effected before the earlier Instruction is executed.
  - 8.4. The Bank reserves the right at its sole discretion, to refuse to carry out any of your Instructions where your Instructions are inconsistent with the Bank's policy or laws or for any other reasons whatsoever.
  - 8.5. Where you give Instructions to the Bank to effect transactions in relation to the Internet Banking Services, you shall provide accurate and complete details as required by the Bank.
  - 8.6. The Bank shall not be liable for any failure, delay or shortcoming by any third party howsoever caused with whom you have accounts or otherwise when they are executing the Bank's instructions to them.
9. Service Availability
  - 9.1. The Internet Banking Services are intended to be available 7 days a week, 24 hours a day but there is no warranty that the same will be available at all times. The Bank will use reasonable efforts to inform you of any or all services under the Internet Banking Services which are not available from time to time.
10. Account Information

- 10.1. The Bank does not warrant the accuracy of any information pertaining to your Account(s), Third Party Account(s) or transactions as reported through the Internet Banking Services. You must ensure that the information you provide to us in relation to the Internet Banking Services is true, complete and updated.
- 10.2. You agree that the information pertaining to your Account(s), Third Party Account(s) or transactions as reported through the Internet Banking Services shall not for any purpose whatsoever be taken as conclusive of the status of your Account(s), Third Party Account(s) or transaction.
- 10.3. The Bank will issue you such statements of account as agreed in the Bank's Account Terms.

## 11. Bill Payment

- 11.1. The Bank may at any time and from time to time by giving you prior notice, amend its list of Payee Corporation(s) or withdraw the Payee Corporation(s) from its list without assigning any reason and you agree that the Bank shall not be liable for any loss or damage which you may suffer as a result of the Bank's actions.
- 11.2. The Bill payment services of the Bank shall be used only for the purpose of settling Bills to Payee Corporations. You hereby agree to abide by the then current procedures, requirements and terms of each Payee Corporation in respect of settling their respective Bills.
- 11.3. You agree to inform the Bank, in the form, mode and/or manner as instructed by the Bank on the Maybank2u.com website, of any changes to your Third Party Account(s) and particulars as registered with a Payee Corporation prior to settling any Bill of the said Payee Corporation.
- 11.4. The Bank shall indemnify you for any loss suffered by you in the event the Bank fails due to its gross negligence or willful default to make payment to the relevant Payee Corporation on the due date after being instructed by you.
- 11.5. The Bank shall not be under any duty to ensure punctual payments of Bills by you and neither shall the Bank be under any duty to monitor payment of Bills or to notify any person of the late payment for any Bills.
- 11.6. The Bank will not be under any duty to assist in resolving any dispute you might have with any Payee Corporation and you are to resolve the same directly with the relevant Payee Corporation.

## 12. Online Stocks

- 12.1. The Internet Banking Services in relation to securities trading may be made available solely through this website or through this website in conjunction with such other websites owned, operated and/or maintained by companies under the Maybank Group. ("Related Website"). Where such services are made available in conjunction with a Related Website, these terms and conditions and such other applicable terms and conditions relating to the same shall apply mutatis mutandis to the Related Website.
- 12.2. All opinions, information and recommendations on investments are not developed or endorsed by the Bank, and they shall not be construed as amounting to offers, invitations or solicitation to buy or sell the investments concerned.
- 12.3. The Bank does not offer and/or recommend any advice on investments nor does it offer any investment or financial or financial planning advice.
- 12.4. You agree that all orders or transactions made by you through the Internet Banking Services shall be subject to all applicable laws, by-laws, regulations, rules, orders and directives prescribed by the relevant

regulators governing the purchase and sale of shares (including rules and regulations of Bursa Malaysia or such other foreign exchanges or markets where the transactions are effected) as well as the standard practice and instructions of the Bank in force at any time.

- 12.5. You agree that information on share trading provided under the Internet Banking Services has been independently obtained from sources believed by the Bank to be reliable but its accuracy, completeness and currency is not guaranteed by the Bank. You further agree that the Bank shall not be liable in contract, tort or any other theory of law or equity for any direct and/or indirect loss howsoever arising from the inaccuracy or completeness or omissions of the information. You are advised to seek advice from relevant consultants and professionals before acting upon any information made available or accessed via the Internet Banking Services.
- 12.6. You hereby agree & acknowledge that the Bank gives no warranty or guarantee of any kind, expressed or implied regarding the accuracy or relevancy or completeness of the information furnished for the share trading service nor the accuracy of any transmitted order and/or instruction to cancel such order.

### 13. Confidentiality

- 13.1. You accept that you will be responsible for the confidentiality and use of your Access Codes and that you shall at no time and under no circumstances reveal your Access Codes to anyone including the staff of the Bank.
- 13.2. You undertake to observe all security measures prescribed by the Bank concerning your Access Codes or generally in respect of the use of the Internet Banking Services.
- 13.3. Should you have any reason to believe that any of your Access Codes have been misused and/or compromised by disclosure, discovery or you must inform the Bank immediately.
- 13.4. Should you receive any data and information through the Internet Banking Services which is not intended for you, you agree that all such data or information shall be deleted from your computer system immediately and that you will notify the Bank by telephone immediately and in any case no later than 12 hours.

