Account Application for Non-Individual

Content Page

For the purpose of this document, 'Maybank' refers to Malayan Banking Berhad (Company No. 196001000142) and 'Maybank Islamic' refers to Maybank Islamic Berhad (Company No. 200701029411). Both Maybank and Maybank Islamic are part of Maybank Group and shall collectively be referred to as "the Bank". Maybank Group refers to the Bank, its related companies (as defined in the Companies Act) and its affiliated and associated companies which includes entities within the Maybank Group, its overseas branches as well as parent company (where applicable) and its local and overseas subsidiaries.

GUIDELINES FOR ACCOUNT APPLICATION (NON-INDIVIDUAL)

1. What you need to bring

	Company registered under Companies Act 1965	Company registered under Companies Act 2016	Foreign Registered Company	Club / Association / Society	Sole Proprietorship	Partnership	Limited Liability Partnership (LLP)
Business / Corporate / Company Account Application Form *(Non-Individual)*	✔	✔	✔	✔	✔	✔	✔
Board Resolution OR Certified Extract of Resolution *(Please refer to Annexure A for the Bank's Board Resolution template)*	✔	✔	✔				
Resolution (for LLP) or Minutes of Meeting reflecting List of Office Bearers[2]				✔			✔
Certificate of Incorporation / Business Registration / By-Law / License or Certificate issued by Registrar of Societies or statutory bodies	✔	✔	✔	✔	✔	✔	✔
Certificate to Commence Business *(for Public Limited Companies only)*	✔	✔					
Deed of Partnership / Partnership Agreement *(if available)*						✔	✔
Copy of license or practicing certificate of the professional firm *(for Professional Firms only)*	✔	✔	✔		✔	✔	✔
Form 49 – Return Giving Particulars In Register of Directors, Managers and Secretaries, and Changes of Particulars	✔						
Section 14 - Application for Registration of a Company / Superform		✔					
List of Directors, Company Secretary and Registered Office Address			✔				
Section 68 - Annual Return for Company Having / Not Having a Share capital *(If any)**		✔					
Section 58 & 236(2) - Notification of Appointment of The First Company Secretary		✔					
Form 24 / Section 78 - Return Of Allotment Of Shares	✔	✔					
Section 28 - Application for Change of Company Name *(if any)*		✔					
Registered address Notifications *(If applicable)*: – Section 46 - Notification For Change In The Registered Address – Section 566(2) - Notice of Situation of Registered Office – Section 47(2) - Notification Where Registers or Records Are Not Kept At The Registered Address – Section 47(3) - Notification of Change In The Address Where Registers or Records Are Kept		✔					
Memorandum & Articles of Association (M&A) / Constitution / By-Laws / Up-to-date Rules and Regulations *(Note: If the company has no constitution, confirmation from Company Secretary is required)*	✔	✔	✔	✔			
NRIC / passport / identification document of all Directors / Authorised Signatories / Online Banking Authorisers/ Business Owners / Partners / Compliance Officer (for LLP) / Officer Bearers / Authorised Persons[3] / Ultimate Beneficial Owners[1] ("UBO")**	✔	✔	✔	✔	✔	✔	✔
Audited Financial Statements *(if any) (for non-public listed businesses only)*	✔	✔	✔	✔	✔	✔	✔
Working Permit / Resident Pass and Visa for Foreign Directors / Authorised Signatories**	*Refer to Page 4*						
Minimum initial deposit in cash / cheque / transfer	✔	✔	✔	✔	✔	✔	✔
Ownership structure *(if any)*	✔	✔	✔				

* *Not required for newly incorporated entity*

** *Please provide updated copies of renewed passport and work permit periodically*

2. Certification of True Copies of Documents

Copies of the documents listed above must be certified as true copies, with date stamped within 6 months, by the following:

Company (Sdn Bhd / Bhd / Foreign Registered)	:	i. Original documents to be sighted and copies of documents verified by a bank staff ii. Director (for public limited company only - with the exception of the director's own personal ID document); or iii. Reliable independent person, sighting the license number, as listed below: a. Company secretary; b. Lawyers; c. Certified professional accountant; d. Commissioner for oaths; e. Member of judiciary; f. Notary public, Embassy, Consulate or High Commission of the country issuing the documentary evidence; or g. Internal legal counsel of the customer.
Club / Association / Society	:	i. Original documents to be sighted and copies of documents verified by a bank stafff ii. Chairman and Secretary or as specified in the By-Laws
Sole Proprietorship / Partnership / Limited Liability Partnership (LLP)	:	Original documents to be sighted and copies of documents verified by a bank staff

3. Person(s) to be present with their NRIC/ Passport/ Identification Documents at Maybank branch for account opening

Company (Sdn Bhd / Bhd / Foreign Registered)	:	All Directors and Authorised Signatories
Club / Association / Society	:	All Authorised Signatories and Office Bearers
Sole Proprietorship	:	Business Owner
Partnership / Limited Liability Partnership (LLP)	:	All Partners including Compliance Officer (for LLP)

NOTE

[1] A "Beneficial Owner" refers to an individual who is entitled to exercise control or has control over 25% or more of the shares / voting rights of a company / legal person / legal arrangement or whose behalf a transaction is being conducted. This also includes situations in which ownership or control is exercised through a chain of ownership or by means of control other than direct control.

[2] An "Office Bearer" refers to a person who is the chairman / president, the treasurer or secretary of the committee or other governing body (or persons holding similar or equivalent positions).

[3] An "Authorised Person" refers to a person listed in the schedule of appointment and authority of authorised persons in the Bank's standard copy of Resolutions or Certified Extract of Resolutions

IMPORTANT

1. The Bank is required by local laws and regulations and/or international standards to obtain, verify and record information that identifies each business entity that opens an account or establishes a relationship with Maybank in the effort to combat money laundering, terrorist financing and fraudulent activity. What this means for you is that in addition to the documents listed above, the Bank may request for additional documents / information as it deems necessary for the processing of the account opening.

2. The Bank's receipt of application form and supporting documents does not bind the Bank to open an account.

3. The Bank reserves the right to reject the application without disclosing the reason.

BUSINESS / CORPORATE / COMPANY ACCOUNT APPLICATION FORM (NON-INDIVIDUAL)

Please TYPE your details in CAPITAL letters, tick (✔) in the boxes where applicable and print out the form for submission to the Bank for processing.

1. Business Information

Registered Name

Previous Name / Alias *(If any)*

Business Registration No.

Place of Issue *(Country)*

☐ Malaysia ☐ Others:

In Operation Since *(DD-MMM-YYYY)*

Malaysia Sales & Service Tax (SST) ID

Not available / applicable, please specify reason:

Country of Operation *(Top 5)*

i. ☐ Malaysia ☐ Others:

ii.

iii.

iv.

v.

Business Type – Select One –

☐ Others

Ownership Type – Select One –

No. of Full Time Employees

Annual Sales Turnover

Currency *Sales Turnover*

Business Classification

Is your company a Public Listed Company on the Mainboard in Malaysia or main bourses in other countries, a Large Firm/ Multinational Corporation (MNC)/ Government Linked Company (GLC)/ Syarikat Menteri Kewangan Diperbadankan (MKD)/ State Owned Enterprise (SOE) OR a subsidiary to any of the above??*

☐ Yes ☐ No

***Subsidiary** - *Refers to an entity with >50% ownership (effective shareholding).*

Nature of Business

Business Mailing Address

City *Postcode* *State* *Country*

Office No. Country Code – Contact Number

Mobile No. Country Code – Contact Number

Contact Person(s)

	Full Name per NRIC / Passport	*Designation*	*Email*	*Mobile No.*
i.				
ii.				
iii.				
iv.				

Declaration on Requirement for Work Permit / Resident Pass and Visa for Foreign Directors / Authorised Signatories

Are the Foreign Directors / Authorised Signatories required to obtain Work Permit / Resident Pass and Visa in accordance to Immigration Act 1963?

○ Yes *(Please provide original copies of the aforementioned documents, to be sighted by the bank staff OR copies of the aforementioned documents to be certified by the Company Secretary or Director (they should not certify their own Work Permit / Resident Pass and Visa))*

○ No

Declaration of Beneficial Owner(s)

Please provide details of Beneficial Owner(s). A "Beneficial Owner" refers to an individual who is entitled to exercise control or has control over 25% or more of the shares / voting rights of a company / legal person / legal arrangement or whose behalf a transaction is being conducted. This also includes situations in which ownership or control is exercised through a chain of ownership or by means of control other than direct control.

i. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City

Postcode

State

Country

ii. Full Name per NRIC / Passport

Date of Birth (DD-MMM-YYYY)

- -

NRIC / Passport Number

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

---

iii. Full Name per NRIC / Passport

Date of Birth (DD-MMM-YYYY)

- -

NRIC / Passport Number

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

---

iv. Full Name per NRIC / Passport

Date of Birth (DD-MMM-YYYY)

- -

NRIC / Passport Number

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

2. Account Setup

Please complete this section to apply for account(s) and service(s).

Preferred Branch

Account Type	**Islamic**	**Conventional**	**Purpose**	*Others, please specify*
Current Account	☐	☐	– Select One –	
Fixed Deposits	☐	☐	– Select One –	
Money Market Deposit	☐	☐	– Select One –	
Foreign Currency Account - Indicate Primary Currency -	☐	☐	– Select One –	
Investment Account *Please complete Supplement - Suitability Assessment*	☐		– Select One –	
Others, please specify:	☐	☐	– Select One –	

Remarks:

Note:

1. *For more information on account type and available branches, please refer to www.maybank2u.com.my.*
2. *Maybank and Maybank Islamic are members of PIDM. Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.*

Account Services

☑ Cash and Trade Management Solution (Maybank2U Biz / Maybank2E / Maybank2E Trade)
Please complete Section 3.

☐ Merchant Solutions – POS Terminal & e-Commerce
Please complete Supplement – Application for POS Terminal & e-Commerce.

☐ Merchant Solutions – QRPayBiz (self-service)
Please proceed to Supplement – QRPayBiz (self-service) upon successful opening of your Maybank current account.

Merchant - *Refers to individuals, business including sole proprietors, partnerships and companies registered with the Companies Commission of Malaysia, government agencies, statuary bodies, societies, and other similar legal entities.*

Other Specialised Services *Please select to express your interest and a helpful personnel will get in touch.*

☐ Work+
☐ Virtual Account
☐ Trade Finance Facility
☐ Accounting
☐ Liquidity Management *(Pooling / Sweeping)*
☐ Host2Host / SWIFT / APR Connectivity
☐ LC Negotiation / Discounting / Collection
☐ HR Management Software *(HRMS)*
☐ Collection Services *(Direct Debit / FPX)*
☐ Supply Chain Financing
☐ Point of Sale *(POS)*

Others, please specify:

Source of Fund

☐ Business Proceeds ☐ Return on Investments
☐ Others:

Jurisdiction of

☐ Malaysia ☐ Others

Source of Fund - *Refers to the origin of the particular funds or other assets which are the subject of the business relationship with the Bank.*

Source of Wealth

☐ Business Proceeds ☐ Return on Investments
☐ Others:

Jurisdiction of

☐ Malaysia ☐ Others

Source of Wealth - *Refers to the origin of your business' entire body of wealth (e.g. total assets / networth).*

3. Online Banking Setup

Please complete this section for the setup of your online banking platform under the Maybank Cash and Trade Management Solution.

If you are a Sole Proprietor, please skip this section and proceed to Section 4. The Bank's helpful personnel will assist to set up your online banking access via the MAE app when you visit the Branch for account activation.

For Existing Maybank Online Banking Customer

Please skip the Online Banking User setup under Section 4.

☐ *I/We would like to link the newly opened account(s) in this application to my/our existing Online Banking setup. I/We confirm that each and all of the appointed Online Banking Users are authorised to operate and use any and all services granted and provided to me/us by the Bank, and the mandate and authority granted to each of the appointed Online Banking Users as set out in the existing Online Banking setup for my/our existing account(s) shall apply in this respect.*

Corporate ID __________

☐ *I/We would like to have different Online Banking setup for the newly opened account(s) in this application.*
The Bank's helpful personnel will get in touch to assist with the setup.

For New Maybank Online Banking Customer

Please select one (1) complementary online banking service package that best suits your growing business needs:

○ **Custom Package** – *For customised user access, account accessibility, and/or setup Online Banking for Multiple Entities and Regional Linkage. Please select if any customisation is required and the Bank's helpful personnel will get in touch.*

Service Package	○ **A. M2U Biz** *Recommended for Partnerships and Small SMEs*	○ **B. M2E Lite** *Basic package with Inquiry and Transactions*	○ **C. M2E Advance** *Basic package + FX Booking module*
Products Included	✔ *Information Management (Portfolio)* ✔ *Payment Management* ✔ *Payroll Management*		✔ *Information Management (Portfolio)* ✔ *Payment Management* ✔ *Payroll Management* ✔ *FX Booking*
Supported User Role	*Viewer, Data Entry, Authoriser*		
Authorisation Workflow	*Standard, where list of Authoriser(s) cannot be customised*		
Account Accessibility	*ALL accounts will be tagged to the appointed Online Banking User*		
Authorisation Matrix[1]	*Any 1 to approve*	*Any* ___ *to approve*	*Any* ___ *to approve*
Appointed Online Banking User(s)	*Please proceed to complete Section 4. Operating Mandate, to appoint online banking user(s)*		
Monthly Charges	*Waived*		

[1] Number of Authoriser(s) required to approve a single / batch transaction

Service Package	A. M2U Biz *Recommended for Partnerships and Small SMEs*		B. M2E Lite *Basic package with Inquiry and Transactions*	C. M2E Advance *Basic package + FX Booking module*
Fees & Charges	**Bulk Payment**		**Payroll & Payment**	
	• Non-salary	**MYR0.50** *per transaction*	• Interbank RENTAS	**MYR4.00**
			• Foreign Telegraphic Transfer (FTT) *– excl. oversea agent charges*	**MYR10.00**
	• Salary *(1st 200 in a month)*	**Waived**	• FPX Payment	*Subject to Merchants seller bank and may vary*
	• Foreign Telegraphic Transfer (FTT) *– excl. oversea agent charges*	**MYR10.00**	**Other Charges** *(One-Time Cost)*	
			• Secure Pass Token *(Optional)*	*Additional* **MYR50.00** *per user*
Free of Charge	✔ *Intra Company Fund Transfer, Intra Bank, Inter Bank GIRO* ✔ *EPF, SOCSO, LHDN & EIS* ✔ *DuitNow / Instant Transfer* ✔ *Salary (1st 200 in a month)* ✔ *JOMPAY Bill Payment* ✔ *Bill Payment* ✔ *FPX Payment*		✔ *Soft Token (Secure2u Authentication Via Mobile Device)* ✔ *Virtual Training* ✔ *M2E-RC File Generator (RCGEN) (optional)* ✔ *Self-Train via M2E-RC User Guide* ✔ *Balance Inquiry, Account Activities, Account Statement* ✔ *Intra Company Fund Transfer, Intra Bank, Inter Bank GIRO (up to MYR1 million per transaction)* ✔ *ASNB, EPF, SOCSO, LHDN & Zakat* ✔ *DuitNow / Instant Transfer (Transaction Amount ≤ MYR10 million)* ✔ *Bill Payment* ✔ *JOMPAY Bill Payment* ✔ *DuitNow Request As Payer* ✔ *DuitNow Online Banking / Wallet As Payer* ✔ *DuitNow Autodebit & Consent Registration As Payer*	

Accounts to be accessed via your online banking:

○ **All active accounts** *(Current Account, Foreign Currency Account, Fixed Deposits, Loan, Trade, Investment) held as of the date of this application.*

○ **Specific existing Maybank account(s) listed below:**

	Account Number	If foreign currency account, please indicate primary currency
i.		
ii.		
iii.		
iv.		

To link more than 4 accounts, please provide the details in Supplement – Additional Account(s) to be Linked for Online Banking.

Primary Charge Account, where applicable

Indicate which MYR account to charge online banking related fees & charges

☐ *Make the newly opened current account in this application as the Primary Charge Account*

☐ *Make the following account the Primary Charge Account*

Account Number

4. Operating Mandate

Please complete this section to describe how the account(s) and service(s) under Section 2. Account Setup are to be operated on, and the person(s) authorised to operate them.

Condition of Authorisation

Mandate Scope

○ *For Existing Customer with Maybank Account(s)*

☐ *Please refer to the attached certified true copy of Board Resolution dated* ________ *and apply the same mandate, including Authorisation Limit, Signature Requirements / Approval Conditions and Authorised Signatories as per my/our existing Maybank account no. indicated below.*

Account Number

If you are also an existing Maybank Online Banking customer, please skip the remainder section and proceed to complete Section 5. FATCA / CRS Self-Certification.

☐ *Please apply new operating mandate for the newly opened account(s) in this application.*

Proceed to complete the following Authorisation Limit and Signature Requirements / Approval Conditions.

○ *For New Customer without Maybank Account(s)*

Proceed to complete the following Authorisation Limit and Signature Requirements / Approval Conditions.