### 14. Disclosure of Customer's Information

- 14.1. The Bank and each of its Affiliates agree not to disclose to third parties any financial information you have provided or that the Bank and/or its Affiliates have obtained about Account(s) and the transactions thereunder unless it is:
  - 14.1.1. to comply with laws and regulations or appropriate government agency or court orders or requests
  - 14.1.2. to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant
  - 14.1.3. when it is necessary to complete a transaction
  - 14.1.4. to provide services relating to your Account or to offer other products and services and to such service providers relating thereto (if any)
  - 14.1.5. in connection with examination by banking authorities
  - 14.1.6. with your written permission
  - 14.1.7. to all member companies of the Maybank Group
- 14.2. You understand that while the Bank will use its best endeavours to ensure that all information transmitted or received using the Internet Banking



Services is secure and cannot be accessed by unauthorised third parties, the Bank does not warrant the security of any information transmitted by you using the Internet Banking Services. Accordingly, you agree to accept the risk that any information transmitted or received using the Internet Banking Services may be accessed by unauthorised third parties and you agree not to hold the Bank liable for any such unauthorised access or any loss or damage suffered as a result.

## 15. Liabilities

- 15.1. You acknowledge that the Bank and its Affiliates make no warranties or representations of any kind with respect to the Internet Banking Services, whether express or implied, including but not limited to merchantability or fitness for a particular purpose. Neither the Bank, its Affiliates, or any other parties involved in the creation, production or delivery of the Internet Banking Services assume any responsibilities with respect to your use thereof. No oral or written information or advice given by the Bank, its Affiliates or the Bank's employees shall create a warranty or in any way increase the scope of this warranty, and you may not rely on any such information or advice.
- 15.2. TO THE EXTENT PERMITTED BY APPLICABLE LAWS, THE BANK SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, INDIRECT DAMAGES (INCLUDING LOSS OF PROFITS, LOSS OF OPPORTUNITY, LOSS OF SAVINGS AND BUSINESS INTERRUPTION) OR SPECIAL OR EXEMPLARY DAMAGES (INCURRED OR SUFFERED BY YOU OR ANY OTHER PERSON AS A CONSEQUENCE OF USING THE INTERNET BANKING SERVICES)
- 15.3. Due to the nature of the Internet Banking Services, the Bank will not be responsible for any loss of or damage to your data, software, equipment, network access or other equipment used to access the Internet Banking Services.

## 16. Proprietary Rights

- 16.1. You acknowledge that all proprietary rights and intellectual property rights in the Internet Banking Services (including without limitation, the Maybank2u.com website) belongs to the Bank or, where applicable, its Affiliates at all times.

## 17. Fees and Charges

- 17.1. You acknowledge that the Bank shall be entitled to levy or impose service charges or transaction fees from time to time in respect of your use of or access to the Internet Banking Services.
- 17.2. You acknowledge that you are responsible for all charges imposed by service providers in enabling you to access and/or connect to the Internet Banking Services. You are also responsible for any fees and charges imposed by any Network Service Provider.
- 17.3. Subject to the Account Terms of your Account(s), you acknowledge that the Bank reserves the right to debit your relevant Account(s) for any amounts due under clause 18.1, 18.2 and any Government charges, stamp duties or taxes payable as a result of the use of the Internet Banking Services.

## 18. International Use

- 18.1. The use of the Internet Banking Services outside of Malaysia is subject to the Exchange Control Regulations of Bank Negara Malaysia or any fiscal or exchange control requirements operating in the country where the

- transaction is effected or requested; and the laws and regulations of Malaysia and the country where the transaction is effected or requested.
- 18.2. The maximum amount of a transaction and the purpose for which it is effected may be determined by Bank Negara Malaysia and the laws and regulations of the country in which the transaction is effected or requested.
  - 18.3. You hereby agree that you are using the Internet Banking Services at your own initiative and are responsible for your compliance with local laws.

## 19. General

- 19.1. You hereby agree that the Bank's records and any records of the Instructions, communications, operations or transactions made or performed, processed or effected through the Internet Banking Services accessed and used via use of your Password and Username and any record of transactions relating to the operation of any of the Internet Banking Services shall be binding and conclusive on you for all purposes whatsoever and shall be conclusive evidence of the transaction and the your liability to the Bank.
- 19.2. You agree that the Bank has the sole and absolute right to require you to maintain a minimum balance at any one time in your Account(s). Your failure to maintain such a minimum balance as required by the Bank could at the Bank's discretion result in a penalty being imposed against you or lead to a suspension or termination of the Internet Banking Services as provided for in clause 21.
- 19.3. Any Instructions transmitted by you after the relevant cut-off time on any day will be posted in the books and records of the Bank on or for the next Business Day following the date of the Instruction.
- 19.4. You shall not be entitled to use the Internet Banking Services, if there exists any restrictions whatsoever in relation to your Account(s) or Third Party Account(s) either imposed by the Bank or by any relevant authorities.
- 19.5. The provisions of our Maybank2u kiosks and all computer devices and/or terminals (Property) available for your use at our branches are specially for your use and access of the Internet Banking Services only and you shall not use the Property for or in connection with any illegal purpose or activity.