Important Note for Appointment of Online Banking Users

1. *By default, ALL accounts will be tagged to the Online Banking User.*
2. *By default, all Data Entry users are granted System Admin Maker access whilst all Authorisers are granted System Admin Checker access.*
3. *On mandatory basis, Data Entry & Authoriser(s) are a pair and cannot be created without each other.*

Authorisation Limit and Signature Requirements / Approval Conditions

Authorisation Limit	Currency + Limit			Signature Requirements / Approval Conditions: Any one	Any two jointly	Others (please specify)	
☐	Any Amount			☐	☐	☐	
☐	Up to			☐	☐	☐	
☐	Above		to	☐	☐	☐	
☐	Above		to	☐	☐	☐	

☐ Other Signing Requirement *(please specify)* ________

☐ Signing Requirement as per attached Board Resolution dated ________

Authorised Signatory(ies) / Online Banking Users

i. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Passport Expiry Date *(DD-MMM-YYYY)* - -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ○ A ○ B ○ C

○ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**
For new Online Banking customer only

***Select Role*:**

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services
☐ Data Entry ☐ Authoriser

Payroll Services
☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data **Yes / No**

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Note: *To appoint more than 4 Authorised Signatories / Online Banking Users please provide details in Supplement – Additional Authorised Signatories / Online Banking User.*

Authorised Signatory(ies) / Online Banking Users

ii. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Passport Expiry Date *(DD-MMM-YYYY)* - -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ◯ A ◯ B ◯ C

◯ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**
For new Online Banking customer only

Select Role:

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services
☐ Data Entry ☐ Authoriser

Payroll Services
☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data **Yes / No**

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Note: *To appoint more than 4 Authorised Signatories / Online Banking Users please provide details in Supplement – Additional Authorised Signatories / Online Banking User.*

Authorised Signatory(ies) / Online Banking Users

iii. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Passport Expiry Date *(DD-MMM-YYYY)* - -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ○ A ○ B ○ C

○ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**
For new Online Banking customer only

***Select Role*:**

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services
☐ Data Entry ☐ Authoriser

Payroll Services
☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data **Yes / No**

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Note: *To appoint more than 4 Authorised Signatories / Online Banking Users please provide details in Supplement – Additional Authorised Signatories / Online Banking User.*

Authorised Signatory(ies) / Online Banking Users

iv. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Passport Expiry Date *(DD-MMM-YYYY)* - -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ○ A ○ B ○ C

○ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**
For new Online Banking customer only

Select Role:

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services
☐ Data Entry ☐ Authoriser

Payroll Services
☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data **Yes / No**

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Note: *To appoint more than 4 Authorised Signatories / Online Banking Users please provide details in Supplement – Additional Authorised Signatories / Online Banking User.*

Authorised Signatory(ies) / Online Banking Users

For Bank Use

Attended by:	Approved by:
Date	Date

SVS	Date	Name	Initial
Capture / Edit			
Verification			

GCIF

UCIF

	Account No.	Product Type	Shariah Contract
i.			
ii.			
iii.			
iv.			
v.			
vi.			
vii.			
viii.			

5. Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) Self-Certification

Under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) and the e-Invoicing requirement set forth by Inland Revenue Board of Malaysia (IRBM), Maybank Group is required to collect and report certain information to the local tax authority on the status of the Bank's customers.

Kindly consult your tax or legal adviser should you have questions on or in relation to FATCA and CRS. Before completing this section you may wish to read the APPENDIX – Glossary.

IMPORTANT NOTICE FOR MALAYSIA E-INVOICING REQUIREMENT

To facilitate the issuance of e-Invoices, the Bank seeks your assistance to provide your Malaysia TIN and SST registration number (if applicable). Without valid and accurate Malaysia TIN, the Bank is not able to generate your e-Invoice.

By providing to the Bank your complete and accurate Malaysia TIN and information, you will then be eligible to receive e-Invoices starting the next statement cycle.

PART 1 – Entity / Business Type

- ◯ **Sole Proprietorship**
  Please complete Part 2 and Part 3
- ◯ **Entity which is a Financial Institution**
  Please complete Part 3 and Part 4
- ◯ **Entity which is NOT a Financial Institution**
  Please complete Part 3 and Part 5

PART 2 – Sole Proprietorship

Please select Yes or No for each of the following questions:

1. Are you a U.S. Citizen? **Yes / No**
2. Do you hold a U.S. Permanent Resident Card (Green Card)? **Yes / No**
3. Are you a U.S. Resident? **Yes / No**

PART 3 – Tax Residence and Taxpayer Identification Number (TIN)

If a TIN is unavailable, indicate which of the following reasons is applicable.

	Country of Tax Residence	*TIN*	*If no TIN available, indicate **Reason***	*Please explain if **Reason B** is selected*
i.			A or B or C	
ii.			A or B or C	
iii.			A or B or C	

NOTE: *If the Entity is not a tax resident of any country, please indicate its place of effective management or country in which its principal office is located.*

REASON A
The jurisdiction where the account holder is a resident for tax purpose does not issue TINs to its residents.

REASON B
The account holder is unable to obtain a TIN.

REASON C
TIN is not required.
(Note: Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.)

PART 4 – Financial Institution (FI)

FATCA Status

a. The Entity is incorporated, established, constituted or organized in the United States of America.

☐ Yes. Please complete and submit U.S. IRS Form W9.
(https://www.irs.gov/pub/irs-pdf/fw9.pdf)

☐ No. Please proceed to Part 4 (b) – (f).

b. The Entity is a Participating Foreign Financial Institution (FFI).

Global Intermediary Identification Number *(GIIN)*

______ - _____ - __ - ___

☐ *Participating FFI*
☐ *Reporting Model 1 FFI*
☐ *Reporting Model 2 FFI*
☐ *Registered deemed-compliant FI*

c. ☐ The Entity is a Non-Participating Foreign Financial Institution. — *Non-Participating FFI*

d. ☐ Other types of Foreign Financial Institutions. Please complete and submit U.S IRS Form W8BENE.
(https://www.irs.gov/pub/irs-pdf/fw8bene.pdf)

CRS Status	
e. ☐ It is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution. *(Please complete Supplement - FATCA / CRS Controlling Person Self Certification Form for each of the Controlling Person. If there is no natural person(s) who exercise control of the account holder then the Controlling Person will be the natural person(s) who hold the position of senior managing official.)*	*Non-Participating FFI*
f. ☐ It is a Depository Institution, Custodial Institution or Specified Insurance Company.	*Financial Institution*

PART 5 – Non Financial Entity (NFE)	***FATCA/CRS Status***
1. ☐ **Active Business** Generates 50% of its gross income comes from business activities such as wholesale trade, F&B, retail sale or other professional services.	*Active NFFE*[1]
2. ☐ **Start-Up Company** A start-up company that has been incorporated for less than 24 months, have no prior business operation history and with the intent to operate a new line of business.	*Excepted non-financial start-up company*
3. ☐ **Charity / Non-Profit Organisation** A charity or non-profit that has no stakeholders with personal interests in its assets. This includes entities serving purposes that are exempt from income taxes such as religion, charity and education.	*Non Profit Organisation*
4. ☐ **Excepted non-financial entity in liquidation or bankruptcy** A company that has not been a financial institution in the past 5 years and in the process of liquidation, bankruptcy or reorganising with the intent to recommence operations.	*Excepted non-financial entity in liquidation or bankruptcy*
5. ☐ **Publicly Listed Company or its Related Entity** The stock is regularly traded on one or more established securities markets or is an affiliate of an entity that has stock that is regularly traded on an established securities market. *Name of Publicly Traded Entity* ______ *Name of Securities Exchange* ______	*NFFE that is publicly traded or affiliate of a publicly traded NFFE*
6. ☐ **Passive Investment Entity** It derives more than 50% of its gross income from passive income such as investments, dividends, interests, rents or royalties. *(Please complete Supplement - FATCA / CRS Controlling Person Self Certification Form for each of the Controlling Person. If there is no natural person(s) who exercise control of the account holder then the Controlling Person will be the natural person(s) who hold the position of senior managing official.)*	*Passive NFFE*
7. ☐ **Exempt Beneficial Owners** Central Banks, Government agencies, Statutory Boards, Entities owned by Statutory Boards, Foreign Embassies or Trade Representative Offices, International Organisations.	*Entities wholly owned by exempt beneficial owners*

8. ☐ **Others**
Please complete and submit U.S IRS Form W8BENE. *(https://www.irs.gov/pub/irs-pdf/fw8bene.pdf)*

[1] NFFE stands for Non-Financial Foreign Entity

6. Declaration & Agreement

1. *I/We have read, understood and agree to be bound by the Terms and Conditions Governing Banking Accounts, Terms and Conditions Governing Deposit Accounts for Islamic Banking and/or Terms and Conditions Governing Mudarabah Investment Account(s) for Islamic Banking (collectively, "T&C") and any amendment thereto governing the account(s) opened with Malayan Banking Berhad and/or Maybank Islamic Berhad (jointly "Bank"). I/we also agree and acknowledge that I/we have been referred to a copy of and have read and understood the T&C and should I/we require a copy of the T&C for our records and reference, I/we would be able to obtain a copy from the Bank's website address: www.maybank2u.com.my. I/We further agree to be bound by any additional terms and conditions governing any facilities, services and/or products offered by the Bank from time to time which I/we may apply for, from time to time.*
2. *I/We have not committed any act of bankruptcy or insolvency at the time the account(s) is/are opened.*
3. *I/We agree that the statement of account will be made available to me/us in an electronic form (eStatement) and accessible on M2U/ M2U Biz/M2E.*
4. *I/We agree to examine and notify the Bank of any errors, irregularities or discrepancies in the statement of account made available to me/ us and if I/we fail to receive the monthly statement of account.*
5. *I/We have been informed that the product is protected by PIDM up to RM250,000 for each depositor except for Investment Account product which is NOT protected by PIDM. I/We have received a copy of PIDM Deposit Insurance System (DIS) brochure.*
6. *I/We agree to comply with the 'Foreign Exchange Policy' of Bank Negara Malaysia.*
7. *I/We confirm that there are no changes to the company's Memorandum and Articles of Association / Constitution which affects the opening of any new account.*

Applicable for Foreign Currency Account

8. *I/We agree for the Bank to automatically create acceptable foreign currency in future into my/our account.*

Applicable for Mudarabah based accounts

9. *I/We agree with the prevailing and future Profit Sharing Ratio (PSR) as displayed on Rate Board/www.maybank2u.com.my.*

Applicable for Maybank Islamic Gold Account-i

10. *I/We agree to be bound by the Terms and Conditions and Product Disclosure Sheet (PDS) Governing Maybank Islamic Gold Account-i (MIGA-i) and any amendment thereto governing the account(s) opened with the Bank and I/we agree and acknowledge that I/we have been referred to a copy of and have read and understood the T&C and should I/we require a copy of the T&C for our records and reference, I/we would be able to obtain a copy of it from the Bank's website address: www.maybank2u.com.my.*

Applicable for Cash and Trade Management Solution / Services

11. *I/We have read, understood and agree to be bound by Maybank Transaction Banking Terms ("TBT") and any amendment thereto governing the provision of cash and trade management services. The Maybank Transaction Banking Terms may be found at. https://www.maybank2e.com/m2eEzyApply/tnc?country=MY.*

For Sole Proprietorship

12. *I acknowledge receipt of the Maybankard and agree to be bound by terms & conditions governing the Maybankard and the attached Letter of Indemnity (for the blind only) and have selected the PIN for the card(s).*

For Company Incorporated under Companies Act 2016

13. *I/We declare that the Company is duly incorporated under the Companies Act 2016 and I/we shall immediately notify the Bank in the event the Company changes the nature of its business and until the notification is received by the Bank, the Bank shall be entitled to oversee, verify and process any transactions effected through the Company's account with reference to the Company's existing nature of business.*

Declaration by Resident Entity in Compliance to Foreign Exchange Policy (FEP) (Investment in Foreign Currency Asset)

14. *I/We will adhere to the stipulations outlined in Notice 3 regarding investment in foreign currency assets, ensuring compliance with the annual aggregated prudential limit for the investments, specifically RM 50 million[2] equivalent per calendar year for resident entity with Domestic Ringgit Borrowing[1].*
15. *I/We have obtained Bank Negara Malaysia (BNM) approval for special dispensation of the Foreign Exchange Policy's requirement.*
16. *I/We agree that if any of the statements / declarations made herein are found to be incorrect in any respect and if there is any breach of any of the said conditions and/or other directives, the Bank shall not be held responsible and I/We agree to indemnify the Bank in full against all consequences, penalties and/or liabilities of any kind whatsoever directly or indirectly arising from or relating to the said transaction.*

Note:

[1] Resident Entity is deemed to have a Domestic Ringgit Borrowing when another Resident Entity with Parent-Subsidiary Relationship has a Domestic Ringgit Borrowing. This does not include:
a) Trade credit terms extended by a supplier for all types of goods and services;
b) Forward contract with a licensed onshore bank excluding transaction that involves exchanging debt;
c) Financial guarantee or non-financial guarantee;
d) Operational leasing facility;
e) Factoring facility without recourse.

[2] This refers to investments sourced from Ringgit account or Trade Foreign Currency account.
Computed in aggregate based on the Resident Entity and other Resident Entity with Parent-Subsidiary relationship's investment in foreign currency assets.

Declaration by Non-Resident Entity for Opening of External Account

17. *I/We acknowledge having been duly informed by the Bank's personnel prior to opening of the External Account on the terms, conditions and limitations imposed for the inflows and outflows into and from the External Account involving residents and between non-residents which are set out under the relevant Notices of Foreign Exchange Policy issued by Bank Negara Malaysia ("the said Terms");*
18. *I/We agree to be bound by the said Terms when making any request to transfer and/or make payment to any person using funds sourced from the External Account and/or receive any transfer and/or payment from any person to be credited into the External Account; and*
19. *I/We agree to operate the External Account in accordance with the said Terms and any other directives which may be issued by Bank Negara Malaysia from time to time.*

FATCA / CRS Entity Self-Certification

20. *I/We represent and declare that the information provided above is true, accurate and complete.*
21. *I/We understand that the term "U.S. person" means any citizen or resident of the United States.*
22. *I/We certify that I/We are authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.*

23. *I/We hereby consent to the Bank or any of its affiliates, including branches disclosing the financial accounts information to regulatory authorities in accordance with the requirements of the Foreign Account Tax Compliance Act and Common Reporting Standard as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.*
24. *I/We hereby agree that the Bank may withhold from my/our account(s) such amounts in accordance with the provisions of the Foreign Account Tax Compliance Act or as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives.*
25. *I/We hereby agree that the Bank may classify me/us as a reportable account(s) or non-participating foreign financial institution ("NPFFI") and/or suspend, recall or terminate my/our account(s) and/or facilities granted to me/us, in the event I/We fail to provide accurate and complete information and/or documentation as the Bank may require.*
26. *I/We undertake to notify the Bank in writing within 30 calendar days if there is a change in any information which I/We have provided to the Bank.*

Collection And Disclosure Of Information And Data

27. ***Acknowledgement - Collection And Disclosure Of Information And Data***
I/We acknowledge and declare that I/we have read, understood and agree to the Collection and Disclosure of Customer Information and Personal Data clause (or its equivalent clause) in the T&C and expressly consent to and authorise the Bank (i.e. Malayan Banking Berhad and/or Maybank Islamic Berhad) and Maybank Group (as defined in the T&C) to act in accordance with the aforementioned terms and conditions

28. ***Declaration for Promotion and Direct Marketing (where applicable)***
*I/We understand that from time to time, the Bank and entities within Maybank Group and/or the Bank/Maybank Group's strategic business partners with whom the Bank/Maybank Group have a relationship with for specific financings, products, services and promotions (collectively, **"Other Entities"**) may have information about financings, products, services and promotions that may be of interest to me/us. To receive such information, my/our consent is required to process, disclose and/or share my/our information/data with Other Entities. I/We hereby state our preference for my/our account information and data (which may include personal data) to be collected, processed and disclosed as stated herein for financings, products and/or services which may be of interest to me/us:- [please mark your preference by ticking the appropriate box in the declaration below]*

With regards to promotions and direct marketing of financing, products and/or services:-

☐ *Yes, I/we expressly agree to Maybank Group and/or Other Entities disclosing, sharing and processing my/our information and data (which may include my/our personal data) and contacting me/us for promotions and direct marketing of financings, products and/or services.*

☐ *No, I/we do not agree to Maybank Group and/or Other Entities disclosing, sharing and processing my/our information and data (which may include my/our personal data) and contacting me/us for promotions and direct marketing of financings, products and/or services.*

Supplements

29. *I/We submit the following Supplements and confirm by signing below that I/we have read, understood and agree to be bound by the Bank's prevailing terms and conditions including any specific terms and conditions applying to the relevant Supplements, Account(s), Product(s) and Service(s), including but not limited to the terms and conditions, statements, declarations and acknowledgements as contained in the relevant Supplements:*

Supplement	Number of pages added:	Supplement	Number of pages added:
☐ Supplement – 3. Online Banking Setup: Additional Account(s) to be Linked for Online Banking		☐ Supplement – Merchant Solutions: Application for POS Terminal & e-commerce	
☐ Supplement – 4. Operating Mandate: Additional Authorised Signatories / Online Banking Users		☐ Supplement – FATCA / CRS Controlling Person Self-Certification Form	
		☐ Supplement – Suitability Assessment	

Signature of Applicant(s)
(in accordance to Board Resolution / Mandate Letter)

Date of Application
(DD-MMM-YYYY)

Signature	*Signature*
Name	*Name*
NRIC / Passport No. *Date:*	*NRIC / Passport No.* *Date:*
Signature	*Signature*
Name	*Name*
NRIC / Passport No. *Date:*	*NRIC / Passport No.* *Date:*

APPENDIX – Glossary

"FATCA"
FATCA stands for the Foreign Account Tax Compliance provisions, which were enacted into U.S. law as part of the Hiring Incentives to Restore Employment (HIRE) Act on March 18, 2010. FATCA creates a new information reporting and withholding regime for payments made to certain non-U.S. financial institutions and other non-U.S. entities.

"CRS"
CRS stands for Common Reporting Standards, which is developed by The Organisation for Economic Co-operation and Development (OECD) to obtain information from financial institutions and for automatic exchange of financial account information with other jurisdictions on an annual basis for tax purposes.

"Account Holder"
The "Account Holder" is the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or estate is the Account Holder, rather than the trustee or the trust's owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partners in the partnership. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

"Control"
"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is/are identified as exercising control of the Entity through ownership interests, then under the CRS the Reportable Person is deemed to be the natural person who hold the position of senior managing official.

"Controlling Person(s)"
"Controlling Persons" are the natural person(s) who exercise control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

In the case of a trust, the Controlling Person(s) are the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, or any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). Under the CRS the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, are always treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In the case of a legal arrangement other than a trust, "Controlling Person(s) means persons in equivalent or similar positions.

"Custodial Institution"
The term "Custodial Institution" means any Entity that holds, as a substantial portion of its business, Financial Assets for the account of others. This is where the Entity's gross income attributable to the holding of Financial Assets and related financial services equals or exceeds 20% of the Entity's gross income during the shorter of: (i) the three-year period that ends on 31 December (or the final day of a non-calendar year accounting period) prior to the year in which the determination is being made; or (ii) the period during which the Entity has been in existence.

"Depository Institution"
The term "Depository Institution" means any Entity that accepts deposits in the ordinary course of a banking or similar business.

"Entity"
The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation. This term covers any person other than an individual (i.e. a natural person).