## 20. Suspension or Termination of Services

- 20.1. Notwithstanding anything herein to the contrary, the Bank may at any time, in its absolute discretion suspend or terminate your right of access to any of the Internet Banking Services without notice for any reason whatsoever and without any obligation to give any reasons.
- 20.2. The Bank will automatically terminate your right of access to the Internet Banking Services should you cease to maintain any Account(s) with the Bank which can be accessed via the Internet Banking Services or should your access to such Account(s) be restricted by the Bank or any other party for any reason.
- 20.3. You may terminate the Internet Banking Services by giving prior written notice to the Bank. The Internet Banking Services will be cancelled within seven (7) days from the date of the Bank's receipt of the notice of termination and you agree that the Bank shall not be obliged to effect any of your Instructions received on any day falling after the receipt of your notice of termination. The Bank reserves the right to terminate the

Internet Banking Services for any reasons whatsoever, provided the Bank gives you fourteen (14) days prior written notice.

- 20.4. You acknowledge that termination will not affect your liability or obligations in respect of Instructions processed by the Bank on your behalf.

## 21. Indemnity

- 21.1. You hereby agree to indemnify and keep the Bank indemnified from and against any and all claims, losses, liabilities, cost and expenses (including but not limited to any legal fees) arising directly or indirectly or which may arise out of your breach or violation of these Terms and Conditions or any third party rights or your use or purported use of the Internet Banking Services or due to the delay and/or failure of such Internet Banking Services.

## 22. Notices

- 22.1. You hereby consent to all notices and other communications which concern the Internet Banking Services or are required under these Terms and Conditions or may be given by the Bank in any one of the following manners:

22.1.1. By ordinary post to your last address in the Bank's records and such notification shall be deemed received two (2) days after posting.

22.1.2. By electronic mail to your last known e-mail address in the Bank's records and such notification shall be deemed received twenty four (24) hours after sending.

22.1.3. By being displayed on the Bank's premises and such notification shall be deemed effective upon such display.

22.1.4. By way of advertisement made once in any national newspaper and such notification shall be deemed effective on the date of publication of the advertisement in any such newspaper.

22.1.5. By inserting a notice in the Bank's Statement of Account to you and such notification shall be deemed effective two (2) days after the date of posting of the notice contained in the Statement of Account to you.

22.1.6. Broadcasting a message on the Maybank2u.com website.

22.1.7. If notified to you in any other manner as the Bank deems fit.

- 22.2. All notices to the Bank concerning the Internet Banking Services and these Terms and Conditions shall be in writing, signed by you and sent to the Bank at the following address or in such other way as the Bank may notify you from time to time:

Malayan Banking Berhad  
Internet Banking, Maybank2u Business  
Virtual Banking  
Lot 12, Jalan Astaka U8/84  
Section U8, Bukit Jelutong  
40150 Shah Alam, Selangor

## 23. Waiver

- 23.1. You agree that the failure of the Bank, whether continuous or otherwise, to exercise any rights, power, privileges, remedies or provisions of these Terms and Conditions or the Bank's failure or delay to insist on compliance with any of these clauses shall not constitute a waiver by the Bank of any such rights, power, privileges, remedies or provisions of these Terms and Conditions.
24. Severability
- 24.1. You agree that if any undertakings and/or part of these Terms and Conditions are held to be invalid or unenforceable pursuant to applicable law, then the invalid and unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and that all other provisions of the Terms and Conditions shall continue in full force and effect.
25. Variations of Terms and Conditions
- 25.1. The Bank reserves the right to add, modify, delete or vary any of these terms and conditions by way of notice as deemed suitable by the Bank.
- 25.2. You agree to view these Terms and Conditions regularly and your continued access or use of the Maybank2u.com website and/or Internet Banking Services after any such additions, modifications, deletions or variations become effective will constitute your acceptance to the variation of these Terms and Conditions.
26. Dispute and Enquiries
- 26.1. If you have any enquiries or require any assistance, please refer to our Maybank Group Customer Care at 1-300-88-6688 or 603-7844 3696 (if you are overseas). In addition, you are advised to review our Privacy Policy, Security Statement and Client Charter in this website.
- 26.2. In the event that you have any complaints and/or disputes arising from the Internet Banking Services and these Terms and Conditions, please refer the matter to the Bank at the address stated in clause 23.2 specifying the nature of your complaint and/or dispute. You hereby agree to try to settle the matter amicably.
27. Law and Jurisdiction
- 27.1. The terms and Conditions will be governed by the Laws of Malaysia and all disputes shall be resolved by the Courts of Malaysia.