"Financial Institution"
The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

“Investment Entity”
The term “Investment Entity” includes two types of Entities:

(i) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
- Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- Individual and collective portfolio management; or
- Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons. Such activities or operations do not include rendering non-binding investment advice to a customer.

(ii) The second type of “Investment Entity” (“Investment Entity managed by another Financial Institution”) is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

“Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution”
The term “Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution” means any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not a Participating Jurisdiction Financial Institution.

“Investment Entity managed by another Financial Institution”
An Entity is “managed by” another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in clause (i) above in the definition of ‘Investment Entity’.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity’s assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.

“Participating Jurisdiction Financial Institution”
The term “Participating Jurisdiction Financial Institution means (i) any Financial Institution that is tax resident in a Participating Jurisdiction, but excludes any branch of that Financial Institution that is located outside of that jurisdiction, and (ii) any branch of a Financial Institution that is not tax resident in a Participating Jurisdiction, if that branch is located in such Participating Jurisdiction.

“Related Entity”
An Entity is a “Related Entity” of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

“Resident for tax purposes”
Generally, an Entity will be resident for tax purposes in a jurisdiction if, under the laws of that jurisdiction (including tax conventions), it pays or should be paying tax therein by reason of his domicile, residence, place of management or incorporation, or any other criterion of a similar nature, and not only from sources in that jurisdiction. Dual resident Entities may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for determining their residence for tax purposes. An Entity such as a partnership, limited liability partnership or similar legal arrangement that has no residence for tax purposes shall be treated as resident in the jurisdiction in which its place of effective management is situated. A trust is treated as resident where one or more of its trustees is resident. For additional information on tax residence, please talk to your tax adviser or see OECD automatic exchange of information portal.

“Specified Insurance Company”
The term “Specified Insurance Company” means any Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

“TIN” (including “functional equivalent”)
The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at OECD automatic exchange of information portal.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for Entities, a Business / company registration code / number.

Maybank Board Resolution / Letter of Authorisation Template (Malaysia)

Please select the relevant template

Directors' Resolution Template	*Applicable for Sdn Bhd / Berhad / Foreign Registered Company*
Letter of Authorisation for Application of Maybank Products & Services	*Applicable for Partnership / Limited Liability Partnership (LLP) / Club / Association / Society (Incorporated / Registered in Malaysia)*
Letter of Authorisation for Application of Maybank Products & Services	*Applicable for Sole Proprietorship*

Directors’ Resolution Template

(Applicable for Sdn Bhd / Berhad / Foreign Registered Company)

SPECIMEN BOARD RESOLUTION

- *Company may provide board resolutioin an extract format*
- *Asterisk denotes selection choice - Please choose accordingly and to delete all asterisks, notations and non-applicable terms*
- *To delete all Notes from actual print-out*

Company Name *(“Company”)*	**Business Registration No.**

Directors’ Resolutions in writing passed on ___ - ___ - ___ *[date resolutions are passed] in accordance with the Company’s Constitution or the Companies Act 2016.*

Resolved:

1. *That it is in the best interests of the Company to:*

   a) *open, maintain and/or hold any accounts in any currency(ies) (“**Accounts**”) with Malayan Banking Berhad and/or Maybank Islamic Berhad (jointly or individually referred to as the “**Bank**”) for and on behalf of the Company subject to and in accordance with the terms and conditions governing the Accounts, as may be amended from time to time by the Bank;*

   b) *obtain and accept from the Bank the offer of any products and/or services (“**Services**”) subject to and in accordance with the terms and conditions of the Bank as set out in any relevant application form, letter of offer and/or such other document(s) having similar effect for the Services; and*

   c) *in future, obtain and accept from the Bank the offer of other Services (“**Future Services**”) subject to and in accordance with the terms and conditions of the Bank as set out in any relevant application form, letter of offer and/or such other document having similar effect for the Future Services.*

2. *That the acceptance of any documents including but not limited to any solution and pricing proposal in connection with any or all of the Services prior to the passing of these resolutions for and on behalf of the Company be and are hereby confirmed and ratified.*

3. *That [a sole director / minimum of any two (2) Directors]* shall be authorised to appoint, suspend, revoke or replace any one (1) or more persons to be the authorised signatory in respect of the Accounts and/or Services (collectively, the “**Authorised Signatory**”) by written notification in the form and manner acceptable to the Bank.*

4. *That [any one (1)/ minimum of two (2)]* Authorised Signatory shall be authorised to:-*

   a) *open, maintain and/or close any or all Accounts;*

   b) *obtain and accept any Services and/or Future Services;*

   c) *appoint, change and/or revoke the appointment of any users and/or administrators in connection with any or all the Services and/or Future Services, if any, as set out in any relevant application form;*

   d) *negotiate, complete, submit, sign, seal and/or deliver any documents in connection with and/or incidental to any or all Accounts, Services and/or Future Services, if any (collectively, the “**Documents**”) and at his/her/their absolute discretion to approve any amendment, alteration or modification to the Documents and the sealing or signing thereof or of a copy thereof be conclusive evidence of such approval;*

   e) *sign any notice, communications and/or instructions required or permitted to be given by or on behalf of the Company and any other documents to be executed under hand or seal and to be given pursuant to or ancillary to the Documents and any or all Accounts Services and/or Future Services, as the case may be; and*

   f) *execute such other deeds, certificates, documents or to do all other acts and things which the Authorised Signatory, in his/her/their absolute discretion think necessary, desirable, expedient or advisable in connection with or incidental to the Documents, any or all Accounts, Services and/or Future Services and/or the transactions contemplated thereunder for the purpose of giving effect to these resolutions.*

   g) (i) *appoint the person or any persons, to represent the Company to negotiate the terms and conditions of the Money Market Deposit and/ or Foreign Exchange transactions and to give written or verbal notices and/or communication to deal with the Bank in relation to these transactions.*
   (ii) *appoint the person or any persons to represent the Company to sign and confirm the terms and conditions relating to the Money Market Deposit and/or Foreign Exchange transactions as indicated under the Documents:*

5. *That the Authorised Signatory shall be subject to the signing mandates as determined by the Company and authorised to operate any or all Accounts.*

6. *That the authorisation granted to the Authorised Signatory shall remain effective until the Bank has received and acted on the written notification by [any one (1) / minimum of any two (2) Directors]* in the form and manner acceptable to the Bank that the authorisation granted to the Authorised Signatory has been suspended, revoked or replaced.*

7. *That the Services and/or the Future Services, if any, be linked to any or all the existing and/or future Accounts held by the Company with the Bank, if required.*

8. *That the Company irrevocably consents and authorises the Bank, its officers, employees, agents and advisers to disclose information relating to the Company in accordance with the terms and conditions of the relevant Accounts, Services and/or Future Services.*

9. *That in the event that any document or instrument to be executed by the Company pursuant to or incidental to the Documents, any or all Accounts, Services and/or the Future Services, if any, is required to be executed under the common seal of the Company, authority be and is hereby given for the affixing of the common seal of the Company on any such document or instrument and that the common seal be affixed thereto in accordance with the Company’s Constitution or in accordance with the Companies Act 2016.*

10. *That a copy of these resolutions be provided to the Bank and that these resolutions shall remain in force until revoked by the Directors by way of subsequent resolutions, in the form and manner acceptable to the Bank, duly passed by the Directors and received and acted on by the Bank. Further, that the Bank shall be indemnified and kept harmless from any loss suffered or liability incurred by it in continuing to act pursuant to these resolutions where the Company has failed to provide notice to the Bank of such revocation.*

11. *Words importing the singular number include the plural number and vice versa.*

[1]We/I*, the undersigned, duly certify that this extract of the Directors' Resolutions passed pursuant to the [Directors' Resolutions in writing dated ___ - ___ - ___ or Meeting held by the Board of Directors on ___ - ___ - ___]* in accordance with the Company's Constitution or in accordance with the Companies Act 2016 are true and accurate.

Certified True Extract By**

Date ___ - ___ - ___

Signature	*Signature*
Name *(per NRIC / Passport)*	*Name* *(per NRIC / Passport)*
Designation / Title	*Designation / Title*

Board Of Directors**

Date ___ - ___ - ___

Signature	*Signature*
Name *(per NRIC / Passport)*	*Name* *(per NRIC / Passport)*
Designation / Title	*Designation / Title*
Signature	*Signature*
Name *(per NRIC / Passport)*	*Name* *(per NRIC / Passport)*
Designation / Title	*Designation / Title*
Signature	*Signature*
Name *(per NRIC / Passport)*	*Name* *(per NRIC / Passport)*
Designation / Title	*Designation / Title*
Signature	*Signature*
Name *(per NRIC / Passport)*	*Name* *(per NRIC / Passport)*
Designation / Title	*Designation / Title*

[1] Applicable for Extract of Directors' Resolution.

** Delete as appropriate.*
*** May be varied depending on the number of directors of the Company subject to its condition for passing such directors' resolution in accordance with its Constitution.*

Letter of Authorisation for Application of Maybank Products & Services

Applicable for Partnership / Limited Liability Partnership (LLP) / Club / Association / Society (Incorporated / Registered in Malaysia)

Name of Partnership / LLP / Club / Association / Society

Business Registration No.

Address

City *Postcode* *State* *Country*

Application for Maybank Product & Services

Resolutions in writing passed at a meeting of partners held at on the – –

[date resolutions are passed] pursuant to the [Limited Liability][2] Partnership Agreement and [Limited Liability Partnership Act 2012][Partnership Act 1961][3] ***OR***

Resolutions in writing passed at a meeting of the [Members / Committee Members / Executive Committee Members / Management Committee Members / [specify equivalent body]]* of held at

on – – [4].

Resolved:

1. *That it is in the best interests of the *(Partnership / LLP / Club / Association / Society) to obtain and accept the products & services (“**Services**”) from Malayan Banking Berhad and/or Maybank Islamic Berhad (jointly or individually referred to as the “**Bank**”) based on the terms and conditions set out in the application form, letter of offer and/or such other document(s) having similar effect for the Services. Unless the context otherwise requires or unless otherwise defined, words and expressions defined in the application form shall have the same meaning when used in these resolutions.*
2. *That approval be and is hereby given for the *(Partnership / LLP / Club / Association/ Society) to complete and submit the application form and accept the applicable letter of offer and/or such other document(s) having similar effect for the Services.*
3. *[That the completion and submission of the application form for and on behalf of the *(Partnership / LLP / Club / Association / Society) be and is hereby approved, confirmed and ratified.]*
4. *That, if applicable, approval be and is hereby given for the *(Partnership / LLP / Club / Association / Society) to appoint, change and/or revoke the appointment of users and/or administrators in connection with the Services and/or Future Services, if any, as set out in the application form.*
5. *That, if applicable, the Services be linked to all the *(Partnership / LLP / Club / Association / Society)’s bank accounts (whether existing or future) with the Bank.*
6. *That it is noted that the *(Partnership / LLP / Club / Association / Society) may in future request the Bank to provide the *(Partnership / LLP / Club / Association / Society) with other services (“**Future Services**”) and in connection with the Future Services, the (Partnership / LLP / Club / Association / Society) will be required to execute and/or accept certain other documents (“Supplemental Documents”).*
7. *That it is in the best interests of the *(Partnership / LLP / Club / Association / Society) to obtain and accept the offer of the Future Services from the Bank on such terms and conditions as set out in the Supplemental Documents.*
8. *That approval be and is hereby given for the *(Partnership / LLP / Club / Association / Society) to execute all Supplemental Documents as the Bank may require for the Future Services including any variation, modification and supplement thereto.*
9. *That the authorised signatories, whose specimen signatures appear herein, be authorised to:-*
   *a) negotiate, complete, submit, sign, seal and/or deliver any documents in connection with and/or incidental to any or all Services and/or Future Services, if any (collectively, the “**Documents**”) and in his/her/their absolute discretion to approve any amendment, alteration or modification to the Documents and the sealing or signing thereof or of a copy thereof be conclusive evidence of such approval;*

   *b) sign any notice, communications and/or instructions required or permitted to be given by or on behalf of the *(Partnership / LLP / Club / Association / Society) and any other documents to be executed under hand or seal and to be given pursuant to or ancillary to the Documents and the Services and/or the Future Services; and*

   c) execute such other deeds, certificates, documents or to do all other acts and things which he/she/they may in his/her/ their discretion think necessary, desirable, expedient or advisable in connection with or incidental to the Documents or the Services and/or Future Services, and/or the transactions contemplated thereunder for the purpose of giving effect to the foregoing.

1 Applicable for LLP
2 Select if LLP or Partnership
3 Applicable for Club / Association / Society

** To delete whichever not applicable*

Signature	Signature
Name (per NRIC / Passport)	Name (per NRIC / Passport)
NRIC / Passport Number	NRIC / Passport Number
Designation / Title	Designation / Title
Signature	Signature
Name (per NRIC / Passport)	Name (per NRIC / Passport)
NRIC / Passport Number	NRIC / Passport Number
Designation / Title	Designation / Title

Authorisation Condition

☐ *Any* ____ *to approve* ☐ *All to sign* ☐ *Others* ____

Note: *In the event, authorisation condition is not spelt out, Bank will default to all to sign.*

10. *That the *(Partnership / LLP / Club / Association / Society) irrevocably consents and authorises the Bank, its officers, employees, agents and advisers to disclose information relating to the *(Partnership / LLP / Club / Association / Society) in accordance with the terms and conditions of the relevant Services and/or Future Services.*

11. *That a copy of the foregoing resolutions be provided to the Bank and that the foregoing resolutions shall remain in force until revoked by the *(Partnership / LLP / Club / Association / Society) by way of subsequent resolutions duly passed by the *(Partnership / LLP / Club / Association / Society).*

*The above authority shall continue to be in force until revoked by the *(Partnership / LLP / Club / Association / Society) with notice in writing delivered to the Bank executed by all the partners / office bearers, notwithstanding any change in the name of the Partnership / LLP / Club / Association / Society or change in the partners by death, bankruptcy, retirement or otherwise and/or the admission of any new partner(s).*

**We hereby certify the foregoing mandate to be true and correct and within the powers of the Partnership.*

Signature (Signature of Partner/ Officer Bearer)	Signature (Signature of Partner/ Officer Bearer)
Name (per NRIC / Passport)	Name (per NRIC / Passport)
NRIC / Passport Number	NRIC / Passport Number
Signature (Signature of Partner/ Officer Bearer)	Signature (Signature of Partner/ Officer Bearer)
Name (per NRIC / Passport)	Name (per NRIC / Passport)
NRIC / Passport Number	NRIC / Passport Number

Letter of Authorisation for Application of Maybank Products & Services

Applicable for Sole Proprietorship

Name of Sole Proprietor	**NRIC / Passport Number**	***Date***
		- -

Address

City | *Postcode* | *State* | *Country*

Letter of Authorisation

I, ______ *declare that I am the sole proprietor of*

______ *and hereby affirm, declare and/or authorise that: -*

1. *It is in my best interests to obtain and accept the products & services ("**Services**") from Malayan Banking Berhad and/or Maybank Islamic Berhad (jointly or individually referred to as the "**Bank**") based on the terms and conditions set out in the application form, letter of offer and/or such other document(s) having similar effect for the Services.*

   Unless the context otherwise requires or unless otherwise defined, words and expressions defined in the application form shall have the same meaning when used in this Letter.

2. *I shall complete and submit the application form and accept the applicable letter of offer and/or such other document(s) having similar effect for the Services.*
3. *If applicable, I authorise and appoint, change and/or revoke the appointment of users and/or administrators in connection with the Services and/or Future Services, if any, as set out in the application form.*
4. *If applicable, the Services be linked to all my /the Business' bank accounts (whether existing or future) with the Bank.*
5. *I may in future request the Bank to provide me with other services ("**Future Services**") and in connection with the Future Services, I will be required to execute and/or accept certain other documents (including but not limited to solutions and pricing proposals, letters of offer and Service Supplements applicable to the Future Services) ("**Supplemental Documents**").*
6. *It is in my best interests to obtain and accept the offer of the Future Services from the Bank on such terms and conditions as set out in the Supplemental Documents.*
7. *I will execute all Supplemental Documents as the Bank may require for the Future Services including any variation, modification and supplement thereto.*
8. *I irrevocably consent and authorise the Bank, its officers, employees, agents and advisers to disclose my information in accordance with the terms and conditions of the relevant Services and/or Future Services.*

Yours faithfully

Signature *(Signature of Sole Proprietor)*

Name
(per NRIC / Passport)

NRIC / Passport Number

Supplements

Use and attach the following if required

3. Online Banking Setup: Additional Account(S) to be Linked for Online Banking	*For additional existing Maybank accounts to be linked for Online Banking.*
4. Operating Mandate: Additional Authorised Signatories / Online Banking Users	*For appointment of additional Authorised Signatories / Online Banking Users.*
Merchant Solutions: Application for POS Terminal & e-Commerce	*For application of Maybank POS Terminal & e-Commerce.*
Merchant Solutions: QRPayBiz (Self-Service)	*QR code to register as Maybank QRPayBiz merchant.*
FATCA / CRS Controlling Person Self-Certification Form	*To be completed if the FATCA / CRS status of the business / corporate / company is classified as Non-Participating FI or Passive NFFE under Section 5.*
Suitability Assessment	*Required for customer applying for Investment Account.*

Additional Account(s) to be Linked for Online Banking

	Account Number	If foreign currency account, please indicate primary currency		Account Number	If foreign currency account, please indicate primary currency
v			ix		
vi			x		
vii			xi		
viii			xii		
xiii					
xiv					
xv					
xvi					

Additional Authorised Signatory(ies) / Online Banking Users

This Supplement allows you to appoint additional Authorised Singatory(ies) / Online Banking Users.
You may use multiples of this Supplement if required.

v. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Passport Expiry Date *(DD-MMM-YYYY)* - -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ○ A ○ B ○ C

○ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**
For new Online Banking customer only

Select Role:

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services
☐ Data Entry ☐ Authoriser

Payroll Services
☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data Yes / No

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Additional Authorised Signatory(ies) / Online Banking Users

vi. Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Passport Expiry Date *(DD-MMM-YYYY)* - -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ○ A ○ B ○ C

○ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**

For new Online Banking customer only

Select Role:

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services

☐ Data Entry ☐ Authoriser

Payroll Services

☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data Yes / No

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Additional Authorised Signatory(ies) / Online Banking Users

vii. Full Name per NRIC / Passport

Date of Birth (DD-MMM-YYYY)
- -

NRIC / Passport Number

Passport Expiry Date (DD-MMM-YYYY)
- -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ◯ A ◯ B ◯ C

◯ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**
For new Online Banking customer only

Select Role:

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services
☐ Data Entry ☐ Authoriser

Payroll Services
☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data Yes / No

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

Additional Authorised Signatory(ies) / Online Banking Users

viii. Full Name per NRIC / Passport

Date of Birth (DD-MMM-YYYY)

\- -

NRIC / Passport Number

Passport Expiry Date (DD-MMM-YYYY)

\- -

Nationality

Country of Birth

Email

Mobile No.

Designation

Occupation

Address

City *Postcode* *State* *Country*

☐ **Set as Authorised Signatory**

Signing Group: ○ A ○ B ○ C

○ Others:

Specimen Signature

☐ **Set as Authorised Signatory for POS Terminal**

☐ **Set as Online Banking User**

For new Online Banking customer only

Select Role:

☐ **Viewer**

☐ **M2E Trade Access**

Transactional Services

☐ Data Entry ☐ Authoriser

Payroll Services

☐ Data Entry ☐ Authoriser

Hide Sensitive Payroll Data Yes / No

Viewer - *Able to perform inquiry of account report and bank statement.*

Transactional Services - *To perform Local / International Payments and Collection, and administrative duties such as password reset, unlock and terminate access.*

Payroll Services - *To perform Payroll Transactions.*

Data Entry - *Able to create tasks and submit transactions for approval. By default, all Data Entry users are granted System Admin Maker access.*

Authoriser - *Upon submission by Data Entry user, transaction will be routed for Authoriser approval. By default, all Authorisers are granted System Admin Checker access.*

SUPPLEMENT – MERCHANT SOLUTIONS

Application for POS Terminal & e-Commerce

Please complete below section to apply for Maybank POS Terminal & e-Commerce.

POS Terminal & e-Commerce require the business to be locally registered in Malaysia. As such, please ensure that you have a valid Malaysian Business Registration Number before proceeding.

1. Merchant Facilities Required *Please tick (✔) where applicable.*

	Point of Sales	e-Commerce
Visa / Master Card	☐	☐
American Express	☐	☐
MyDebit *(Opt In)*	☐	
Visa / MasterCard Debit *(Opt In)*	☐	
Union Pay	☐	
JCB	☐	
e-Wallet *(MAE, Alipay, Boost, GrabPay, WeChat and Touch 'n Go)*	☐	

2. EzyPay/-i *(Zero Interest Installment Plan)*

Please tick (✔) where applicable.	6 Months	12 Months	18 Months	24 Months	Others: (Months)
Visa / Master Card *(POS)*	☐	☐	☐	☐	☐
American Express *(POS)*	☐	☐	☐	☐	☐
Visa / Master Card *(e-Commerce)*	☐	☐	☐	☐	☐
American Express *(e-Commerce)*	☐	☐	☐	☐	☐

3. Terminal Information

No. of Terminal ____ **Terminal Type** ☐ Wired POS Terminal ☐ Wireless POS Terminal

4. Merchant Details

a. Trading Name

b. Outlet Address

City ____ *Postcode* ____ *State* ____ *Country* ____

c. Projected / Proven Card Sales per Month ____

d. Current Acquiring Bank ____

5. Mode of Payment

Please charge related fees and charges to

☐ The newly opened current account in this application

☐ My / Our Maybank **Business Account No.**

Website / URL address ____ **IP address** ____

6. E-Statement enrolment *(Access to Maybank Merchant portal to download e-statement i.e. daily transaction report)*

User Name 1 *(Full name per NRIC / Passport)*

Email

User Name 2 *(Full name per NRIC / Passport)*

Email

7. Compliance to Payment Card Industry Data Security Standard *(PCI DSS)*

Do you store card data? ☐ Yes *(Please proceed to 7a, 7b and 7c)* ☐ No *(Please proceed to 7b)*

e.g. Double swiping, key punching on cash register or copying card number

a. Card Data Security

Storage Type

☐ **Server / Computer Based**

Security measure(s) in place:

Unique password controlled user access	Yes / No
Password protected file(s)	Yes / No
Password to be refreshed every 60 DAYS *(disallow password recycling)*	Yes / No
Encryption / Truncation of card number *(display only first 6 and last 4 digits)*	Yes / No

☐ **Hard Copy**

Security measure(s) in place:

File(s) kept under lock / safe	Yes / No
Labelling of file to be "discreet"	Yes / No
Limited access to files	Yes / No
Masking / Truncation of Card Number *(display only first 6 and last 4 digits)*	Yes / No

Periodical destruction of data

(storage duration: ____ *years)*

Data Stored

☐ Card Number ☐ Expiry Date ☐ CVV ☐ Others, please specify:

b. PCI-SSF Applicability Information

1. Is the Bank's POS Terminal(s) connected to any of your network / system? Yes / No
2. Do you swipe and/or key in the payment card on any other devices (eg. cash register machine) other than the Bank's POS terminal? Yes / No

If NO for both 1) and 2) above, please omit 7c below.

c. POS Cash Register Vendor Details

Kindly let us know about the additional software that you are using for receiving card payments.

Payment Software Name

Software Version

Payment Software Vendor name

Has the vendor's payment software / application been validated against PCI-SSF
(if yes, please provide relevant document(s))

☐ Yes ☐ No

SUPPLEMENT – MERCHANT SOLUTIONS

Application for POS Terminal & e-Commerce

POS Terminal

Product Features

- *Supports cards payment at retail locations*
- *View e-statement through Maybank Merchant Portal*

Free of Charge

- *Terminal Deposit*
- *Terminal Rental Deposit*
- *Advance Terminal Rental*

Fees & Charges

Card Types	***Merchant Discount Rate***
MyDebit Cards	*0.45%*
Visa Debit / Prepaid (Local Cards)	*0.45%*
MasterCard Debit / Prepaid (Local Cards)	*0.45%*
Visa Credit (Local Cards)	*1.00%*
MasterCard Credit (Local Cards)	*1.00%*
American Express (Local Cards)	*1.50%*
Union Pay (Local Cards)	*1.60%*
Visa Credit / Debit (Foreign Cards)	*2.50%*
MasterCard Credit / Debit (Foreign Cards)	*2.50%*
American Express (Foreign Cards)	*2.50%*
JCB (Foreign Cards)	*2.50%*
Union Pay (Foreign Cards)	*2.50%*

Maybank EzyPay *(Applicable to Maybank Visa, MasterCard & Amex Card and for specific nature of business)*

Plan	***Merchant Discount Rate***	***Minimum Transaction Amount***	***Maximum Transaction Amount***
6 Months	*3.00%*	*RM500*	*RM10,000*
12 Months	*4.00%*	*RM1,000*	*RM10,000*
18 Months	*4.50%*	*RM1,500*	*RM10,000*
24 Months	*5.50%*	*RM2,000*	*RM10,000*

eCommerce

Product Features

- *Support online card payments for merchants*
- *Real-time payment processing via MGate (Maybank Gateway)*
- *Direct access to transaction records through Maybank Merchant Portal*

Fees & Charges

Card Types	***Merchant Discount Rate***
Visa Debit / Prepaid (Local Cards)	*0.50%*
MasterCard Debit / Prepaid (Local Cards)	*0.50%*
Visa Credit (Local Cards)	*1.10%*
MasterCard Credit (Local Cards)	*1.10%*
American express (Local Cards)	*1.60%*
Visa Credit / Debit (Foreign Cards)	*2.50%*
MasterCard Credit / Debit (Foreign Cards)	*2.50%*
American Express (Foreign Cards)	*2.50%*

Maybank EzyPay *(Applicable to Maybank Visa, MasterCard & Amex Card and for specific nature of business)*

Plan	***Merchant Discount Rate***	***Minimum Transaction Amount***	***Maximum Transaction Amount***
6 Months	*3.50%*	*RM500*	*RM10,000*
12 Months	*4.50%*	*RM1,000*	*RM10,000*
18 Months	*5.00%*	*RM1,500*	*RM10,000*
24 Months	*6.00%*	*RM2,000*	*RM10,000*

QRPayBiz (Self-Service)

To register as a Maybank QRPayBiz merchant, scan the QR Code below to download the app on your phone and follow the registration steps.

Download on the App Store

GET IT ON Google Play

Before you begin, please ensure that you have the following with you:

- ✔ *A smartphone that is connected to the Internet*
- ✔ *Malaysian phone number to receive OTP*
- ✔ *Malaysian Business Registration Number*
- ✔ *Your Maybank Business Account Number as the settlement account*

SUPPLEMENT

FATCA / CRS Controlling Person Self-Certification Form

Complete below section only if your FATCA or CRS status is Non-Participating FI or Passive NFFE. This section should be completed by each of the Controlling Person. If there is no natural person(s) who exercise control of the account holder then the Controlling Person will be the natural person(s) who hold the position of senior managing official.

IMPORTANT NOTICE FOR CONTROLLING PERSONS

Tax residence information provided here must be consistent with information provided for any other accounts you have in your individual capacity or for which you are also a Controlling Person.

PART 1 – Identification of Individual Controlling Person

Full Name per NRIC / Passport

Date of Birth *(DD-MMM-YYYY)* - -

NRIC / Passport Number

Country of Birth

Current Residence Address

City

State *Postcode*

Country

Mailing Address *(if different to the current residence address)*

City

State *Postcode*

Country

PART 2 – Tax Residence and Taxpayer Identification Number (TIN)

If a TIN is unavailable, indicate which of the following reasons is applicable.

	Country of Tax Residence	*TIN*	*If no TIN available, indicate **Reason***	*Please explain if **Reason B** is selected*
i.			A or B or C	
ii.			A or B or C	
iii.			A or B or C	

Note:
if the Controlling Person is is a U.S. person under U.S. FATCA regulations, please fill in and provide U.S. IRS Form W9 in addition to this form.

REASON A
The jurisdiction where the account holder is a resident for tax purpose does not issue TINs to its residents.

REASON B
The account holder is unable to obtain a TIN. Please explain.

REASON C
TIN is not required.
(Note: Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.)

SUPPLEMENT

FATCA / CRS Controlling Person Self-Certification Form

PART 3 – Types of Controlling Person *Please provide the Controlling Person's status by ticking the appropriate box below:*

Type of Entity	Type of Controlling Person
Legal Person	☐ *Individual who has a controlling ownership interest (i.e. not less than 25% of issued share capital)*
	☐ *Individual who exercises control / is entitled to exercise control through other means (i.e. not less than 25% of voting rights)*
	☐ *Individual who holds the position of senior managing official / exercises ultimate control over the management of the entity*
Trust	☐ *Settlor* ☐ *Trustee* ☐ *Protector* ☐ *Beneficiary or member of the class of beneficiaries*
	☐ *Other (e.g. individual who exercises control over another entity being the settlor / trustee / protector / beneficiary)*
Legal Arrangement *(non-trust)*	☐ *Individual in a position equivalent / similar to settlor* ☐ *Individual in a position equivalent / similar to trustee*
	☐ *Individual in a position equivalent / similar to protector*
	☐ *Individual in a position equivalent / similar to beneficiary or member of the class of beneficiaries*
	☐ *Other (e.g. individual who exercises control over another entity being the settlor / trustee / protector / beneficiary)*

Declaration & Signature

I represent and declare that the information provided above is true, accurate and complete.

I understand that the term "U.S. person" means any citizen or resident of the United States.

I hereby consent to Malayan Banking Berhad and/or Maybank Islamic Berhad or any of its affiliates, including branches (collectively "the Bank") disclosing the financial accounts information to regulatory authorities in accordance with the requirements of the Foreign Account Tax Compliance Act and Common Reporting Standard as may be stipulated by applicable laws, regulations, agreements or regulatory guidelines or directives.

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

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

I undertake to notify the Bank in writing within 30 calendar days of any change in circumstances which causes the information contained herein to become incorrect.

Signature

Name

Date *(DD-MMM-YYYY)*

Capacity

(If you are not the Controlling Person please indicate the capacity in which you are signing the form. If signing under a Power of Attorney please also attached a certified copy of the Power of Attorney.)

Suitability Assessment (SA) Form
Borang Penilaian Kesesuaian (SA)

New Mudarabah Customers
Pelanggan Baru Mudarabah

Account No. *Akaun No.*

Product Type *Jenis Produk*

Name *Nama*

NOTE *NOTA*

(1) THIS FORM SERVES TO GUIDE YOU IN CHOOSING THE MUDARABAH INVESTMENT ACCOUNT PRODUCT THAT SUITS YOUR INVESTMENT OBJECTIVE(S), RISK TOLERANCE, FINANCIAL PROFILE AND INVESTMENT EXPERIENCE. THE INFORMATION YOU PROVIDE WILL FORM THE BASIS OF OUR RECOMMENDATION.

(1) BORANG INI ADALAH SEBAGAI PANDUAN UNTUK ANDA MEMILIH AKAUN PELABURAN MUDARABAH YANG SESUAI DENGAN OBJEKTIF-OBJEKTIF PELABURAN, TOLERANSI RISIKO, PROFIL KEWANGAN DAN PENGALAMAN PELABURAN ANDA. MAKLUMAT YANG ANDA BERIKAN AKAN MENJADI ASAS KEPADA CADANGAN KAMI.

(2) THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THIS SUITABILITY ASSESSMENT. CUSTOMERS ARE ADVISED TO EXERCISE JUDGEMENT INMAKING AN INFORMED DECISION IN RELATION TO THE MUDARABAH INVESTMENT ACCOUNT PRODUCT.

(2) CADANGAN AKAN DIBUAT BERDASARKAN MAKLUMAT YANG DIPEROLEHI DARI BORANG PENILAIAN KESESUAIAN INI. PELANGGAN DINASIHATI SUPAYA MEMBUAT PERTIMBANGAN YANG SEWAJARNYA DALAM MEMBUAT KEPUTUSAN BERHUBUNG DENGAN AKAUN PELABURAN MUDARABAH.

A. CUSTOMER NEEDS ANALYSIS
ANALYSIS ANALISIS KEPERLUAN PELANGGAN

1. Share with us your financial objective:
Sila nyatakan objektif kewangan anda:

Tick (✔) Only One (1)
Tandakan (✔) hanya satu (1)

- Savings *Simpanan* ☐
- Investment *Pelaburan* ☐
- Retirement *Persaraan* ☐
- Others *Lain-lain* ☐
(Please State *Sila Nyatakan*)

2. Share with us your financial preference:
Sila nyatakan keutamaan pengurusan kewangan anda:

Tick (✔) Only One (1)
Tandakan (✔) hanya satu (1)

a. Mudarabah Investment Account *Akaun Pelaburan Mudarabah* ☐
   – Capital managed by the Bank with minimal risk
   Prinsipal diuruskan oleh Bank dengan risiko yang minimum
   – Not Protected by PIDM
   Tidak dilindungi PIDM

b. Islamic Deposit Account *Akaun Deposit Islam* ☐
   – Protected by PIDM up to RM250,000 for each depositor
   Dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit
   – Current, Savings and Term Deposit accounts are based on the Shariah contract of Commodity Murabahah cost-plus sale)
   Akaun semasa, akaun simpanan dan akaun deposit berjangka berasaskan kontrak Syariah Komoditi Murabahah (kos atas jualan)

B. CUSTOMER INVESTMENT KNOWLEDGE *PENGETAHUAN PELABURAN PELANGGAN*

	Agree / Disagree *Setuju / Tak Setuju*
1. I/We have dealt in securities and/or derivatives i.e. Shares, Unit Trust etc *Saya/Kami pernah berurusan dengan sekuriti dan/atau derivatif seperti Saham, Unit Amanah dll*	Yes / No
2. I/We have relevant knowledge or experience to understand the risks associated with investment products *Saya/Kami mempunyai pengetahuan atau pengalaman untuk memahami risiko yang berkaitan dengan produk pelaburan*	Yes / No
3. I/We have past investment experience *Saya/Kami mempunyai pengalaman dalam pelaburan*	Yes / No
4. I/We understand the nature of the investment account product *Saya/Kami memahami ciri-ciri produk akaun pelaburan*	Yes / No
5. I/We understand the terms of the investment account product *Saya/Kami memahami terma-terma produk akaun pelaburan*	Yes / No

C. CUSTOMER ACKNOWLEDGEMENT AND DECISION ON INVESTMENT ACCOUNT
PERAKUAN DAN KEPUTUSAN PELANGGAN KE ATAS AKAUN PELANGGAN

	Agree / Disagree *Setuju / Tak Setuju*
1. I/We have understood the features and risks of the product *Saya/Kami telah memahami ciri-ciri dan risiko tentang produk ini*	Yes / No
2. I/We have been advised to read Product Disclosure Sheet (PDS) and relevant documents that has been made available to me/us *Saya/Kami telah dinasihati untuk membaca Helaian Pendedahan Produk dan dokumen-dokumen berkaitan yang telah disediakan kepada Saya/Kami*	Yes / No
3. I/We acknowedge all information provided and disclosed by me/us is true, complete and accurate and understand that this may affect my/our suitability assessment *Saya/Kami mengakui yang semua maklumat yang disediakan dan didedahkan oleh Saya/Kami adalah benar, lengkap and tepat. Seterusnya Saya/Kami memahami yang maklumat tersebut akan memberi kesan kepada penilaian kesesuaian Saya/Kami*	Yes / No

D. RECOMMENDATION (TO BE COMPLETED BY THE BANK)
CADANGAN (DIISI OLEH PIHAK BANK)

	Tick (✔) Only One (1) *Tandakan (✔) hanya satu (1)*
1. Based on the information provided, the Bank recommends you to open a Mudarabah Investment Account *Berdasarkan maklumat yang diberikan, pihak Bank mencadangkan pelanggan membuka Akaun Pelaburan Mudarabah*	☐
2. Based on the information provided, the Bank recommends you to open an Islamic Deposit Account *Berdasarkan maklumat yang diberikan, pihak Bank mencadangkan pelanggan membuka Akaun Deposit Islam*	☐

E. CUSTOMER'S INVESTMENT DECISION
KEPUTUSAN PELABURAN PELANGGAN

	Agree / Disagree *Setuju / Tak Setuju*
Would you like to proceed with the opening of a Mudarabah Investment Account? *Adakah anda bersetuju untuk membuka Akaun Pelaburan Mudarabah?*	Yes / No